

Part I — Needs Description

A. Introduction

The Executive Summary provided a brief background and context for this Small Cities application. In the sections that follow, Town conditions will be described, and the critical need for this Small Cities grant will be documented.

B. Community Profile

1. General Location

The Town of Dryden is located in the rural, eastern portion of Tompkins County. The center of the Town of Dryden is located approximately nine miles from the City of Ithaca and ten miles from the City of Cortland. The Town of Dryden borders the Towns of Virgil and Harford in Cortland County to the east, the Town of Groton to the north, the Towns of Lansing and Ithaca to the west, and the Towns of Caroline and Danby to the south. The Town of Dryden outside of the Villages of Dryden and Freeville encompasses 90 square miles.

2. Population

The Town of Dryden had a count of 10,906 people in the 1990 Census. Between 1980 and 1990, the population of the Town of Dryden increased by 960, a rate of growth of 9.7%. This figure is slightly higher than Tompkins County's growth rate of 8.1%. The 1990 population of the Town of Dryden includes 164 Blacks, 39 American Indians, and 170 Asians and Pacific Islanders. The population density of Dryden is 121 persons per square mile.

3. Income Characteristics

The Town of Dryden is the fourth poorest town in Tompkins County, with a median household income of \$20,356 and a median family income of \$39,578. Based on Census data, 10 percent of the population in the Town of Dryden is below poverty level, and 39.3 percent of households are classified as low income.

4. Land Use and Size

As noted previously, the Town of Dryden encompasses 90 square miles and has a population density of 121 people per square mile. The Town of Dryden includes several small, unincorporated hamlets: Bethel Grove, Ellis, Etna, and Varna. Bethel Grove, Ellis and Etna are small residential hamlets ranging in size from 30 to 50 houses, without industrial or commercial uses. Varna is slightly larger with approximately 200 residences, including over 150 mobile homes within a park. There are also a few commercial establishments located in Varna.

As a whole, the Town of Dryden is primarily a residential and agricultural area. Commercial and industrial uses are located at the intersection of State Routes 13 and 366 near Varna and along Route 13 north of the Village of Dryden. Other land uses include an elementary school, a high school, and a community college. Additionally, there is a considerable amount of State forest land located in the southeast corner of the Town.

A few areas within the Town of Dryden are served by public water or sewer. Public water and sewer service is available in the Varna area because of the hamlet's proximity to the Town of Ithaca. Public sewer service is also available on the outskirts of the Villages of Dryden and Freeville. Otherwise, there is no public water or sewer in the Town.

The major transportation routes through the Town of Dryden are State Route 13 (Dryden/Cortland Road), State Route 38 (Dryden-Harford Road), and State Route 366. The northern portion of the Town is characterized by a grid pattern of roads and settlement that reflects the agricultural heritage of Dryden. In the southern portion of the Town of Dryden, where the terrain is steeper, roads tend to be located in river valleys.

5. Housing Characteristics

The 1980 Census indicated that there were 3,807 housing units in Dryden. By 1990, the Census indicated that the number of housing units had increased to 4,402. This number included 2,955 owner occupied units, 1,176 renter occupied units, and 271 vacant units. Additionally, of the 4,402 total housing units, 2,307 were in one unit detached structures, 532 were in one to four unit attached structures, and 318 units were in five or more unit attached structures. Mobile homes accounted for a total of 1,180 of the housing units in Dryden and for two-thirds of the housing units built between 1980 and 1990.

The Town of Dryden has a development density of 49 housing units per square mile. If mobile home units are excluded, the development density is only 36 units per square mile, or one housing unit per 18 acres of land.

6. Substandard Housing Conditions

As part of the planning for the Town's 1995 Small Cities application, a Town-wide survey of housing conditions was undertaken. This survey encompassed all areas of the Town that might be appropriate for housing rehabilitation treatment. Mobile home parks and newer, suburban-type subdivisions and multi-family apartment complexes plainly inappropriate for rehabilitation action were not included in the Town-wide survey. The survey methodology is detailed in Attachment 1.

