



SECTION VI. HOUSING

THE BUILT HOUSING ENVIRONMENT

The Town of LaFayette includes 2,112 housing units per the 2010 Census. The percentage of owner-occupied housing units is 89.1% which is not unusual for a rural township. The percentage of income property units is 10.9%. There is a 6.4% vacancy rate for all housing units which is lower than the County (9.3%) and the State (10.2%). A windshield survey of general housing conditions in the Town of LaFayette was conducted in the summer of 2011. The survey revealed a variety of housing styles and vintages. They tend to be located on a scattered site basis, with driveways fronting major Town roads. Since the suburbanization of the United States starting in the 1960's, there has been a tendency to create suburban development housing and cul-de-sacs. This is evidenced in a few areas of the Town including the general vicinity of the Jamesville Reservoir, Meeker Hill/Deer Run, and the area between Route 11 and Sentinel Heights. On average, the Town has done a credible job with housing setbacks and retaining greenspace in housing developments. This contributes to the overall character of the Town.

A majority of the Town's housing is in good to excellent condition, with most homes only needing cosmetic improvements such as painting or minor repairs. A small percentage would meet the U. S. Department of Housing and Urban Development's definition of "substandard", meaning there are critical component deficiencies such as roof structure issues, wall structure deficiencies, failing foundations, window and door deficiencies, and code violations. While most of these homes can be found on a scattered site basis, a cluster of substandard housing is located in and around the hamlet of Cardiff.

Census data indicates moderate to slow growth in the housing construction market throughout the decades. See Table ___ following.

TABLE ___ HOUSING UNIT CHANGES				
1970	1980	1990	2000	2010
1,225	1,540	1,825	1,925	2,112
% Change	+25.7%	+18.5%	+5.5%	+9.7%



TABLE ____ AGE OF HOUSING STOCK BY DECADE									
	1939 or Earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 2000	2000 to 2010	Total Units
	329	130	314	350	248	368	186	231	2,112
% of Housing	17%	6.8%	16.3%	18%	13%	19.1%	9.6%	19.4%	

Maps, included on page ____, are an illustration of the housing growth in the community since its inception.

Despite the growth noted in the Tables above, the lowest population densities in Onondaga County include all the contiguous townships in the southern portion of Onondaga including Lafayette, Pompey, Fabius, Tully, Otisco, and Spafford.

TABLE ____ DENSITY PER SQUARE MILE 1970-2000				
1970	1980	1990	2000	PERCENT CHANGE 1970-2000
31.21	39.24	46.50	49.04	57%

HOUSEHOLD TRENDS

Across the United States, marital disruption, increases in human longevity, and delays in marriage can account for greater percent increases in the number of housing units compared to the percentage of growth in population. The Town of LaFayette is no different in this regard.



**TABLE ____
POPULATION/HOUSING CHANGES**

	1970	1980	1990	2000	2010
Population	4,401	4,488	5,105	4,833	4,952
% Change	30%	2%	14%	-5.3%	2.5%
Housing Units	1,225	1,540	1,825	1,925	2,112
% Change	-36.5%	+25.7%	+18.5%	+5.5%	+9.7%

Listed following is information related to household make up in the Town of LaFayette, as compared to Onondaga County. Of note, the average household in LaFayette includes a married couple (60% of all households). Thirty-six percent (36%) of households in the Town have children who are under the age of 18 years old. Over one in five households is a person who is living alone.

**TABLE ____
ONONDAGA COUNTY/LAFAYETTE HOUSEHOLDS AND FAMILIES**

	Total HH's	% Family	% Married Couple	% With Own Children Under 18 Yrs. Of Age	% Female with No Husband Present	% Non-family	% Living Alone	% 65 Years of Age and Older	Avg. Pop. Per HH	Avg. Pop. Per Family
LaFayette	1,826	73.3	60	35.7	9.5	26.7	21.8	8	2.64	3.09
County	181,153	63.7	46.9	31.9	12.9	36.3	29.4	10.8	2.46	3.07

SOURCE: 2000 CENSUS

OTHER QUICK FACTS RELATED TO HOUSING

SOURCE: 2005-2009 US CENSUS AMERICAN COMMUNITY SURVEY

- The average household size in the Town is 2.5 persons
- The median household income in the Town is \$65,301; Onondaga County: \$50,129; NYS: \$55,233.
- The median family income is \$71,906
- Per capita income is \$29,201
- The median housing value is \$155,200
- The individual poverty percentage is low at 3.3%
- The smallest percentage age cohort in the Town are children under the age of five: 4.4%
- The percentage of those aged 65 or older is 14.3%



REAL ESTATE MARKET

The for-sale real estate market in the Town appears to be stable, if small. As of August 2011, the Greater Syracuse Multiple Listing Service showed 27 single family homes for sale in the Town. There were no multiple unit properties for sale. Prices ranged from \$25,000 to almost \$1.3M, with a median sales price of \$187,000.

