

HISTORY

The City of Cortland is Cortland County's sole city and is known as the "Crown City" due to its location at the apex of seven valleys. Cortland County was founded as a military tract, a reward for service made to enlistees of the Revolutionary War. The County's first settlement, Homer, consisted of approximately a dozen buildings clustered in an area along the Tioughnioga River north of Cortland. The Tioughnioga River, whose name is derived from the Native American "river with banks of flowers", is the main waterway through Cortland County, and flows southward to the Susquehanna River and Chesapeake Bay. The small Village of Cortland was part of the Township of Homer and sprang up at the site of the present City. There was a heated debate over whether the Village of Cortland, the Village of Homer to the north, or the Village of Port Watson to the southeast would become the County seat. In the early 1800's, business owner and early settler, Jonathan Hubbard, offered \$1,000 for Cortland Village to become the County seat, and eventually Cortland won out. A wooden courthouse with steeple and spire was built on the Cortland Village hilltop, near the current home of the State University of New York at Cortland. Cortland was incorporated as an official village in 1853. The nearby Village of Port Watson, near the Tioughnioga River, was absorbed into Cortland in 1867. Cortland became chartered as a City in 1900.



In the mid-1800's, Cortland was one of the earliest communities to support the construction of the railroad. The City of Cortland's largest manufacturers including the Cortland Wagon Company, Wickwire Brothers Wire Mill, the Gillette Skirt Factory, and others, benefited immensely from the presence of the railroad and its connections to regional, State, and national markets. Cortland County's agriculture-based economy was quickly transformed into a strong industrial market. The railroad brought many immigrants to fill the manufacturing job market. Other major industries sprang up in and around the City

including such entities as Smith Corona Marchant (SCM), once the world's largest portable typewriter manufacturers; Wickwire Brothers, the aforementioned foundry which invented wire screen; Brockway Motors, manufacturer of the Husky truck; Cortland Line Company, a premier fishing and tennis line manufacturer; and many other industries too numerous to mention. With this newfound wealth came more elaborate structures, with tall brick and stone commercial buildings and residences replacing early settlement wooden structures.



The commercial hub, or downtown, of the City originated around the Main Street and Central Avenue area and catered to the needs of local residents and businesses. Mid-1800 to early 1900 vintage structures, many with architectural significance, were built in the Italianate, Queen Anne, Greek Revival, Romanesque, and Gothic styles, to name just a few. Fortunately, many of these beautiful buildings have withstood the test of time and are included in a federal, State, and locally designated historic district: the Main Street/Tompkins Street Historic District. A local downtown historic preservation ordinance was enacted in 1990 to better preserve these structures. The Main Street and Central Avenue areas of the historic district are primarily commercial in nature, while Tompkins Street is primarily residential and includes many, fine, larger, residential structures originally built for wealthy industrialists, particularly members of the Wickwire family. A map of the historic district is included in Chapter 3.



CORTLAND TODAY

The City of Cortland, as the County seat and sole city, has long been the center of government, culture, and commerce for the area. Within the last 20 years, however, more and more commercial and industrial activity is migrating to the surrounding Town of Cortlandville. Most of the rest of Cortland County is predominantly rural with several pastoral villages and hamlets. Cortland is located along Interstate 81, in the central part of New York State between the cities of Binghamton to the south, and Syracuse to the north. It is often referred to as the geographic heart of the State of New York due to its central location (see Maps 1 and 2 following this Chapter).



It is not surprising that the City is home to a high percentage of the Cortland County population. This is true for a number of reasons:

- The City's Central Business District is "downtown" for much of the County and, as mentioned, is the seat of both County and City government.
- The County's only hospital, Cortland Regional Medical Center, is located in the City, as are most major social service providers.
- Most of Cortland County's recreational parklands are in the City.
- The majority of the County's lower income housing units are located in the City, mostly due to the availability of goods and services. The greatest number of the County's subsidized housing units, over 400, are in Cortland, not including the 220 families on the Section 8 voucher program that live in the City.
- Many of the County's largest employers, including the hospital, SUNY Cortland, and Cortland Enlarged City School District, are still located within City boundaries.
- For many residents, the attraction of living in the City of Cortland is the location of jobs and services, especially social services, in a centralized location, easily accessible by foot.
- There are many commercial and retail businesses in the City that provide essential services to residents, both in neighborhoods and in the downtown. There is a full-time police department and a combination paid/volunteer fire department, as well as the Cortland Enlarged City School District, which includes the Junior/Senior High School, and four of the district's five elementary schools.

