

CASE STUDIES OF TOMPKINS COUNTY RESIDENTS

STRATEGIES FOR BALANCING COMBINED HOUSING AND TRANSPORTATION COSTS

The True Cost Tompkins project is primarily directed at community leaders, organizers and decision makers. This project seeks to understand the experiences, needs, and circumstances of community members in the county and highlights the combined costs of housing and transportation. These case studies bring to light the challenges that individuals or families earning \$45,000 or less face in Tompkins County.



Following are clever strategies used by 12 households to avoid either high housing costs or expensive commutes. The following individuals and families are highlighted for the ways they manage their combined costs such as reduced car use combined with smaller living spaces, shared housing, reducing the need to drive or living in locations where housing and or transportation are most affordable.



LISTENING TO STORIES



True Cost Tompkins conducted one-on-one interviews to learn how county residents manage their combined housing and transportation costs.

Twelve case studies were chosen to represent a diversity in geography, life stage, socio-economic conditions, income and family size. The households selected feature four strategies for balancing the costs of housing and transportation.

While all stories represent actual situations, some names are made up to protect identity and confidentiality.

THE PROCESS

- 64 pool of residents
- 20 one-on-one Interviews held
- 12 household case studies selected
- 4 strategies identified

FEATURED STRATEGIES

- Reducing the need to drive
- Smaller living spaces
- Shared housing
- Lower cost rural housing

(Strategy1) **LOWER COST RURAL HOUSING**

Opting to live in a rural or village location is a common choice for residents who find it difficult to afford or qualify for housing in more accessible suburban or urban areas. Living within a ¼ mile of a bus route (or reducing the need to drive) are strategies the following residents practice to manage their combined housing and transportation costs.

VILLAGE LIVING NEAR A BUS LINE (Case Study 1:A)

Christina and her family of four have found ways to make improvements in their lives. They moved from a mobile home park off Hanshaw Rd (on-demand limited transit service area, isolated and rural area) to be in a more accessible, affordable housing complex in the Village of Dryden (Poet’s Landing). Having convenient and reliable access to bus route 43 and living within a ¼ mile walk to the grocery store were clear motivations for moving to Poet’s Landing in Dryden. This new location is reducing their transportation costs and dependence on expensive taxi rides. Families benefit when affordable housing options are close to public transit and pedestrian ways that reach needed amenities.

VULNERABILITY

Cost of ongoing longer distance medical trips. Need to rely on taxi or sustain car expenses for trips beyond bus or foot.



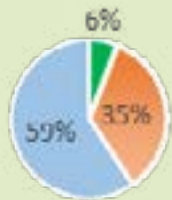
Christina, Poet’s Landing, Dryden (7 miles NW of Ithaca)

“We now live in a fairly new apartment that we can afford, have regular transit access and can take the bus to most places we need to go... With our tax returns last year, we purchased an older, used car to get to medical appointments and for my husband to get to school. However, I can now walk to the store nearby and hop on the bus that runs by here... Our previous residence on Hanshaw Road had limited transit (on-demand only area) making it expensive to go by cab to medical appointments, the store and back with groceries, or to visit family around the county. Sometimes we couldn’t afford the cab rides, and had to walk for miles. It was nearly impossible to find a job much less get to work from the last place we lived... Living near a bus route and in a more walkable area saves us on money overall.”

Household Income and Combined Housing & Transportation Costs



Living near a bus line reduces transportation costs.



Household Income: < \$35,000/year
Housing Cost: \$12,480/year (35%)
Transportation Cost <\$2,400/year (6%)



Housing costs alone are 35% of this household’s income, which is more than the 30% standard housing affordability mark.

Transportation alone is 6% of this household’s income, which is less than the 15% transportation affordability mark.

The combined cost of housing & transportation is 41% of this household’s income which is less than the 45% combined affordability mark.

SOUTH DANBY RURAL LIVING (Case Study 1:B)

The Johnsons are a married couple who enjoy traveling together in their spare time. Mrs. Johnson receives disability income and works from home. Mr. Johnson works two jobs in Ithaca and Lansing. Saving money, living near their family and hosting summer BBQs in their large yard are motivations for living in a rural location. They save on transportation costs by carpooling, reducing the number of trips they take a day and working from home. The Johnsons rent a large open loft style apartment in an old barn warehouse in South Danby, NY and cut their housing costs nearly in half compared to when they lived closer to Ithaca.

VULNERABILITY

One primary income means fewer housing options. Ongoing car repairs are ongoing barrier to work and meeting daily needs. Loss of car and the heavy cost associated with purchasing a new car would have been difficult without family support.



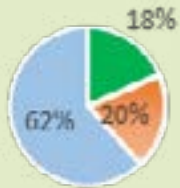
Mr and Mrs Johnson, South Danby (10 mi south of Ithaca)

"I love to live in the country to enjoy the spaciousness, hosting family BBQs and prefer to be close to my parents' and brother who often need our assistance. We cut our housing costs in half by choosing to live in Danby. Although it means driving a longer distance to work into Ithaca and Lansing, we manage by driving in once a day and returning together, or getting a ride with family or friends when the other needs the car for longer periods of time. We recently got help from my parents to purchase a newer car. My older car kept breaking down, and we weren't able to get to work reliably. I now have a predictable monthly car payment and insurance fees on top of gas. I occasionally work from home to reduce the need to drive into town, this saves us money on gas. We can have more money for things we love like weekend outings and traveling out of town."