Lending institutions typically use 28% of annual income for determining housing costs as "affordable", while the U.S. Department of Housing and Urban Development (HUD) uses 33% of annual income. Using either of these standards, a comparison of median income to median sales price indicates an affordable housing market:

Purchase Price	\$187,000
Downpayment (20%)	- 37,000
Mortgage	\$148,000

	Annual	Monthly
Principal and Interest	\$9,540*	\$795*
Taxes	\$6,612	\$551
Insurance	\$800	\$67
TOTAL	\$16,953	\$1,413

*30 year fixed mortgage@ 5%

	Annual	Monthly
Median Household Income*	\$65,301	
28% (banks)	\$18,284	\$1,524
33% (HUD)	\$21,549	\$1,796

*2005-2009 US Census American Community Survey for a family of four

The above clearly shows that a family earning the median income can afford the median priced home for sale in the Town. With only 27 homes currently on the market, and with a number of those either very cheap or very expensive, it may prove difficult for a purchaser to find a suitable home.

Despite a seemingly affordable housing market, not all families in the Town have incomes that would allow them the dream of homeownership. According to the U. S. Department of Housing and Urban Development, the percentage of those living at or below 80% of the Town's median income, often a yardstick for economic distress, is ____%. This compares to a County-wide percentage of ____%. For those families, the dream of homeownership may be out of their reach since a 20% downpayment and additional closing costs are ill-afforded. Southern Hills Preservation Company (SHPC), a rural preservation company whose service area includes the Town, works in conjunction with Onondaga County's Community Development Office and closely with Peace, Inc., under their Weatherization Program. SHPC has completed homeownership projects for existing homes in the Town on a small scale. The Town should advocate for housing programs that would make the dream of homeownership a reality for all income segments of the population.



Anecdotal information from professionals familiar with the local real estate market indicate that LaFayette's presumed remoteness from the urban areas of the County, the lack of easily accessed goods and services, and a poor reputation (deserved or not; see Section VII. Educational Resources) of the school district are the greatest negative factors impacting the market. Conversely, the community's rural character and somewhat cheaper housing costs strengthen the housing market. While real estate advertisements herald "cheaper Town of LaFayette taxes", local school and Town/County tax rates are commensurate with nearby towns. Town and County taxes are somewhat higher than nearby communities, but LaFayette School District taxes are lower than most others.

HOME OCCUPATIONS

The 2006-2010 Census Bureau American Community Survey notes that home occupations constitute 4.7%, or 120 persons, work from home in the Town. There is a national upward trend in the percentage of persons telecommuting and using their places of residence for home occupations. In response to this, the Town has enacted enabling legislation for home occupations in the AR and Hamlet Districts. The Town's law appears to recognize the need for these businesses, while preserving the character of residential neighborhoods, however, many of the Town's planning approval requests are a result of this law (See also Section XII. Land Use and Zoning). The Town should remain mindful of any emerging trends in home occupations so that its law remains current and meets the needs of its citizens.

HOUSING FOR THE AGING POPULATION

Medical advancements are resulting in people living longer. For the elderly, most prefer to age in place rather than move to a different climate or alternative living arrangement such as a nursing home. The present population of the Town, aged 65 years or older, is 14.3%. This is up from 8% in 2000, a 79% increase. It is expected to continue to rise in subsequent decades as the Baby Boomer population, those born between 1946 and 1964, continue to retire in record numbers. This will have social and economic implications for the Town of LaFayette.

Many seniors, or seniors-to-be, have or will have retired with secure pensions and savings accounts based on conservative spending and saving habits. Others will be totally reliant on fixed incomes, mainly provided by Social Security. Regardless of personal wealth, it is likely that as the population ages, they will need varying degrees of assistance with making their homes safe and habitable. This includes accessible utilities that may need to be moved from basements, grab bars, accessible bathrooms and doorways, in addition to home maintenance and repair that may be beyond the financial and physical capabilities of the homeowner. For some, there will likely be a need and a desire to move to different living situations. However, there is no senior housing in the Town.