While many residents enjoy living in Cortland, many are dissatisfied with escalating property taxes, the highest in the County. The challenge for the City becomes how to generate sufficient revenues/tax base without cutting essential services and without significantly changing the character of the City. This is particularly difficult in the City since approximately 36% of its



assessment is exempt from property taxes. The City is currently weathering unprecedented budget difficulties, with staff and service cuts needed to keep tax increases to a minimum. Although the current economic storm will eventually pass, the socioeconomic decline the City has experienced in recent decades will continue to plague the community unless concerted, coordinated, and creative efforts are made to turn the tide.

One of the biggest challenges facing the City today is the economic decline in Cortland County and the upstate New York region. This phenomenon has resulted in an overall decline in the City's population and economic standing. The County's past over-reliance on a manufacturing based economy, combined with the struggle to create new jobs, and a nationwide recession, have resulted in Cortland County recently experiencing unprecedented levels of unemployment. Members of the working class have had to vacate the area for job opportunities, leaving behind an aging population, with a concurrent decrease in younger persons. This is discussed more fully in *Local Economic Climate*.

Cortland is virtually built out, in that nearly all developable properties within the City boundaries have been developed. Therefore, few large-scale developments have been built in recent years. The Hickory Park area, developed over time since the 1970's, has been the largest development, and consumed the largest area of previously undeveloped property in the City. Most development in recent years has been on in-fill sites, through demolition and



Large scale commercial development outside the City has impacted the City in many ways.

reconstruction, or adaptive reuse of existing businesses. This complicates the development process and increases costs. The Town of Cortlandville, most notably the area southwest of the City, has been a hotbed of commercial development in the County, partly due to the lack of large tracts of land in the City that can accommodate "big box" development. The growth of retail outside the City has come at the expense of retail development within the City limits, although the City does benefit from sales tax generated throughout the County.

At the onset of this comprehensive planning process, gasoline prices surged to well over \$4 per gallon, creating a significant economic impact on an area that has a weak public transportation system and a significant number of workers who travel more than 15 minutes to work. Home heating prices also climbed, which challenged the ability of lower and middle class homeowners to heat their homes and increased the overhead of business owners. This is especially problematic in a community such as Cortland, where so many larger, older, energy inefficient homes and buildings populate the landscape. While energy prices have since declined, it is inevitable that prices will rise as the country pulls out of the recession. As Cortland looks to the future, it must seek innovation in energy production and conservation. Concurrently, higher fuel prices may actually benefit the City as people have a greater incentive to live within walking distance to work, shopping, and services.

In order to position itself for economic opportunities, the City has undertaken a number of both major and smaller projects to increase its desirability as a place to live and work. For



example, over the past two decades, the City has made significant inroads in improving and expanding its water and sewer infrastructure, and roadways, rehabbing its housing stock, and improving its parks. Most of the City includes connecting sidewalks, making it a walkable community. The downtown, despite ongoing difficulties, is experiencing a renewed sense of vitality due to concerted efforts by the City and its partners. Today the downtown is, arguably, the most vital neighborhood in the City. SUNY Cortland continues to grow in stature and size, as does Cortland Regional Medical Center. Abandoned industrial sites and brownfields are being readied for redevelopment, such as the Build-Now NY designated Noss Technology Park. The City and surrounding areas are located over a federally designated sole source aquifer, which supplies the City and other communities with high volumes of good quality drinking water. Progress has been slow but there is evidence to suggest that a brighter future is in store.

Cortland has also been a large supporter of the arts, community events, and recreational offerings, resulting in a variety of public functions being held throughout the seasons. This contributes to the overall fabric of the community and is a component in making the City an inviting community which to live and visit. It is essential for the City to continue to support community efforts and encourage volunteerism wherever and whenever it can.



DEMOGRAPHICS

According to the 2000 Census, 18,740 residents live in the City of Cortland, including the college student population. This includes a total of 6,920 households, with an average household size of 2.28 persons. In addition to Census data, information is also provided by Claritas, Inc. on 2013 trends. As shown in the charts below, the City has lost 7% of its population since 1980, and this population loss is expected to continue. Conversely, the number of households is growing.

