

City of Schenectady Fair Housing Impediments Analysis

Introduction and executive summary identifying the sponsor, participants, methodology, funding and conclusions

Introduction

This study is designed to meet the requirements of 24 CFR 570.904(c) (1) for Entitlement CDBG grantees of the U.S. Department of Housing and Urban Development. This assessment should serve as a tool to the City of Schenectady, in establishing, maintaining, and furthering local housing policies. The City continues to be strongly committed to furthering fair housing within its jurisdiction.

Purpose of the Assessment

The Housing and Community Development Act of 1974 (Public Law 93-383, August 22, 1974) established the Community Development Block Grant (CDBG) program, which authorizes the federal Department of Housing and Urban Development (HUD) to make public funds available for local communities to develop "viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate incomes" (42 U.S.C. 5301(c)).

One of the goals of the CDBG program is to reduce "the isolation of income groups within communities and geographic areas and [promote] an increase in the diversity and vitality of neighborhoods through the spatial de-concentration of housing opportunities for persons of lower income" (42 U.S.C. 5301(c)(6)).

In order for a grantee of federal CDBG funds to maintain eligibility, its housing and community development programs or activities must not impede fair housing choices within the jurisdiction. Furthermore, the grantee must demonstrate a good faith effort in taking affirmative steps to overcome the effects of conditions that may limit local fair housing choices. In order to determine whether or not impediments to fair housing choice exist within the CDBG grantee's jurisdiction, it is essential that a thorough analysis be formally conducted. Consequently, the federal Department of Housing and Urban Development promulgated regulations that such formal needs assessment studies be conducted at least once by grantees.

This assessment has the dual purpose of meeting HUD requirements for a formal needs assessment, and also ascertains the extent of impediments to fair housing in the City of Schenectady and how the City is addressing them.

Definition of Fair Housing

Fair housing is defined by HUD in 24 CFR 570.904 (c) (1) to mean the ability of persons of similar income levels to have the same housing choices regardless of race, color, religion, handicap, familial status, or national origin. In essence, discrimination in sale or rental of housing is prohibited against these protected classes. Fair housing laws are intended to further equal opportunity in housing, mortgage lending, and the purchase of mortgage insurance.

Federal fair housing law is based primarily upon the Fair Housing Act, Title VIII of the 1968 Civil Rights Act as amended (42 U.S.C. 3601) and the 1866 Civil Rights Act (42 U.S.C. 1982). The Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of

children under the age of 18), and handicap (disability). It also prohibits steering, blockbusting, and discrimination in housing finance. Owner-occupied single or multi-family dwellings with less than five units are exempt from these regulations.

The 1866 Civil Rights Act grants all citizens the same rights with respect to property. Court interpretation has included all non-white and Hispanic Americans within its protection. The provisions of the act reach all property transactions, even those involving owner-occupied single-family homes.

The Equal Credit Opportunity Act and the Community Reinvestment Act prohibit racial discrimination in the mortgage and credit industries and encourage banks to issue credit in low income communities where credit has been lacking. The Community Reinvestment Act also requires banks to lend money for affordable homes and poor neighborhoods.

HUD is the federal agency primarily charged with the administrative enforcement of fair housing law. HUD's authority is usually called upon after substantial and equivalent state and local remedies have been exhausted. HUD is authorized to receive, investigate, and conciliate complaints filed within 180 days of the discriminatory incident.

The Department of Justice is empowered to file suit where there is a pattern of discrimination. Under the latest amendments to the law, HUD would attempt to resolve the difference between the involved parties using mediation. If these efforts failed, the case could be brought before an administrative law judge by HUD.

Provision is made in federal law for private suits, as well as suits by the Justice Department, where a pattern and practice of discrimination is found to exist.

Importance of Fair Housing

Pursuant to 42 U.S.C. Section 3601, it is the policy of the United States government to provide for, within constitutional limitations, fair housing throughout the country. Assuming barriers to fair housing choice exist to some verifiable degree, an effective fair housing program becomes essential to a jurisdiction's annual certification for continued eligibility of federal CDBG funds. Any fair housing services must be capable of taking specific affirmative steps through institutionalized processes to counteract barriers to fair housing choice. The local fair housing program should clearly illustrate in the annual HUD performance reports that it has a significant local impact toward preventing, reducing, and/or eliminating apparent barriers to fair housing choice within the grantee's jurisdiction.

Judicial precedents concerning the impact of unlawful housing discrimination practices indicate that the dignity of the individual victim is severely damaged, and that such practices limit the development of harmony and peace among members of a civil and just society. Furthermore, it is indicated that discriminatory practices tend to restrict individuals of certain groups to geographical pockets having an abnormal amount of deteriorated housing. Housing discrimination also tends to force members of these groups to pay more than the majority for equivalent housing, to live in poorer housing conditions, making it less likely that they could ever own homes comparable to the majority with similar income status. In addition, such neighborhoods often possess inferior employment opportunities and public services such as schools.

Primary Types of Discrimination

Federal housing discrimination law lists seven protected class categories: race, color, religion, sex, handicap, familial status, and national origin. Housing discrimination against any member of these protected classes is forbidden. Federal policy essentially concludes that housing discrimination harms society as a whole and especially harms the individual directly involved.

Primary types of discriminatory practices include:

- C **Discrimination on the basis of race, color, or national origin** - During the last few decades, all levels of government and many private organizations and individuals have been attempting to remedy the problem of racial and ethnic discrimination. A 1991 HUD study, *The Housing Discrimination Study: Synthesis*, estimated that nationwide, 53% of African-American renters, 59% of African-American homebuyers, 46% of Hispanic renters and 56% of Hispanic homebuyers suffered housing discrimination.
- C **Discrimination on the basis of religion** - In today's society, this type of discrimination is less common than some other forms; however, hate crimes, often directed toward Jews, have increased in recent years. Hate crimes have been shown to intimidate victims and drive them from neighborhoods in which they have chosen to live.
- C **Discrimination on the basis of sex** - In housing, this type of discrimination often takes the form of loan denial on the basis of sex or in sexual harassment of female tenants by landlords. This discrimination limits women's autonomy to live where they choose.
- C **Discrimination on the basis of familial status** - This type of discrimination typically manifests itself in a landlord's refusal to rent to families with children.
- C **Discrimination on the basis of handicap** - This is often a hidden discrimination, at least to someone who is not handicapped. However, simple accommodations, such as wheelchair ramps, can enable people with disabilities to lead independent lives.