Household Income and Combined Housing & Transportation Costs



Living in a rural location reduces housing costs.



Household Income: > 45,000/year
Housing Cost: \$9,000/year (20%)
Transportation Cost: >\$8,400/year (18%)



Housing costs alone are 20% of this household's income, which is less than the 30% standard housing affordability mark.



Transportation alone is 18% of this household's income, which is more than the 15% transportation affordability mark.



The combined cost of housing & transportation is 38% of this household's income which is less than the 45% combined affordability mark.

(Strategy2) **SHARED HOUSING**

Shared housing is a strategy used by the following residents to better manage their combined housing and transportation costs. Reducing housing costs by sharing a home can help to offset higher transportation costs associated with longer commutes.

SINGLE HOUSEMATES (Case Study 2:A)

Mary prefers to live in Ithaca to spend her evenings and weekends visiting with friends. She works fulltime as a helping professional in Corning, NY. She has high transportation costs due to long daily work commutes and monthly car payments. This cost increases with the number of required inter-county work related trips using her personal car. Mary shares a two-bedroom apartment with a housemate to afford an apartment on West Hill in Ithaca.

VULNERABILITY

Loss of housemate impacts housing cost. Loss of car would create a barrier to get to work and complete job duties.



Mary and Roommate, West Hill, Ithaca

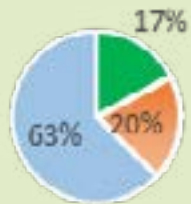
"I prefer to live in Ithaca to be close to friends and family, and I would not be able to afford living here if not for sharing housing with a roommate..."

...My job is near Elmira, in Corning and a large portion of my income goes to sustaining my transportation to, from and for work... I pay a monthly car payment and gas to commute to my office and for travel all over the region to conduct work related home visits several times a week. Although I am reimbursed for gas, I will inevitably have expenses related to ongoing car repairs."

Household Income and Combined Housing & Transportation Costs



Sharing housing reduces housing costs.



Household Income: >\$35,000/year
Housing Cost: \$7200/year (20%)
Transportation Cost: >\$6,000/year (17%)



Housing costs alone are 20% of this household's income, which is less than the 30% standard housing affordability mark.



Transportation alone is 17% of this household's income, which is more than the 15% transportation affordability mark. This cost is due to long daily work commutes.



The combined cost of housing & transportation is 37% of this household's income which is less than the 45% combined affordability mark.

FAMILIES LIVING TOGETHER (Case Study 2:B)

Tim is a home owner who shares his house with others. The 4 individuals in this household enjoy the family-like experience that comes with an integrated household. A desire to be close to nature, enjoying social time in a spacious house, saving money, and lowering their impact on the environment by reducing their energy use are all factors that impact their decision to share their home. Tim purchased this house in Enfield (7 miles from Ithaca) and shares the home and car with others and the costs associated with them. Together they had the money and help to fix it up and today it is in better condition than it was when they first purchased it. They also have an electric bike, which is a very low cost transportation option to get to Ithaca when others are using the car.

VULNERABILITY

Multiple people and incomes needed to sustain housing and transportation.



Tim and Housemates, Enfield (7 miles south west of Ithaca)

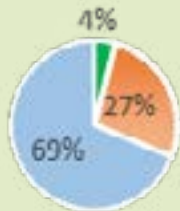
“Purchased fixer upper house very cheaply.... Did the work ourselves and ended up with very low housing costs. We share housing and a car with others, keeping cost low. I love where I live. I would like a public transportation option...

... I like to bike, but a very steep hill is a problem. I have a motorized bike which largely solves that problem.”

Household Income and Combined Housing & Transportation Costs



Sharing housing reduces housing costs.



Household Income: < \$79,500/year
[3 working people]

Housing Cost: \$21,600/year (27%)

Transportation Cost: >\$3,600/year (4%)



Housing costs alone are 27% of this household's income, which is less than the 30% standard housing affordability mark.



Transportation alone is 4% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 31% of this household's income which is less than the 45% combined affordability mark.

HOME OWNER SUBLETTING (Case Study 2:C)

Sally is a widowed empty nester and homeowner dependent on the fixed income of a retirement pension. Saving money on transportation and living in a suburban neighborhood near trails and parks was a motivation to purchase a home in Ithaca's NorthEast. The location allows her to use her car only occasionally and otherwise walks the short distance to shops and frequent bus service. Since Sally retired and her partner passed away several years ago, she has found it challenging to afford property taxes in addition to the remaining monthly mortgage payments. Sally worries about needed home repairs that have posed a huge financial burden so far. Renting out a room a few times through the year – and subletting the entire home in the winter months while she visits her daughter in Florida – provides the supplemental income necessary to maintaining and keeping ownership of her home.

VULNERABILITY

Deceased spouse and dependence on fixed income threaten finances and loss of home.



