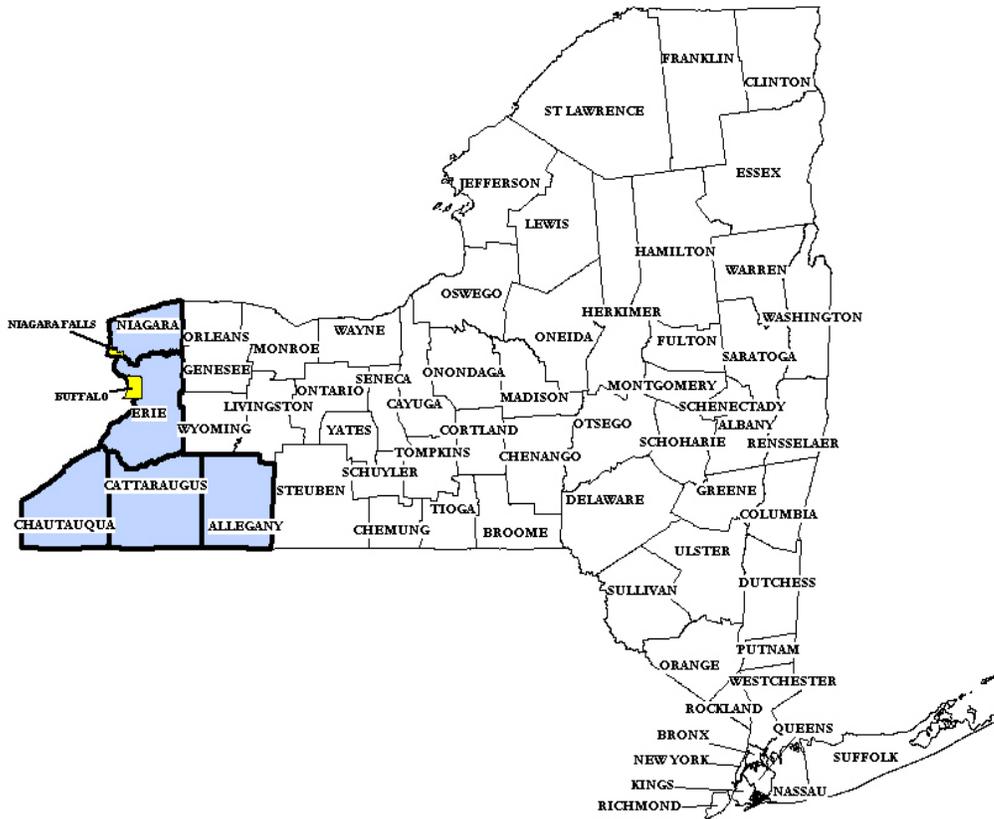


New York State Division of Housing and Community Renewal
Statewide Affordable Housing Needs Study

WESTERN NEW YORK REGIONAL REPORT

Prepared by the Office of Policy Research and Development
October 2008



Introduction

This report describes the affordable housing issues and needs of the five counties that comprise the Western New York Region: Allegany, Cattaraugus, Chautauqua, Erie and Niagara (the Region).

During the month of August 2008, information regarding the affordable housing and community development needs of the Region was obtained through a series of focus group meetings held by the Division of Housing and Community Renewal (DHCR) with local officials and housing experts. The information contained in this report is a distillation of the comments, observations and opinions of the participants who attended these focus group meetings. In addition, a number of site visits were conducted throughout the Region.

This report contains U.S. Census and American Community Survey data intended to identify demographic and housing related changes in the five counties from 1990 to 2006 (see accompanying tables). However, Allegany County lacks the population density necessary to obtain 2006 American Community Survey results. Data for that County was confined to the 1990 and 2000 U.S. Census.

Regional Overview

The Region is bordered by Lake Ontario to the north, the state of Pennsylvania to the south, the Finger Lakes Region to the east and Lake Erie, the Niagara River and Canada to the west. Western New York is home to the second largest city in the State, the City of Buffalo.

A major issue discussed by participants has been the drastic population loss experienced by the Region. According to the *Framework for Regional Growth: Erie & Niagara Counties, New York*, a document prepared by the Erie-Niagara Framework for Regional Growth Steering Committee and The HOK Planning Group, between 1960 and 2000, Erie and Niagara Counties “lost 137,000 residents or 10.5 percent of its population, with cities and villages experiencing significant losses.” The remaining counties in the Region have seen similar downward population trends.

An aging population is a source of concern for many cities, towns and villages across the Region. It was stated that as young adults continue to leave the Region, senior residents make up a larger proportion of the populace, causing the Region to age much faster than the nation as a whole.

Communities across the Region contain housing stock in excess of the needs of their current population. This has led to the Region being plagued with substandard housing and high vacancy rates.