Executive Summary

The City of Schenectady has conducted this fair housing assessment which includes the following:

- Introduction and executive summary identifying the sponsor, participants, methodology, funding and conclusions
- Jurisdictional background information including demographic data, income data, employment profile, housing profile and map series
- Evaluation of jurisdiction's current fair housing legal status including listing of fair housing complaints or compliance reviews, discrimination suits filed with the department of justice, and identification of any trends.
- Identification of impediments to fair housing choice which might include zoning, revitalization strategies, public housing policies and sales, tax policies and building code compliance, private sector lending policies, fair housing enforcement, informational programs and visitability.
- Assessment of public and private fair housing programs and actions including accomplishments that have promoted fair housing
- Conclusion and recommendations identifying any actions to be taken and fair housing programs or policies to be implemented

Methodology

The Fair Housing Impediments Analysis included an analysis of Census data, housing discrimination complaints, and a review of the City's Consolidated Plan, Continuum of Care, and Draft Comprehensive Plan and the Schenectady Municipal Housing Authority's Section 504 assessment. Additionally, the City of Schenectady's Office of Fair Housing provided valuable information. The Fair Housing Office receives complaints, provides education and outreach, monitors real estate advertisements, financial institutions, code enforcement activity and the City's zoning ordinance, and hosts workshops and housing fairs. This Office was consulted regarding their opinions and observations regarding impediments to housing choice in Schenectady; suggested actions to remove or alleviate identified impediments; and any other information which they deemed to be helpful or appropriate for this report.

Additionally, the City of Schenectady held three neighborhood meetings for each of the City's ten neighborhoods as part of the Comprehensive Plan Process between September 2005 and June 2006. Comments received with regard to housing include the following:

- Codes - enforcement should be zero tolerance. If this means more officers – then hire them. Codes need to be enforced fairly and aggressively. This is seen as the primary mechanism to protect neighborhoods – the first line of defense.
- Address nuisances like garbage, speeding, animals, loud noise, littering, and loitering. The small things make the big changes possible.
- Reduce absentee ownership by treating landlords harshly when they violate codes, creating incentives for local people to buy investment property or a two-family home. Work through neighborhood associations to reach out to landlords.
- Address City property abandonment law and abandonment issues created by tax lien sales.
- Much of the City's housing was inexpensively built for GE workers as multi-family in same unit. Other than recent Guyanese immigrants, these buildings are not viewed as desirable by most people.
- There is a need to demolish some existing housing stock and replace it with a more contemporary housing choice.
- Need more user friendly housing for singles and seniors in a mixed use and walkable area.
- The decline of homeownership and the rise of absentee owned two-family houses are leading to blight. The City needs to attract quality renters and hold absentee landlords to high standards.
- Should pursue a general marketing campaign that someone can own a home in Schenectady without earning a lot of money. We need careful planning to build housing that is affordable to current as well as future residents.
- Town houses (using sensitive residential design with strict development standards) on the golf course maintenance facility land on Oregon Avenue bounded by Route 7, Golf Course Road and Oregon Avenue are a good idea which projects a new image of housing choice in the City.
- Downtown living is very attractive to technology workers, young people starting out (after high school or college and before getting married) and “empty-nesters”, etc.

Jurisdictional background data including demographic data, income data, employment profile, housing profile and map series

Population

Located in eastern Schenectady County, the City of Schenectady encompasses an area of approximately 10.9 square miles. Schenectady's population peaked in 1930 at 95,692. However, the number of residents

in Schenectady has in general been steadily declining, having lost 32.6% of its population since 1950. The pace of population loss is increasing and is projected to continue through 2020.

In 2000, the City of Schenectady had a population of 61,821, a decrease of 5.7% since 1990. Schenectady County also lost population during the same period, dropping by 1.8% to 146,555. The City of Schenectady currently accounts for 42.2% of the County's overall population base. As with many of New York's upstate cities, Schenectady has lost population and wealth to the surrounding towns. In just the ten years between the 1990 and 2000 census the City of Schenectady lost 5.7% of its population, and had its median income drop by 10.5% while most surrounding towns posted gains. Population projections prepared by the Capital District Regional Planning Commission (CDRPC) based on the 2000 Census show a slowly declining population in Schenectady from 61,821 in 2000 to 58,788 in 2040.

Households

Reflecting the general trend toward smaller families and the increasing prevalence of single parent (or even single person) households, the average household size in the City of Schenectady has been decreasing slightly, from 2.26 in 1990 to 2.23 persons per households in 2000. The Census Bureau reported that there were 26,265 households in the City of Schenectady in 2000, a decrease of 5.3% since 1990. In comparison, households increased slightly less than 1.0% in Schenectady County overall.

Of the 26,265 households in the City of Schenectady, 11,033 are headed by a female householder. A total of 4,384 female households have no married partner present and 2,916 have children under the age of eighteen. According to the 2000 Census, the median family income of a female householder with no married partner present was \$19,199, compared to the income of \$28,153 for a male householder with no married partner present. Incomes for both single female and male householders drop significantly when children under eighteen years of age are included in the household. The median family income of a female householder caring for their own children was \$14,818, compared to \$24,597 for a male householder in the same situation.

There has also been a rise in the number of grandparents acting as the primary caregiver for their grandchildren. In 2000, 376 grandparents, many on fixed incomes are spending their retirement years as the legal guardian for their grandchildren. The consequences of these trends are important. Single parent households with lower incomes tend to work multiple part-time jobs, often without medical or other benefits. They have less available time to be involved in the community or in their child's school.

Race

The 2000 Census presented data about race in a new way, making direct comparisons with previous census data difficult. Each respondent was asked to report the race they considered themselves to be. For the first time the Census broke down the Hispanic category, enabling respondents to indicate if they are Spanish, Hispanic, or Latino.

According to the 2000 Census, there were 15,752 minorities in the City of Schenectady comprising 25.5% of the population. All ethnic groups experienced population increases. The largest minority group was the Black or African American population, which comprised 54.9% of all minorities and 14.0% of the citywide population in 2000. Approximately 2.9% of Schenectady residents reported that they were of two or more races. The number of white people in Schenectady decreased 19.6%.

