

# New York State Homes and Community Renewal

## 2010 Capital District Regional Report: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington Counties

*ISSUES ADDRESSED: WORKFORCE HOUSING, EXTREMELY LOW-  
INCOME HOUSING AND NIMBY*



Prepared by the Office of Policy and Research  
April 2011

## **Introduction**

Through focus group meetings held across the State from 2007 through 2009, New York State Homes and Community Renewal (HCR) identified common affordable housing and community development issues and needs which warranted further examination. In 2009, these meetings led to reports for the North Country, Finger Lakes and Western New York Regions which examined the issues of manufactured and mobile homes, the preservation and rehabilitation of owner occupied and rental properties and small rental developments.

This report examines three affordable housing and community development issues facing the eight counties that comprise the Capital District Region (“the Region”): Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington.

These three issues are:

1. Workforce Housing;
2. Extremely Low- Income Housing; and
3. “Not-In-My-Backyard” (NIMBY)-Related Opposition.

The information contained in this report is a distillation of the comments, observations and opinions of the participants who attended the Capital District Region focus group meetings in 2010.

## **Executive Summary**

The term workforce housing was defined in many ways by focus group meeting participants. For some it refers to housing for the presently employed, whose incomes are not high enough to afford the sale price of homes or current rents, housing for specific income bands or professions, or housing that is subsidized by an employer. To others it is merely the current and more acceptable euphemism for low- income housing. Whether in rural areas of the Region, where local housing prices do not match the economic realities of local residents, or in urban areas, where affordable housing is not available near major employment centers, meeting participants throughout the Capital District Region expressed a need for workforce housing.

In select areas of the Region, local employers are impeded in their ability to attract and retain employees by the absence of safe, decent and affordable housing in or near the community where their businesses are located. While numerous businesses have either tried to assist their employees with housing or wish to offer some type of support, the current economic climate prohibits them from offering such assistance.

Housing for the extremely low- income, those earning 30 percent or less of area median income (AMI), is needed, yet difficult to develop and sustain. Property owners are unable to command rents from those at the lower end of the wage scale at levels that enables them to maintain financial feasibility and ensure that they are well maintained.

Meeting participants felt that three aspects are crucial to the long term success of extremely low-income housing: (1) the provision of rental assistance and/or operating subsidies; (2) supportive

services, such as financial fitness education, child care, transportation, job skill training and case management; and (3) the need to avoid concentrating extremely low income populations in single developments or a municipality.

NIMBY-related opposition to affordable housing is coalesced around negative perceptions such as increased school taxes, lowered property values and not wanting “those people” brought into the community. In addition, the State Environmental Quality Review Act (SEQR) process is used to discourage the development of affordable housing.

Partnerships among State and local agencies and developers of affordable housing are key to educating communities about the benefits of affordable housing and combating NIMBY opposition. Several attendees suggested that the State take more of a proactive approach in assisting developers through the local review process and consider some best practices adopted in other states.

Attendees said the chances for success in the development of affordable housing, including workforce and extremely low- income, will be enhanced when such development is targeted to communities with town centers, which are pedestrian-friendly and have crucial infrastructure such as municipal water and sewers.

## **Workforce Housing**

### *Key Points:*

- *The way workforce housing is defined across the Capital District Region is dependent upon the characteristics of the neighborhood or community in which it is being discussed.*
- *Numerous employers have tried to assist their employees with housing or wish to offer some type of support; however, the current economic climate prohibits them from offering such assistance.*
- *Efforts should be made to support workforce housing developments that build upon existing villages and hamlets and the public transportation resources such places offer.*

The term workforce housing was defined in varying ways depending upon the characteristics of the neighborhood or community in which it is being discussed. The following are some of the ways in which workforce housing was defined during the seven focus group meetings:

**Albany County:** Housing that would be attractive to those who will be employed at technology firms that are newly locating to the City of Watervliet.

**City of Albany:** Those in the workforce who cannot afford housing in the City due to price of homes, rehabilitation costs and lack of bank financing.

**Columbia-Greene Counties:** It is the latest euphemism for affordable housing which is being directed to the “worthy poor” or people who are working. It is part of a strategy to defuse NIMBY opposition to affordable housing.

**Rensselaer County:** The development of housing where residents are employed in jobs earning low wages.

**Saratoga County:** Housing for those who are presently employed and whose incomes are not high enough to afford to purchase or rent homes.