The need for additional weatherization and home rehabilitation funding was a consistent theme throughout the Region. Wait lists maintained by organizations

receiving weatherization assistance directly from DHCR average close to three years (representing over 600 households). While some participants said a lack of staff capacity within these organizations was a contributing factor to the lengthy wait lists, they believe additional resources are still warranted.

Counties along the southern portion of the Region, Allegany, Cattaraugus and Chautauqua, are mostly rural. According to the 2000 U.S. Census, these counties have some of the lowest median incomes in the State; \$32,100, \$33,400 and \$33,500, respectively (roughly 76 percent of the New York State median income). Although there are manufacturing businesses in the area that offer employment opportunities for skilled workers, finding living wage jobs is difficult for many residents.

Participants called for more flexibility in DHCR programs in order to address the unique and varied needs of rural communities in the southern section of the Region. Organizations tend to align what they would like to accomplish with what they perceive will get funded by DHCR.

The Seneca Nation of Indians has a major presence in Western New York. They have over 7,200 enrolled members and hold title to three territories in New York State. One of these territories is the City of Salamanca in Cattaraugus County. The Seneca Nation of Indians is active in the gaming industry in the Region. They own and operate casinos in Cattaraugus and Niagara Counties. A third casino is under construction in Erie County. Although sometimes controversial, the casinos have created thousands of jobs in the Region and provide financial resources to the local governments in which they are sited.

Regional Affordable Housing and Community Development Issues

Housing Quality and Stock

The primary housing issue raised by meeting participants was the preservation and rehabilitation of both rental and owner occupied units. Participants said the Region has some of the oldest housing stock in the nation. They said individuals and families are living in low quality housing, especially in rural areas. Many homeowners and property owners cannot afford to make necessary repairs. In the southern section of the Region the rehabilitation of the existing housing stock was cited as more important than the creation of new housing.

The housing rehabilitation needs of Chautauqua County were highlighted through an example offered by a participant. A not-for-profit organization in that County had to close its rehabilitation program wait list after it had reached more than 350 households. In addition, Chautauqua County's Office for the Aging has over 360 households on their housing rehabilitation wait list.

Participants in Erie County said they do not have the adequate resources required to address the demand for home rehabilitation. The County rehabilitates 30 to 40

homes per year, yet still has a wait list of over 200 households. A participant from the Town of Tonawanda said there are 600 families on their rehabilitation wait list and the average cost to rehabilitate a home in the Town is between \$20,000 and \$25,000. A participant from the Town of Cheektowaga said their home rehabilitation wait list is over one year, owing to the Town's lack of staff capacity and/or funding. The Towns of Amherst, Cheektowaga and Tonawanda formed a consortium to deal with the issues they face in home rehabilitation. This consortium receives resources directly from HUD.

Participants from the southern portion of the Region discussed the difficulty of incentivizing rental rehabilitation activity. They said many property owners of affordable housing view their properties solely from a cash flow perspective. Participants said the owners have little incentive to spend their own capital on improvements to their rental properties. Thus, some of the lowest income people in the area live in housing which is in the worst of condition.

Participants discussed the role HUD Housing Quality Standards (HQS) play in the decisions they make regarding rehabilitation activity. One participant from Chautauqua County stated they prefer to expend limited resources repairing leaking roofs rather than bringing homes to full HQS, because fixing roofs is the first line of defense against more extensive damages.

Erie County's Rental Rehabilitation Program, tailored for owners who rent to low- and moderate- income tenants, provides loans to property owners whose rental units fail to meet one or more standards as required by applicable local, state, and federal housing codes. According to a participant, the County is finding it difficult to entice absentee owners into the Program.

Adaptive re-use of existing housing stock was cited as being of paramount importance particularly in the small villages and towns that are dispersed throughout the three southern counties in the Region. It was opined that the adaptive re-use of commercial space using Empire State Development Corporation's Restore NY Program should be the model for adaptive re-use. For example, in the City of Jamestown a former manufacturing facility was converted to rental units.

The demolition of old, vacant houses in good neighborhoods was cited as a particular concern in the southern counties of the Region. Participants said special considerations are called for when undertaking such demolition because of the high incidence of asbestos in the older housing stock in the area.

It was said that Jamestown has many vacant homes and resources are needed to undertake demolition. Attendees said the funds that are earmarked for demolition must be used more efficiently. They also said that programs and guidance were needed to assist owners so that structures do not deteriorate to the point where demolition is necessary.

Participants from Erie County said they have seen an increase in the number of demolition funding requests in the last three years. For example, in the rural Village of Angola, resources are needed for demolition and streetscape work for their downtown area, which is close to 60 percent vacant. Participants suggest that an alliance be formed between the County and the State to pull together a group of experts to develop strategies to sustain rural communities.