Based on exterior conditions, one and two family permanent residential structures were rated as standard, substandard requiring moderate rehabilitation, substandard requiring significant rehabilitation, and substandard requiring extensive rehabilitation. In addition, mobile homes were rated based on exterior conditions according to a good, fair, poor and very poor standard detailed in Attachment 1. Results of the Town-wide housing condition survey are summarized on Table 1 and illustrated on the Town-Wide Housing Conditions Map. Information has been updated in 1998 to reflect units rehabilitated with 1995 funds.

Of the 2,105 occupied, year round, one and two family structures surveyed in the Town, 1,122 or 53 percent were rated substandard. Of these, 309 or 30 percent require significant or extensive rehabilitation.

Housing rehabilitation is the Town's most significant community need as documented below.



The following Table summarizes overall housing conditions in the Town.

TABLE 1.
TOWN-WIDE HOUSING CONDITIONS SUMMARY*
(ONE AND TWO FAMILY STRUCTURES)

CONDITION	STRUCTURES/UNITS		
	Permanent Structures	Mobile Homes	Total
Standard/Good	972	11	983
Substandard			
- w/ Moderate Rehab. or Fair	725	52	777
- w/ Significant Rehab. or Poor	214	26	240
- w/ Extensive Rehab. or Very Poor	95 (18)	10 (3)	105 (21)
Total	2,006	99	2,105

* Numbers based on 1995 survey that excluded newer subdivisions, mobile home parks and apartment complexes.

() Rehabilitated using 1995 Small Cities funds.

Note: Standard and Substandard ratings relate to permanent structures.
Good, Fair, Poor and Very Poor ratings relate to Mobile Homes.

7. Vacancy Rate

The 1990 Census indicated that of the 4,402 total units in the Town of Dryden, 271 were vacant. This is a vacancy rate of 6.2 percent.

8. Economic Base

The Town has a small industrial and commercial base. Commercial and industrial uses are located at the intersection of State Routes 13 and 366 near Varna, and along Route 13 north of the Village of Dryden. A majority of Dryden residents work in the Ithaca urban area or in Cortland.

9. Natural Features

The Town of Dryden is primarily a rolling, rural area, with terrain becoming steeper in the southern portion of the Town. Dryden is crossed by three of the County's major creeks: Fall Creek, which provides drinking water to Cornell University, Cascadilla Creek, and Six Mile Creek, the source of drinking water for the City of Ithaca. Park and forest lands include Reynolds Game Farm, Hammond Hill State Forest, and Dryden Lake State Wildlife Management Area.

C. Targeting Strategy

1. Decision to Adopt Non-Targeted, Phased Approach

In 1995, the Town of Dryden carefully evaluated housing conditions throughout the Town, and had determined that a traditional "targeted area" approach to housing rehabilitation would not be appropriate. Such a program would not be compatible with the identified need detailed in this application of the geographic characteristics of the Town. The very low density of development in the Town (121 persons per square mile/1 housing unit per 18 acres), combined with the widespread distribution of substandard conditions, support the appropriateness of a Town-wide, non-targeted approach to housing rehabilitation. The hamlet areas of Bethel Grove, Ellis and Etna have less than 50 housing units and are not appropriate for target area type rehabilitation treatment. The population of the hamlet of Varna is slightly larger, but is dominated by a large mobile home park not appropriate for target area type rehabilitation.

In 1995, the Town considered how it might best address identified needs. At that time, the Town had at least 345 substantially substandard dwellings in one and two family structures, and these needs, or simply the needs of households with low incomes, could not be addressed effectively within the one year grant limit set by HUD without severely compromising the significant repair work required on each structure. The Town believed in 1995 and continues to believe in 1998 that to partially rehabilitate significantly substandard structures would not be a long term, cost effective solution to critical Town housing needs. The Town continues to believe a better solution is to implement a comprehensive rehabilitation program in multiple phases, as demand for assistance dictates and funds can be justified.

As will be documented below, a phased non-targeted approach in Dryden will enable the Town to continue to rehabilitate a substantial number of

severely substandard units occupied by very low income households with 1998 program year funds.