**Schenectady County:** Affordable housing with access to public transportation; encouraging employees to live and work in the same community.

**Warren-Washington Counties:** In the context of the Adirondack Park (Warren County), the term was applied to residents of the Park that are unable to afford the existing housing.

One attendee said the concept of workforce housing is more “politically acceptable” and is an easier sell to communities if it is presented as serving local workers. Others thought the housing industry has gone through a progression of terms for affordable housing, and workforce housing is simply another term for housing for those having difficulty in finding safe, decent housing at a price which is not overly burdensome. A cautionary point was made that workforce housing may be discriminatory when it serves households of a designated income band and/or employment status.

The siting of workforce housing is believed to be of utmost importance for the long-term success of such developments. Efforts should be made to support developments that build upon existing villages and hamlets and the public transportation resources such central places offer.

### **Examples of Workforce Housing in the Capital District Region**

During the focus group meetings, participants were asked to describe local examples of employer-assisted housing. In Rensselaer County, Rensselaer Polytechnic Institute (RPI) has an employer-assisted program that encourages homeownership in the neighborhoods surrounding the college. Other examples of employer-assisted housing in Rensselaer County include a program offered by Russell Sage College, which is similar to RPI’s program, and the Emma Willard School, which has faculty housing on its property. Seton Health looked into acquiring property adjacent to its facility for an employer-assisted housing initiative but retreated from development when there was a lack of interest from employees.

Many of the nurseries and landscaping companies in Washington County were said to provide housing for workers as part of their employment package. In Lake George (Warren County), some employers provide housing to their seasonal workers through rental agreements with marginal motels. In Bolton Landing (Warren County), a recent real estate acquisition was completed with the intention of making the facility available for housing for seasonal workers in the area.

In Saratoga County, a matched savings program to meet the cost of home purchases for the employees of a retail establishment was cited as an example of employer-assisted housing. The College of Saint Rose and the Albany Medical Center in the City of Albany each reportedly

offered \$5,000 grants to employees who purchased homes near their facilities. The initiative was said to have been successful having spurred home purchases on thoroughfares in the vicinity of the two institutions.

In Columbia County, Columbia Memorial Hospital is said to be in support of the concept of workforce housing, but has yet to invest in this type of initiative. Also, the Chamber of Commerce was said to have approached a local affordable housing provider regarding its concerns about attracting employers to a community that is thought to have a shortage of safe, decent and affordable housing.

### **Extremely Low- Income Housing**

#### *Key Points:*

- *Housing for the extremely low-income is needed, yet difficult to develop and sustain. Housing for extremely low- income special needs populations, including ex-offenders, the homeless and physically disabled is particularly challenging.*
- *Three key points to the success of extremely low-income housing are (1) rental assistance and/or operating subsidies,(2) supportive services and (3) the need to avoid concentration of such housing.*
- *Homeownership, while generally a desirable goal, is often unattainable for this segment of the population.*

Meeting participants throughout the Region stated that there is a need for safe, affordable, standard housing for individuals and families with incomes below 30 percent of AMI. A participant in Albany County said few housing providers want to develop housing for populations at or below 30 percent of AMI, unless the populations are seniors. The demand for affordable housing and social services for this population will be augmented by job losses and the presence of low wage jobs.

Table 1 illustrates the affordability of rental units in the Capital District Region. The data is based on information found in the National Low-Income Housing Coalition's *Out of Reach 2010* report and demonstrates the inability of low-wage employment to provide enough income to pay for market rate housing.

**TABLE 1**

<b>AFFORDABILITY OF RENTER OCCUPIED UNITS IN THE CAPITAL DISTRICT REGION (NATIONAL LOW- INCOME HOUSING COALITION <i>OUT OF REACH 2010</i>)</b>				
	<b>2 Bdrm Fair Market Rent*</b>	<b>Rent Affordable at 30% of AMI**</b>	<b>Housing Wage***</b>	<b>Mean Renter Wage****</b>
Albany	\$874	\$584	\$16.81	\$13.54
Columbia	\$869	\$515	\$16.71	\$10.23
Greene	\$822	\$447	\$15.81	\$8.98
Rensselaer	\$874	\$584	\$16.81	\$11.93
Saratoga	\$874	\$584	\$16.81	\$12.12
Schenectady	\$874	\$584	\$16.81	\$13.39
Warren	\$833	\$452	\$16.02	\$10.41
Washington	\$833	\$452	\$16.02	\$10.24

\* Fiscal Year 2010 Fair Market Rent (FMR)[HUD, 2010; revised as of March 11, 2010]. FMR is defined by HUD as "...the 40<sup>th</sup> percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market."

