

Hamilton Square

Frequently Asked Questions

Below is a list of questions that INHS and Claudia Brenner have received through community meetings, listening sessions, meetings with public officials, and emails. This list is not exhaustive we are happy to add to it as needed.

General Questions

- **What Is Hamilton Square?**

Hamilton Square is a proposed mixed income, inclusive community that includes visitable/accessible rental and for sale homes as well as a proposed nursery school open to anyone.

It is envisioned as a mixture of affordable and market rate housing with home sizes ranging from 1 to 3 bedrooms.

- **Who Is Proposing This Project?**

Hamilton Square is a partnership between Claudia Brenner, a local architect and land owner, and INHS, a 40 year old not-for-profit based in Ithaca.

- **What Is Affordable Housing?**

Affordable housing is usually defined in two ways:

1. Affordable rental housing is housing where the family doesn't pay more than 30% of its income on rent and utilities.
2. Affordable for sale housing is housing where the family doesn't pay more than 30% of its income on mortgage principal, interest, insurance, and taxes.

People moving into affordable housing have to meet some income thresholds. Once they live there they generally can stay even if their income goes up.

- **Who Are Claudia Brenner And INHS?**

Claudia Brenner is a local architect with a small practice in Ithaca. She has been designing homes and spaces for not-for-profits for over 30 years. She was employed in human services prior to her architectural education, working at Tompkins Co. EOC and Family & Children's Services. Her architectural services focus on providing people with affordable solutions for their homes and helping non-for-profits make the most of their limited resources.

INHS is a 40 year old affordable housing not-for-profit based in Ithaca. We are dedicated to helping people of modest incomes find - and stay in - high-quality housing throughout central New York. We accomplish this in many ways: by providing low-interest loans to first-time home buyers, by building and managing well-maintained apartments, by helping people renovate the homes they own, and by providing home-repair assistance to seniors. INHS is a national leader in the affordable housing field and has been honored multiple times for creating "best practices" in the affordable housing field. INHS builds high quality homes and apartments that are certified for sustainability by the LEED and Energy Star programs.

- **What Is The Number Of The Various Kinds Of Housing?**

The project continues to change as we study the site and talk to the community. At the moment we envision:

1. Market rate lots – about 10 lots that could have about 15 units.
2. Affordable for sale homes - about 11 homes as duplexes or triplexes.
3. Affordable rentals – about 47 apartments as townhouses and attached patio homes.

- **How Long Will It Take To Build This?**

The project will likely happen in several phases:

1. Site work – all of the site work for the entire project will go in at the beginning. This will take about 6-8 months.
2. Affordable rental buildings – these buildings will be built at about the same time as the site work it will take approximately 12 months to complete.
3. Affordable for sale buildings – these buildings will likely happen in 2-3 phases. The first phase would happen along with the site work and the subsequent phases over the following 2-8 years.

4. Market rate buildings – these buildings will be built as the lots sell. It is hard to say how long this will take; 10 years would not be an unusual time period.

The project will likely be built by one contractor for the initial two parts and then others later on.

- **Why Are There So Many Rentals?**

Tompkins County is one of the few upstate counties that is increasing in population. People are moving here but housing is not being built fast enough to accommodate them so housing is becoming less and less affordable throughout the county.

The need for housing in the County is well documented in several recent studies. A good resource is the County Website at the following address:

<http://www.tompkinscountyny.gov/planning/housing-choices#>

The rental housing is also a source of financing for the road and infrastructure cost.

- **Why Townhouses Instead Of Single Family Homes?**

Townhouses and attached homes are being built to make the homes more affordable and maximize the amount of green space. Attaching the homes lowers both the construction cost and the maintenance costs over the long term. Townhouses can actually look very similar to large single family homes by using good architectural details and high quality materials.

- **Who Will Own And Manage The Apartments?**

INHS will own and manage them. There will be a site manager and a maintenance person dedicated to Hamilton Square on site during the week. There is 24 hour emergency maintenance. The apartments and buildings are inspected yearly by funders to ensure they remain high quality and well maintained. INHS management and maintenance staff ensure that the tenants take care of their homes with regular home visits.

- **Are The Apartments Subsidized?**

The construction cost of the apartments is subsidized when they are built but the rent is not subsidized. By using local, state, and federal housing programs INHS reduces the amount of debt from conventional lenders. With less debt to pay we can keep the rents affordable.

If they qualify, people who rent from INHS can use the federal Housing Choice Voucher program to pay part of their rent. INHS does not discriminate based on people's type of income. INHS does not control or administer these vouchers.