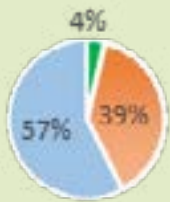
Sally, NorthEast Ithaca

"Ithaca as a college town is a prime location for me to rent out a room or sublet the entire house. Parents' weekend and graduation weekend are times when visitors need a nice place to stay and we can rent our home to another family for the weekend... I often rent out a room to college students each semester or to visitors who come here for the summer... I opt to sublet when taking long trips or visiting family, as a way to keep our home and live in an accessible location which keeps my transportation costs down."

Household Income and Combined Housing & Transportation Costs



Subletting and reduces housing and transportation costs.



Household Income: < \$55,000/year
(pension + supplemental income)
Housing Cost: \$21,600/year (39%)
Transportation Cost: < \$2,400/year (4%)



Housing costs alone are 39% of this household's income, which is more than the 30% standard housing affordability mark.



Transportation alone is 4% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 43% of this household's income which is less than the 45% combined affordability mark.

(Strategy3) **SMALLER LIVING SPACES**

Choosing a smaller living space together with the low transportation costs of urban or transit rich suburban neighborhoods makes it possible for the following residents to afford their combined housing and transportation costs.

BASEMENT DOWNTOWN LIVING (Case Study 3:A)

CJ works full time in downtown Ithaca. He enjoys attending activities in the city during the evening and weekends. He cares for his parents' needs a few times through the week, and is currently driving their car to take them to appointments and run errands. In the recent past he opted to use Ithaca Carshare, which has a car stationed just down the street from his home. He prefers to live in a walkable neighborhood close to work with nearby shops and bus stops which allows CJ to save money and stay connected. When his rent increased, he thought he would need to move out of town to find an apartment he could afford. Just in time, a smaller basement apartment opened up in the same building, allowing him to continue residing in downtown Ithaca.

VULNERABILITY

Anticipated annual rent increases pose challenge to remaining in downtown area.



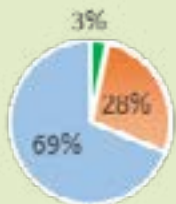
CJ, Downtown Ithaca

"When rent prices went up in my last unit I thought I would have to move out of downtown to afford a place. A basement apartment opened up in time for me to move in... It is disappointing that is the only option I can afford downtown. For the amount I am paying, I would prefer an upper apartment however this is the better option compared to having to find another location, most likely further away... I save money on transportation by living downtown and moving further away would require me to depend on a car more. Right now I only use my parents' car to support their weekly needs, but was an Ithaca Carshare member before that and will be again once I no longer need to help my parents out... Living downtown I get to walk to work, and have most anything I need nearby."

Household Income and Combined Housing & Transportation Costs



The following data breakdown helps illustrate how opting for a smaller living space in the downtown area make living in Tompkins County affordable for this household.



Household Income: < \$35,000/year (32%)
Housing Cost: \$9840/year (28%)
Transportation Cost: < \$1,200/year (3.4%)



Housing costs alone are 28% of this household's income, which is less than the 30% standard affordability mark.



Transportation alone is 3.4% of this household's income, which is less than the 15% affordability mark.



The combined cost of housing & transportation is 32% of this household's income which is less than the 45% combined affordability

SMALL FAMILY LIVING (Case Study 3:B)

We introduce the Richardsons, a family of three, comprised of a married couple and their early grade school age daughter. Mr. Richardson works part-time as a freelancer, and Ms. Richardson works part-time as a human services professional about. Both work within a 10 minute walk from home. Saving money for their family's needs, reducing their environmental impact, attending community activities, and staying active by walking and biking are strong motivations for choosing to live in a walkable and transportation accessible area. When a car is needed, they opt for Ithaca Carshare for local trips a regular car rental (Enterprise) a couple times a year to travel out of town. They opted to rent a one-bedroom apartment with a study (made into a room for their daughter) to be able to live in downtown Ithaca. This family is committed to smaller living and wish to encourage more people to make the choice, especially when it is a trade off for quality of life and financial security.

VULNERABILITY

Rent prices going up that pushes them to move out of the downtown area.



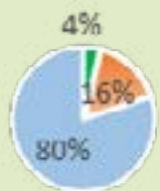
Mr and Mrs Richardson and daughter, Downtown, Ithaca

"We opted for a smaller one bedroom apartment and turned the study room into a bedroom for our daughter. We chose a smaller unit in order to afford to live downtown which allows us to save money on transportation by walking or biking. We depend on electric bike, bus, Ithaca Carshare and rentals for longer distance trips... Renting a smaller unit and reducing our transportation costs gives us the freedom to spend our money on other things that matter most, like enjoying family and community activities..."

Household Income and Combined Housing & Transportation Costs



A smaller living space in downtown reduces housing and transportation costs.



Household Income < \$60,000/year
Housing Cost: \$9,960/year (16.6%)
Transportation Cost < \$2100/year (3.5%)



Housing costs alone are 16.6% of this household's income, which is less than the 30% the standard housing affordability mark.



Transportation alone is 3.5% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 20.1% of this household's income which is less than the 45% combined affordability standard.

