

Better Housing for Tompkins County Inc.



**Strategic Plan
2009-2012**

Revised version as of June 12, 2009

Be it hereby resolved that the Better Housing for Tompkins County, Inc Board of Directors did adopt and approve the 2009-2012 Strategic Plan as of February 13, 2009, and approved final revisions on June 12, 2009

Signed: _____
Secretary of the Board

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Introduction

In 2008, the Long-Range Planning Committee of Better Housing for Tompkins County, Inc. (BHTC) began discussions about evaluating the current Strategic Plan and preparing a new document that would guide the organization through 2012.

The process began on January 18, 2008 with a retreat for the members of the Long-Range Planning Committee, guided by facilitator Vivian Relta. The goal was to review the organization's mission and vision statements, and set parameters for the process of prioritizing goals and the steps to achieve those goals.

The Committee's focus was on setting worthwhile and achievable goals that the organization can accomplish over the next three-year period. Committee members and the Executive Director, in particular, emphasized the need for goals that would be both visionary and realistic, and include concrete measures for success. Additional guidance was provided by New York State's Division of Housing & Community Renewal (DHCR). DHCR provides administrative funding to BHTC through the Rural Preservation Program, which requires completion of a 3-year Strategic Plan and Housing Needs Assessment.

The Mission and Vision Statements were examined and revised at the retreat, and several priorities/goals were proposed. The Committee held numerous meetings in subsequent months, which provided opportunities for these goals to be clarified, new goals created and details on the strategic steps crafted. Participation and feedback from Better Housing staff and the community were sought and included in the final document.

While the goals outlined in this Plan are both worthwhile and realistic, the organization's success in achieving them is dependent on stable and on-going financial support for capital programs as well as for administrative expenses. Lack of operating support, in particular, would seriously threaten BHTC's ability to maintain existing programs and would not address the growing affordable housing needs outlined in the Housing Needs section of this document.

These are the questions we considered as we developed the Strategic Plan:

- Who is audience for the Strategic Plan?
- Who will manage implementation of the plan?
- What goals in the previous plan are still ongoing?
- What goals in the previous plan are not worth keeping?
- What are our stated values and are these the actual values we operate by?
- How to we establish new priorities?
- What is the cost of achieving each goal?
- What impacts will result from these goals?
- Do the goals relate to the housing needs identified in the plan?
- How do we measure success?
- What are the limitations for success?

These questions have led us to the final product – the Strategic Plan for Better Housing for Tompkins County, Inc. 2009-2012. Equipped with a talented and hardworking staff, a dedicated and inclusive Board of Directors, and a supportive community, the Strategic Plan will direct the action of the organization as it builds “*Better Housing for Better Communities and Better Lives.*”

Acknowledgements: We thank everyone who provided their input and suggestions during the Strategic Planning process. We especially wish to recognize the efforts of Vivian Relta, Cornell University Office of Human Resources; John Spence, BHTC Executive Director; Lee Miller, Chair, Strategic Planning Committee; and committee members Gladys Brangman, CJ DelVecchio, Julee Johnson, Andrew Piliero, Chris Vann and Dan Winch.

Summary of Goals

The goals that will guide Better Housing build upon the organization’s strengths and address significant affordable housing needs that affect county residents. These are divided up into two sections – goals that are funded through New York State Division of Housing and Community Renewal’s Rural Preservation Program and additional goals of the organization. Over the next three years, BHTC will:

Rural Preservation Workplan Goals:

- Promote Home Ownership
- Address Home Repairs
- Undertake Housing Rehabilitation
- Develop Affordable Housing

Additional Goals:

- Manage Rental Properties
- Gather and Evaluate Housing Data
- Evaluate the Elder Cottage Housing Options (ECHO) Program
- Find a Sustainable Facility for Better Housing

These goals, and the action steps needed to accomplish them, can be found in the Strategic Goals section of this document.

Mission Statement

Recognizing that people deserve to live with dignity, Better Housing for Tompkins County, Inc. is dedicated to increasing sustainable, secure and affordable housing options for rural residents through construction, education and advocacy.

Vision

Better Housing for Better Communities and Better Lives

Agency Values

1. **Collaboration.** Our staff, board, clients, partners, volunteers and donors make up the Better Housing family. We strive to build long-term relationships with everyone in our family to address the affordable housing needs of Tompkins County residents.
2. **Opportunity.** Management concerns itself with problems. Leadership concerns itself with opportunities. We seek ways to be innovative and efficient in our approach to affordable opportunities in Tompkins County.
3. **Improvement.** We are dedicated to continuous improvement based on identifying outcomes for our programs and our organization. It is our policy to regularly evaluate our progress toward these outcomes.
4. **Knowledge.** Affordable housing is a complex issue. Increasing the understanding and understanding of everyone in the Better Housing family is a high priority.

History

Better Housing for Tompkins County Inc. (BHTC) was incorporated as a non-profit organization in 1981 to “improve housing conditions in Tompkins County ... on behalf of low income, disadvantaged and minority residents of the community.” Previous to that time, affordable housing efforts were concentrated within the city of Ithaca, with the establishment of the Ithaca Urban Renewal Agency in the 1960s and, later, Ithaca Neighborhood Housing Services. BHTC was - and remains - the only organization devoted solely to addressing the housing needs of rural Tompkins County.

There are nine townships in the county, that, excluding the city of Ithaca, cover approximately 400 square miles of sometimes rugged terrain. The south end of Cayuga Lake divides the county in half, and the landscape is further divided by the hills and gorges for which the county is justly famous. Like most of central and western New York State, this area has been inhabited since the 1790s with many of the residences over 50 years old, even 100 or 150 years old. According to the U.S. Census, in 2007 41% of the housing units in the county were 50 years old or older. The majority of the population resides in the City of Ithaca and its suburbs in the Towns of Lansing and Ithaca. There are villages and hamlets in each of the towns, however, and much of the county’s oldest and most dilapidated housing is located in the county’s outlying areas. Because of Cornell University and

Ithaca College, there is a preponderance of rental units in the city and town of Ithaca; owner-occupied units make up the majority of housing units in the rural areas of the county. In 2007, the vacancy rate for owner-occupied units was 1.1% and for rentals was 1.9%. Those rates for the state as a whole are 1.8% and 4.7%. The county's population was 101,500 in 2007, a 4.5% increase from 2000; the population growth rate for New York State was only 1.7%.