- **Have You Built Similar Projects Elsewhere?**

Every project we build is unique, designed for the need and area. We have built projects ranging from 35 to 98 units. Some are all rental or all homeownership, some are family oriented or dedicated to seniors. Examples include single family homes, townhouses and mid-rise apartment buildings. Several of our housing complexes include community, recreation and education space to provide additional benefits residents and their neighbors.

Hamilton Square is a combination of all we've learned to date about all of these things, a mixed rental/homeownership project made up of a 1-2 story buildings.

- **Is There Enough Capacity In The School District?**

The Trumansburg School Superintendent has provided a letter that there is enough capacity. This letter will be included with our submission to the Planning Board.

Market Rate Lots

- **Who Will Live There?**

These lots will be sold to anyone that wants to build a home there.

- **Who Will Own Them?**

Whoever buys the lots will own them. Claudia Brenner will have no stake in them after the lots are sold. Until they are sold they are owned by Sundial Properties, a company set up by Claudia Brenner.

- **Who Will Maintain Them?**

Whoever buys the lots will maintain the lots and the homes built there. Until the lots are sold they are maintained by Sundial Properties, a company set up by Claudia Brenner.

- **How Many People Will Live There?**

That depends on how large a home they build. The site concept shows the maximum number of units that a parcel could legally contain but it is expected that most lots will not have the maximum number.

- **What Are The Prices For The Market Rate Lots?**

The prices are not set yet. Prices will be set once the plans are adopted by the Village and construction pricing for the site is finalized.

Affordable For Sale Homes

- **Who Will Live There?**

INHS provides affordable homes for all kinds of first time homebuyers - families, single individuals, and couples; anyone who wants a well built, sustainable home. We have heard a desire for housing for seniors who may not be first time homebuyers; we are trying to find a way to make that possible.

- **Who Will Own Them?**

The affordable for sale homes will be part of INHS's Community Housing Trust. Under the Trust, the homebuyer buys the structure and leases the land from INHS. INHS leases them the land with a renewable 99 year lease that gives the homebuyers virtually the same rights and responsibilities as a typical sale.

In return for selling the homes at a below market affordable price, the homebuyers agree to eventually sell the home to a family who has about the same income as they did when they bought the home. And they also agree that the sales price of the home cannot rise more than 2% per year, the long term average in Tompkins County.

- **Who Will Maintain Them?**

The homebuyers maintain the homes and grounds. INHS will maintain any common areas on the site.

- **What Types Of Jobs Will They Have?**

Homebuyers who buy INHS homes work as school district aides and teachers, nurses and aides, college and university staff, non-profit organization staff, hospitality and restaurant staff, and construction workers. Most homebuyers work for small businesses around the county. Typical larger employers include Cayuga Medical Center, Cornell University, school districts, Wegmans, and Tompkins County.

- **Where Did They Live Before?**

Our experience selling homes indicates that nearly everyone who buys a home already lives in Tompkins County.

- **How Many People Will Live There?**

Tompkins County household sizes are smaller than average. Typically families contain 1-3 people per home.

- **How Many Seniors?**

It is hard to say. Generally first time homebuyers are younger families starting out; the average age is about 40. We have heard a desire for housing preferentially for seniors; we are trying to find a way to make that possible.

- **Can The Homes Be Designated For Only Village Of Trumansburg Residents?**

No. This violates federal, state, and local fair housing laws. However, INHS would heavily market the homes to the Village residents to be sure they have access to the housing.

- **What Are The Prices For The For Sale Homes?**

It is still too early to say but typically INHS sells homes between \$110,000 and \$150,000.

- **How Much Do I Need To Earn To Afford A For Sale Home?**

Typically our homes are sold to first time homebuyers earning between \$30,000 and \$65,000 a year. We are exploring broadening that income range.

Affordable Apartments

- **Who Will Live There?**

We plan to provide quality, affordable homes for families, single individuals, couples, seniors, and people who have special needs such as handicapped accessible apartments.

- **What Types Of Jobs Will They Have?**

Most tenants work for small businesses around the county or receive social security. Very few are on public assistance. INHS tenants work in the following fields: school district aides, certified nursing assistants, college and university staff, non-profit organization staff, restaurant wait and cook staff, and construction laborers. Typical larger employers are Cayuga Medical Center, Cornell University, Walmart, Racker Center, and Wegmans.

- **Where Did They Live Before?**

Typically people want to live near where they live now and don't move far away. The majority of tenants who move into our apartments lived in the nearby community prior to applying. For example, 80% of the tenants or people on the waiting list for Juniper Manor are from Trumansburg or the immediate surrounding area.