\*\* Annual Income at 30 percent of AMI and not spending more than 30 percent of income on housing costs.

\*\*\* Hourly wage necessary to allow a household to rent an apartment at the FMR while paying only 30 percent of its income for housing costs (assumes full-time, year-round employment).

\*\*\*\* Based on 2008 U.S. Bureau of Labor Statistics data, adjusted using the ratio of renter to overall household income reported in the U.S. Census 2000 and projected to April 1, 2010.

### **Rental Assistance and Operating Subsidies**

Participants said property owners cannot command rents high enough from extremely low-income tenants to make their developments financially feasible. Throughout the Region, participants said there was a need for additional Section 8 Housing Choice Vouchers and other rental and operating supports.

For example, a not-for-profit organization in Saratoga County said it was selling two of their developments because its clients were unable to obtain Section 8 vouchers, and the organization did not have the resources to maintain them. Participants in Greene County said they have 250 Section 8 vouchers and 900 names on their wait list. Across the Hudson River in Columbia County, one administrator of the Section 8 Program said they have 370 vouchers and 800 names on their wait list. Another administrator in Columbia County (City of Hudson) said they have 200 names on their wait list.

In Rensselaer County, one administrator of the Section 8 Program said the number of vouchers that were made available to local residents has to be reduced due to limited funding. Vouchers

are now being offered in only four municipalities in Rensselaer County. Another administrator in Rensselaer said their program was downsized due to funding cutbacks.

Table 2 below illustrates the number of HCR’s Section 8 Housing Choice Vouchers authorized and leased in the Capital District Region.

**TABLE 2**

<b>HCR SECTION 8 HOUSING CHOICE VOUCHER DATA FOR THE CAPITAL DISTRICT REGION</b>		
<b>County</b>	<b>Number of Vouchers Authorized as of June 1, 2010</b>	<b>Number of Vouchers Leased as of June 1, 2010</b>
Albany	NA	NA
Columbia	236	221
Greene	249	226
Rensselaer	NA	NA
Saratoga	239	221
Schenectady	NA	NA
Warren	NA	NA
Washington	185	184
<b>Region Total</b>	<b>909</b>	<b>852</b>

NA - Not HCR Jurisdiction- direct allocation comes from HUD.

In the Warren-Washington Counties meeting, attendees discussed their Shelter Plus Care Program, which focuses its efforts on homeless individuals with mental illness or substance abuse issues. There are 32 of these subsidies; 16 of which can be used in the community at large and 16 of which are attached to units in the Village of Hudson Falls (Washington County). The attendees said the Program is fully utilized and always has a wait list, with some individuals said to be on the list for up to five months.

**Supportive Services**

In addition to the need for rental assistance and/or operating subsidies, meeting participants said there is a need for supportive services for extremely low-income households. These services include financial fitness education, child care, transportation, job skill training, and case management. Meeting participants in the City of Albany said the lower the income of those being housed the higher the need for supportive services. These participants also said that economies of scale are important in providing an efficient level of services.

Table 3 below illustrates the number of families who are enrolled in HCR’s Family Self Sufficiency (FSS) Program in the Capital District Region. The FSS Program helps Section 8 Voucher tenants by providing opportunities for education, job training, counseling and other forms of social service assistance, so that these families may obtain the education, employment and business, and social skills necessary to achieve self-sufficiency. Low enrollment may be due

to the five year contract requirements that must be fulfilled in order for families to obtain full Program benefits.

**TABLE 3**

<b>HCR FAMILY SELF SUFFICIENCY (FSS) PROGRAM DATA FOR THE CAPITAL DISTRICT REGION</b>					
<b>County</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Albany	NA	NA	NA	NA	NA
Columbia	4	4	3	2	2
Greene	14	12	12	11	9
Rensselaer	NA	NA	NA	NA	NA
Saratoga	0	5	12	18	15
Schenectady	NA	NA	NA	NA	NA
Warren	NA	NA	NA	NA	NA
Washington	0	0	0	0	0
<b>Region Total</b>	<b>18</b>	<b>21</b>	<b>27</b>	<b>31</b>	<b>26</b>

NA - Not HCR Jurisdiction – direct allocation comes from HUD.