DOWNSIZED RETIREES (Case Study 3:C)

Meet Bill and Kathy, a senior couple well into retirement. Staying active, visiting with neighbors, living independently and saving money are important to them. Bill pays for a senior monthly discounted bus pass to volunteer at Cayuga Medical Center a few times a week, and Kathy takes cabs to Aldi's on Route 13 a few times a month for larger grocery trips or when winter travel is difficult. She enjoys walking or biking to the store for smaller items. However walking and biking to certain places can be difficult without proper pedestrian and bikeways and lack of care from drivers. They reduced their transportation and housing costs by opting to purchase a manufactured home in Ithaca with shops and parks nearby. They sold their rural family home and property in order to establish affordable independent living arrangements in case one of them passes away. They can manage their ongoing housing expenses which include yearly lot fees, property taxes, and monthly utilities.

VULNERABILITY

High rent and limited options available for those on a fixed income.



Bill & Kathy, Nate's Floral Estates, Ithaca

"Moving to Floral Estates in Ithaca allowed us to reduce the worry and expense of maintaining our property and home. We need to ensure that if something happens to one of us, the other is able to live alone comfortably and affordably... Living in walking distance to most things gave us the opportunity to safely transition out of driving and save money on transportation..."

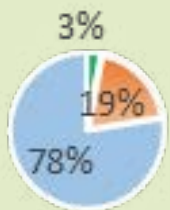
Bill - It is just a bus ride to Cayuga Medical Center where I volunteer a couple of times a week, and I benefit from a discounted senior monthly bus pass...

Kathy -I enjoy walking or riding my bike to the store and occasional taxi rides when larger grocery trips are necessary or winter travel is unsafe."

Household Income and Combined Housing & Transportation Costs



A smaller living space and living near services reduces housing and transportation costs.



Household Income: < \$30,000/year
Housing Cost \$5820/year(19%)
Transportation Cost <\$1,200/year (3%)



Housing costs alone are 19% of this household's income, which is less than the 30% standard housing affordability mark.



Transportation alone is 3% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 17% of this household's income which is less than the 45% combined affordability mark.

(Strategy4) **REDUCE THE NEED TO DRIVE**

Going multi-modal or combining walking, biking, bus, and car sharing is a cost efficient way to get around; it reduces reliance and expense associated with car ownership.

NO CAR NO PROBLEM (Case Study 4:A)

Gibran currently works full time as an energy educator. Saving money, connecting with the community and not having a license to drive are important reasons for him to live within a short, 10 to 15 minute walking distance to town and work. He walks to work and bikes often, despite the challenge in the winter months. He takes the bus to locations like the mall and Cornell campus. At times he depends on rides from others or taxis to travel to part of the county the bus does not reach. Gibran spends nearly half of his income on housing to live in a small one-bedroom apartment in a multi-unit home at the bottom of West Hill in Ithaca. The apartment is best suited to someone who is willing to live in a small apartment upstairs from the landlord and assist with yard work. He acknowledges that although he accepts the duties and costs associated with this unit in order to live close to town, not everyone is able to financially, physically or time wise.

VULNERABILITY

Non driver finds it challenging to arrange trips to and from more rural parts of the county. Dependant on subsidies.



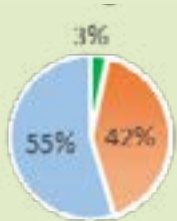
Gibran, Floral Ave, Ithaca

"I do not drive, so it is important that I live in walking distance to town and have the ability to take the bus to common places I go to, like mall and Cornell campus... It is harder to get rides to and from other parts of the county without having to depend on expensive taxi rides. As a single man I can easily make the compromise to live in a smaller unit in order to afford to live in an accessible area where I don't have to depend on a car or taxi... It is a tradeoff that families with limited income or larger families with need for more space find it difficult to make in order to attain housing near downtown."

Household Income and Combined Housing & Transportation Costs



Not having or driving a car reducing transportation costs.



Household Income: < \$31,000/year
Housing Cost: \$11,760/year (42% of income)
Transportation Cost: <\$720/year (3%)



Housing costs alone are 42% of this household's income, which is more than the 30% the standard housing affordability mark.



Transportation alone is 3% of this household's income, which is less than 15% transportation affordability mark.



The combined cost of housing & transportation is 45% of this household's income which is equal to the 45% combined affordability standard.

MULTIMODAL FAMILY (Case Study 4:B)

Kenneth is an East coast comedian and dedicated father of two. He works full-time as a financial management educator and models many of the spending practices he teaches to community members. Kenneth manages the combined costs of housing and transportation by paying a bit more for housing near a bus route to reduce transportation costs. Being close to a bus route and near Dewitt Middle School, where his son can walk to school, are strong motivations for choosing to rent a two-bedroom apartment with a converted third bedroom in Sapsucker Woods, Ithaca. Kenneth walks, bikes, takes the bus, and occasionally uses Ithaca Carshare when he needs to use a car. He rents a car for longer trips. Instead of using all his time to work just to afford a car, he spends his spare time with family, friends and doing what he loves most; practicing and performing his comedy.

VULNERABILITY

Limitation posed by bus schedule especially last evening bus run home.