- **How Many People Will Live There?**

Based on other for sale/rental housing we have built, we expect a maximum of 188 residents – approximately 90 homeowners and 98 renters.

- **How Many Seniors?**

It is hard to say. This is not a dedicated senior project like Juniper Manor but INHS houses many seniors. We know that there are seniors in Trumansburg who would like to downsize and have asked us when we might have apartments available. We have planned for many one bedroom apartment patio homes; many of these could be rented to seniors as they will be designed for people to age in place.

- **Can The Property Be Designated For Only Village Of Trumansburg Residents?**

No. This violates federal, state, and local fair housing laws. However, INHS would heavily market the apartments to the Village residents to be sure they have access to the housing.

- **What Are The Rent Ranges?**

The apartments are priced to be affordable to a range of people. Approximate rents are projected to be:

One bedroom\$300 to \$775

Two bedroom\$650 to \$975

Three bedroom.....\$800 to \$1,160

Note that these rents are based on incomes and family size and can change.

- **How Much Do I Need To Earn To Afford A Rental Apartment?**

The apartments are priced to be affordable to a range of people. Approximate income ranges are projected to be:

One bedroom Between \$21,960 and \$48,000

Two bedroom Between \$29,480 and \$56,500

Three bedroom..... Between \$36,000 and \$68,000

Note that these rents are based on incomes and family size and can change.

Apartment Management

- **Who Will Manage The Apartments?**

INHS will manage them. To maintain the properties properly and to have accountability we never hire third party property managers. Our property management staff work only for us. We do hire outside firms for lawn maintenance, snow removal, heating repairs, etc.

- **How Do You Screen Potential Tenants?**

To qualify to live in one of our rental communities, we do criminal background checks, credit checks, income verification, landlord referrals, and home visits. If an applicant passes all of these, we sit down with them for an in-depth interview and they must agree to a lease that has been approved by our lenders.

- **Who Will Be On Site To Manage And Maintain The Properties?**

A site manager and maintenance coordinator will be on site between 9:00AM and 5:00PM weekdays to oversee management and maintenance of the site.

- **What Is The Average Tenure Of People Who Rent From INHS?**

The average tenure of INHS's tenants is about 5 years. The range is very wide though with over a fifth of tenants remaining over 10 years.

- **What Is The Average Age Of People Who Rent From INHS?**

The average age of INHS tenants is about 50 years old. Near 40% of the tenants who rent from INHS are over 60 years old.

Location

- **Why Did You Select This Location?**

Claudia Brenner, an architect we have worked with many times, asked INHS if we would be interested in working with her on a mixed-income, intergenerational neighborhood where people of all incomes and stages in life could live. INHS was excited about this site because it's within walkable distance to the schools, Main Street, and bus transportation.

- **Does The Village Code Allow This Type Of Project?**

Yes. The project is designed to meet the Village's zoning laws and comprehensive plan.

- **Is There Public Water And Sewer?**

Yes

- **Is There Adequate Gas And Electric?**

We are not positive but believe so and are investigating with NYSEG. There have been areas of the County that do not have adequate gas capacity. If that is the case here then we would design heating/cooling systems that are all electric (heat pumps, never electric strip heat).

- **Will There Be Sidewalks To The Site?**

There will be sidewalks on site as well as walking paths that connect the site to the new sidewalk the Village plans to construct on South Street.

Traffic and Parking

- **How Many Parking Spaces Are Required?**

Village zoning requires two spaces per housing unit and 12 for the community building.

- **How Many Cars Do You Expect At The Site?**

We expect an average of 1 to 1.5 cars per home/apartment. This is based on car ownership at our other properties. Given the current size of the project we are estimating roughly 110 cars.

- **Is There A Traffic Study?**

Yes, we commissioned a traffic engineer, SRF, to do traffic counts at key nearby intersections, at both peak and non-peak times of day. The counts were collected during the first week of May 2017. This study will be submitted with our full Site Plan Application.

- **Does The Traffic Study Require Any Improvement To Existing Roads Or Intersections?**

No, it does not recommend any changes to the existing road or intersections. However, we have heard concern from residents regarding the pedestrian use of South St and are reviewing that with SRF.

Drainage

- **Do You Know That The Site Is Wet And Neighbors Need Sump Pumps?**

We are well aware of this. We have conducted soil borings and analysis to get more specific information. The civil engineers are responsible for providing full drainage plans to the Village for their approval. The plans and reports will be submitted with the full Site Plan Application.

- **Who Oversees Drainage Issues?**

Projects are required to get permits from the NYS Department of Environmental Conservation (DEC).