The largest local economic sector is education, but agriculture and tourism are important to the local economy as well. Most of the employment opportunities are in service industries, including teaching, research, government, and hospitality. And while the percentage of high school graduates and persons with a bachelor's degree is higher in Tompkins County than for the state as a whole (90.5% and 50.9% vs. 84.1% and 31.7%), the 2007 median household income was only 81% of the state's median (\$43,392 vs. \$53,514). The New York State Labor Department has consistently listed Tompkins County as having the lowest unemployment rate in the state (3.4% for 2007).

Families seeking housing assistance from BHTC can be categorized as non-working (the elderly and disabled) or working. In all cases, incomes are too low to make repairs, necessary upgrades and energy efficiency improvements to their homes (in the case of homeowners) or find affordable apartments or save enough to buy a home (in the case of renters). By no means are all of those in need of assistance low-income people. Moderate and middle-income households are increasingly unable to find affordable housing – rentals or to purchase – because of the lack of housing at all income levels. Over the course of its 27 year history, BHTC has developed a variety of programs that address the housing needs of its most vulnerable residents. As it goes forward, the organization continues to explore new programs and proposals to expand and improve its services.

Organizational Structure

BHTC is a non-profit, tax-exempt corporation with a Board of Directors consisting of up to 17 members (currently 12) governed by its by-laws, mission statement and strategic plan. The chair of the Board directs the activity of several committees, including the executive committee. The Board meets monthly and holds an annual meeting open to the public, during which public input is sought on proposals for new or expanded programs. The by-laws require - and the Board actively seeks - Directors who represent low-income persons and organizations so that the needs of all segments of the communities we serve are included in the organization's planning and management.

FUNDING

As a mission-driven, non-profit organization, BHTC relies on an array of public and private funding to support day-to-day operations and underwrite programs, projects and services.

BHTC has received administrative support from the NYS Division of Housing & Community Renewal's Rural Preservation Program every year since 1981, almost from the start of the RPC Program. BHTC has always received the highest evaluations from the Division of Housing.

Funding for the organization's programs and projects has been received from a variety of sources. Recently, BHTC has received grants from the state's HOME Program, the Federal Low-Income Housing Tax Credit Program, U.S. Department of Agriculture Rural Development, N.Y.S. Rural

Rental Assistance Program, N.Y.S. Housing Trust Fund Corporation, the Tompkins County CDBG Program/HUD, United Way of Tompkins County, several foundations, corporate donors and private contributors. BHTC also has contracts with Caroline Seniors, Inc. and Trumansburg Seniors, Inc. to manage subsidized apartments for seniors in their communities.

In FY 2007-08, revenue from all sources totaled \$1,444,003 and net assets equaled \$366,659 (taken from the most recent audited financial statement)

CLIENT SERVICES

BHTC provides the following housing services and programs to low-income persons in Tompkins County:

Housing Repair and Rehabilitation

- Access to Home: Handicapped accessibility modifications for disabled low income homeowners and tenants
- Home Rehabilitation: Grants to assist low income homeowners to rehabilitate their homes
- Tompkins County Home Repair Program: Assist disabled and elderly homeowners in having small repairs done

Homeownership Assistance

- Home Buyer Assistance Program: Grants to help low-income people purchase their first home with downpayment and closing cost assistance
- Counseling: One-on-one counseling on the home buying process provided to program participants
- Training: Classes held regularly on pre- and post-purchase topics

Property Management and Development

BHTC develops, owns and/or manages the following rental properties for low-income residents in Tompkins County:

Development Partner or Owner:

- Lehigh Crossing Apartments, Dryden, NY - 24 unit apartments for the elderly/disabled
- Conifer Village at Ithaca - 72 unit apartments for the elderly/disabled
- Ellis Hollow Apartments, Dryden, NY – 104 apartments for the elderly/disabled
- Linderman Creek-Phase III, Town of Ithaca - 24 family apartments
- Linderman Creek-Phase II, Town of Ithaca – 72 family apartments
- Linderman Creek Apartments, Town of Ithaca – 56 family apartments

Manage:

- Juniper Manor-Phase II, Trumansburg, NY – 20 apartments for the elderly/disabled
- Juniper Manor, Trumansburg, NY – 40 apartments for the elderly/disabled
- Fountain Manor, Slaterville Springs, NY – 24 apartments for the elderly/disabled

Own/Manage:

- ECHO (Elder Cottage Housing Option) – 5 scattered site cottages for the elderly
- 83-85 Main Street, Trumansburg, NY – 4 family apartments
- Newfield Garden Apartments, Newfield, NY – 28 apartments for the elderly/disabled

Housing Needs

Lack of Affordability

The erosion of housing unit affordability in Tompkins County has become a greater problem since 2001. Both median and average sales prices of single-family homes have increased significantly since the late 1990s.¹ Wages, however, have not increased at the same rate, leading to an increasing gap between monthly income and monthly housing expenses.² The U.S. Department of Housing and Urban Development (HUD) defines ‘affordability’ as spending not more than 30% of household monthly income on housing costs. In Tompkins County, that number is hard to achieve.³ The combination of increased housing prices, higher fuel/heating costs and other household essentials make this erosion of affordability a major factor. For rural residents, higher transportation costs further increase the ‘effective’ cost of housing.

In an article published in the Ithaca Journal on May 28, 2008, First American CoreLogic reported that Ithaca Metropolitan Statistical Area (MSA) home prices increased 3.68% in March 2009 compared to March 2008. Prices nationally fell 11.5% during that same period.⁴ This figure suggests that affordability has declined as a result of increased home prices, and the need for housing subsidies in Tompkins County has not diminished in the current economic downturn. In

¹ According to the *Affordable Housing Needs Assessment* prepared for Tompkins County Planning Department in 2006 (see Appendix A), the median price of a single-family home sold between 1998 and 2004 increased 52.2%, or 7.2% per year. In the county’s rural areas, prices rose 45.9% during the same period of time - an increase of 6.5% per year. The county’s rural areas have experienced the sharpest decline in affordability since 2001. Nearly three quarters (or 74.8%) of single family home sales were affordable to households at or below the median household income in 2001. But by 2004, just over half (or 55.1%) of the single family home sales transactions were affordable to households at or below the median household income.

² According to data from the HUD Section 8 Income Limits for median family income from 1995 to 2005

³ *Affordable Housing Needs Assessment, 2006*: In 1999 census data indicated that 40% of households in Tompkins County spent more than one-third of their income on housing and 20% spent more than one-half their income on housing.