Since the 2000 Census was completed, the City of Schenectady has witnessed an influx of Guyanese immigrants from downstate New York (especially Queens, Brooklyn and the Bronx). Local press estimated that as many as 6,000 immigrants had come to the City. In 2000 the census reported that 508

Schenectady city residents were born in Guyana, the second-largest immigrant population behind those born in Italy, with a count of 692. The significant increase in the Guyanese population represents exciting opportunities for cultural diversity. It also challenges the community and its organizations to accommodate the cultural differences that diversity brings.

Age

The median age of City residents increased 2.2 years to 34.8 years in 2000, a rate slightly faster than the State as a whole. All age groups, other than school aged children (5-19) decreased between 1990 and 2000. The largest percentage losses were pre-school children under the age of 5 (-16%) and seniors (-15.8%). Adults (20–64) account for 57.1% of the City's overall population, had a decrease of 6.4% from 1990.

The City of Schenectady is aging at a rate slightly faster than the state as a whole. If this trend continues the needs of seniors will begin to become more apparent and demand attention. The majority of population is between 20 and 64 with a considerable number between 40 and 64 which are considered a persons "peak earning years". Additionally, the City experienced an increase in the number of school aged children, which could impact the school system resulting in larger class sizes, and the need for additional teachers and classroom space.

Educational Attainment

Fully 77.8% of Schenectady residents over the age of 25 have a high school diploma, while 19% have a bachelors degree or higher. The City lags the County and its regional urban counterparts in educational attainment. Almost 85% of county residents have a high school diploma and 26.3% have a bachelor's degree or higher. In comparison, 81.2% of Albany residents have a high school diploma and 32.5% have a bachelors degree or higher. In Troy, 77.7% of residents have a high school degree and 19.4% have a bachelor's degree or higher. The City of Schenectady lags the New York State average for educational attainment at the high school level by a few percentage points, but is significantly behind the region (the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA)¹ and Schenectady County. The significant issue is the shortage of residents with advanced degrees (19.0% in the City versus 26.3% in the County, 27.4% in the State, and 28.2% in the MSA.) The relatively low educational attainment is a concern for economic development and business recruitment and will push the City to use other job training methods to ensure that the local labor force remains competitive.

Disability Status

According to the 2000 Census, there are a total of 14,163 residents in the City of Schenectady with a disability. Of the 9,613 adults between the ages of 16 and 64 who have a disability, 53.4% are employed. Approximately 10.0% of youth between the ages of 5 and 15 have a disability, while 41.8% of elderly residents age 65 and older have a disability. School Districts report the number of students with disabilities served in their annual School Report Cards to the New York State Department of Education (NYSDDED). According to NYSDDED, there were 1,489 K-12 students in special education within the Schenectady School District as of December 1, 2002 (the most recent statistic available) including students for whom the district receives tuition from another district.

¹ The Albany-Schenectady-Troy Metropolitan Statistical Area is comprised of Albany, Rensselaer, Schenectady, Saratoga, Schoharie and Montgomery counties.

Wealth and Income

According to the 2000 Census, the median household income for the City of Schenectady was \$29,378 and per capita income was \$17,076. Schenectady County had a higher median household income of \$41,739 (42% higher than the City) and per capita income of \$21,992 (28.8% higher than the City) in 2000. Further, 12,260 or 20.8% of City residents are living below poverty level, according to the 2000 Census. This figure is significantly higher than Schenectady County (10.9%) and New York State as a whole (14.6%).

Income data collected from the census reflects the income levels of the previous complete year in which the census is taken in order to obtain an accurate survey of annual income. To gain a better understanding of changes in income between the censuses taken in 1990 and 2000, 1990 (based on 1989 income) Census income data was converted to 1999 dollars using the consumer price indices of 1989 and 1999 as calculated by the U.S. Bureau of Labor Statistics to calculate an inflation rate, which was 34.4% over the 10 year period. When year 1989 incomes in the City of Schenectady were adjusted for inflation, median household income decreased 10.1% from 1989 to 1999 and median family income decreased 10.8%. Per capita income increased by 1.1%. In comparison, Schenectady County's median household income decreased by 1.6% and median family income increased by 3.0%. Per capita income increased by 6.1%.

The City of Schenectady contains a significant proportion of low and moderate income households. Census figures indicate that approximately 66.9% of households in the City in 2000 were considered low and moderate income households (i.e., households with income less than 80 percent of the Albany-Schenectady-Troy MSA median) as defined by the U.S. Department of Housing and Urban Development (HUD). Further, 45.8% of households in the City are very low income, earning 50% or less of the Albany-Schenectady-Troy MSA median family income. In comparison, 50.9% of Schenectady County residents are low and moderate income households and 31.7% are very low income. Of the Schenectady County residents who are low and moderate income households, about 57.8% are from the City of Schenectady and 63.6% of County residents who are very low income are from the City of Schenectady.

The City of Schenectady's income profile is not uncommon in upstate New York. There has been minimal improvement in median income in the City and incomes have not kept pace with inflation. The area is experiencing increasing concentration of residents with moderate or low incomes as well as residents living below the poverty line.

Employment Rate

According to the NYS Department of Labor, the City of Schenectady had a labor force of 29,700 in 2004 which is a marginal increase over the past five years. The employment data reported is based on the NYS Department of Labor data which is the most recent available. As the number employed has fluctuated between no increase and a slight decrease over the past five years, Schenectady's average unemployment rate has increased from 3.9% in 2000 to 4.9% in 2002 to 5.5% in 2004. The City's 2004 unemployment rate of 5.5% was higher than the County-wide rate of 4.4% and the Albany-Schenectady-Troy MSA rate of 4.2%. The City's rate was, however, slightly lower than the 2004 statewide average of 5.8%.

Employment by Occupation and Industry

According to the 2000 US Census, 27,077 civilian City residents were employed. The most common occupations were management, professional and related occupations (29.7%), sales and office occupations (28.9%) and service occupations (28.8%). While a direct comparison to 1990 cannot be made as some of the occupation categories have been modified, a general comparison indicates that

technical, sales and administrative support occupations predominated (35.8%) in 1990. Managerial and professional specialty occupations and service occupation followed with 24.3% and 17.9% respectively.