**Mixed Income Housing**

Mixed income housing, where higher income and lower income residents live in the same development, was said to be another key to the success of housing extremely low-income households. One meeting participant from the City of Albany said extremely low-income housing should not be concentrated in specific neighborhoods because it engenders NIMBY opposition.

Participants in the City of Albany thought the development of mixed income housing was a desirable outcome of public sector involvement in the provision of affordable housing. Those with knowledge and experience in the low-income neighborhoods of the City said residents have a genuine desire to live in neighborhoods that are not characterized by a concentration of low-income individuals and households.

Attendees in the City of Albany said there are a number of barriers to the development of mixed income housing which originate in the regulations governing affordable housing programs. In particular, participants noted that most affordable housing assistance programs give some preference to proposals and applications for funding based upon the degree they intended to serve low-income households and individuals. Such scoring favors proposals which are largely low-income versus mixed income applications and proposals.

**Special Needs Populations**

Attendees throughout the Region discussed the challenges they face when working with extremely low-income special needs populations, including ex-offenders, the homeless, and the

mentally and physically disabled. Meeting participants said that upon release from prison, ex-offenders struggle to find jobs and have difficulties with money management and housing costs. In Columbia and Greene Counties, attendees said that as these individuals leave prison, they show up on the doorsteps of the local offices of Department of Social Services (DSS) because that is often the only valid address that they have. Attendees said that since local law states that DSS shall provide housing for everyone, they are often trying to house the most vulnerable populations.

Meeting participants said providing safe, affordable, standard housing options for the homeless is an issue. No one has a good count of the homeless because there are those who double up with family and friends and are not captured in homeless counts. It was said that some families in Washington County without permanent housing live in motels for three to four months while trying to find suitable housing.

In the City of Watervliet (Albany County), code enforcement officers are faced with a double-edged sword. As code officials deal with overcrowding through the issuance of code violations, displacement is an unfortunate side effect of code enforcement. While one goal is to avoid displacement of tenants, local code enforcers must also maintain the existing housing stock.

Meeting participants in the City of Albany said there is a significant homeless population, as well as a high number of households at risk of becoming homeless. Family homelessness is linked to a lack of affordable housing and high utility bills which contribute to making housing unaffordable. In the City of Troy (Rensselaer County), it was said that a good portion of those who become homeless are employed. In the City of Schenectady (Schenectady County), attendees said those with disabilities are on housing wait lists for as long as one year to receive accessible housing homeownership opportunities.

### **Homeownership for Extremely Low-Income Households**

Attendees shared their concern about promoting homeownership for those with incomes at or below 30 percent of AMI. While these households may be able to afford a mortgage, high taxes make homeownership unaffordable. It was stated that school taxes in the City of Schenectady are as high as \$400 per month on a home valued between \$80,000 and \$100,000.

Use of the Section 8 Home Ownership Program was also discussed. Organizations across the Region are either phasing out or no longer administering the Program. In Columbia and Greene Counties, the Program is not successful because home prices are unaffordable for those eligible for the Program. In addition, participants reported difficulty in finding affordable housing units that meet the U.S. Department of Housing and Urban Development's Housing Quality Standards (HQS).

Meeting participants in Albany County expressed similar sentiments and noted that when a home fails to meet HQS, the owner often does not have resources to complete the needed maintenance. A not-for-profit organization in Albany County obtained a Community Development Block Grant for a housing study which suggested that more attention should be given to teaching homeowners about home maintenance. This type of training is offered as part of their first-time homebuyer program, and the organization encouraged HCR to fund more home maintenance

courses. Due to the above cited factors, there were less than 10 homeownership closings in the Capital District Region where Section 8 Housing Choice Vouchers were utilized.

### **Extremely Low-Income Seniors**

Meeting participants from the City of Watervliet said that many of the City's senior homeowners have extremely low incomes, with some annual incomes as low as \$12,000. Participants said many older seniors are very proud, have an aversion to government assistance and would rather do without or live in substandard conditions in order to stay where they are. In addition, seniors who own two-family homes often would rather leave the extra unit vacant rather than rent it to a stranger, forgoing needed income.

It was stated that extremely low-income seniors need an array of services and assistance, something akin to supportive housing. Seniors in rural areas are especially in need of help, as they may be left to fend for themselves.