TABLE 1
POPULATION TRENDS 1960 – 2010

	1970	1980	1990	2000	2013
Cortland County	45,894	48,820	48,963	48,599	--
Cortland, City	19,621	20,138	19,801	18,740	18,153

TABLE 2
HOUSEHOLD TRENDS 1970 – 2012

	1970	1980	1990	2000	2012
Cortland County	14,759	16,324	17,247	20,116	--
Cortland, City	6,111	6,868	6,911	6,920	6,920



The City's 3.9 square miles accounts for only .8% of the County's total land area, however, almost 39% of the County's population resides in the City. A reapportionment study done by the Southern Tier East Regional Planning Development Board (STERPDB), using 2000 Census data, cites the City of Cortland as the most densely populated municipality in the eight county Southern Tier Region, which includes Tompkins and Broome Counties. This statistic reflects to some degree the presence of the State University College at Cortland in the City, which has increased significantly in size from 1,300 students in 1949 to 7,500 students currently, the largest enrollment in the school's history.

The City has a large concentration of lower income persons, and the number of poor in the community has risen over the years. As of 2000, nearly 25% of all residents live in poverty. Over 51% are considered "low-to-moderate" income according the U.S. Department of Housing and Urban Development. This means their income is at or below 80% of the County's median income, a yardstick for gauging household and individual income. The population is also aging. The number of persons aged 65 and over is 2,418, or 12.9%. (The Census age cohort for the 20-24 year old population in the City is exaggerated by the existence of SUNY Cortland in the City. If the student population is subtracted from the City's population, the percentage of elderly in the City would be much higher.) In raw numbers, the City's 2,418 elderly persons are more than twice the number of elderly living in any other County municipality and are almost 40% of all persons aged 65 years or older who live in Cortland County. The number of elderly is anticipated to increase in future years.

The City's population is relatively homogeneous in relation to race. According to the 2000 Census, 4.3% of the population (803 persons) are classified as minorities. This has increased over the years, from approximately 2% in 1980, to 2.7% in 1990. There are no significant concentrations of minorities in the City.

A declining population, a growing number of elderly, and an increasing low-income population are demographic trends that pose significant future challenges to the City.

QUICK FACTS: POPULATION AND HOUSEHOLDS

- 22.2% of the City's population is aged 35-54 compared to 27.7% for the County.
- 28.3% of the City's population is under age 19 compared to 29.1% for the County.
- The median age in the City is 27.8 years.
- The percentage of adults over the age of 65 is 13.4%.
- Of the City's 6,920 households, 36% live alone; 37.4% have children under 18.
- 11.6% of the households are female headed.
- 49.9% of households are families; 34.7% of family households are married couples.
- The City's poverty rate is 24.7%.
- The City's peak population was in 1980.



LOCAL ECONOMIC CLIMATE

The Industrial Revolution had a major impact on the economy of Cortland County and the growing City of Cortland. The hub of industry in Cortland County was centered in the City, and many homegrown industries sprang up in the 19th century. These were supported by the railroad, which provided easy transport of goods to all areas of the country. As the 20th century dawned, and mass production manufacturing took a stronghold, there was less of a reliance on local farms as the County's economic base. Post World War II, the rising popularity of the automobile resulted in many residents seeking employment opportunities in the industries in and adjacent to the City. Manufacturing companies such as Smith Corona Marchant (SCM), a manufacturer of portable typewriters and employer of 7,000 persons; Brockway Motors, producers of the famed Husky truck; Wickwire Brothers, inventors of wire screen and employer of 1,500 persons, and many other manufacturing concerns too numerous to mention, provided ample employment opportunities for City and County residents. During this period, the City grew in population and size, with neighborhoods developing near factories. The downtown continued to grow as the center of commerce and government, and many fine homes were developed adjacent to downtown. The City thrived.

Unfortunately, industrial retrenchment in Cortland County began in the late 1970's and continues to plague the Cortland County community, and particularly the City, even today. As a result, the City has suffered greatly as local companies have closed, relocated, or consolidated out of the area. Early industries that closed or moved included Wickwire's, Brockway Motors, Wilson Sporting Goods, Durkee Bakery, Crescent Corset, and Champion Sheet Metal, to name only a few. Although closings such as Wickwire's and Brockway Motors initially shocked the community, these job losses were negated by the startup of a Rubbermaid Corporation plant in the City of Cortland, and, at about the same time, the expansion of Buckbee Mears, also in the City. As Smith Corona began a long series of layoffs, Buckbee Mears and other manufacturing entities were there to take up some of the slack. Eventually Buckbee Mears employed 1,100 persons in 1997. It should be noted, however, that the County never recaptured all of its former manufacturing jobs.