According to the 2000 US Census, the industries employing the most City residents were health care and social services industries (18.8%) followed by retail trade (13.4%), educational services (9.6%) and public administration (9.0%). A direct comparison between 1990 and 2000 to identify shifts in employment cannot be made with regard to service-related industries because industry categories have been altered between the 1990 and 2000 Census. Nonetheless, it is clear that the majority of employment remains in the same mix of industries. According to the 1990 Census, 18.6% of residents were employed in retail trade followed by health services (12.2%), public administration (10.3%) and educational services (8.8%). Employment in manufacturing declined 4.3% between 1990 and 2000. The regional trend mirrors that of the City of Schenectady in that more residents in the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA) are employed in the health care and social services sector than any other industry, followed by public administration, retail services and education services according to the 2000 Census.

General Housing Characteristics

The City of Schenectady has 30,272 housing units according to the 2000 Census. Of the total units counted in the Census, 26,265 were occupied. Owners occupy 44.7% of the occupied housing and renters occupy 55.3%. The vacancy rate of for-sale housing in the City in 2000 was 4.6% and the vacancy rate for rental housing was 9.3%.

In 2000, single-family, detached structures comprised 34.8% of the entire housing stock in the City. Two-unit buildings made up 33.7% of the market and three- and four-family buildings make up 12.6% of the market. Apartment buildings of five or more units account for 4,805 units, 15.8% of the market. Further, single family attached structures comprise 3.0% of the housing stock. The 2000 Census reports that 848 housing units or 2.8% of the housing stock in Schenectady was built during the 1990s. In contrast 56.5% of the units were built before 1940.

Rental Housing

Rental housing accounts for 55.3% of occupied housing in the City of Schenectady in 2000. The average household size of renter occupied units is 2.12. One-, two- and three-bedroom units each account for roughly 30% of rental units. Nearly 60% of rental units are in two, three and four family structures.

The median gross rent in Schenectady was \$428 in 1990. Adjusting the 1990 median rent for inflation to 2000 dollars projects a median rent of \$564. The actual median gross rent reported by the census in 2000 was \$548. Rental costs have actually decreased 2.8% in comparison to 1990 figures when adjusted for inflation. Lower rental costs can benefit low and moderate income renters. But lower rents also make it difficult for investor-owners and owner-occupants of multi-unit buildings to break even, leaving fewer resources for reinvestment in the rental properties.

Current estimates of median gross rent in Schenectady for 2006 are unavailable. However, a survey of recent rental listings in the Daily Gazette newspapers was conducted from the August 30, 2006 listings. There were a combined total of 83 units for rent listed on August 30th. According to the rental listings, about 33.7% of the listings in the City were for one-bedroom units, while 32.5% of the listings were for two-bedroom units and 22.9% were for three-bedroom units. The average monthly rent for a one-bedroom unit was \$536, with an average of \$626 for a two-bedroom unit, \$707 for a three-bedroom unit, and \$744 for apartments with four bedrooms. The overall average monthly rent for an apartment in Schenectady is \$611, which is slightly higher than the 2000 median gross rent of \$548. The current fair market rents for

the City are \$586 for one-bedroom unit, \$715 for two-bedroom unit, \$856 for three-bedroom unit, and \$935 for four-bedroom unit.

Urban communities struggle to maintain a healthy housing choice for all potential residents. Schenectady is no exception. A healthy housing market should provide good quality units that address resident demand in terms of number of bedrooms, location, price and other considerations. The generally accepted standards for measuring availability in a healthy housing market are vacancy rates in the area of 5% for rental units and 1% for purchase housing. The city's rental vacancy rate rose from 7.6% in 1990 to 9.3% in 2000 – nearly double the standard vacancy rate of 5%. This generally suggests that there are a lot of excess rental units on the market, no doubt many in substandard condition. However since 2000, the City of Schenectady believes this has been reduced. In fact, there are currently not enough accessible units for handicapped persons.

Many lower income residents in the City are cost burdened, meaning that their gross housing costs exceed 30% of their income. According to 2000 Census information, 6,155 households or 42.2% of all renter households reported rental housing costs in excess of 30% of income. Not surprisingly, the extent of cost burden was more significant for lower income households. Households with annual incomes under \$20,000 accounted for 74.2%, of the cost burdened households.

Owner-Occupied Housing

There are 11,747 owner-occupied units in the City, comprising 44.7% of occupied housing in the City in 2000. The majority of these units are in single-family, three-bedroom detached structures. The average household size of owner-occupied units is 2.37 persons. According to 2000 Census figures, the vacancy rate of for-sale housing is 4.6%, significantly higher than the standard of 1% in a healthy market.

The Census asks respondents to list the value of their home. The median value of owner-occupied homes in Schenectady in 1990 was \$81,000. Adjusting the 1990 median value for inflation to 2000 dollars projects a 2000 median value of \$106,719 for owner-occupied units. The actual median value reported by the Census in 2000 for owner-occupied units is only \$71,200. Owner housing in the city is losing market value at a dramatic rate. The consequences of this trend are very significant since Schenectady's residential properties generate 66% of the City's taxable value. The trend also effects market, rental income rates, desirability of homeownership and access to capital for property improvements.

The 2000 Census reports that 2,154 or 25.0% of homeowners are cost burdened. Households with annual incomes under \$20,000 accounted for 918 or 42.6%, of the households determined to be cost burdened.

Affordable Housing

A small portion of the rental housing within the City of Schenectady is provided through subsidized funding sources such as the federal Department of Housing and Urban Development (HUD). There are approximately 2,828 subsidized housing units in Schenectady, accounting for 9.3% of the overall total of housing units citywide. General characteristics of these units are presented in the table below.

The Schenectady Municipal Housing Authority manages seven public housing facilities and administers the Section 8 program in the City. There are a total of 1,006 public housing units available for lease (12 for administrative purposes). Public housing units account for 35.6% of the affordable housing units citywide, while all Housing Authority units (public housing and section 8 units) account for 81.2% of the affordable housing units citywide. There are currently about 478 households on the waiting list for public housing.

The Housing Authority currently manages approximately 1,289 Section 8 Units. Through this program, tenants pay 30% of their gross income for rent and the subsidy makes up the difference. Only very low income (50% of the medium income) individuals and families are eligible for the program. The Housing Authority currently maintains a full waiting list of over 1,000 households for section 8 program assistance and applications are not currently being accepted due to the large waiting list. Recently the Housing Authority opened its list for one week to accept new applications.

Better Neighborhoods, Inc.