### **NIMBY-Related Opposition to Affordable Housing**

#### *Key Points:*

- *NIMBY-related opposition to affordable housing is coalesced around negative perceptions such as increased school taxes, lowered property values and not wanting "those people" brought into the community.*
- *Local opponents to affordable housing use the SEQR process to stall development.*
- *Partnerships among State and local governments, developers of affordable housing, and the community were seen as a way to combat NIMBY opposition.*

Meeting participants said job growth and the availability of affordable housing were inexplicitly related. Some believe the Region's job growth rate is being stunted by NIMBY-related opposition to affordable housing. Denser housing development is widely acknowledged as one of the ways affordable housing can be feasibly developed but which can also engender NIMBY opposition.

A number of participants noted that most affordable family housing developed in the Capital District is sited in the cities. Affordable senior housing was seen as the predominate type of affordable housing being developed in the suburban and rural communities of the Region. It was suggested that a continuance of this investment trend will contribute to a concentration of poverty in the urban cores of the Region, and there was perplexity among participants about how to encourage affordable family housing development throughout the Capital District Region.

Many participants said that NIMBY opposition in the Region is being tempered by a realization on the part of the populace that their adult children are being priced out of the communities in which they were raised.

## **Examples of NIMBY-Related Opposition**

The unsuccessful effort to create a mixed income, multi-generational, rental and homeownership development in southern Columbia County was shared. The proposed developer said their market study showed there was a need for the project, and the site was properly zoned. Owners of “second homes” in the community were believed to be concerned about increases in school taxes and “those people” being brought into the community. Other objections to the development were based upon it being too large for the village. It was said that NIMBY proponents employed the SEQR process to derail the development.

In Saratoga County, it was said the SEQR process enables much of the NIMBY-related opposition to affordable housing. One participant suggested that SEQR was more of an impediment to the development of affordable housing than local zoning approvals.

In Rensselaer County, several participants shared their experiences with projects which faced NIMBY-related opposition. A proposal for housing for domestic violence victims and deinstitutionalized individuals was offered as an example of a project which faced NIMBY opposition in the City of Troy. This development faced a three-to-four year battle with the City for approvals, and in the end the City Planning Commission turned down the proposal because of concerns over traffic impacts and the development’s intended residents. A developer of a project in the Town of Brunswick believed NIMBY-derived opposition resulted in the requirement for the installation of three miles of water line at a cost of over \$325,000.

NIMBY-related opposition was cited as the biggest single obstacle to the development of affordable housing in the City of Saratoga Springs. Such opposition was said to be very pervasive in that City and that higher development densities, which are required of affordable housing, are a particularly “hard sell.” It was observed that the recent spate of condominium development in downtown Saratoga Springs involved higher development densities but generally faced muted NIMBY opposition due to the higher pricing and the expected tax revenues which would be generated by such developments.

NIMBY-related opposition was not viewed as a major impediment to the housing work that is being performed in the City of Schenectady, as a great deal of it involves the rehabilitation of existing homes and the citizenry is supportive of such work. The exception to this is housing developments intended for special needs populations. A local not-for-profit organization recounted its experience in developing transitional housing utilizing resources from the New York State Homeless Housing Assistance Program. It was said the development faced NIMBY-related opposition for six years despite having the support of the City’s mayor. There was a general reluctance on the part of downtown businesses to support the project. Ultimately, the development was sited downtown and has been a success.

Warren County participants recounted the case of a small affordable housing development which was originally to be located in or at the edge of a small hamlet in northern Warren County. Participants said NIMBY-related opposition to the development’s originally proposed location resulted in its placement away from the hamlet in a somewhat isolated location away from services and businesses. That development faced vacancy issues for an extended period of time after its completion.

In the City of Albany, it was pointed out that poor management of existing developments has the effect of fermenting NIMBY-related opposition for the next affordable housing development. Managers of existing developments need to “self-police” and look to best practices for what can be learned from others in the affordable housing industry. Participants said the City must be sensitive to the amount of special needs housing that is sited in certain neighborhoods of the City. When concentration of special needs housing reaches a tipping point, NIMBY-related opposition becomes vehement.

### **Strategies to Combat NIMBY-Related Opposition**

Capital District Region participants cited the importance of development size and scale when meeting the challenges presented by NIMBY-related opposition to affordable housing. A key determinant in the success of overcoming NIMBY-related opposition was said to be the suitability of a development for the community in which it was to be sited. Some participants said that developers of affordable housing must do a more effective job of public relations in the communities where they plan to develop affordable housing, in part by touting some of the many examples of affordable housing that have been developed in New York.