2. Determination of Rehabilitation Needs

In 1995, the idea and concept of developing a housing rehabilitation program in Dryden evolved from discussions between Better Housing for Tompkins County, Inc., a non-profit housing organization familiar with housing needs in the County, and the Tompkins County Planning Department, which had taken an active role in improving and expanding housing in the County over the years. Better Housing and the County analyzed Census data and requests for housing assistance. Collectively, these organizations felt there was a critical need to address the physical and economic need for housing rehabilitation in the Town of Dryden. A windshield survey of the Town confirmed the physical need to improve housing conditions throughout the Town, except in mobile home parks, apartment complexes and newer, subdivision areas of the Town as noted above. The Town of Dryden had and continues to have unique needs. The Town has grown through the development of mobile home parks, subdivisions and apartment complexes, but underneath this growth remains a rural Town with older homes in great need of repair. It is this housing and the low income people that live in these homes that need a housing rehabilitation program.

Subsequent to the completion of the windshield survey, the Tompkins County Planning Department and Better Housing met with Town officials and initiated discussions as to how a rehabilitation program might be developed and implemented in the Town of Dryden, and how to address the problems identified. It was decided to distribute surveys within the Town to determine the interest in developing a housing rehabilitation project. The success of this survey, coupled with a second Town-wide survey of conditions, documented the fact that many people with low incomes had serious housing problems and a desire to participate in a housing rehabilitation program. Better Housing for Tompkins County then completed detailed interior inspections, detailed work write-ups, and cost estimates for potential projects. Efforts to document housing needs in the Town of Dryden are more fully described below and in Attachment 1.

In 1996 and again in 1998, the Town has updated information compiled in 1995 and has continued to accept requests for assistance. The needs identified in 1995 have been partially addressed with the 1995 Small Cities grant, but much need remains unaddressed.

A. PROGRAM PURPOSE AND PRIORITIES

As was the case in 1995, it is the Town's primary goal to address the most critical housing needs of the persons least able to help themselves. It is not the Town's goal or intent to give assistance to everyone who is income eligible, or everyone who might have a housing need. Through surveys, it was determined that some very low income persons in the Town would like assistance, but simply do not have a serious physical need. It is not the Town's desire to provide assistance in these cases.

It is also not the Town's goal or intent to simply visually impact any particular geographic area of the community or a particular property at the expense of not addressing a serious threat to the health and safety of low income persons.

Highest rehabilitation priorities of the Town include elimination of structural and building system deficiencies that directly affect the health and safety of occupants. Improvement priorities include roof, foundation, water, septic, heating and electrical improvements.

Other rehabilitation priorities are to help reduce extraordinarily high heating costs experienced by low income applicants, achieve the objectives of HUD's "Healthy Homes" initiative, and to eliminate extreme blight. Second priority improvements, therefore, include insulation, window and door replacement, interior and access improvements, and exterior improvements. Non-critical improvements and improvements designed to have a solely visual or cosmetic impact will not be incorporated into the program.

B. IDENTIFICATION OF HIGHEST PRIORITY NEEDS IN 1995

Using information obtained from the survey, subsequent follow-up efforts, and exterior surveys, the Town, the County Planning Department, and Better Housing for Tompkins County developed a list of potential Small Cities rehabilitation cases in 1995.

Following the windshield exterior survey, detailed interior and exterior inspections and detailed work write-ups and cost estimates for properties evidencing significant housing needs and owned by low income persons with serious housing needs were completed. All needs were documented by photographs. A total of 21 projects were selected as "targeted" projects, and had been incorporated into a Small Cities application as documented evidence of rehabilitation need in the Town.

C. IDENTIFICATION OF HIGHEST PRIORITY NEEDS IN 1998

Using 1995 survey data as a base, the Town, the County Planning Department, and Better Housing for Tompkins County recanvassed the Town, and consolidated and updated applications submitted since 1995 and not funded to develop a 1998 caseload. As in 1995, detailed interior and exterior inspections, work write-ups and cost estimates for properties with serious housing needs were completed. In 1998, 19 projects have been selected as "targeted" projects, and have been incorporated into this application as documented evidence of the continued rehabilitation need in the Town. Section E. below provides additional information on these targeted cases.

D. OTHER HOUSING NEEDS

The Town of Dryden has extensive housing needs although these needs are quite dispersed. The Housing Conditions Map shows the extent of substandard conditions on a Town-wide basis.