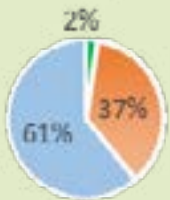
Kenneth, Sapsucker Woods, Lansing

"I enjoy walking, biking and taking the bus, and have the benefit of saving money by opting not to own a car. Some days I take up to 6 trips by bus and a monthly bus membership allows me the freedom to use it whenever I need to. My only limit is that between 7pm and 10pm there are no busses for me to go home. If I need to be out and about after 7pm, I have to hang around downtown until the bus comes at 10pm.... I choose to live in Sapsucker Woods and pay a bit more in housing to be in a bus accessible location... There are days I bike downtown and place my bike on the bus to head home... I rather use my time and money doing what I love, comedy, instead of working more hours to try to afford the extra expense of a car. When I need a car, Ithaca Carshare and renting a car through Enterprise are affordable options for me. "

Household Income and Combined Housing & Transportation Costs



Avoiding ownership reduces transportation costs make living in Tompkins County affordable for this household.



Household Income: +/- \$31,000/year
Housing Cost \$ 11,520/year (47%)
Transportation Cost: < \$720/year (2%)



Housing costs alone are 37% of this household's income, which is more than the 30% standard housing affordability mark.



Transportation alone is 2% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 39% of this household's income which is more than the 45% combined affordability mark.

LONG DISTANCE ELECTRIC BIKING (Case Study 4:C)

Amanda and her husband both work full-time and are nearing retirement. They enjoy living close to town and visiting the shops and parks nearby. They purchased a home on South Hill some years ago and currently pay only for utilities, high annual property taxes, insurance and ongoing maintenance to the home. The time and cost to maintain the property adds up as well. It is a goal for this couple to remain a one-car household and reduce the need to purchase another car. Amanda often uses her electric bike, or the bus to commute to work in Lansing. Going multimodal allows them to reduce their reliance on their car, minimizing wear and tear and reducing the transportation costs associated with repairs. Reducing their transportation costs allows them to save money for needed home repairs, and future travel and retirement.

VULNERABILITY

Dependent on access and availability of local services, shared car, good weather.



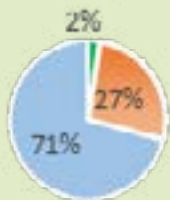
Amanda, South Hill, Ithaca

"I own a home on South Hill in Ithaca which allows me to be close to most places I frequent like Greenstar, Wegmans, and downtown shops... Walking and riding my electrical bike in the warmer months and occasionally taking the bus can help reduce the wear and tear on our car, keeping it in better shape for longer period of time. Driving an older vehicle has been costly to maintain and I would prefer not to have to purchase another car. I plan to retire soon and transition out of driving to live comfortably on a fixed income... Reducing our overall transportation costs by walking and biking helps save money for larger home repairs and upgrades needed to sell the house or sustain a living beyond retirement."

Household Income and Combined Housing & Transportation Costs



The following data breakdown helps illustrate how reducing transportation costs make living in Tompkins County affordable for this household.



Household Income: < \$55,000/year
Housing Cost: \$12,000/year [property tax, insurance, maintenance] (27%)
Transportation Cost: < \$1,200/year (2%)



Housing costs alone are 27% of this household's income, which is less than the 30% standard housing affordability mark.



Transportation alone is 2% of this household's income, which is less than the 15% transportation affordability mark.



The combined cost of housing & transportation is 29% of this household's income which is less than the 45% combined affordability mark.

FAMILY FRIENDLY NEIGHBORHOOD (Case Study 5)

Sharon Payne currently works part-time as a cook at the Greater Ithaca Activities Center and her son is a student at Ithaca High School. Putting food on the table and enjoying the company of her family and friends are priorities for Sharon. Living in a city neighborhood allows them to save money on transportation by walking and taking the bus to work, school and community activities. Sharon indicated she chose to live in Chestnut apartments on the West Hill of Ithaca (one of few housing options available to low-income families near town that accepts Section 8) to live closer to town compared to her previous home in Newfield. However, Sharon was concerned with the high level of drug activity and volatility in Chestnut Hill apartments; she feels this is an unsuitable and dangerous place for raising a family, and too huge a compromise for a parent to make just to live closer to town. Sharon with the help of various advocates recently found and moved to a home in NorthSide Ithaca.

VULNERABILITY

Availability of units where subsidy is accepted.



Sharon Payne and Son, Chestnut Hill to Northside, Ithaca

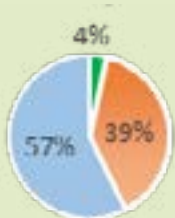
"I have a 16 year old son and am concerned for his safety, and what he is being exposed to with all the drug activity here. I used to live in Newfield, but it was too far, difficult and expensive to get to places every day. I am looking for a better location but hard to find decent places that accept Section 8 and still allows me to be close to everything. I save money by taking the bus or walking. My son gets rides from his father when the bus or walking isn't an option."

UPDATE: Sharon has recently moved to Northside in close proximity to where she works.

Household Income and Combined Housing & Transportation Costs



The following data breakdown helps illustrate how opting for housing in a walkable neighborhood reduces transportation costs and makes living in Tompkins County affordable for this household.