⁴ Ithaca Journal *Ithaca March Home Prices Post Increase Over '08*, May 28, 2009. The article also reported that the local home prices increased 3.87% in February 2009 compared to February 2008. These percentages suggest that the increase is not unexpected but part of a trend upwards in home prices in Tompkins County.

fact, the reverse is true because of the effects of layoffs and business closures on local residents, which have made it more difficult to save for a down-payment or afford the rising purchase price of the average house for sale.⁵

Lack of Availability

In 2006, Tompkins County's Planning Department released a 24-page report entitled *Affordable Housing Needs Assessment*.⁶ It summarized that Tompkins County is experiencing both housing availability and affordability problems, especially for low-income households. The report assessed current and future needs based on housing trends, population growth and household wages, and forecasted the number of housing units needed by 2014 to meet both the current unmet demand and future demand. Despite the fact that the *Needs Assessment* is three years old, its analyses and conclusions are still current and BHTC concurs with its findings, as follows:

Tompkins County is expected to add a total of 5,600 new residents over the next 10 years at an average annual population growth rate of 6%. As a result, the demand for housing is expected to increase by just over 3,000 units between 2006 and 2014, or approximately 375 units per year. This is in addition to the current unmet need for housing units.⁷

The County's *Affordable Housing Needs Assessment* separates housing needs into two categories: owner-occupied and renter-occupied. The *Needs Assessment* states that 1,442 new owner-occupied units will be needed by 2014. This demand is focused almost entirely on homeowners who are aged 55 years and up.⁸ For renters, 1,580 new units will be needed by 2014 – 415 for households with incomes above 100% of the area median income and 1,165 for households with incomes at or below 100% of the median. 744 units, or 47% of the total of 1,580, will be needed for households with incomes below 50% of the median.⁹ For more detail about current and future housing needs, refer to Appendix A.

⁵The New York State Department of Labor website released figures showing that the unemployment rate in Tompkins County increased almost 2% compared to a year ago, from 3.8% in March 2008 to 5.7% in March 2009. From the website *The Index of Economic Activity in Tompkins County*, prepared by the Department of Economics at Ithaca College: <http://www.ithaca.edu/economics/tcdex.htm>.

⁶ *Affordable Housing Needs Assessment*, prepared for the Tompkins County Planning Department by Economic & Policy Resources, Inc., Williston, VT, August 1, 2006.

⁷ *Ibid.* The *County's Needs Assessment* (2006) reported that there is strong demand for owner-occupied housing in response to the extended period of exceptionally low mortgage interest rates in the past decade. This demand has outstripped the ability of developers to add units to the inventory, forcing up the prices of existing single family homes much faster than household income. Additionally, high levels of competition for rental units have resulted in low vacancy rates and rising rents. This is due, at least in part, to the presence of the county's educational institutions (Cornell University and Ithaca College). Among non-student renters, nearly 30% spent more than half of their income on rent. Families at the lowest end of the income spectrum had the greatest difficulty affording housing. Approximately 80% of those below 30% of median family income spent more than one third of their income on housing and 68% spent more than half of their income on housing. For those between 30% and 50% of median family income, 70% spent more than one-third of their income on housing and 28% spent more than half their income on housing.

⁸ *Ibid.*, page 2.

⁹ *Ibid.*, page 9.

One of the other issues that is apparent in Tompkins County is the resistance to development of new affordable housing by neighbors of any proposed development.¹⁰ Additionally, NIMBYism (not-in-my-backyard) is recognized as a weakness in the SWOT analysis in the *Needs Assessment*.¹¹

Lack of Maintenance

The *Affordable Housing Needs Assessment* documents the current and future demand for affordable housing units, both rental and owner-occupied. Consequently, the *Needs Assessment* is development-centric and focuses on *new* construction; it does not address the need to rehabilitate or repair existing housing.

Sources of data about the lack of housing maintenance in Tompkins County are collected in-house by Better Housing staff and by other agencies and organizations. Data from windshield surveys undertaken by BHTC in 2008 demonstrate the wide-spread problem of dilapidated housing. Windshield surveys of single family residences were completed for the towns of Enfield, Newfield and Groton in early 2008. Of the 1,081 residences observed in Enfield, 80% were designated as substandard, including moderately substandard, severely substandard and dilapidated¹². Of the 1,279 residences observed in Newfield, 65% were designated as substandard. And of the 1,321 residences observed in Groton, 69% were designated as substandard. Recent data collected in these three townships indicates a high need and interest in housing rehabilitation.¹³

The lack of housing maintenance is largely the result of the fact that so many rural homeowners lack funds for maintaining their homes. The U.S. Dept. of Housing and Urban Development (HUD) provides updated household income annually for each of the towns in Tompkins County. The 2007 figures show that, in Enfield, 57% of the households have incomes at or below 80% of the area median income (AMI). In Newfield, that percentage is 49.9% and in Groton, 43%.¹⁴ These numbers show that a large percentage of the county's residents have low incomes, resulting in difficulty affording on-going maintenance, minor repairs and major rehabilitation.

Tompkins County, similar to other upstate New York communities, has a high percentage of older homes, which require more maintenance and upkeep. According to the Tompkins County Assessment Department, 40% of the residential housing stock in the county was built before 1940 and another 15% was built between 1940 and 1959.¹⁵ Substandard housing was listed as one of the top ten concerns by two-thirds of respondents in the Compass II survey.¹⁶

¹⁰ As reported in the Compass II Tompkins County Final Report, Fall 2003, prepared by the Human Services Coalition of Tompkins County: "*NIMBYism blocks the most efficient use of funding to bring housing relief*," page 17.

¹¹ See page 12, *Tompkins County Affordable Housing Needs Assessment 2006*

¹² Office of Small Cities PY2008 NYS CDBG Applications for the Towns of Newfield, Enfield and Groton, dated January 2008. Prepared by Better Housing for Tompkins County, Inc.

¹³ 780 households in the Towns of Enfield, Newfield and Groton were waiting for housing rehabilitation assistance in 2008 from Better Housing for Tompkins County, Inc.

¹⁴ Office of Small Cities PY2008 NYS CDBG Applications for the Towns of Newfield, Enfield and Groton, dated January 2008.

¹⁵ Tompkins County Comprehensive Plan "*Planning for Our Future*" Adopted December 21, 2004 by the Tompkins County Legislature.

¹⁶ As reported in the Compass II Tompkins County Final Report, Fall 2003, prepared by the Human Services Coalition of Tompkins County, page 5. 34.6% of households indicated that substandard housing is a critical problem, page 15.

The County's Office on Aging (COFA) evaluates housing and other needs of senior citizens every 10 years with a survey of county residents age 60 and older. The most recent survey was completed in 2004.¹⁷ The survey found that the vast majority of respondents (72%) live in single family residences and 81.2% of respondents own their own home (single family residence, duplex, mobile home or other). 30.9% stated that at least one major repair was needed in their home, with 44.6 of that number citing the high cost of repairs as the reason the work had not be completed. These percentages were extrapolated to the entire county, including the city of Ithaca¹⁸, estimating that approximately 3,698 seniors in Tompkins County have not carried out needed major home repairs and about 1,649 of these seniors have not done so because of the cost involved.