Better Neighborhoods, Inc. (BNI) is a local homeownership center and HUD-approved housing counseling agency offering free consultation to new and existing homeowners. Additionally, BNI is a New York State Neighborhood Preservation Company (NPC) dedicated to rebuilding Schenectady neighborhoods through housing revitalization and affordable homeownership. BNI's core service area includes the Hamilton Hill (CT 209 and CT 210.02), Vale (CT 208), Central State (CT 217), Mt. Pleasant (211.03 and 214), College Park (CT 201.01), Downtown (CT 203), and Eastern Avenue (CT 208) neighborhoods of Schenectady. In addition to providing education on fair housing issues, other programs and services offered by BNI include the following:

- Free housing counseling in homebuyer education, foreclosure prevention, rental assistance, reverse mortgage consultation and technical assistance is available to all residents of Schenectady County or to individuals relocating to Schenectady County either through personal consultation or through the Homeownership Workshop Series.
- Assistance and education to first-time homebuyers in obtaining grants to purchase a home within the City of Schenectady. (Most BNI consumers are interested in a simple one-family home with three bedrooms.)
- Renovation assistance of homes located in the Hamilton Hill and Vale Neighborhoods.
- Owns and manages apartments or have developed apartments which are now owned by individual homeowners. A listing of available apartments for rent is posted on BNI's website.

Community Land Trust of Schenectady, Inc.

Community Land Trust of Schenectady, Inc. (CLTS) creates and preserves affordable housing by renovating older houses and selling them at affordable prices to persons of low or moderate income. The home is kept permanently affordable and owner-occupied through a land trust agreement. This agreement allows CLTS to retain ownership of the land that the house sits on, but allows the home buyer to purchase the house. The land is leased to the homebuyer and they have full rights to use the land. The land trust model allows CLTS to keep the price of homes affordable so that lower income families may be able to purchase a home of their own.

In addition to providing education on fair housing issues, other programs and services offered by CLTS include the following:

- Homebuyer Driven Program - CLTS homebuyers own their homes while CLTS retains ownership of the land and leases the land to the homeowner. Homebuyers also agree that when or if they sell their home they will do so at a price that is affordable to the next household of modest means.
- Homebuyer Rehab/Lease to Purchase Program - Homebuyers lease a CLTS home with the intent that they will purchase it within 12 months. CLTS retains ownership of the home and land; however a portion of the residents' monthly payment will be set aside to be credited towards down payment and/or closing costs. Residents then have 12 months to deal with any and all obstacles preventing them from being mortgage eligible and completing their purchase agreement on the home.

- Housing Counseling Program – This program is available to all members regardless of their intent to purchase or live in a CLTS home.
- Rentals Program – This program provides decent affordable rental housing for low income people in the City of Schenectady.

City of Schenectady’s Office of Disability Services

The Office of Disability Services provides assistance to all disabled individuals throughout the City.

Evaluation of jurisdiction’s current fair housing legal status including listing fair housing complaints or compliance reviews, discrimination suits filed with the department of justice, and identification of any trends.

The City of Schenectady does not have a local Fair Housing Ordinance. Schenectady currently uses the federal rules regarding their Fair Housing policy.

Individuals reporting incidents of alleged discrimination are encouraged to file a complaint in writing with the City of Schenectady’s Fair Housing Officer. The Fair Housing Officer may conduct an investigation, attempt conciliation, and/or assist the complainant in the preparation and submission of a complaint to HUD, the State Division of Human Rights, or City Court. The City’s Fair Housing Officer has several responsibilities, including receiving and handling complaints and information requests, education and outreach, monitoring advertisements related to real estate, financial institutions, code enforcement, and the City’s Zoning Ordinance, and conducts workshops and housing fairs.

The City’s Fair Housing Officer receives all complaints, whether formal or informal. Historically, only about one or two housing complaints a year are filed formally and these are referred to HUD. The City’s Fair Housing Officer receives approximately 10 calls per day of informal housing complaints. The housing complaints usually involve landlord-tenant differences or disputes regarding lease agreements, security deposits, maintenance, and other issues, rather than discriminatory practices. Most of these complaints are resolved through discussion and/or distribution of materials that describe landlord and tenant rights.

Fair Housing Complaints, Violations, or Lawsuits

To assist the City in analyzing potential impediments to fair housing choice, the Consultant requested information from HUD regarding the number of complaints received by the Department from the jurisdiction. The New York State Division of Human Rights processed 26 complaints (representing 33 total complaints by basis) of housing discrimination in the City of Schenectady in the period from January 2000 to June 2006. Almost one-half of the complaints were based on race/color. Six were based on familial status, five were based on sex, four were based on disability, and three were based on national origin.

No action has ever been taken against the City of Schenectady with regard to fair housing.

Identification of impediments to fair housing choice which might include zoning, revitalization strategies, public housing policies and sales, tax policies and building code compliance, private sector lending policies, fair housing enforcement, informational programs and visitability.

Zoning

The City of Schenectady’s Zoning Ordinance was formally adopted July 2, 1984 and has been updated over time and reprinted in 2004. In reviewing the Zoning Ordinance, River Street Planning did not

uncover any excessive, exclusionary, or discriminatory policies, rules or regulations that would constitute a barrier to housing affordability.

The City is divided into 13 use districts including recreation and open space, five residential districts and seven non-residential districts. The City also has provided for a planned residential development district, an historic overlay district and a Central Business District overlay. The minimum lot sizes for the A2 Historic - Residential District is 12,000 square feet and setbacks of 25 feet (front) and 10 feet (side). For the Single Family Residential District, it is 5,000 square feet and setbacks of 25 feet (front) and 10 feet (side). The minimum lot site for the Two Family Residential District is 2,250 square feet per unit and setbacks of 25 feet (front) and 10% of lot width or 5 feet for the side setback (whichever is greater). For the B2 Stockade Historic Residential District, the minimum lot size is 1,250 square feet per unit and there is no setback for the front yard and 5 feet for side setback. The minimum lot size for the Multiple Family Residential District is 2,250 square feet per unit and setbacks of 25 feet (front) and 10% of lot width or 5 feet for the side setback (whichever is greater). These figures are much smaller than the typical one-quarter acre requirement. Therefore, it is clear that the Zoning Ordinance is not restrictive in terms of lot size.