Household Income: < \$29,000/year [19,500 + food stamps, section 8 housing subsidies]

Housing Cost: \$11,520/year (39%)

Transportation Cost: < \$1,200/year (4%)



Housing costs alone are 25% of this household's income, which is less than the 30% standard affordability mark.



Transportation alone is 4% of this household's income, which is less than the 15% affordability mark.



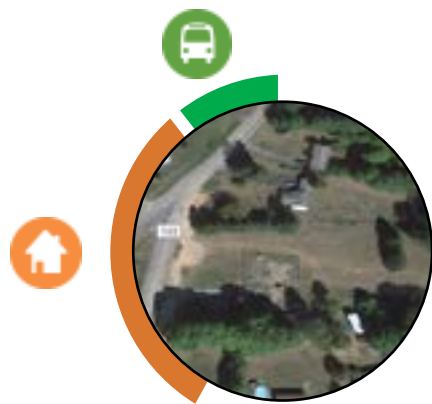
The combined cost of housing & transportation is 43% of this household's income which is less than the 45% combined affordability mark.

The story above (Family Friendly Neighborhood) is one family's journey to finding a location where they could best afford their combined housing and transportation costs and considers that these are not the only factors influencing what constitutes an ideal location to live.

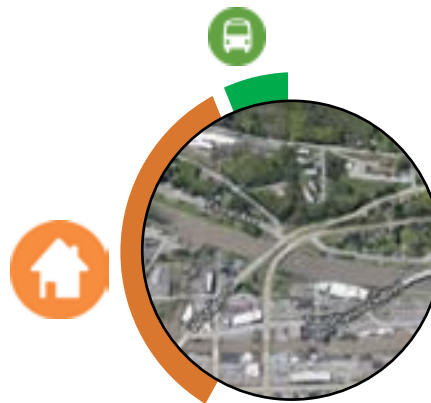
A JOURNEY: FINDING BETTER HOUSING

A number of years ago Sharon and her son lived in Newfield, a small rural village south of Ithaca. After feeling disconnected and paying high transportation costs they realized their need to live closer to Ithaca. They chose to live in Chestnut Hill apartments on West Hill in Ithaca and ran up against drug activity in this housing complex. Unhappy with her situation, she began to reach out for support. With the help of community advocates, Sharon and her son found a home located just a few blocks from downtown Ithaca, located near where Sharon works and her son goes to school. This family's transition happened over a number of years, and entailed overcoming a number of barriers before securing appropriate housing.

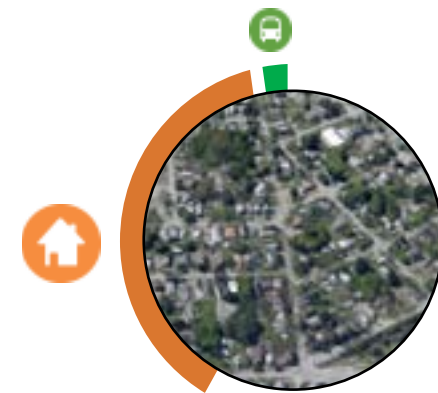
This is one example of the challenges families experience in finding a home in a location that truly allows them to easily afford or balance their combined housing and transportation costs. This further demonstrates that when one considers the combined costs of housing and transportation, it is most affordable for those with limited income to live in walkable neighborhoods, close to work, school and stores.



Rural = Isolated



West Hill = Closer in proximity



Northside Neighborhood = Walkable

Learn more on the [Cornell Cooperative Extension of Tompkins County website](#)



TRUE COST TOMPKINS INDEX MAP TOOL

View and plug in locations to the locally calibrated index map tool.

To view the map and learn more about the project, go to:

<http://ccetompkins.org/truencost>

* The index map was developed by Think Topography and Randal+West and the case studies above were collected and developed by Norma Gutierrez, both with support the True Cost Tompkins project committee. This project made possible through NYSERDA/NYS DOT funding.

WISH LIST:

CJ More apartment options in the downtown area than currently exist, easily affordable to **single units** without a need to share or compromise in condition.

Mr and Mrs Richardson Affordable housing options with more space for **growing families** to live in the downtown. Safer cycling for families with children through improved connectivity of biking routes.

Bill and Kathy Improvements for **safer pedestrian and bikeways**. Affordable independent living options for **seniors**.

Mary Company car to reduce the need to use her personal car and reduce its wear and tear. Intercity and **regional public transportation options** connect small towns to employment and commerce centers. **Public transportation options in rural areas**.

Kenneth Bus that runs later into the evening. More **family housing** in **walkable** neighborhoods.

Gibrian Affordable, subsidized and low income housing in walkable areas and with access to transportation. Low cost transportation options for **non - drivers** to get around rural parts of the county.

Amanda Policies that support **safe electrical biking**. Infrastructure for safer biking and walking. **More frequent transit** to support **individuals who are unable to drive**. Transit schedules that support the reverse commute (Ithaca to Lansing vs Lansing to Ithaca).

Sally Lit streets, maintained walkways/bike lanes. **Lower property taxes**.

Christina Better **transportation coordination** for longer distance medical trips for **those who can't drive** or do not have a car. Improved process and reliability for Medicaid cab trips.