The survey also asked respondents about the need for small repairs "that you yourself are unable to take care of". 20.9% of respondents stated that their homes needed at least one small repair, with 31.3% of them citing high cost as the reason for the lack of repair. From these figures, it can be estimated that approximately 2,501 Tompkins County seniors have a need for small repairs and, of these, 783 have issues with the cost of repair.

15.5% of respondents stated that their homes are not fully insulated, which can be extrapolated countywide to suggest that about 1,857 seniors in Tompkins County live in residences that are not fully insulated.

The survey also asked respondents if they were "housing burdened", i.e. spending more than 30% of their monthly income on housing costs (mortgage/rent, taxes, insurance, utilities). 33.6% of respondents had housing costs in excess of 30%. Extrapolated to the entire county, approximately 4,021 seniors are housing burdened. The survey cross-tabulated the data to show that 78.8% of those with incomes below 100% of the poverty level were housing burdened.

The survey results were compared to the 1995 COFA survey, to determine trends and, if possible, make recommendations for action by the county. The number one problem area was housing: in 1995, 17.4% of respondents stated a need for major home repairs, and in 2004, 30.9% of respondents reported that same need. This is an increase of over 75% in that 10-year period. One of the primary recommendations concluding the Needs Assessment was to better coordinate repair services and obtain additional funding to meet the growing housing needs of aging-in-place seniors.¹⁹

¹⁷ Holmes, Lisa, "An Assessment of the Needs of Tompkins County Residents Sixty Years of Age and Older", Tompkins County Office for the Aging, September 2004. This statistically significant survey of 393 randomly selected senior citizens has been used by that department to develop and coordinate programs and services for seniors in general, and for high needs seniors in particular. The survey was first conducted in 1995 and will be undertaken again in 2015 as part of a long-term status report on the lives of seniors in Tompkins County.

¹⁸ The U.S. Census Bureau American Community Survey's *Demographic and Housing Estimates 2005-07* for Tompkins County and the City of Ithaca report that the 2007 population of Tompkins County including the City of Ithaca was 100,590; the City of Ithaca's population was 31,180. Approximately 31% of the county's population lives in Ithaca, 69% in the towns and villages outside of the city, which is also the service area of Better Housing for Tompkins County.

¹⁹ Holmes, Lisa, "An Assessment of the Needs of Tompkins County Residents Sixty Years of Age and Older", Tompkins County Office for the Aging, September 2004.

Organizational SWOT Analysis

[SWOT = Strengths, Weaknesses, Opportunities, Threats]

Strengths

- *History, Reputation*

BHTC has been a member of the nonprofit community in Tompkins County for 27 years and its programs and services are well known

- *Respected*

BHTC received the Nonprofit-of-the-Year Award from the Tompkins County Chamber of Commerce in 2008 (see Appendix D)

- *Successes*

BHTC's home buyer assistance program has helped over 250 families to become 1st time home buyers in Tompkins County and has experienced a very low default rate; hundreds of residences owned by low-income homeowners have been repaired/rehabilitated with the organization's assistance

- *Well managed*

BHTC receives high marks from the State Division of Housing & Community Renewal (DHCR) as a long-standing participant in the Rural Preservation Program; the organization's annual audits are unqualified opinions as per generally accepted accounting standards

- *Employee dedication*

Staff are mission-driven and are committed to BHTC's success

- *Impact of programs and services*

Clients helped by programs are home owners, who make improvements to their property, pay property taxes, etc.

- *Economic impact on local community*

BHTC has invested millions of dollars in the local economy by means of many rehabilitation grants, rental property development and other monies obtained for housing purposes

- *Networks and local relationships*

BHTC collaborates, has Memorandums of Understanding (MOUs), or is a partner with the County Office on Aging, Tompkins Community Action, Finger Lakes Independence Center, the County Planning Office, Ithaca Neighborhood Housing Services, several Towns in Tompkins County and several departments at Cornell University; in 2008 BHTC began a new partnership with Tompkins County Habitat for Humanity

- *Recently upgraded technology*

BHTC has new computers and software that helps staff do their jobs efficiently

Weaknesses

- *Lack of staff*

Lack of funding has reduced staff and causes stress on remaining staff

- *No financial reserve; deficit budgets*

BHTC has a limited reserve and has operated with deficit budgets

- *Grant dependence*

The organization depends heavily on grants to meet program and operating expenses; sufficient unrestricted funding is difficult to obtain in these grants

Opportunities

- *Community is ready to hear about affordable housing issues*

Recent reports from the County, Tompkins County Area Development (TCAD), Cornell University and others have highlighted the need for affordable, available housing in Tompkins County if the area is to remain economically viable

- *Cornell's commitment to affordable workforce housing*

Cornell University has announced that it will spend \$10 million over a 10 year period to address the housing needs of faculty and staff, supporting discussion about workforce housing initiatives by other employers in the area

- *There is a market for affordably-priced houses in the area*

Prospective homeowners would buy houses in Tompkins County costing under \$150,000 if they were available

- *Joining NeighborWorks*

NeighborWorks could provide technical assistance, training and financial assistance

- *Interest in "green" construction*

Sustainability is no longer a marginal issue but has become mainstream among funders, business, the public, etc.

- *Mixed income, mixed use developments are an option*

Along with sustainable construction, local governments and funders at all levels are interested in economically viable development projects that meet a variety of needs

- *There is a strong interest in collaboration in the community*

While BHTC has on-going relationships with local organizations and businesses, there is potential for more alliances, including with Ithaca Neighborhood Housing Services (INHS), to benefit clients

Threats

- *High cost of construction/home purchase*

Over time, BHTC's ability to have an impact through its rehab and first-time home buyer programs has decreased and will continue to decline if costs remain high

- *Current economic climate not conducive to obtaining donations*

Private donors, foundations, etc. may not be as generous as in the past, which limits BHTC's ability to fundraise

- *Land use laws are inconsistent, difficult to navigate*

Laws and ordinances that differ among Towns are confusing and may limit housing development

- *NIMBY still a problem in most townships*

Parts of the County with high needs may not receive services because of lack of acceptance, fear of low-income people

- *Belt tightening at the state and federal levels is expected*

Funding is threatened with reduction/ elimination as government income declines, expenses increase

- *Competition for funding*

BHTC is one of the organizations in Tompkins County that provides affordable housing, all potentially applying to the same sources of funding