Attendees from Erie County also said there is a need for family housing, but there are not enough subsidies or organizations willing to develop this type of housing. The County has funding available for family housing, however, few developers take advantage of the resources. A project in the Village of Boston is the only family housing being developed in the outer ring areas. In the Village of Alden an existing project is struggling because of a lack of deep subsidies needed to serve families of varied incomes. Some participants felt that more family housing could be developed if there were more housing preservation companies interspersed throughout the County. Other participants disagreed about the need for additional Preservation Companies, and instead advocated for development teams or groups partnering with developers.

The City of Lackawanna, the second largest city in Erie County, has experienced much economic distress in the years following the closure of the Bethlehem Steel Plant. Much of the housing in the City is public housing, particularly in the First Ward where many of the residents are very low- income. Participants said the public housing there is in need of substantial capital improvements and repairs. They also stated that many of the public housing residents would like to avail themselves of other housing options, but have limited alternatives. Participants agreed that better collaboration between the City and the Lackawanna Housing Authority is needed. They also recommended that the local Preservation Company work with people in the community to better understand their needs, and take advantage of funding that may not be accessible to the City.

Affordability

Participants in the southern section of the Region discussed the effects diminished wages and benefits have on housing affordability. Employment opportunities that currently exist in the area often do not offer a high wage scale or generous benefit packages, forcing employees to purchase such benefits out-of-pocket. These purchases diminish disposable income which in turn decreases the amount many households have to spend on housing. Participants said residents often have enough for a down payment but lack the income needed to meet the expenses that come with homeownership, such as property and school taxes, utility bills and maintenance.

It was stated that affordability in the southern section of the Region is often a function of housing condition. For instance, energy costs are becoming a major determinate of affordability. The condition of the housing impacts the amount, type and duration of energy use, thus affecting the cost of energy to the resident.

Attendees discussed how seemingly affordable home prices in the area give rise to a misleading impression of affordability. They said conceptions of affordability evaporate when the condition of aged stock is taken into account.

Erie County meeting participants said the median sales price of single family homes varies across the County. In the City of Lackawanna's First Ward, home prices are approximately \$30,000; in the first ring suburbs, such as the Town of West Seneca, prices are around \$70,000; and in the second ring suburbs, such as the Town of Lancaster, the prices are higher at over \$100,000. Participants said these price levels are generally reflective of the income levels of the residents in their communities. They said although home prices are relatively low, rising maintenance costs, property taxes and school taxes make homeownership difficult for some local residents.

Participants in Niagara County pointed out the local economic conditions can preclude the provision of quality rental housing. They cited the fact that three bedroom apartments can be rented for only \$450 per month in the City of Niagara Falls, whereas rents of \$300 are typical in rural areas of the County. Such rents constrict owners from making significant investments in their properties.

The need for additional weatherization funding was stated in all meetings across the Region. In Cattaraugus County, a Preservation Company receives calls daily for weatherization assistance. They have a wait list of more than three years, which includes 600 households. In Chautauqua, the wait list is estimated at five years and includes a similar number of households. Niagara County participants said there are approximately 700 households on the County's weatherization program wait list. Niagara's program is only available to homeowners. It was suggested that the program should allow owners of rental units which house special needs populations to be eligible to participate.

Special Needs/Supportive Housing

Meeting participants discussed the housing needs of those with a mental or physical illness and seniors. In the southern counties of the Region it was said the population most in need are those who live in adult homes. It was estimated that 50 percent of this population has a mental illness or some type of issue which precludes them from living alone. Participants said the capital resources available from the Office of Mental Health by themselves do not provide feasibility for projects serving the mentally ill. It was pointed out special needs populations, such as the mentally ill, generally have the lowest incomes and much of that income goes to housing and services.

Attendees from the southern counties said the need for education-based services such as household budgeting, basic home repair, mentoring and guidance are needed. A participant said it is important to recognize at the outset the service needs of potential tenants. Participants said it is not unusual for tenants to be third and fourth generation social services users.

In Erie County, attendees said meeting the housing needs of the County's aging population was an immediate area of concern. The County is aging at a rate faster than that found in the nation as a whole, owing in large part to the outmigration of young adult households. This in turn is forcing a number of communities in the County to deal with the housing issues associated with residents aging in place. Participants said senior housing is more readily developed than family housing but assisting senior residents who become physically disabled brings with it a new set of challenges.

Housing the mentally and physically disabled was also raised as an issue in Erie County. A participant from the Town of Amherst said the Town recently received its 57th proposal for a group home for these populations. It was stated that "not-in-my-backyard" (NIMBY) issues are diminishing because the Town has refused to oppose special needs housing.