A second problem in the Town, as noted above, are the mobile homes in poor or very poor condition. Of the 99 mobile homes surveyed that exist outside of mobile home parks, 36 can be classified as in poor or very poor condition. It is the Town's position that investing substantial sums of money into these units is not a proper long term, cost effective housing improvement. The Town recognizes however that mobile home occupants have significant housing problems that threaten their health and safety. Inadequate water, septic, electric and heating systems are significant problems in mobile homes.

D. Housing Rehabilitation Needs to be Addressed in This Application

The methodology described in the 1995 application identified significant physical and economic housing needs in the Town of Dryden, and the need continues in 1998. These needs can be found disbursed throughout the Town. Most critical physical needs, with very few exceptions, correlate with persons having a critical economic need.

Based on the general Town-wide survey, Preapplications received, and detailed interior and exterior inspections, the Town has a targeted caseload of 19 projects to be assisted with 1998 Small Cities funds.

1. Caseload Characteristics

The 1998 caseload consists of 19 projects and all but one are owner occupied structures. Of the 19 projects, 10 are occupied by very low income households and 9 are occupied by low income households.

Photographs, Preapplications, work write-ups and cost estimates documenting the needs of projects targeted for assistance with 1998 grant funds are included in Attachment 2.

2. Substandardness of Targeted Properties

All housing projects targeted for assistance in 1998 require extensive or significant rehabilitation treatment. No minor or moderate rehabilitation has been incorporated into the program. Photographs and inspection data included in Attachment 2 document the degree of substandardness to be addressed in each project targeted for assistance in 1998.

3. Income/Substandardness Correlation

The following table summarizes the correlation of low income with substandard conditions for projects in the proposed 1998 caseload by units.

Income	Extensive Rehab. Required	Significant Rehab. Required	Moderate Rehab. Required	Total
Very Low	9	1	0	10
Low	8	1	0	9
Moderate	0	0	0	0
Totals	17	2	0	19

E. 1998 Small Cities Needs Summary

The Town of Dryden has significant housing problems. Approximately 53 percent of its housing is substandard. Over 300 homes continue to require significant or extensive rehabilitation treatment. Rehabilitation needs include structural and basic building system improvements, including: roof replacement, foundation and joist reinforcement, heating and electric system improvements, development of a new water source, and septic system installation. Basic safe and sanitary housing is lacking throughout the Town on a building-by-building basis.

Most households with basic housing needs in Dryden do not have the financial resources to correct serious problems. Almost forty (40) percent of the persons in the Town are low income. **Of the 19 structures targeted for assistance in 1998, 10 are occupied by very low income households and 9 are occupied by low income households.**

Interest in a housing rehabilitation program has been documented by several Town-wide surveys. Preapplications from all targeted projects have been received.

A non-targeted approach was proposed in 1995 after a careful review of various forms of targeting. The Town believes a Town-wide approach undertaken in multiple phases will have a substantial impact on those housing needs deemed most critical. The project proposed for 1998 will continue the implementation of the Town's highly-rated 1995 program in a well thought out, reasonable manner.



Dilapidated conditions to be addressed by the 1998 Dryden housing rehabilitation project.

Attachment 1.

Program Definitions and Housing Survey Documentation

I. Introduction

The Dryden Town-Wide Housing Rehabilitation Program and surveys of housing conditions are based on the classification and priority of housing defects and deficiencies. The Town of Dryden has taken a very strict approach in the classification and repair of housing deficiencies, and this approach is reflected in the definitions and priorities.

The overall goal of the Dryden Town-Wide Housing Rehabilitation Program is to provide a safe and sanitary living environment for low income persons. Secondary goals are to reduce extraordinarily high housing costs through energy-related improvements. While Dryden is very concerned with eliminating as many defects and deficiencies in a dwelling unit occupied by an eligible applicant as possible, **it is the Town's primary goal to eliminate all defects that seriously threaten the health and safety of low income persons.**

The following sections include the definitions used in the analysis of housing conditions and determination of local rehabilitation priorities; the building evaluation system used to compare relative rehabilitation needs; how the Town will determine when to repair rather than replace a housing system or component; and a description of the surveys used to determine and quantify housing needs.