Presently, the Town has one subsidized family rental housing building with 35 units. It is Festival Gardens on Route 20 (the old school) operated by Longley-Jones. A marketing study that was completed SHPC, indicates a need for a facility(ies) of up to 177 beds of assisted living in LaFayette. While the needs of seniors vary: from independent senior communities, to assisted living, to nursing homes, it is incumbent on the Town to support the type of development that would allow long-time residents to remain in their community.

The Town has enacted zoning for Family Accessory Units which allows a separate living area with a kitchen, bathroom, and other living space for the family members of single family homeowners. This is an option that some families may want to take advantage of if they are put in the position of caring for an aging family member.

Regarding housing rehabilitation for the elderly, the SHPC works in concert with the Onondaga County Office of Community Development which disburses the County's CDBG entitlement funds provided by HUD. At the present time, Affordable Housing Corporation grant funds have been used to provide housing rehabilitation assistance to lower income owner-occupied households. These funds are provided as a 60% grant and 40% equity contribution. Often SHPC has been able to leverage other funds available through the County to minimize the 40% contribution. As the leveraged dollars have been shrinking in recent years, the age group least likely to be able to afford any type of financial contribution is lower income senior citizens. The Town should continue to work in whatever manner feasible, to facilitate housing rehabilitation for those unable to do it of their own accord. This not only impacts households on an individual level, it is a quality of life issue for the Town to preserve its housing stock.

SUSTAINABILITY IN HOUSING

Sustainability in housing and communities is now part of the American lexicon. At its core, it is a movement to lessen our dependence on fossil fuels; reduce greenhouse gas and other pollutants; harness rain, thermal, and wind power; preserve our natural resources; and recycle. The Town of LaFayette is committed to being more environmentally friendly.

The Census notes that 43.9% of households in the Town of LaFayette use fuel oil or kerosene to heat their homes. In 1998, the price of home heating oil was 76 cents per gallon and propane, which does not produce as many BTUs, was 97 cents per gallon. At its peak in June of 2007, home heating oil was \$4.55 per gallon and propane was \$2.88. In July of this year, heating oil was \$3.74 and propane was \$2.78 (Source: NYSEDA historical data on energy consumption). There are many predictions on where the United States is headed in terms of fossil fuel consumption. Most point to the fact that the price per gallon for all fossil fuels will continue to rise while developing countries such as China and India will provide more competition for declining resources.

Technological advancements are producing a myriad of options for both individual household and community efforts to reduce energy consumption, renewable energy, eliminate waste, capitalize on harnessing rainwater, and wind, solar, and



geothermal power. Organic matter such as food scraps can be composted and reused, including use for individual and community gardens. It is likely that individual households and communities will rely on a “portfolio” of energy savings and other sustainability efforts.

Communities such as LaFayette will need to stay informed of emerging trends in energy and be responsive to individual household needs and those of the community at-large, particularly by enacting zoning laws that both encourage and control such things as building materials and design, and devices such as wood boiler furnaces and windmills. As technological advances are made, the Town needs to periodically assess their impact on adjacent properties, and the aesthetics and safety of the Town.

GOALS AND IMPLEMENTATION MEASURES

GOAL 21: Ensure all dwelling units are in compliance with New York State Property Maintenance Code.

IMPLEMENTATION MEASURES:

- A) Partner with entities such as Southern Hills Preservation Company, or other not-for-profit entities to seek financing sources to renovate housing through rehabilitation programs. Particular emphasis shall be paid to homeowners who struggle financially.
- B) Continue to support comprehensive housing code enforcement efforts in the Town to maintain owner-occupied and income property units in compliance with the NYS Property Maintenance Code.
- C) Partner with Onondaga County and other agencies devoted to housing related issues such as lead based paint, radon, energy efficiency, and safety issues. The Town will be a part of the referral network.

GOAL 22: There will be units in the Town, existing or proposed, which are affordable and accessible to all income, age, and disability segments of the population.

IMPLEMENTATION MEASURES:

- A) Promote home ownership through programs that provide assistance to first time homebuyers, particularly for young families.
- B) Work with qualified developers who share a common vision with the LaFayette in developing new housing units to meet growing needs that are in keeping with the character of the Town.