The PRD may be created in an existing district which permits residential uses. Permitted uses within a PRD shall be as follows: Residential uses (including single-family, two-family and multiple-family dwellings) and Nonresidential uses (Parks and playgrounds, open space, tennis courts, swimming pools and other accessory private recreational facilities and other accessory uses designed and intended primarily to serve the residents of the PRD). The overall project residential density shall not exceed 12 dwelling units per acre of project area exclusive of public streets, rights-of-way and other public property. The Planning Commission in approving the final PRD development plan must find all of the following: The final plans are in accord with the project information submitted to the city in application for approval and incorporate any conditions, restrictions or modifications required by the City Council for approval; The final plans are consistent with the purposes and requirements of this Article and of Article XVII; and The applicant has complied with § 264-97 requiring site improvements or surety prior to construction.

Revitalization Strategies

One aspect of fair housing choice is neighborhood revitalization and the provision of good services to areas in which low and moderate income families live. Minorities -- who are most concentrated in such neighborhoods -- will benefit from better neighborhood environments so critical to good housing.

In many communities, the quality or extent of public services and facilities vary dramatically among residential neighborhoods. Public services and facilities include schools, recreational facilities and programs, social service programs, parks, roads, transportation, street lighting, trash collection, street cleaning, crime prevention, and police protection activities. Lower income, densely populated residential areas too often lack the level and array of services that are provided in less impacted, more affluent neighborhoods.

In assessing public services available in the City of Schenectady, there are no apparent inequities in the extent and quality of services and facilities available to all areas within the jurisdiction. Regular trash and garbage collection is carried out in every neighborhood once per week.

Parks and recreation facilities are available and accessible to households of all income levels. The City of Schenectady Parks Department manages park and recreational areas within the City, as well as numerous open spaces (such as memorial sites and vacant land) that can be used for passive recreation. Active parks comprise 501.65 acres and passive parks account for 197.52 acres. There are 22 active parks in the

City. The largest active park is Central Park, which straddles the Central State Street and Union Street neighborhoods. Central Park encompasses 172 acres and has a wide range of recreational facilities including a swimming pool, picnic pavilion, music stage, ball fields, tennis courts, playgrounds, open space, jogging paths, ponds, and a rose garden. The city is struggling to maintain park land and amenities without adequate revenue streams and funding for staffing, capital investments, upgrading equipment, and making infrastructure improvements. Ongoing maintenance including mowing and trimming green spaces, and inspecting park equipment and removing unsafe equipment consumes all of the resources and there is little left to develop new recreation amenities.

Public Housing Policies

The Schenectady Municipal Housing Authority manages seven public housing facilities and administers the Section 8 program in the City. There are a total of 1,006 public housing units available for lease (12 additional units are used by the Housing Authority for administrative purposes). Public housing units account for 35.6% of the affordable housing units citywide, while all Housing Authority units (public housing and section 8 units) account for 81.2% of the affordable housing units citywide. There are currently about 478 households on the waiting list for public housing.

The Housing Authority currently manages approximately 1,289 Section 8 Units. Through this program, tenants pay 30% of their gross income for rent and the subsidy makes up the difference. Only very low income (50% of the medium income) individuals and families are eligible for the program. The Housing Authority currently maintains a full waiting list of over 1,000 households for section 8 program assistance and applications are not currently being accepted due to the large waiting list.

In addition to the provision of housing, the Schenectady Municipal Housing Authority has undertaken several social initiatives to assist its residents. The Housing Authority leases office space to a variety of agencies at the Family Investment Center at Steinmetz Homes and the Family Self-Sufficiency Center at Yates Village. These agencies provide services for the enhancement of family life and promotion of economic self-sufficiency for Schenectady residents who live in federally assisted housing. The FIC and FSS Coordinators duties include: Resident Opportunity and Self-Sufficiency program coordination, grant writing, program development and acting as SMHA liaison with various agencies and resident associations.

Nutrition programs include the Nutrition Outreach and Education Program, WIC, and Hispanic Outreach Services Summer Lunch Program. Health Programs include the Health Capital District Initiative, Maternal Infant Network of the Capital District, and Health Schenectady Families – Northside Family Center. Schenectady Family Health Services includes a free dental outreach program and Hometown Health Clinic at Yates Village. Certified Nurses Aid Training and GED classes are available to adults. Youth education program offered include Latimer Remedial Education Program and Schenectady City School District Tutorial Program. Youth activities are offered through Boys & Girls Club sites at Steinmetz Homes and Yates Village. Day care is also available at these two sites. The Housing Authority also offers residents a transportation program.

It is the policy of the Schenectady Municipal Housing Authority to comply fully with Title VI of the Civil Rights Act of 1964, Title VIII and Section 3 of the Civil Rights Act of 1968 (as amended), Executive Order 11063, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, and any legislation protecting the individual rights of residents, applicants or staff which may be subsequently enacted.

The Schenectady Municipal Housing Authority shall not discriminate because of race, color, religion, familial status, disability, handicap or national origin in the leasing, rental, or other disposition of housing or related facilities and land, included in any development or developments under its jurisdiction.

To further its commitment to full compliance with applicable Civil Rights laws, the Schenectady Municipal Housing Authority will provide Federal, State, and local information to applicants/tenants of the Public Housing Program regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. Such information will be made available with the application and with all applicable Fair Housing Information. Discrimination Complaint Forms will be made available at the Schenectady Municipal Housing Authority office. In addition, all written information and advertisements will contain the appropriate Equal Opportunity language and logo.

The Schenectady Municipal Housing Authority will assist any family that believes they have suffered illegal discrimination by providing them copies of the appropriate housing discrimination forms. The Schenectady Municipal Housing Authority will also assist them in completing the forms if requested, and will provide them with the address of the nearest HUD Office of Fair Housing and Equal Opportunity. Complaints are also addressed to the City of Schenectady's Fair Housing Office.

Tax Policies

As incorporated governmental units in the State of New York, cities are permitted to exempt real property from taxation to the extent permitted by New York State laws. These exemptions enhance the affordability of housing for the City's less affluent residents.

Article XVI, Section 1 of the New York State Constitution, which provides that the power to tax rests exclusively with the Legislature, also permits the state to enact laws delegating to local government the power to impose specific taxes. Additionally, under New York State's Constitution, exemptions from taxation may only be given pursuant to general law approved by the State Legislature and the Governor. New York State has enacted many laws creating mandatory and permissive exemptions from taxes on real property.

Under certain statutes, housing created under programs designed to benefit populations with special needs and low income households, including public housing, is exempt from taxation. This has the effect of reducing the amount of rent necessary to meet the expenses of the project. Other legislation makes possible tax relief for low income senior citizens.