Mr and Mrs Johnson Affordable housing near **public transportation**, access to daily amenities in more rural locations.

Sharon Affordable housing options closer to town. Safe, family friendly neighborhoods.

True Cost Tompkins is a NYSERDA funded project. A Special Thank You!



True Cost Tompkins case studies and index tool were developed by and with the support of the following project partners:

Way2Go- Community Mobility Education, A program of Cornell Cooperative Extension of Tompkins County.

Ithaca Carshare- is a membership service offering 24/7 self-service access to fuel-efficient cars, a minivan and truck located in Ithaca.

Randall + West- A full-service firm in the business of developing evidence-based urban and regional planning solutions for the public and private sector.

Thinktopography- a software development firm

This project was made possible by the following individuals:

Project participants, residents and community organizers

Fernando deAragon, Executive Director of Ithaca Tompkins County Transportation Council

Ed Marx, Commissioner of Tompkins County Planning and Sustainability

Dwight Mengel, Tompkins County Chief Transportation Planner

Matt Yarrow, Tompkins Consolidated Area Transit Service Development Manager

Jennifer Dotson, Executive Director of Ithaca Carshare

Anna Cook, Marketing and Operations Director of Ithaca Carshare

David West, Randal West principle planner and co-founder

Greg Kops, CEO of Thinktopography, programmer

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Hector Chang, Way2Go Research Assistant

Dawn Montayne, Way2Go Team Leader

Jonathan Maddison, '14-'16 Way2Go Team Leader (2016 project proposal)

Sharon Anderson, Environment Team Leader of Cornell Cooperative Extension-TC

What specifically was positive or challenging about attaining housing in Tompkins County? Describe the situation.

Responses from our local residents...

- Rooms needed, price, pet policy.
- I got a house, it just isn't in Ithaca.
- Before we lived on Hanshaw and had no car and limited access to the bus.
- We had no other housing options we would qualify for until Poet's landing here in Dryden.
- We have 4 people living in a 2 bedroom apartment because it is all we can afford.
- Taxes are unreasonable.
- Previously lived in Newfield, liked the area. Housing was more affordable, but had limited access to transportation, therefore the cost to commute in and out made it difficult. It was a challenge finding an affordable location to live. My housing now is affordable, however the conditions are not suitable for living. There are serious drug related activity in the complex and a negative environment for my 16 year old son.
- Family gets by on about 1500 month (half SSD and half section 8). No one works at the time.
- Hard finding a place to rent in Ithaca that was affordable. Some apartments that were affordable were unhealthy (like mold growing on ceiling).
- Budget, size, duration, availability, conditions & location.
- It is very difficult for a person on a low fixed income to find affordable housing in Ithaca. I live in a mobile home park, not ideal but is affordable.
- Budget for deposit was difficult to save.
- Saw a number of apartments. Disheartening condition for the price being asked for apartments. Took several months to find, however I was in no rush to move. May be worse for someone needing housing immediately. Couldn't find housing in my budget, luckily found someone a roommate to share costs. I couldn't afford housing without a roommate.
- Ithaca is VERY expensive and I work in Dryden so living closer to Dryden means lower rental costs and I am closer to school in bad weather. However, a good rental in this area can be hard to find.
- Great people as landlords, gave me responsibility of maintaining property when renting from them. INHS has been positive for me. Haven't hear the same from others who have gotten denied or have challenge making waiting list.
- Challenging to find a space that isn't too far from work, is within budget (either after utilities are paid or that includes utilities in the cost of rent), is in good condition, and doesn't require a group move in together (either a single-residence apartment or allows one to rent by the room).
- On fixed income but rent goes up every year. I will be/priced out soon.
- Was able to buy with help of first time home owners loan through INHS at good time when the Ithaca housing market was just waking up in 2001 and I had a full time job. Was able to locate a house in downtown area with good access to work and walking/bicycling distance from shopping and activities. House needed work, but was stuff that I could do. Size was large enough to rent out a couple of rooms to help with the mortgage, property tax and utility bills. That is how I still keep my housing costs affordable.