- *Cornell and Ithaca College students drive up rental costs*

Because demand exceeds supply, low-income families are unable to find affordable rentals close to jobs, are forced to rent outside of the area and experience high transportation costs as a result

- *Ithaca Neighborhood Housing Services expanding service area*

INHS has expanded its target area to develop projects and provide housing rehabilitation services in rural Tompkins County, which may lead to further confusion about the two organizations by the public and funders, and lead to direct competition for funding

- *Funders want “similar” non-profit organizations to consolidate*

Local foundations want to see more collaboration among organizations with similar missions in order to magnify the impact of their funding

Strategic Goals

1. Promote Home Ownership

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Well trained, capable, committed staff • Existing program has a history of success, with very low mortgage default rate • Certified HUD Housing Counseling Agency • Able to match homeownership and home rehab services within BHTC umbrella 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Limited staff to expand, enhance programs • Staff lacks NeighborWorks training • Current program relies on a single source of funding • No history of charging fees as source of income for education programs • Confusion between BHTC and INHS by clients, realtors, lenders; different approaches to home buyer education make it difficult for clients to navigate • No history of workforce assistance
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Current economic crisis can raise awareness of need for financial literacy and homebuyer education; many potential clients willing to heed the need for education • Cornell’s commitment to workforce housing; other employers ready to hear about workforce housing • Towns of Lansing and Ithaca promote housing development and are open to mixed income projects 	<p>THREATS</p> <ul style="list-style-type: none"> • Current economic crisis may reduce support of homeownership by government and lenders • High purchase price requires substantial subsidy from BHTC, limiting the total number of people assisted annually • Transportation costs and property taxes in the county are high, raising the overall cost of homeownership and pushing some people out of the market • Lack of houses to buy under \$150,000 in the county • Competition for funding; belt tightening at state and federal levels

NEED: Residential properties in Tompkins County have appreciated in price considerably in the past 10 years, making it difficult for low/moderate-income families to save enough money for the downpayment and closing costs and afford the monthly mortgage. The Tompkins County *Affordable Housing Needs Assessment* reported in 2006 that the median single family home sales price increased over 52% between 1998 and 2004, and the county’s rural areas – traditionally more “affordable” – experienced an increase of almost 46% during this same period. Further, studies show that first-time home buyers who receive pre-purchase counseling and in-depth home buyer education have significantly lower default and foreclosure rates than buyers who receive no counseling or education.

GOALS:

1. Continue to offer home purchase assistance to low-income residents through the County Planning Dept.'s CDBG program (20 or more new homeowners per year)
2. Evaluate BHTC educational offerings, both classes and counseling
3. Expand BHTC educational offerings
4. Increase the number of households participating in educational programs from 120 annually by 5% each year for the next three years. Increase the ethnic and racial diversity of program participants.
5. Diversify funding and expand down-payment and closing cost assistance to increase the number of homeowners by 10% per year.
6. Develop housing assistance for county residents with incomes between 80-120% of Area Median Income (AMI)
7. Create an in-house library of resources for BHTC clients.

IMPACT: Educate 120 or more low- and moderate-income first-time homebuyers on home purchase and home ownership annually. 20 or more first-time homebuyers will successfully purchase a home in Tompkins County annually.

ACTIONS: Green boxes indicate current program; white boxes indicate new or expanded programs or projects

<i>Action Item</i>	<i>Cost</i>	<i>Funding Source</i>	<i>Impact</i>
1A. Prepare applications to fund home purchase assistance.	\$1,000	County Planning Dept.-CDBG Program; HOME Program	See Impact, 1B
1B. Administer the homeownership program	\$80,000	County Planning Dept.-CDBG Program; HOME Program	20 or more new home owners per year
2A. Survey program participants to obtain feedback, level of satisfaction	See Cost, 1B	County Planning Dept.-CDBG Program; HOME Program	
2B. Obtain evaluation of program effectiveness from the County Planning Dept.	See Cost, 1B	County Planning Dept.-CDBG Program; HOME Program	
2C. Survey professionals participating in education programs to obtain feedback.	\$2,000	County Planning Dept.-CDBG Program; HOME Program	
2D. Survey realtors and lenders who work with BHTC clients to obtain feedback.	\$200	County Planning Dept.-CDBG Program; HOME Program	
3A. Obtain NeighborWorks training in home buyer education for program staff	\$1,500	Unrestricted funds	See Impact, 5B
3B. Collaborate with other agencies and businesses to expand the range of educational offerings to address budgeting, debt	See Cost, 1B	Unrestricted funds	

reduction, saving money, energy efficiency, purchasing and maintaining a home, more			
3C. Contact homeowners and potential homeowners on a quarterly basis for a status report and to offer additional services	See Cost, 1B	County Planning Dept.-CDBG Program; HOME Program	
4A. Promote educational opportunities in new formats and settings to reach a wider range of participants	\$1,000	County Planning Dept.-CDBG Program; HOME Program	
4B. Develop a tracking system to determine client/attendee outcomes	See Cost, 1B	County Planning Dept.-CDBG Program; HOME Program	
5A. Investigate new sources of funding for downpayment and closing cost assistance	\$1,000	Unrestricted funds	See Impact, 5B
5B. Obtain new sources of funding (e.g. HOME, AHC) for down payment and/or closing cost assistance each year for the next three years.	\$7,500	Unknown	2 new homeowners per year
5C. Track BHTC homeowners to determine percentage households with late payments, in default and foreclosure	See Cost, 1B	County Planning Dept.-CDBG Program; HOME Program	
6A. Review moderate/middle income homeownership assistance programs available elsewhere in NYS and the country	\$1,000	Unrestricted funds	See Impact, 6B
6B. Obtain funding for moderate/middle income homeownership assistance program	\$9,500	Unknown	8 new mod/middle income homeowners
7A. Collaborate with TC Public Library to develop an on-line catalog of housing resources	\$200	County Planning Dept.-CDBG Program; HOME Program	See Impact, 1B, 5B, 6B

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A	Were applications successful?	Year 1
1B	Is funding source satisfied with our management of program?	Year 2,3
2A1	Determine the level of satisfaction with classes, counseling	Year 1
2A2	Has the level of satisfaction increased?	Year 1