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- C) Work with local, State, and federal housing agencies and organizations regarding the housing needs of special needs populations, including but not limited to, handicap access, visitability (the ability of the mobility impaired to access all homes and buildings), the needs of the elderly and frail elderly, etc., and assist with advocacy efforts when needed.

GOAL 23: Promote energy efficiency for new or existing housing units such as green build standards, Leadership in Energy and Environmental Design (LEED) standards, alternative energy sources, and/or new energy saving technologies. Energy saving or alternative energy appliances, technology, materials, or other apparatus shall be of such a nature that it will not interfere with any neighboring properties and/or will not negatively impact the Town of LaFayette environment, quality of life and/or aesthetics.

IMPLEMENTATION MEASURES:

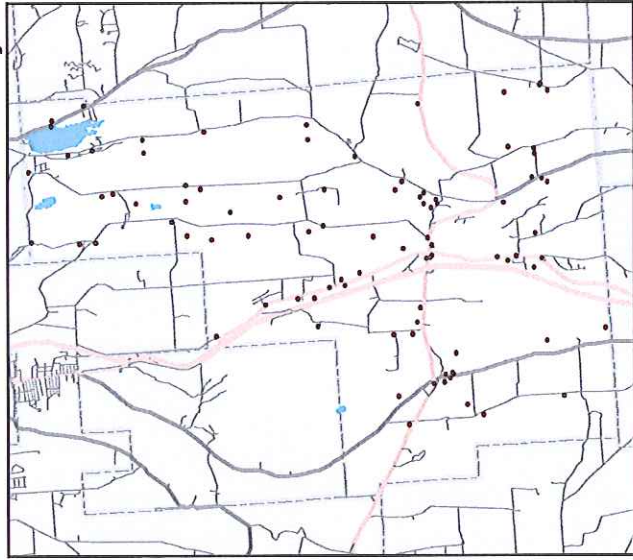
- A) Support the development of housing that conserves energy, including such measures as green build components.
- B) Remain cognizant of emerging energy conservation and renewable energy trends. While the Town will promote these measures, it may be necessary to prohibit structures, appliances, and/or equipment that are harmful to adjacent properties, to the Town environment or aesthetics, or are determined to be unsafe.
- C) Partner with knowledgeable organizations to both educate Town residents and assist with implementing sustainable housing practices such as, but not limited to, reducing energy costs, harnessing wind, rain, and geothermal energy, alternative construction methods, recycling, composting, and pollution reduction.

GOAL 24: Encourage the continued development of home businesses.

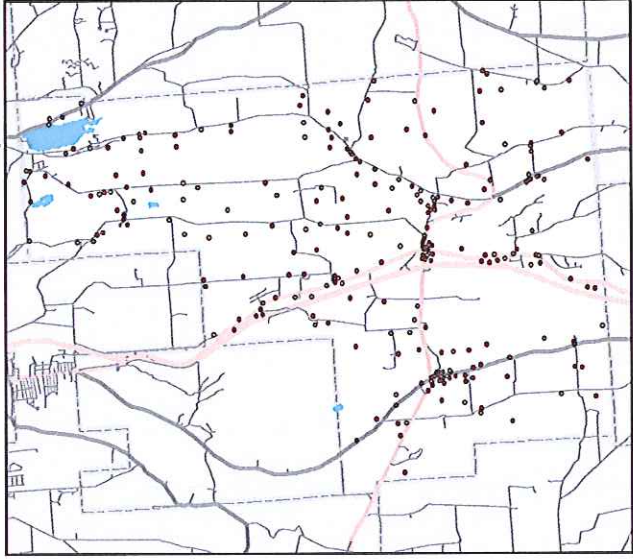
IMPLEMENTATION MEASURE:

- A) The Town's zoning regulations for home businesses need to be revisited from time-to-time to keep pace with emerging trends and technologies that would allow for a greater variety of home businesses. The Town may also want to reconsider its list of allowable uses if it is not in its best interest. The Town should continue its zoning efforts to ensure that home businesses are in keeping with the residential character of the AR zoning district.