- It was challenging to find housing that was affordable, but not located in college town (I am not a student) or a place that I would consider an inferior place to live ex.) worn down, tiny appliances, cramped, heat not included, bad landlord/company like Avramis. A lot of housing goes fast in Ithaca, and I would make dozens of inquiries and they would already be gone or closing in on another renter. I lucked out randomly getting mine since I bumped into a friend who was talking to another friend who was moving out and they were just letting their landlord know so I was the first to see the apartment and get it.
- Found housing further from downtown Ithaca where husband owns a restaurant.
- Extremely expensive for 1 bedroom in downtown Ithaca.
- Difficult to attain comfortable housing for a single occupant. I often have to rent out to make up the remainder of rent that I can not afford.
- Purchased fixer up house very cheaply long ago. Did the work ourselves and ended up with very low housing costs. Also shared housing with others, keeping cost low.
- Had to put house on family land, otherwise would not have been affordable. But now utilities, such as satellite internet and satellite television, as well as Transportation, are much more expensive than when I lived in Ithaca... A trade-off I didn't realize I was making!
- As a married student I would be charged extra for two people sharing the same room. Took a while to find housing in close proximity to work, but yet not affordable budget. Considering moving further out to find cheaper housing, and to be closer to family.
- Challenge to find something I could afford that was in an accessible location. Used to live in larger apartment and was lucky to find basement apartment that happened to be available. Determined to find something nearby to work and that accepted a dog.
- Finding an apartment in my budget, downtown and potentially walkable to busable to work is limited. Trying to buy a house but that is nearly non-existent, and most affordable homes go to folks with cash. Homes in my price range are usually in poor condition, if available at all. I feel like I can't move from my current apartment that I came to 3 years ago because nothing is as cheap and decently kept.
- In order to pay for my house (mortgage, taxes, insurance, utilities), I have to rent out a room. Once I retire, I might not be able to afford it anymore.
- Found housing quickly during the moving season. We made due with 1 bedroom apartment with study to stay within small budget. Afford apartment with limited space to be in town. Made study into a kids room. Housing quality is great and accessible.
- Housing in Tompkins County is very expensive comparatively to surrounding counties. Property Taxes are ridiculous in NYS.
- Sold homestead in rural area to move to trailer park. Bought trailer out right first year for 4600 and only pay for lot rent each year. Enjoy living downtown to be closer to things and improves our connection to volunteer work and community events. Area can be challenging with route 13 nearby and often difficult to walk in the winter months or in high peak times of traffic.
- I live in Trumansburg because there's no way I could afford a nice space in Ithaca. I live in a really great house here, still a bit over budget for me.
- Needed family to help w/initial investment. Hard to find w/pets (2 cats) had to sacrifice not allowed to have a dog is sad. Quality of housing is poor so that location and cost are manageable.
- Rented in Fall Creek starting in 1998, bought a duplex in 2002. Both affordable then. Been lucky with renting the apt in our duplex- great tenants, never an unplanned vacancy.
- Needed to move in 2015 due to divorce. Lucky to find a nice apt in Fall Creek. It felt expensive (over 30% of my income) but then I got a raise and now it's right at 30% and I can swing it. / I love living in the Fall Creek neighborhood- great for my child, safe, close to work, love the community spirit, lots of friends nearby.

- I bought this house long before the housing crunch at a time when supply was high. The house was relatively inexpensive because the previous owners were eager to leave the area. In exchange, however, I had to choose to live 12 miles away from Ithaca. It was not terribly challenging to find a house in the middle of nowhere, not on a bus route and in a really poor part of the county. My budget was a major factor at the time, given I was making only about half what I make now.
- Divorce made finding affordable living arrangements challenging. Found great place expensive compared to other areas. Now made affordable since I share housing expenses with partner.
- I got very lucky to find a 3 bedroom apartment down town for this price.
- It was extremely difficult to find housing that met basic standards of quality and safety and that also fit in our available household budget. Add in our strong preference for a location where it is possible to walk to at least some places we need to go, and the search became nearly impossible; in fact we now live in the one place (yes, only one) that came at all close to our conditions.
- Sold home in another state and paid cash here.
- Being downtown was absolutely essential to us, but finding a house we could afford was very difficult and there were not many options.
- Budget, Location, availability, how quickly things rent. Competition with students.
- I found it challenging to find a place that was nice enough for me and my daughter and located where I wanted to live downtown. But I was eventually able to find something, though it is a bit further from downtown than I would like to be.
- Hard to find a move in ready house selling for under 125,000.
- Attained housing 20 years ago when housing market was better. I couldn't afford a mortgage now with the current property taxes. I own my home now and it is affordable for me to pay \$700 in taxes. The bulk of the expenses come from maintenance (\$1000). Looking to sell in next 10 years to downsize after retirement it will be too costly to maintain and due to aging more difficult to do as well.
- It's a tough market to purchase a home, but we managed to find a good size home in the right budget. You have to get a little lucky.
- I live in an intentional community focused on sustainability and community-building. Housing there is perfect for me: energy-efficient, solar powered, small footprint, with space to grow my own food, and close to neighbors who share these interests.
- We bought a very old house, off the grid, needing mega-renovations, thus it was quite cheap in 1992. The downside was that it was a bit further from Ithaca (1/2 hour drive) than we wanted. We fixed it up (still are) and in so doing, kept within our budget, having done most of the work ourselves.
- Bought my house more than 20 years ago, the mortgage is almost paid off. I like my location. / / In the future I would want a single story house, easy to get in, with indoor parking for my car, close to services as I age.
- We were fortunate enough to buy a house downtown 19 years ago-before the costs went up. We were very committed to living downtown so we could get by with one car but even then, it was very difficult to find something we could afford on one income so that one of us could stay home with the kids. It has been tough being in such a small house and currently, our property taxes far exceed our mortgage (which you didn't ask above). It would be impossible for us to buy a house as a young couple in today's economy and it may not be possible for use to retire here-with or without a car.
- I love living in the City where my family and I can easily access school, work, activities and retail without always having to drive. / / That said, we do feel like we compromise on the quality of housing to afford to live in the City. And we really got lucky when we bought our house. If we had to purchase it for what it is worth now, it would be more difficult.
- Affordable & nice housing rent close to work.