Tax Exemptions for Affordable Housing Projects

Exemption from taxation exists under the State's Private Housing Finance Law and Public Housing Law as reference in Real Property Tax Law Section 414 for real property owned by municipal housing authorities.

Tax Exemptions for Special Population Groups

Under State law, municipal corporations may adopt local laws exempting from taxation up to fifty percent of the assessed valuation of property which is owned and used exclusively for residential purposes by, and is the legal residence of, persons aged 65 years and over. This statute (Real Property Tax Law 467) further provides income limitations on eligibility for this exemption and a sliding exemption scale, thereby ensuring that these benefits are targeted to low income households.

Building Code Compliance

The City of Schenectady is committed to providing opportunities for safe, decent, and affordable housing for all of its citizens. Unfortunately, housing needs in the City far outweigh the means by which the needs may be addressed. It is the City's intention to continue a redevelopment strategy that focuses on targeted development in blighted neighborhoods by offering a comprehensive strategy of code enforcement, demolition, rehabilitation, public improvements, new construction, rental assistance, and homeownership opportunities. The primary means by which these activities may be carried out are with funds from the Community Development Block Grant Program, HOME, the New York State Affordable Housing Corporation, the New York State Housing Trust Fund, and private reinvestment.

According to the City of Schenectady's 2005 Consolidated Plan, the City has taken action against discriminatory advertisements, insurance redlining, property managers and landlords who are in violation of barrier free housing policies.

Additionally, the City is currently involved in developing a new Comprehensive Plan and Zoning Ordinance. One of the City-wide actions identified through the public participation process is code enforcement in all the neighborhoods. Implementation actions identified to improve code enforcement include:

- Conduct regular comprehensive sweeps of the neighborhood to proactively identify problems
- Review and improve the system to monitor existing code enforcement efforts
- Evaluate the feasibility of publishing names of code violators and creating a searchable website
- Improve technology (software and hardware) necessary to integrate property-tracking functions for better inter-departmental communications and enforcement
- Review and update existing nuisance abatement codes addressing excessive noise, animal control, alcoholic beverages, curfews, garbage, prostitution, gambling, drug dealing, and parental responsibility
- Expand code enforcement staff as necessary to meet code enforcement needs. The goal is to provide dedicated code enforcement coverage to each of the city's neighborhoods.
- Evaluate the effectiveness of existing penalties for noncompliance and modify as appropriate

Private Sector Lending Policies

Government policies and procedures that regulate, monitor, or otherwise impact on rental, sales, and property insurance practices can play a significant role in promoting fair housing choice. Critical to housing choice is the availability and affordability of financing on a non-discriminatory basis. Home Mortgage Disclosure Act (HMDA) data for 2004 (the most recent data available) was analyzed for the City of Schenectady. HMDA requires banks, savings and loan associations, and other financial institutions to publicly report detailed data on their home lending activity. Housing loans covered by HMDA include home purchase, home improvement, and refinancing loans for single family dwellings (1 to 4 units) and loans for multi-family units.

In 2004, a total of 252 home purchase loan applications were submitted through FHA, FSA/RHS and the VA. These loan requests totaled approximately \$21,471,000 (averaging \$85,202 per loan request). A total of 170 loans were approved totaling \$14,454,000. Twenty-nine loan applications were denied (11.5%), while 41 applications were withdrawn and two files were closed for incompleteness. Additionally, ten loan applications were approved but not accepted by applicants.

There were 1,656 conventional home purchase loan applications totaling \$127,442,000 (\$76,958 average per loan request). A total of 982 applications were approved and 314 applications were denied (19.0%). One hundred seventy-nine loan applications were approved, but not accepted by applicants. One hundred twenty-four loan applications were withdrawn and 57 files were closed for incompleteness.

Refinancing loan applications totaled 2,722 with an average amount of \$74,795 per loan. A total of 902 applications were approved and 901 applications were denied (33.1%). There were 262 loans approved, but not accepted by applicants. Ninety-two files were closed for incompleteness and 565 loan applications were withdrawn.

There were a total of 435 home improvement loan applications. Of the 435 applications, 191 applications were denied (43.9%). A total of 180 applications were approved totaling \$5,514,000. Twenty-nine applications were approved but not accepted by applicants. Thirty-four applications were withdrawn and one file was closed for incompleteness.

There were 20 applications for loans on dwellings for five or more families. A total of 13 loans were approved, four loans were approved but not accepted by the applicant, and none of the applications were denied. There were also 784 loan applications for non-occupant loans on 1- to 4-family dwellings. Of the 784 applications, 422 were approved and 193 applications were denied (24.6%). Eighty-four applications were approved but not accepted and 75 applications were withdrawn. Additionally, ten files were closed for incompleteness.

Summary: Loan Originations

Within the City of Schenectady, an overall total of 5,881 housing loan applications were submitted in 2004. Of this total, 2,671 loans were approved (an overall rate of 45.4%). However, among the different loan types, this rate varied. Applications for government loans through FHA, FSA/RHS and the VA had an approval rate of 67.5%, with an average loan amount of \$85,024. In comparison, applications for conventional loans had an average loan approved amount of \$70,454 and a 59.3% approval rate. Refinancing loan applications had a 33.1% approval rate and an average loan amount of \$73,555. The lowest approval rate was for the manufactured home loan applications (16.7%). Home improvement loan applications had a 41.4% approval rate. The average loan amount for the home improvement loan was \$30,633. The approval rate on applications for loans on dwellings for 5 or more families was 65.0% with an average loan amount of \$970,154. Applications for non-occupant loans on 1- to 4-family dwellings had an approval rate of 53.8% and an average loan amount of \$64,687.

Summary: Loan Denials

As previously stated, within the City of Schenectady, an overall total of 5,881 housing loan applications were submitted in 2004. Of this total, 1,636 loans were denied (an overall rate of 27.8%). However, among the different loan types, this rate varied. Applications for government loans through FHA, FSA/RHS and the VA had a denial rate of 11.5%, with an average loan request amount of \$96,483. In comparison, applications for conventional loans had an average loan request amount of \$78,236 and a 19.0% denial rate. Refinancing loan applications had a 33.1% denial rate and an average loan request amount of \$73,502. The highest denial rate was for the manufactured home loan applications (66.7%). Home improvement loan applications had a 43.9% denial rate. The average loan request amount for the home improvement loan was \$123,975. The denial rate on applications for loans on dwellings for 5 or more families was 0.0%. Applications for non-occupant loans on 1- to 4-family dwellings had a denial rate of 24.6% and an average loan request amount of \$598,950. HMDA data on reasons for denial of applications for loans was only available on the MSA reporting level.