2B-D1	Has a survey mechanism been created?	Year 1
2B-D2	Have survey results been evaluated and incorporated into the program?	Year 1,2,3
2B-D3	Has the program improved?	Year 2,3
3A	Was there an improvement in the education of home buyers?	Year 2,3
3B	Has the range of educational offerings increased because of this collaboration?	Year 1,2,3
3C1	How many homeowners and potential homeowners seek additional services?	Year 2,3
3C2	How many clients have progressed toward homeownership?	Year 2,3
4A	Did the number of households participating in educational programs increase?	Year 1,2,3
4A	How many people of different ethnicities/races became home owners?	Year 1,2,3
5A	Has the staff's knowledge base expanded and opportunities for new funding been identified?	Year 1,2,3
5B	How many program participants took advantage of new sources of funding made available through BHTC?	Year 2,3
5C	Compare data annually to historical BHTC data, city and county	Year 2,3
6A1	Has staff gained knowledge about the operation and funding of this type of homeownership assistance program?	Year 2,3
6A2	Has staff developed a business plan to implement this program?	Year 2,3
6B1	Has a new program been developed and implemented?	Year 3
6B2	How many clients took advantage of this new program?	Year 3
7A	Was an on-line catalog of housing resources developed?	Year 1
7B	How many clients took advantage of the on-line resource?	Year 2,3

2. Address Home Repairs

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •Existing program is respected, well managed •Local support for home repair program from multiple funding sources •Clients are grateful for assistance •Projects are concrete, visible •Potential for expansion, especially in terms of volunteer participation 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •Labor intensive; costly to travel to houses all over county •Major rehab must be referred elsewhere within BHTC or outside the organization for assistance
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Need is large, increasing •Sensitivity by public officials, funders, public to the needs of elderly home owners 	<p>THREATS</p> <ul style="list-style-type: none"> •Possible decline in funding •High cost of building materials and labor reduces the number of people who can be helped •Amount of funding available to administer repair program can be less than actual cost of providing service

NEED: Many homeowners, especially senior citizens and disabled people, have difficulty affording even minor repairs to their homes or finding reliable contractors to identify and do these repairs. Consequently, small problems become major structural defects, resulting in worsening housing conditions and reductions in livability.

GOALS:

1. Maintain existing program of small repairs to homes
2. Expand program of small repairs to homes to help more homeowners in Tompkins County

IMPACT: Ten additional homeowners annually will be provided with home repairs so as to avoid the cost of major housing rehabilitation and live in safe and structurally sound homes.

ACTIONS: Green boxes indicate current program; white boxes indicate new or expanded programs or projects

Action Item	Cost	Funding Source	Impact
1A Prepare funding applications to underwrite home repair program	\$0*	COFA, United Way, Human Services Coalition	See Impact, 1B
1B Continue to administer existing repair program	\$60,000	COFA, United Way, Human Services Coalition	90 houses repaired per year
2A. Improve the tracking of jobs and clients	\$1,000	COFA, United Way, Human Services Coalition	See Impact, 2B
2B. Obtain a minimum of one grant from a new funding source for the	\$500	Cornell University Grant, Local	10 additional houses repaired per year

home repair program		Foundation Grant	
2C. Expand collaboration with other agencies and nonprofit organizations to identify volunteers, other assistance valuable for our clients	\$0*	COFA, United Way, Human Services Coalition	See Impact, 2B

*where \$0 appears will require staff time but no additional funding

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A	Was application successful?	Year 1
1B	Are funders satisfied with program management?	Year 1,2,3
2A	Has tracking improved and does it help in the smooth operation of the program?	Year 2,3
2B	How many homeowners have been assisted with this new source of funding?	Year 3
2C	How many MOUs, contracts or informal alliances have been established?	Year 1,2,3

3. Undertake Housing Rehabilitation

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Existing program is respected, well managed • Staff is knowledgeable about the federally funded CDBG Program and state-funded Access to Home program • Clients are grateful for assistance • Projects are concrete, visible 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Existing home rehab program depends in large part on CDBG for funding, which is highly competitive • Access to Home program only funds handicapped-accessibility improvements • Home rehab program is currently tied to sponsoring towns so needs elsewhere in county aren't met • Labor intensive; costly to travel to houses all over county
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Need is large, increasing • Awareness of need for energy efficient homes is widespread in community • Sensitivity by public officials, funders, public to the needs of elderly home owners • Countywide home rehab program will assist broader geographic range of residents, spread BHTC's impact 	<p>THREATS</p> <ul style="list-style-type: none"> • Competition for funding; decline in funding at all levels • High cost of building materials and labor reduces the number of people who can be helped • Amount of funding available to administer rehab program can be less than actual cost of providing service

NEED: Many homeowners, especially senior citizens and disabled people, have difficulty maintaining their property on limited incomes along with rising prices for other necessities such as food, gas and energy. Repairing structural, health, safety, accessibility and energy efficiency deficits needs to be addressed to avoid the high cost of major rehabilitation and, potentially, replacement. Poorly weatherized homes are an on-going burden on the budgets of low-income homeowners, and on the budgets of State and Federal programs that subsidize heating costs.

GOALS:

1. Continue to operate existing major housing rehabilitation program
2. Expand the major housing rehabilitation program to help more homeowners in Tompkins County

IMPACT: An additional 20 low- and moderate-income homeowners will live in safe, sustainable and structurally sound residences.

ACTIONS: Green boxes indicate current program; white boxes indicate new or expanded programs or projects

Action Item	Cost	Funding Source	Impact
1A. Prepare CDBG and Access to Home applications to fund the housing rehab program	\$8,000 per grant	Town Government; RPC	See Impact, 1B
1B. Continue to administer existing major rehab program	\$70,000	CDBG; Access to Home	17 houses per grant per year
2A. Improve the tracking of jobs and clients	\$1,000	CDBG, Access to Home	See Impact, 2E
2B. Review funding options available for owner-occupied rehabilitation	\$500	Unrestricted funds	See Impact, 2E
2C. Expand collaboration with other agencies and nonprofit organizations to identify funding and technologies of value to our rehab clients	\$1,500	Unrestricted funds; Local Grant	See Impact, 2E
2D. Develop a weatherization partnership with Tompkins Community Action (TCA) for all homes undergoing rehabilitation	\$500	Unrestricted funds; Local Grant	See Impact, 2E
2E. Obtain a minimum of two grants from new funding sources (e.g. HOME, NYS Affordable Housing Corp.) for the housing rehab program	\$8,000 per grant	Unknown	18-22 additional homes rehabbed per grant

EVALUATION:

Action Item	Evaluation Method	Timeline
1A	Were applications successful?	Year 1,2,3
1B	Are funding sources satisfied with program management?	Year 2,3
2A	Has tracking improved and does it help in the smooth operation of	Year 2,3

	the program?	
2B	How many new funding sources were identified?	Year 1, 2, 3
2C	How many MOUs, contracts or informal alliances have been established?	Year 1, 2, 3
2D	How many homes received energy audits?	Year 1,2,3
2E	How many additional homeowners were assisted by this funding?	Year 3