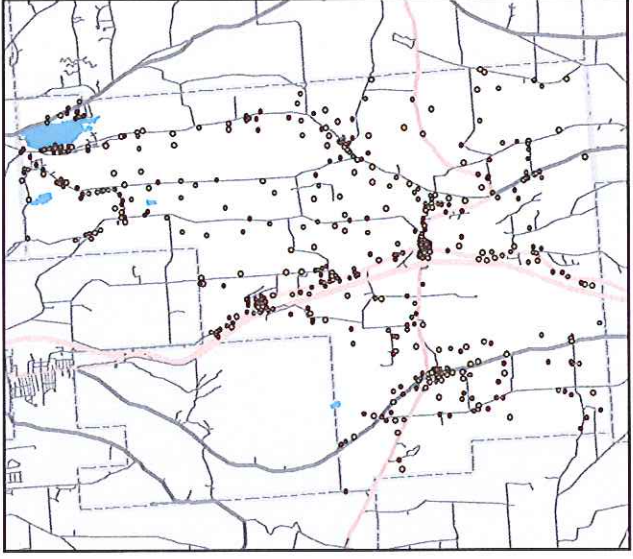
LaFayette Residential Development Over Time



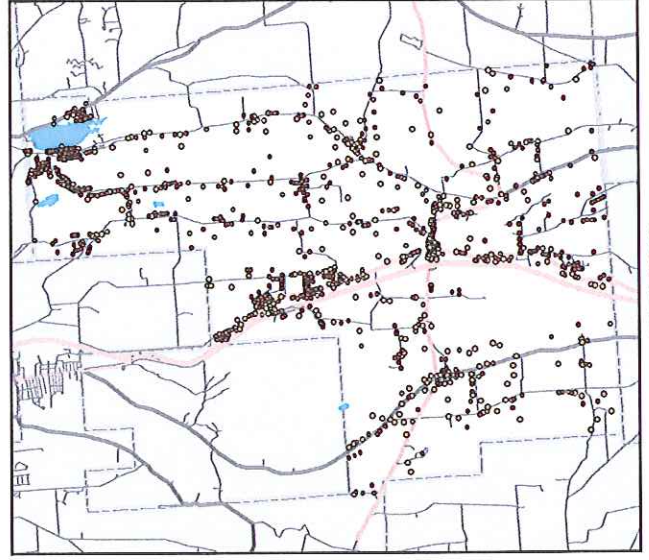
Before 1850



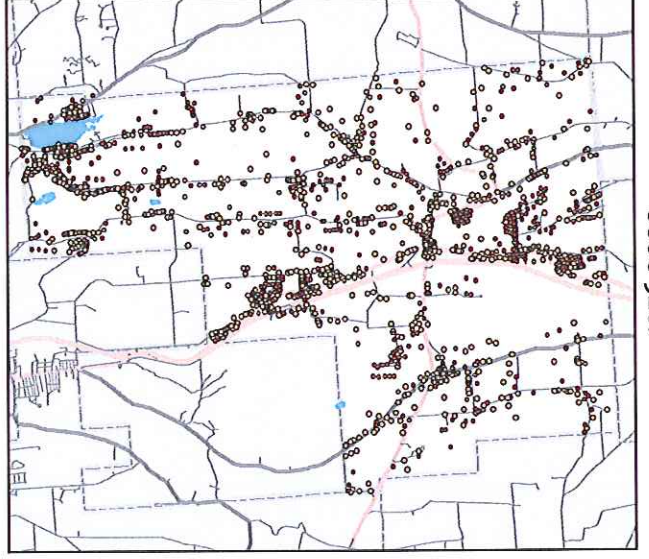
1850-1900



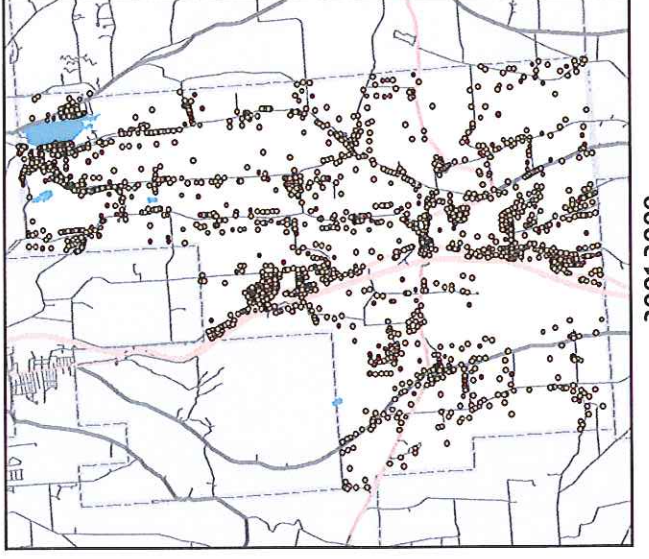
1901-1950



1951-1975



1976-2000



2001-2009