Fair Housing Enforcement

The City of Schenectady has been actively involved to achieve a complete Analysis of Impediments to Fair Housing Choice (AI) in the City of Schenectady. In prior years, City officials have met with the NYSDHCR and HUD representatives to produce a Comprehensive AI for the Capital Region of New York State. The City will continue to work with NYS DHCR to conduct a complete region-wide AI.

The City of Schenectady's Office of Fair Housing has monitored real estate agents, mortgage lenders, landlords, CDBG recipients, homeowners, insurance agencies, and various City departments over the past years for compliance with Fair Housing requirements.

The City has taken action against discriminatory advertisements, insurance redlining, property managers and landlords who are in violation of barrier free housing policies.

The City facilitates the education of real-estate agents, the local newspaper and advertising agencies, nonprofit housing agencies, property managers, landlords and the residents of Schenectady regarding Fair Housing and homeownership opportunities. Additionally the City's Office of Fair Housing takes housing complaints and refers them to the New York Fair Housing Hub (which serves the States of New York and New Jersey).

Additionally, the City of Schenectady continues to take the following actions to address traditional and emerging barriers to affordable housing.

- Homeownership: The City has taken a strong, aggressive role to promote homeownership throughout the City of Schenectady by having an annual housing fair, an awards luncheon, and the production of weekly housing information TV shows. The city partners with area banks and other agencies such as Schenectady Municipal Housing Authority, Better Neighborhoods Inc., Community Land Trust of Schenectady, to promote the ADDI (American Dream Downpayment Initiative) and offer equal homeownership opportunities to everyone.
- Rental Units: The City and the Schenectady Community Action Program have taken all the necessary steps to educate tenants and landlords to address issues that arise at the quarterly Eviction Task Force (a coalition of tenant and landlord advocacy groups, social services offices, sheriff and court house) meetings. The City, with the help of a committee assigned from the task force has designed and made available a landlord-training guide.
- Accessibility: The City's Taskforce for the Disabled is composed of not-for-profit advocacy groups and members of governmental agencies that address issues regarding housing barriers for the disabled. The City is in favor of, and acts as a strong advocate for universal design homes. A formal planning committee has been formed with the goal of facilitating the development of universal designed homes in Schenectady in the very near future.
- Homelessness: The City is funding many agencies that help to address and prevent homelessness. City staff members attend the Schenectady Continuum of Care (a coalition of City, County and area Shelter Care Plus providers and organizations providing emergency care and shelter) to support homelessness prevention efforts citywide.
- Advertising: The City has been monitoring the only Schenectady newspaper (The Gazette) on a daily basis for any type of discriminatory advertisements. The Office of Fair Housing contacts the newspaper to correct any such advertisement issues.
- General Fair Housing Issues: There is currently a steady growth of homeownership opportunities all over the Capital Region of New York State, especially in Schenectady. We have many ethnic families move in to the City of Schenectady within the last several years, which brought many new homeowners, who rehabbed many dilapidated houses and revitalized neighborhoods. As the community grows and changes, various protected groups are moving to our city and all over the

Capital Region. This Office would like to address the lack of Fair Housing enforcement in the region. We recommend that a FHIP, or FHAP agency be created in the Capital Region that can serve our residents better and be able to provide investigation and testing on a regular basis.

- **Affordability:** Affordable old housing stock in the City of Schenectady is available, but shrinking as the real state market grows in favor of the sellers. Also, we found that credit scores have a major effect on new homeowners and this is a major obstacle to homeownership for many City residents. Higher property taxes will prevent many low-income families from becoming homeowners, and continual rent increases and the lack of affordable rental units in the City contribute as well. Code enforcement issues play a significant role in affordable housing. More enforcers/testers and on-site Fair Housing complaint investigators are needed in the City.

Assessment of public and private fair housing programs and actions including accomplishments that have promoted fair housing

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Affordability:

Affordable old housing stock in the City of Schenectady is available, but shrinking as the real state market grows in favor of the sellers. Also, we found that credit scores have a major effect on new homeowners and this is a major obstacle to homeownership for many City residents. Higher property taxes will prevent many low-income families from becoming homeowners, and continual rent increases and the lack of affordable rental units in the City contribute as well. Code enforcement issues play a significant role in affordable housing. More enforcers/testers and on-site Fair Housing complaint investigators are needed in the City.

Conclusion and recommendations identifying any actions to be taken and fair housing programs or policies to be implemented

According to the City of Schenectady's Office of Fair Housing the following actions should be implemented to further fair housing programs and policies in the City of Schenectady:

- Conduct more outreach: In order to affirmatively further fair housing programs, the Office of Fair Housing must ensure that there is effective, ongoing relationship with the community including other fair housing organizations, other government agencies, advocacy groups, housing providers, community organizations and the residents of the City of Schenectady. Additional outreach should be conducted including holding more frequent workshops and broadening the knowledge of city residents. The City's education and outreach activities will focus on improving and enhancing existing activities. These measures will include continuing to: Accept and process complaints and concerns regarding fair housing issues; Distribute federal and state fair housing

literature to make residents aware of their rights and responsibilities; and Develop outreach initiatives which include placing advertisements in local newspapers and displaying fair housing posters in municipal offices, libraries, and other public places.

- More investigative powers – In order for the City of Schenectady to be more aggressive in dealing with fair housing enforcement, the City should consider developing a fair housing ordinance. In addition, the City should consider developing additional education and enforcement strategies to specifically address fair housing issues.
- More enforcement of fair housing violations: Enforcement activities will be designed to encourage implementation of fair housing initiatives and remediate problem areas. Specific activities will include: Providing training in fair housing issues to municipal housing and community development officials to assure that they are aware of different aspects of fair housing laws; and Developing incentives to encourage affirmative housing actions among lenders, realtors, and landlords to minimize the need for enforcement.
- Additional staff: In order to accomplish the recommendations to address fair housing in the City of Schenectady, additional staff may need to be hired or existing staff from the Department of Development may be assigned fair housing tasks to complete.