4. Develop Affordable Housing

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •Strong relationships with experienced developers and funders •Existing rental properties have been well managed 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •BHTC does not have recent experience as primary developer •Limited or no funding for pre-development costs •Limited staff for research and development
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Future housing needs are clearly stated in housing studies •Rural portions of county have extensive open land •Donors attracted to development •Development fees may be used to improve financial health of BHTC and invest in future ventures •Cornell Workforce housing initiative shows support for affordable housing by area's largest employer •Both owned and managed buildings may produce funds for supporting programs •Development increases visibility for BHTC •Local housing trust funds may be available •Access to local expertise/funding resources of sustainable and energy-efficient development 	<p>THREATS</p> <ul style="list-style-type: none"> •Competition for limited funding in development and rehabilitation •There are financial and time risks •Government funding decreasing •Cost of building materials increasing •Zoning laws may create obstacles •NIMBYism •Lenders limiting loans

NEED: According to the *Affordable Housing Needs Assessment*, the high levels of competition for rental units, due in part to the county's large student population, have resulted in low vacancy rates and rising rents. Among non-student renters, nearly 30% spent more than half of their income on rent. Low-income families have the greatest difficulty affording adequate housing. The demand for new housing applies to both owner-occupied and renter-occupied units. Significantly, an *additional* 3,000 units (rental and owner-occupied) are required between 2006 and 2014 to meet the needs of the increased population expected in the next several years.

The median single family home sales price increased almost 46% between 1998 and 2004 in the county's rural areas. Sales data from the Multiple Listing Service bears out the fact that the price of homes, both the median and average sales prices, have increased significantly since 2001. At the same time, wages have increased only modestly between 2005 and 2007, from \$43,306 to \$43,392 or .002% according to the US Census, causing a widening gap between monthly income and monthly housing expenses.

GOALS:

1. Pursue development opportunities for sustainable single-family housing and rental properties.

IMPACT: Low- and moderate-income households will have 36 new rental units available and 28 rehabbed units.

ACTIONS: Green boxes indicate current program; white boxes indicate new or expanded programs or projects

<i>Action Item</i>	<i>Cost</i>	<i>Funding Source</i>	<i>Impact</i>
1A. Continue staff training regarding available funding and development	\$2,500	Current management fee income	See Impact, 1B
1B. Partner with developers to build one tax credit rental property	\$5,000	Current management fee income	36 units over a three year period
1C. Obtain funding for rehabilitation of existing rental properties	\$8,000 per site	DHCR Seed Grant	Rehabilitate 28 unit Newfield Garden Apts.; 24 unit Fountain Manor Apts
1D. Explore options to develop affordable housing	\$1,500	Current management fee income	Formation of a development partnership to build new affordable housing units
1E. Incorporate energy efficiency and LEED technologies into new development to the greatest extent possible.	\$1,500	Current management fee income	
1F. Develop a plan to invest or fund future development ventures	\$2,500	Local Grant	

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A	Did staff obtain knowledge through training and how was it applied?	Year 1,2,3
1B	Did BHTC partner with developers to create LIHTC rental housing?	Year 2,3
1C	Did BHTC obtain funding for rehabilitation of existing rental properties?	Year 1, 2

1D	Did BHTC develop a partnership to build new housing units?	Year 3
1E	What energy efficient/ LEED technologies were incorporated in BHTC's developments?	Year 3
1E	Has a separate investment fund been established to finance future development?	Year 1,2,3

5. Manage Rental Properties

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •Existing rental properties have been well managed •Experienced and flexible property management staff 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •Limited staff for research and development
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Future housing needs are clearly stated in housing studies •Both owned and managed buildings may produce funds for supporting programs 	<p>THREATS</p> <ul style="list-style-type: none"> •There are financial and time risks •Government funding decreasing

NEED: Better Housing currently owns and/or manages 121 rental units for low-income seniors, including the 5 Elder Cottage Housing Options (ECHO). According to the 2006 Tompkins County Affordable Housing Needs Assessment, nearly 30% of non-student renters spent more than half of their income on rent. Low-income families had the greatest difficulty affording housing. Housing that is affordable for low-income households is often poorly maintained and neglected by the landlord. New rental properties will require responsible management.

GOALS:

1. Continue to manage existing rental properties
2. Evaluate the property management program
3. Expand the management program as new rental properties are developed

IMPACT: Low-income renters will live in affordable, well-managed properties. More of the demand for affordable rental properties may be met.

ACTIONS: Green boxes indicate current program; white boxes indicate new or expanded programs or projects

Action Item	Cost	Funding Source	Impact
1A. Prepare annual budget and tenant certifications; lease and maintain properties; implement rent increases; address tenant needs	\$45,000	Current management fee income	121 low-income rental units are responsibly managed annually

2A. Perform a cost/benefit analysis of property management	\$1,500	Current management fee income	See Impact, 1A
3A. Implement system for managing new rental properties	\$10,000	Future management fee income	4-24 new rental units managed
3B. Obtain training for staff on management of tax-credit rentals	\$1,500	Unrestricted funds	

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A	Are funding sources and tenants satisfied with management of properties?	Year 1,2,3
2A1	Was cost/ benefit analysis completed?	Year 1
2A2	What are the conclusions of cost/benefit analysis?	Year 1
2A3	What actions resulted from analysis?	Year 2,3
3A1	Were new affordable rentals built by BHTC?	Year 3
3A2	Was the leasing of the new units successful?	Year 3
3B1	Did staff receive tax credit training?	Year 3

6. Gather and Evaluate Housing Data

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •Strong relationships with housing-related agencies and organizations •Twenty-seven year history of internal data serves as model of kinds of data needed 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •Lack of staff to collect and analyze data •Recent losses of staff with knowledge of data needs
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Interns and staff assistance may be available from local educational institutions •Current local climate encourages collaboration •Housing data collected by Tompkins County Planning Department is available 	<p>THREATS</p> <ul style="list-style-type: none"> •Privacy issues may prevent data sharing •Data collected by others may be unreliable

NEED: There is a lack of comprehensive housing data to guide the actions of BHTC and other members of the affordable housing community. Regularly updated data on the need for rehabilitation of older properties and on the stock and availability of rural housing units are particularly scarce. These data are essential for determining the needs of residents, and for guiding our efforts to address those needs.

GOAL:

1. Establish an on-going program of data collection and evaluation of housing needs versus income and become a resource for housing programs.

IMPACT: BHTC will serve as a housing data resource for the affordable housing community.