A member of the development community described their “two-prong” strategy to dispel misconceptions that emerge where affordable housing development is proposed. The strategy relies upon objective data and information about affordable housing which is presented to the community. This is complemented by the forging of partnerships with the community. It was said that establishing relationships with the community prior to the actual development of affordable housing is crucial given the often lengthy timeframes for approvals that are required of housing developments.

Attendees from the City of Watervliet described their carefully planned and conscious outreach to the community surrounding the preservation of a large multi-family affordable housing development in that City. In an effort to pre-empt NIMBY-related opposition to the preservation, the development sponsor spoke to community members about the development, mailed letters to property owners adjacent to the development and circulated flyers with architectural drawings which detailed what the development would look like after the preservation work was completed.

Other participants objected to the premise that it is a developer’s responsibility to win over communities to accept affordable housing and suggested that statutory authority at the State level should be adopted. It was said this would relieve developers of the job of “selling” affordable housing to communities. Meeting participants in the City of Troy suggested that strong anti-NIMBY language or inclusionary zoning regulations should emanate from the State to save on costs which are incurred during pre-development.

Many attendees throughout the Region stressed the importance of dispelling myths which hamper the development of affordable housing. They said there is existing research on the topic of affordable housing that can and should be put to use in this battle. Attendees cited studies which have found (i) property values of homes are not negatively affected by affordable housing; and (ii) households in multi-family housing have, on average, fewer school age children than

those households inhabiting single family homes. In addition, many of the children who would inhabit proposed affordable housing are already enrolled in the local school district which would lead to a smaller-than expected increase of school age children.

An inclusionary zoning ordinance in the City of Saratoga Springs was described as having taken 18 months to draft after copious input from the community. The community's involvement was believed to be a key element in the formulation of that ordinance which set a seemingly realistic density bonus for development which would include affordable housing. However, the actual legislation has yet to be passed as concerns from the business community have emerged over the effect higher development densities could have upon the business climate of the City and property values.

A participant from the Town of Hillsdale (Columbia County) described the efforts of that Town's housing committee which is responding to the need for affordable housing as referenced in its Comprehensive Plan. They are hoping to educate the community about affordable housing and looking to change local zoning laws to encourage the creation of affordable housing in order to sustain the community and combat NIMBY-related opposition.

The New York State Real Property Tax Law, Section 581-a, was cited as a tool which can aid in the development of affordable housing. That law requires that multi-family housing, where at least 20 percent of the units are income restricted, must be assessed for the purpose of local taxation based upon the income that the development will generate for its owners (the income approach). Participants from Warren County stated a town in that County will not lower assessments following Section 581-a based upon their perception that affordable housing residents are benefiting from the Town's programs and expenditures.

In a number of meetings throughout the Region attendees cited the success of Massachusetts' Chapter 40B Statewide Inclusionary Zoning Law (Chapter 40B) in spurring the development of affordable housing. Chapter 40B enables local zoning boards of appeals to approve affordable housing developments under flexible rules if at least 20 to 25 percent of the dwelling units have long-term affordability restrictions. It was said that local businesses are supportive of the regulations engendered by Chapter 40B because it saves money and time in negotiations that typically accompany the siting and development of affordable housing.

## Capital District Regional Report Resource List

### Workforce Housing

- Harvard's Joint Center for Housing Studies' *Strengthening our Workforce and Our Communities Through Housing Solutions*  
[http://www.jchs.harvard.edu/publications/markets/workforce\\_housing\\_report.html](http://www.jchs.harvard.edu/publications/markets/workforce_housing_report.html)
- Housing Policy.Org's Employer-Assisted Housing Page  
[http://www.housingpolicy.org/toolbox/strategy/policies/employer\\_assisted\\_housing.html](http://www.housingpolicy.org/toolbox/strategy/policies/employer_assisted_housing.html)
- Housing Policy.Org's Workforce Housing Page  
[http://www.housingpolicy.org/getting\\_started/what.html#What+is+%22workforce+housing%22%3F](http://www.housingpolicy.org/getting_started/what.html#What+is+%22workforce+housing%22%3F)
- National Association of Home Builders - Workforce Housing Page  
[http://www.nahb.com/reference\\_list.aspx?sectionID=681](http://www.nahb.com/reference_list.aspx?sectionID=681)
- Urban Land Institute J. Terwilliger Center for Workforce Housing  
<http://www.uli.org/ResearchAndPublications/TerwilligerCenterforWorkforceHousing.aspx>
- Urban Land Institute's *Land Use Policy Forum Report: Challenges to Developing Workforce Housing*  
<http://www.uli.org/ResearchAndPublications/Reports/~//media/Documents/ResearchAndPublications/Reports/Workforce%20Housing/DevWorkforceHousing.aspx>