A second wave of industrial retrenchment occurred when Rubbermaid closed its plant in 1997 and eliminated 500 jobs; Smith Corona, at one time the region's largest employer, finally left the area in early 2001, ending a 100-year presence in the community; and Buckbee Mears closed its doors in 2005.

During the early 2000's, companies also left the City for facilities in nearby Cortlandville, including Essex Steel and Marvin Windows. Although the jobs remained local, the City's tax base was lost. The same also happened to the retail market, as big box stores in Cortlandville supplanted smaller, local businesses in the downtown.

Industrial job losses have been offset with lower paying service sector jobs, many with fewer fringe benefits. Cortland's manufacturing employment rate has been cut in half: from 32.8% in 1970, to 27.1% in 1980, to 21% in 1990, to only 14.8% in 2000. The New York Department of Labor indicates that Cortland County had 6,000 manufacturing jobs in 1990. By 2000, the number of manufacturing jobs was only 3,400, a 43% drop in ten years. Despite these job losses, manufacturing, at 14.8%, accounts for one of the largest percentage of jobs for



City residents, trailing only education, health and social services combined at 32.2%, (2000 Census).

With the local and national economy recently mired in a deep recession, Cortland companies have experienced significant closings and layoffs. Unemployment rates for the first three months of 2009 were the highest in the past 20 years. State unemployment figures showed Cortland County registering an unemployment rate of 10.3% for January, the 4th highest in New York State. February registered at 10.9%; and March was 10.8%. A year later, rates had fallen to 8.4%, but remain higher than the State as a whole. All of these aforementioned job losses and the resultant economic distress have had severe ramifications for all areas in the County.

Currently, the City's largest employers are not industries. SUNY Cortland (1,300 employees), Cortland County (710), Cortland Regional Medical Center (700), and the Cortland Enlarged City School District (500) are the largest employers. The largest private employers in the City include Marietta Corporation (685), and Cooper Tools (114). The top four employers in the County are located in the City.

The 2000 Census currently shows that the average commute for City residents to their jobs is 15.6 minutes, which would take residents outside the City limits. 66% drive themselves to work, 13% carpool, 12.5% walk, 4% use public transportation, and 3% work from home.

To its advantage, Cortland is located at the geographic center of New York State, with easy transportation access to all other regions in the State; the neighboring Northeast corridor through Washington, DC; and Canada. The region is within a six-hour drive of 63 million U.S. and Canadian customers, 21% of American manufacturers, and a \$227 billion dollar retail sales market. Cortland is also home to SUNY Cortland and a branch of Tompkins Cortland Community College, and is centrally located within a short drive of three premiere research universities: Cornell, Syracuse, and Binghamton. All of these provide significant opportunities for Cortland.

In 1999, Cortland County was designated as an Empire Zone by New York State, enabling businesses to take advantage of tax incentives and special job training programs when investing in new job creation in Zone properties. Much of downtown Cortland is within the designated Empire Zone, as are most of the City's industrial areas.



Outside of traditional job creation activities, the City of Cortland benefits from the economic impact of sports, recreational, and tourist attractions. There are a number of events that occur in the City regularly, such as band concerts, festivals, and parades that attract visitors and their dollars to Cortland. SUNY Cortland has a number of high profile athletic teams that draw visitors to their state-of-the-art facilities. The college has also been host to several large



athletic events including the Empire State Games, the Senior Games, sports camps, and tournaments. In 2009 and 2010, SUNY Cortland was the site of the New York Jets summer training camp, providing Cortland with national media coverage and drawing thousands into the community. The Jets recently signed a five-year deal to return to Cortland, extending the economic benefit.

There are a number of parks and an abundance of other recreational opportunities such as golfing, hunting, fishing, hiking, camping, snowmobiling, and cross-country skiing that surround Cortland, including the Greek Peak Ski Resort which recently opened a new hotel and indoor water park (Hope Lake Lodge and Resort). Visitors that partake in any of these activities will likely have a positive economic impact on local businesses.