ACTIONS:

<i>Action Item</i>	<i>Cost</i>	<i>Funding Source</i>	<i>Impact</i>
1A.Determine what data are necessary and sufficient for each program	\$0*	Program income; student interns	
1B.Establish a database management and reporting program	\$10,000	Foundation grant	
1C.Regularly collect data on housing needs	\$0	Program income; unrestricted funds	
1D.Create a database of rural rental properties	\$2,500	Foundation grant	

*where \$0 appears will require staff time but no additional funding

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A1	Has a list of entities requesting housing data been created?	Year 1
1A2	Have the staff and other housing providers been surveyed about their data needs?	Year 1
1B1	Has a database program been established?	Year 1
1B2	Have the number of requests for housing needs data increased?	Year 1,2,3
1C1	Does BHTC meet with elected officials in each town annually?	Year 1,2,3
1C2	Develop an annual report on housing needs that are met and those needs that are unmet	Year 2
1D1	Develop an updated report on rural rental units annually	Year 2,3

7. Evaluate Elder Cottage Housing Options (ECHO)

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •Established portfolio of affordable rental elderly housing with project based Section 8 subsidy •History of well managed program delivery •Partnership with COFA which administers wait list •Program uniquely meets housing needs •Local resources to help design new movable unit design 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •Existing modular homes not built to move •Existing modular homes are aging •DHCR does not want standard trailers, and better model has not been discovered •Limited staff to research new unit design which may require extensive time •Clustering units would change program mission •Clustering units would require full maintenance
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Program attracts interest •Applicant interest and wait list has grown •Units could be moved to same property as new BHTC office if built •Sale of units may produce revenue for BHTC 	<p>THREATS</p> <ul style="list-style-type: none"> •TCA may not renew annual subsidy contract •DHCR/ HOME restricts program options •Government funding decreasing •Cost of building materials increasing •Zoning laws may create obstacles •NIMBYism •Lenders limiting loans

NEED: As noted elsewhere, the *Affordable Housing Needs Assessment*, states that an additional 3000 units are required to meet new housing needs. Households aged 45 and above, including senior citizens, are singled out as the source of the largest rates of increase in demand for owner-occupied units. While the majority of these households may stay in their current homes, large numbers will require specialized or downsized housing. The ECHO program was created to address the specialized housing need of seniors who wish to remain independent by living on the property of their relatives in a comfortable, modular rental home. The original concept was to move the units from site to site, as needed. Their design, however, makes moving these units prohibitively expensive.

GOAL:

1. Review the financial viability of the Elder Cottage program

IMPACT: Elderly people and their families in Tompkins County will have more affordable housing choices available to them.

ACTIONS:

<i>Action Item</i>	<i>Cost</i>	<i>Funding Source</i>	<i>Impact</i>
1A. Determine what DHCR will allow in terms of program modification	\$0*	Current management fee income	
1B. Perform a cost/benefit analysis that addresses whether the program	\$0*	Current management fee income	

meets needs for which it was designed			
1C. Decide the future of program	\$2,500	Foundation grant	The design flaws will be addressed and the program's future decided

*where \$0 appears will require staff time but no additional funding

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A	What solution was recommended by DHCR?	Year 1
1B1	Was the cost/benefit analysis completed?	Year 1
1B2	What are the conclusions of the cost/benefit analysis?	Year 1
1C	What plan was developed for the future of the program?	Year 1

8. Find a Sustainable Home for Better Housing

SWOT:

<p>STRENGTHS</p> <ul style="list-style-type: none"> •BHTC has developed local partnerships that can support this goal financially •Sustainability issues are key in this community •Process has been tried before; board is willing to tackle the goal 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> •BHTC financial situation does not allow it to buy outright; would need to obtain a mortgage •Limited supply of available commercial properties on the market •Not directly tied to client impact as a program or service may diminish its appeal to funders
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> •Network of real estate professionals can provide help on many fronts •Market may be a little softer than in recent years so prices may be negotiable •Rising cost of current lease can help make it a clearer cost-benefit •Ideal goal for capital campaign 	<p>THREATS</p> <ul style="list-style-type: none"> •Current funding streams may not be available •Economic situation with the state •Zoning laws can be an obstacle to success

NEED: Better Housing moved to its current office space in 2005. As the needs of the organization continue to grow, the space requirements also have grown and changed, and the limitations of its rental situation have become apparent. To help BHTC ensure a solid base of operation in the future, the organization should rehabilitate or construct a “home of its own” that will result in a positive economic investment for the organization and the community.

GOAL:

1. Explore the purchase of a sustainable facility for BHTC

IMPACT: Better Housing can join the sustainable housing effort locally by investing in a building for its own facility that is both cost effective and constructed using “green” practices. A secure home will be provided for the organization and its staff will gain knowledge about green technology and practices to better serve clients.

ACTIONS:

<i>Action Item</i>	<i>Cost</i>	<i>Funding Source</i>	<i>Impact</i>
1A. Analyze current space usage and develop a list of requirements – square footage, price location, amenities, income potential	\$0*	Unrestricted funds	
1B. Research existing properties or land for sale	\$0*	Unrestricted funds	
1C. Consult with construction professionals on cost of new facility	\$2,500	Foundation grant	
1D. Educate the Board of Directors on commercial office space – acquisition, ownership, management			
1E. Research funding options available to BHTC to finance the project	\$0*	Unrestricted funds	
1F. Create a capital campaign Task Force	\$0*	Unrestricted funds	\$500,000 capital fund will be established

*where \$0 appears will require staff time but no additional funding

EVALUATION:

<i>Action Item</i>	<i>Evaluation Method</i>	<i>Timeline</i>
1A1	Has current office space usage been analyzed?	Year 1
1A2	Has a list of requirements been created?	Year 1
1B	What properties have been reviewed?	Year 1,2
1C	Have construction professionals provided cost estimates for the new facility?	Year 2
1D	What decision did the Board make regarding the facility?	Year 2
1E	What funding options are available to finance the facility?	Year 2
1F1	Has a capital campaign been established to accomplish this goal?	Year 3
1F2	Has a capital campaign task force been assembled?	Year 3

APPENDICES

Appendix A:

Affordable Housing Needs Assessment prepared for the Tompkins County Planning Department, August 1, 2006

Appendix B:

The 2002-08 Strategic Plan - Evaluation of Accomplishments

Appendix C:

Housing Rehabilitation Needs in Tompkins County

Appendix D:

Tompkins County Chamber of Commerce Nonprofit of the Year Award Applications

Appendix E

Housing Strategy For Tompkins County, June 2007

Appendix F

Compass II Tompkins County Final Report, Fall 2003, prepared by the Human Services Coalition of Tompkins County