II. Definitions

The following definitions have been utilized in the analysis of building conditions and determination of rehabilitation needs in the Town of Dryden. These definitions have been used effectively by Dryden, Tompkins County and Tompkins County communities for the past several years in the implementation of Small Cities funded housing rehabilitation projects.

Standard Structure

Structure requiring no more than normal maintenance or improvements to non-critical building components. This structure would not have conditions that would threaten the health or safety of the occupants.

Substandard Structure

Structure requiring significant improvements to correct conditions that represent an immediate or long term threat to the health and safety of the occupants, but not to the degree where clearance of the structure is warranted. A substandard structure must contain critical and/or major defects to structural components and building systems.

A substandard structure requiring "extensive" rehabilitation contains one or more critical defects and at least one major defect to a structural component or building system. A structure in this category would generally require between \$10,000 and \$25,000 to repair. A substandard structure requiring "significant" rehabilitation contains at least two major defects or one critical defect, and would generally require less than \$10,000 to repair. A substandard structure requiring "minor" rehabilitation would not include any critical defects and no more than one major defect, and would generally require less than \$5,000 to repair.

Dilapidated Structure

Structure that contains critical defects to its structural components and building systems to a degree that rehabilitation is infeasible and/or uneconomical given the amount of money required to return the building to a standard condition and the house values of the area. **A structure in this category would generally require over \$25,000 to repair, or would be deteriorated to a degree that "gut" rehabilitation would not be feasible even if a major public subsidy were available.**

Structural Components

Structural components consist of elements that affect the overall structural integrity of a building, including: the roof, foundation, exterior walls, floors, and chimney.

Building Systems

Building systems include those building elements that are essential to the short term health and safety of the occupants, including: water, heating, plumbing, and electrical systems.

High Cost Components

High cost building components include those elements that have a significant impact on the cost and maintenance of housing. These components include windows and doors, insulation, and exterior sheathing. Components are considered important, but less critical than the structural components and building systems essential to the short term health and safety of occupants.

Critical Defects

A critical defect in a structural component or building system is a condition that requires the component or system to be replaced. **A critical defect represents an immediate and critical threat to the health and safety of building occupants.** The following examples define a critical defect:

- ◆ A non-functioning or unsafe heating system, or one that is subject to repeated failure;
- ◆ A non-functioning or unhealthy septic system;
- ◆ Defective and unsafe or non-existent electrical conditions (service panel, wiring, outlets) as identified by an independent electrical inspection service;
- ◆ A non-existent water supply or one that runs dry or is of unhealthy quality;
- ◆ A visibly sagging and/or roof condition that results in repeated leaking, interior damage, and unhealthy conditions;
- ◆ A crumbling or deteriorated foundation that impacts the structural integrity of the building;
- ◆ A lack of indoor plumbing or unsanitary waste disposal;
- ◆ A lack of hot water and/or proper bathing facilities;
- ◆ An unsafe, defective chimney;
- ◆ Presence of lead-based paint in house with children under the age of 7;
- ◆ Lack of smoke and/or carbon monoxide detectors;
- ◆ Absence of safety locks in house with small children.

A critical defect means the component/system is extremely deteriorated or inoperable, and cannot be repaired. A critical defect would represent a condition where over 60% of the component requires replacement.

Major Defects

A major defect in a structural component or building system means the component/system is in major need of repair or replacement. A major defect would also represent a serious threat to health and safety. In the case of a high cost component, a major defect is one that has a very significant impact on the health and safety of occupants and the cost of heating and electricity. The following examples define a major defect:

- ◆ A heating system that is undersized, and/or subject to periodic failure;
- ◆ A roof condition that is past its useful life and which leaks periodically;
- ◆ A foundation with significant cracks and/or holes that requires significant repair;
- ◆ Inadequate electrical conditions (service panel wiring, outlets) as identified by an independent electrical inspection service;
- ◆ Inadequate hot water and bathing facilities;
- ◆ Windows and doors that are extremely deteriorated and without any weathertightness value;
- ◆ A total absence of attic or wall insulation;
- ◆ Exterior conditions that represent a severe blighting influence;
- ◆ Inadequate locks and home security.