QUICK FACTS: INCOME/WORKFORCE

Income

- The City's median household income (2000 Census) is \$26,478, less than Cortland County's at \$34,364 and New York State's at \$43,393.
- The median family income is \$39,167 (County: \$42,204, NYS: \$52,691).
- The highest percent of poverty stricken households are female-headed households with children (35% of all households).
- The percentage of persons in the City who live below 80% of the County median income is 51.8% (HUD; 2000 Census).

City Workforce

- 58.7% of the City is employed and 41.3% are not in the workforce (children, retirees, etc).
- The April 2010 unemployment rate was 8.4%.
- 55.9% of the City working population is white collar, with 29.1% in the Professional and Related Occupations category.
- 14.8% of the population is employed in manufacturing.
- 32.2% of the population is employed in education, health or social services.



PREVIOUS PLANNING EFFORTS

The City has undertaken a number of planning initiatives that relate to, or support, this Comprehensive Plan. These plans were referenced to ensure consistency among all planning efforts, as well as to gauge the success or failure of earlier plan recommendations. These plans are detailed below:

CITY OF CORTLAND COMPREHENSIVE PLAN (1989)

The City of Cortland's Master Plan, *Vision 2000*, was completed in 1989. It was prepared with the direct input of area residents through the formation of Neighborhood Planning Groups (NPGs) and through surveys of local residents.

The plan sets forth five goals including: (1) Protection of Resources, (2) Promotion of Economic Growth, (3) Preservation of Housing and Neighborhoods, (4) Improvement of Human Services, and (5) Promotion of Community Development. Many of the issues of concern in the 1989 Plan remain a concern today. These include the large percentage of substandard housing in the City, a growing elderly population, protection of the water supply, revitalization of the downtown, space problems with the Fire and Police Departments, strengthening Code enforcement, enhancing City entrances, development of attractive rental units, and creating job opportunities, to name just a few. This does not necessarily mean that progress has not been made in dealing with these issues, but that many of the problems facing the City are intractable.

Although the Plan has provided solid guidance to City leaders in making land use decisions, many of the recommendations of the plan were not implemented. As the City moves forward under the direction of a new Comprehensive Plan, it is important to use it as a blueprint for the future and to work proactively to implement its recommendations.

SOUTH END NEIGHBORHOOD STRATEGIC PLAN (2007)

This Strategic Plan was completed in order to address deteriorating conditions in the City's most distressed neighborhood, the South End. This mixed residential, commercial, and industrial neighborhood was beset by poor housing conditions, crime, and other social problems. Funding for this Plan was provided by the New York State Office of Community Renewal. The plan was developed under the guidance of a Steering Committee and included the completion of residents' surveys, visioning sessions, public meetings, and building conditions surveys.

The Plan details a series of benchmarks intended to stimulate the revitalization of the neighborhood. Major issues of concern included housing, zoning, infrastructure, policing and safety, and vacant buildings/sites.

As a result of the plan, the City has leveraged over \$1M for housing rehabilitation, infrastructure improvements, code enforcement, streetscape improvements, and micro-



enterprise assistance. The neighborhood has also seen the rehabilitation and/or new construction of 30 units of affordable housing, two new manufacturing businesses, and the expansion of a local grocery store, among other improvements.

The South End Strategic Plan should be used as a companion to this Comprehensive Plan, and used as a guide for addressing neighborhood-specific issues. The Action Plan Matrix, which summarizes the recommendations of the South End Strategic Plan, is included in Appendix D.

EAST END NEIGHBORHOOD STRATEGIC PLAN (2010)

Based on the success of the South End Strategic Plan, the City secured a second grant from the Office of Community Renewal in 2008 to complete a Strategic Plan for the East End Neighborhood. Long-time residents of this mixed residential, commercial, and industrial neighborhood were concerned with a number of threats facing the area, including a decline in the condition of its housing stock, a loss of neighborhood cohesiveness, commercial encroachment, and the negative effects from large industries.

As of 2010, the Plan was in the final stages of development. It was created with assistance from a local Steering Committee, and included resident and business surveys, housing conditions surveys, visioning sessions, and public meetings to gauge the sentiments of the neighborhood. Identified issues of concern include housing, neighborhood business development, the condition of commercial properties, the Exit 11 Gateway, parks development, and preservation of the neighborhood's character. The City has already captured approximately \$800,000 in grant funds for the renovation of substandard residential owner-occupied and income properties.