- **What Is Required By Law?**

That the water runoff that already happens is not increased or fundamentally changed as a result of this project.

- **What If There Are Wetlands On The Site?**

These either need to be avoided or a permit must be obtained in order to move or remove them. We have found wetlands on the site and have moved the buildings and roads/sidewalks to avoid them.

- **Will The Drainage Basins Hold Standing Water?**

Generally no but they are expected and designed to hold water after large rain events. After the rain has subsided the water will slowly drain into the ground over 24 hours. Depending on the design of the basins, fences may or may not be required - some basins are barely noticeable dips, while others are deeper.

Property Taxes

- **How Will The Project Be Assessed For Property Taxes?**

It's complicated. The project has three separate housing types/options, each of which is assessed and taxed differently:

Market Rate Homes

These will be assessed and taxed at full market value as determined by Tompkins County Assessment.

Affordable Rental Units

These are assessed under the NYS Real Property Tax law 581a, a law which basically says that affordable housing portfolios are to be assessed based on the income they generate not the income they could theoretically generate if they were market rate.

Compared to the land that is vacant today these units will pay considerably more in annual taxes to the Village, County and School District. We will ask the TC Assessment Department for an estimate based on our current budgets prior to our July application.

Affordable for Sale Homes

The homes would be part of INHS's Community Housing Trust which makes them permanently affordable to families of modest income. INHS builds these homes for around \$250,000 but sells them to the homeowner for around \$110,000-\$150,000. The County assesses them at their full market value even though they cannot be sold for that amount because they are part of the Housing Trust which caps their resale price to keep them affordable. This makes it very difficult for a low-moderate income homebuyer to afford the taxes.

To correct this discrepancy between Assessed Value and Actual Resale Value, the NYS legislature passed a law (Real Property Tax law 467-J) allowing a tax exemption for Tompkins County Housing Trusts so that homes in the Trusts can be taxed at their Actual Resale Value.

The difference between this law (467-J) and the rental law (581A) is that each local taxing jurisdiction has to adopt the exemption; so far Tompkins County, Ithaca City Schools, Town of Ithaca, and City of Ithaca have all adopted it. We plan on applying to the Trumansburg jurisdictions for the exemption.

- **What Control Does The Village Or School Board Have Over Property Taxes The Project Pays?**

For the affordable for-sale housing the Village and School Board must "opt-in" to have these homes taxed at a reduced rate. The rental housing assessments are determined by state law and cannot be changed.

- If, as in an example presented by INHS in an earlier meeting, the intent is to build homes valued at a market-rate of \$250,000 - \$260,000, and sell them to qualified buyers for \$160,000, why not just build a \$160,000 home instead and eliminate the need for a subsidy and tax exemptions?

INHS has not found a way to build decent, building code compliant homes for \$160,000. If it was possible to do this, builders would build them like mad and they would be snapped up like hot cakes throughout the county. It is even getting hard to find good quality existing houses in Tompkins County that sell for \$160,000. Typically houses at this price point are old, not energy efficient and in need of substantial repair.

- **How Much Will The Project Pay In Property Taxes And Fees?**

The final amount will depend on the final approved project. Our current best estimate is this:

Type of Housing	Units	per Unit Avg. Assessed Value	Total Value	Village Taxes	School Taxes	Total Taxes
Market FS	15	\$300,000	\$4,500,000	\$31,425	\$82,152	\$113,577
Rental	47	\$17,554	\$825,038	\$5,761	\$15,062	\$20,823
Afford FS	11	\$125,000	\$1,375,000	\$9,602	\$25,102	\$34,704
	73		\$6,700,038	\$46,788	\$122,317	\$169,105

There will be approximately \$50-60,000 in yearly water and sewer fees paid as well.

Architecture

- **What Will The Homes Look Like?**

The project plans to design homes that are similar to houses in the Village with porches and a variety of roof and siding types.

- **How Many Stories Will They Be?**

The homes will be a mix of one and two story.

- **How Tall Will They Be?**

The tallest buildings will be around 25 - 30 feet.

- **Can There Be Any Single Family Homes?**

Yes, individuals can purchase market rate lots from Claudia Brenner and build single family homes.

- **How Do The Proposed Units Address The Need Of Allowing Current Senior Members Of The Trumansburg Community To Down-Size And "Age In Place"?**

All of the affordable homes and apartments will use universal design practices and be visitable on the first floor; a number of the apartments will be fully adapted for use for people with mobility issues. Universal design elements typically include:

- Wider doorways for wheelchair access
- Lever handles on all doors
- No threshold at the front entrance
- Larger than normal half bathrooms on the first floor