### Extremely Low- Income Housing

- Corporation for Supportive Housing's *Developing and Managing Supportive Housing*  
<http://www.csh.org/html/developing.pdf>
- Fannie Mae Foundation's *Section 8: The Time for a Fundamental Program Change?*  
<http://content.knowledgeplex.org/kp2/cache/documents/71105.pdf>
- Joint Center for Housing Study's *Subsidized Housing and Employment: Building Evidence about What Works to Improve Self-Sufficiency*  
[http://www.jchs.harvard.edu/publications/rental/revisiting\\_rental\\_symposium/papers/rr07-6\\_riccio.pdf](http://www.jchs.harvard.edu/publications/rental/revisiting_rental_symposium/papers/rr07-6_riccio.pdf)
- National Low- Income Housing Coalition's National Housing Trust Fund Information Page  
<http://www.nlihc.org/template/page.cfm?id=40>
- National Low- Income Housing Coalition's *Out of Reach 2010 Report*  
<http://www.nlihc.org/oor/oor2010/>

- U.S. Department of Housing and Urban Development’s Office of Policy Development and Research’s *Worst Case Housing Needs 2007: A Report to Congress*  
[http://www.huduser.org/portal/publications/affhsg/wc\\_HsgNeeds07.html](http://www.huduser.org/portal/publications/affhsg/wc_HsgNeeds07.html)

#### “Not-In-My Backyard” (NIMBY)-Related Opposition to Affordable Housing

- American Planning Association’s *Zoning as A Barrier to Multifamily Housing Development*  
[http://www.huduser.org/Publications/pdf/zoning\\_MultifmlyDev.pdf](http://www.huduser.org/Publications/pdf/zoning_MultifmlyDev.pdf)
- Center for Housing Policy’s “*Don’t Put it Here*”: *Does Affordable Housing Cause Nearby Property Values to Decline?*  
[http://furmancenter.org/files/media/Dont\\_Put\\_It\\_Here.pdf](http://furmancenter.org/files/media/Dont_Put_It_Here.pdf)
- Harvard’s Joint Center for Housing Studies’ *Overcoming Opposition to Multifamily Rental Housing*  
[http://www.jchs.harvard.edu/publications/rental/revisiting\\_rental\\_symposium/papers/rr07-14\\_obrinsky\\_stein.pdf](http://www.jchs.harvard.edu/publications/rental/revisiting_rental_symposium/papers/rr07-14_obrinsky_stein.pdf)
- Harvard’s Joint Center for Housing Studies’ *From Hurdles to Bridges: Local Land-Use Regulations and the Pursuit of Affordable Rental Housing*  
[http://www.jchs.harvard.edu/publications/rental/revisiting\\_rental\\_symposium/papers/rr07-11\\_pendall.pdf](http://www.jchs.harvard.edu/publications/rental/revisiting_rental_symposium/papers/rr07-11_pendall.pdf)
- Knowledgeplex’s Land Use and Housing Planning Page  
<http://www.knowledgeplex.org/topic.html?c=236>
- The Housing Alliance of Pennsylvania’s *Addressing Community Opposition to Affordable Housing Development: A Fair Housing Toolkit*  
<http://content.knowledgeplex.org/kp2/cache/documents/68549.pdf>
- U.S. Department of Housing and Urban Development’s Office of Policy Development and Research’s *Why Not in Our Community? Removing Barriers to Affordable Housing*  
<http://www.huduser.org/Publications/pdf/wnioc.pdf>
- U.S. Department of Housing and Urban Development’s Regulatory Barriers Clearinghouse  
<http://www.huduser.org/portal/rbc>

## **Capital District Region Meeting Participants**

### **Saratoga – Saratoga County (April 21, 2010)**

Bradley Birge, City of Saratoga Springs Department of Planning & Economic Development\*  
Rocco Ferraro, Capital District Regional Planning Commission  
Julie Hoxsie, Saratoga County Economic Opportunity Council  
Scott Johnson, City of Saratoga Springs Mayor  
Richard Kingston, Conifer Realty  
Adam Kirkman, CARES, Inc.  
Budd Mazurek, Saratoga County Rural Preservation Corporation  
John Penzer, Shelters of Saratoga  
Blair Sebastian, NYS Rural Housing Coalition