It is anticipated that this Plan will be adopted by the City in 2010. As with the South End Neighborhood Strategic Plan, the East End Neighborhood Strategic Plan should be used as a companion to this Plan.

DOWNTOWN STRATEGIC PLANS: CITY OF CORTLAND, VILLAGES OF HOMER, MCGRAW, AND MARATHON (2001)

Funding for this study was provided by the NYS Office for Small Cities (now known as the NYS Office of Community Renewal). With a renewed interest on the part of the State in revitalizing downtowns, this provided the impetus for selecting the three village downtowns and the City downtown for inclusion in the plan. Due to the size of the City, and the complexity of its issues, the City's portion of the plan focused on several specific concerns impacting the downtown. These included parking, downtown maintenance, downtown organization and



management, Tioughnioga River Waterfront development, upper floor usage, and the impending completion of the SUNY Cortland Sports Complex. The Action Agenda for this Plan is included in Appendix E.

LOCAL WATERFRONT REVITALIZATION PLAN (2008)

The Tioughnioga River Local Waterfront Revitalization Program (LWRP) is a comprehensive land and water use plan for 11 participating municipalities located along the Tioughnioga River Corridor in Cortland County. The corridor includes almost all of the City of Cortland. The draft LWRP document was completed in late 2008 and is currently under review by the New York State Department of State. Once the review is completed, a formal adoption process will be undertaken by the participating local municipalities. Once adopted, local comprehensive plans and zoning codes should be consistent with the LWRP.

The LWRP sets forth a series of policies categorized as “Developed Waterfront Policies”, “Natural Waterfront Policies”, “Public Waterfront Policies”, and “Working Waterfront Policies”. They are intended to preserve the River Corridor’s natural environment while capitalizing on the River’s unique assets. The plan recommends, among other things, that future growth and development occur in or adjacent to the City, Villages, and hamlets in order to preserve open space and agricultural lands.

The LWRP recommends the development of coordinated, progressive land use strategies, enhanced site plan review requirements, architectural design guidelines, historic preservation ordinances, and development of updated comprehensive plans for Corridor municipalities.



Once the LWRP is reviewed by the State, the City will need to adopt a local consistency law in order for the LWRP to take effect, meaning the City’s comprehensive plan and other land use regulations and decisions are required to be consistent with the LWRP. The LWRP was referenced extensively in developing this comprehensive plan, and therefore is consistent with the established policies of the Tioughnioga River Local Waterfront Revitalization Program.

CONSOLIDATED PLAN (2002)

The contents of a Consolidated (Housing) Plan are dictated by the federal government. The prescribed outline encourages a community to take a hard look at its housing issues such as its owner-occupied and income property housing stock, housing affordability, accessibility, safety, and a myriad of other housing-related concerns. Cortland County, and a number of other County municipalities and housing agencies, believed they were at a disadvantage in competing for housing funds without a housing plan. Therefore a Consolidated (Housing) Plan was commissioned in 2002. Each municipality and major housing provider in Cortland County



was solicited to provide input into the Plan and a series of public meetings were held to garner public comments. Regarding the City of Cortland, it was noted that the 60% of the City's housing stock was constructed prior to 1939 and 75% was constructed prior to 1950 (Source: 2000 Census). The typical City structure is a late 19th/early 20th century two-story wood frame structure. Many of these larger homes have been converted to multi-family apartment houses. The City's population is economically disadvantaged, with one in four persons living below the poverty line and 52% living at or below 80% of the County's median income. With an aging housing stock and many lower income residents, the City's housing is deteriorated. The Consolidated Plan notes that an estimated 65-75% of the housing stock is in substandard condition.

The Consolidated Plan recommendations call for the rehabilitation of the City's existing housing, including both owner occupied and rental housing. Homeownership opportunities should be sought, especially since the City of Cortland has more renter housing units than owner-occupied. The Plan further recommends seeking ways to keep housing affordable; increasing rental and ownership opportunities for the middle class population; cultivating improved tenant/landlord relationships; and developing a stronger working relationship between the City and SUNY Cortland with respect to off campus housing.