A major defect would represent a condition where between 30 and 60% of the component requires replacement.

Minor Defects

A minor defect in a structural component or building system means the structural component, building system, or high cost component is in need of repair beyond what would be considered normal maintenance. A minor defect would not threaten the integrity of a structure, but would represent a threat to the long term health and safety of building occupants. The following examples define a minor defect:

- ◆ A functioning, but outdated heating system;
- ◆ A substandard roof that is past its useful life;
- ◆ An inadequate number of electric outlets and lighting fixtures;

- ◆ Exterior conditions that represent a blighting influence that has not yet become severe;
- ◆ Evidence of vermin infestation;
- ◆ Lack of storm windows and/or adequate insulation;
- ◆ Foundation/chimney in need of tuckpointing.

Repair vs. Replacement

The need to replace a component/system rather than repair the component/system must be based on a detailed inspection and evaluation of the degree of permanence of the repair and comparative costs. When the cost to replace is comparable to the cost of repair, this option will be selected. If the cost to repair, however, is significantly less than the cost to replace, and the repair will correct the problem satisfactorily and for a time span that is reasonable, the component will be repaired.

The Town of Dryden believes that the issue of repair versus replacement is very important. Second opinions from industry experts have been and will be sought when appropriate, and follow-up inspections will be conducted if a more serious defect is uncovered during construction than originally observed. Under no circumstances are health and safety compromised, but care will be taken to insure replacement is fully warranted.

Survey Methodology

The Town of Dryden has been the subject of several surveys in order to determine housing/structural conditions within the Town, and the most feasible assistance programs and policies. These surveys may be summarized as follows:

EXTERIOR INSPECTION

In 1995, a Town-wide exterior inspection was conducted by the Tompkins County Planning Department by personnel experienced in survey work and building condition evaluation. The exterior inspection rated all building components according to the criteria listed above.

RESIDENT/OWNER PREAPPLICATION/SURVEY

The Town of Dryden was further surveyed by distributing Preapplication/Surveys to households throughout the Town. This survey solicited information on household income and perceived rehabilitation needs. Distribution of the survey was done by mail and through the newspaper, distribution at public buildings, and publicized heavily through the media.

This survey provided information that was critical to the original program design.

SURVEY EVALUATIONS

Exterior inspection data was compared and unified, and was then correlated with Preapplication/Survey data on income and perceived needs of residents. At this point, it was determined that no area in Dryden could be designated a Target Area. The low density of the Town (121 persons per square mile) and the dispersal of deteriorated housing conditions throughout the Town were the primary reasons that, in 1995, the Town decided to undertake a Town-wide, non-targeted project. The Town believes there is no area in the Town that has a density or concentration of housing that would justify or be an appropriate Target Area.

INTERIOR INSPECTION

Subsequent to exterior surveys, potential projects were then subjected to interior inspection to verify interior housing deficiencies. Information was used to develop detailed work write-ups and cost estimates for potential projects, and to structure the caseload proposed for funding in 1998.

SUBSEQUENT SURVEYS AND FOLLOW UP

During the implementation of the 1995 project, the Town received many inquiries and applications from residents who desired assistance but whose needs could not be accommodated with 1995 grant funds. In 1996, the Town attempted to develop and implement a two year program that would continue the 1995 program over two years. The project extension was publicized, and more Preapplications of interest were submitted. The Town's 1996 application was not approved, but the Town had accumulated sufficient surveys and documented enough interest to justify a resubmission in 1998.

In 1998, additional interior inspections were completed to verify interior conditions. Detailed work write-ups and cost estimates were prepared, and the caseload proposed in Attachment 2 was prepared.

III. Conclusion

The Town of Dryden believes it has documented the physical and economic need to continue implementing a Town-wide, non-targeted housing rehabilitation program in the Town. Projects have been surveyed, photographed, and analyzed with

the exterior and interior inspections. Income information and commitments to participate in the program have been received from all properties targeted for rehabilitation treatment in 1998, and detailed work write-ups and cost estimates have been completed for all of the 19 cases targeted to document needs and costs.