### **Schenectady – Schenectady County (April 23, 2010)**

Margaret Anderson, Bethesda House  
Ed August, Better Neighborhoods, Inc.\*  
Beverly Burnett, Community Land Trust of Schenectady, Inc.  
Jeff Clark, Habitat for Humanity of Schenectady  
Vickie Hurewitz, Better Neighborhoods, Inc.  
Adam Kirkman, CARES, Inc.  
Ellie Pepper, Better Neighborhoods, Inc.  
Ann Peterson, City of Schenectady  
Jessica Vasquez, Esq., Neighborhood Preservation Coalition of NYS  
Judy Zuchero, Capital District Center for Independence

### **Lake George – Warren and Washington Counties (April 27, 2010)**

Kelly Barker, Warren County Department of Social Services  
Ed Bartholomew, City of Glens Falls Department of Community Development  
Lisa Coutu, Office of Community Services for Warren & Washington Counties  
Robert Landry, Glens Falls Housing Authority  
Wayne LaMothe, Warren County Department of Planning  
Hollie Rapp, Washington County Department of Social Services  
Philip Smith, Avalon Associates, Inc.  
Patricia Tatich, Warren County Department of Planning & Community Development\*  
Pam Wikberg, Homefront Development Corporation

### **Troy – Rensselaer County (April 30, 2010)**

Tom Coates, Catholic Charities Housing  
Joe Fama, Troy Architectural Program,, Inc.  
Randy Hall, Rensselaer County Department of Social Services  
Joanna King, Capital District Regional Planning Commission  
Adam Kirkman, CARES, Inc.  
Hilary Lamishaw, Troy Rehabilitation and Improvement Program, Inc.  
Patrick Madden, Troy Rehabilitation and Improvement Program, Inc.\*  
Gail Padalino, Rensselaer County Housing Resources  
Marlene Papa, ROUSE  
Marge Weldon, Rensselaer Housing Authority

**Watervliet – Albany County (April 30, 2010)**

Nancy Andriano, Town of Colonie Community Development Department  
Mike Asbury, Albany County Executive Office  
Judy Eisgruber, Albany County Rural Housing Alliance  
Matt Ethier, Watervliet Housing Authority  
Rocco Ferraro, Capital District Regional Planning Commission  
Joanna King, Capital District Regional Planning Commission  
Adam Kirkman, CARES, Inc.  
Rosemary Nichols, City of Watervliet Planning & Community Revitalization Department  
Charles Patricelli, Watervliet Housing Authority\*

**Albany – City of Albany (May 3, 2010)**

Duncan Barrett, Omni Housing Development  
Geoff Cannon, Cannon, Heyman & Weiss  
Susan Cotner, Affordable Housing Partnership  
Deborah Damn O'Brien, Catholic Charities Housing /DePaul Housing  
Sherise Gilmore, Neighborhood Preservation Coalition of NYS, Inc.  
Kevin Grinwis, Omni Housing Development  
Rick Iannello, Albany Guardian Society  
Adam Kirkman, CARES, Inc.  
Steve Longo, Albany Housing Authority\*  
Maria Markovics, United Tenants of Albany  
Roger Markovics, United Tenants of Albany & Albany Community Land Trust  
Sue McCann, The Community Builders  
Tom McPheeters, South End Action Committee  
Arlene Way, Arbor Hill Development Corporation

**Hudson – Columbia and Greene Counties (May 10, 2010)**

Brenda Adams, Columbia County Habitat for Humanity  
Roy Brown, Columbia County Board of Supervisors  
Erika Curran, 3D Development Group, LLC  
Jeffrey K. First, Hudson Housing Authority  
Kenneth Flood, Columbia County Planning Department\*  
Karl Heck, Greene County Economic Development, Tourism and Planning  
Lawrence J. Krajeski, Catskill Mountain Housing Development Corporation  
Ellen G. Levy, Hillsdale Housing Committee  
Peter J. Markou, Hudson Development Corporation/Town of Catskill  
Paul Mossman, Columbia County Department of Social Services  
Kevin O'Neil, Housing Resources of Columbia County, Inc.  
Kira Pospesel, Greene County Department of Social Services  
Richard Scalera, City of Hudson Mayor  
Tina Sharpe, Columbia Opportunities, Inc.  
Michaele Williams-Riordon, Columbia County Department of Social Services

\*Meeting Host