Program Alignment

Participants in the southern counties of the Region thought DHCR's funding decisions emphasize urban areas at the expense of rural communities. They felt rural areas do not receive a fair share of resources from DHCR administered programs. These participants disagreed with DHCR's decision to forgo the concept of "geographic distribution" when allocating Low- Income Housing Tax Credit (LIHC) and Low- Income Housing Trust Fund (HTF) resources. They said the "geographic distribution" concept must be re-introduced into DHCR's funding decision matrix to assure rural areas get a fair share of resources. A similar sentiment was expressed with regard to DHCR's CDBG funding in rural areas of the Region. Participants stated that only two grants were awarded to rural Western NY communities, both of which were used for infrastructure improvements and not housing rehabilitation.

The income targets which are part of the DHCR program scoring were also discussed by the attendees from the southern counties. It was stated that the statutory requirements of most programs which emphasize serving low- income populations, often runs counter to their mission of "turning neighborhoods around." Attendees said programs must be available to a larger segment of the population. A benchmark figure of 120 percent of area median income (AMI) was offered.

Attendees provided an examination of the areas that are eligible for DHCR's Urban Initiative (UI) and Rural Area Revitalization Program (RARP). It was pointed out the UI Program is available to municipalities with a population of 53,000 or more and RARP is available to municipalities with a population of 25,000 or less. Participants said there are 28 cities in the State that are ineligible for either Program.

Attendees expressed disappointment in their attempts to use 4% LIHC and tax-exempt financing for projects with fewer than 40 units. They said the southern

counties of the Region are thwarted in their pursuit of affordable housing by the transaction costs associated with LIHC projects and feasibility thresholds, such as the number of units in the project.

Regional Affordable Housing and Community Development Assets

- Housing organizations committed to affordable housing creation, preservation and rehabilitation.
- Location - proximity to the Canadian border.
- Institutions of higher education.
- Available workforce.
- Seneca Allegany Casino and Seneca Niagara Casino and Hotel.

Regional Affordable Housing and Community Development Needs

- *Rehabilitation and modernization funds for existing housing stock:* capital improvements and repairs of both homeowner and rental properties.
- *Vacant property rehabilitation and demolition:* rehabilitate, preserve or demolish vacant and blighted properties; funds for acquisition, substantial rehabilitation and re-sale program as an additional activity carried out by Community Housing Development Organizations.
- *Very low- income housing:* rental opportunities for those who are being priced out of the rental market or living in substandard housing.
- *Affordable homeownership:* affordable homeownership opportunities which match the economic realities of the existing populace.
- *Economic development opportunities:* employment opportunities with living wages and company sponsored fringe benefits.
- *Transportation in rural communities:* public transportation to serve residents in rural areas of the Region.

Regional Highlight – Cities of Buffalo and Niagara Falls

City of Buffalo

The City of Buffalo is located in Erie County in Western New York and sits on the eastern shores of Lake Erie. It is the County seat and is the second largest city in New York State. After the opening of the Erie Canal in 1825, the City became a major trading and transshipment hub. At the beginning of the 20th Century, Buffalo was the 8th largest city in the country. It was the site of the country's largest grain-milling center and the largest steel-making operation in the world. When these industries left the "Queen City," so did much of the City's population and wealth.

Just after World War II, Buffalo had over 500,000 residents. By 2006, the City's population had fallen to 248,000. Today, according to the U.S. Census figures, Buffalo is the third poorest city in the Nation. The economic situation of the City is reflected by the anecdotal statistics shared by meeting participants, such as a

high school non-completion rate of 42 percent, 54 percent of the population not owning cars, median household incomes of \$11,000 and unemployment rates of 19 percent in select neighborhoods.

According to the 2006 American Community Survey, the median household income for the City is \$27,900 and 30 percent of residents live below the poverty level. Contrary to the higher homeownership rate in Erie County of 66 percent, the rate for the City of Buffalo is only 44 percent. Compared to the City's homeowners, renters are more financially burdened by housing expenses. Approximately 50 percent of renters spend 30 percent or more of their income on rent, while 28 percent of homeowners spend 30 percent or more of their income on housing costs.

Housing Quality and Stock

Participants said the City's primary affordable housing issue is the lack of resources to address rehabilitation, vacancy and demolition. These problems have been largely brought about by the severe decline in population and catastrophic job losses.

According to participants, over 70 percent of the City's housing stock was built prior to the adoption of lead-based paint standards; 60 percent prior to 1959. The City has a plentiful supply of housing but a substantial amount of it is in substandard condition. It was stated the average cost of rehabilitation is close to \$150,000 for a single home, which is high relative to the post-rehabilitation value. Participants said it is impossible to rehabilitate a house when they are faced with public funding caps of \$100,000. The City and neighborhood organizations face hard decisions as to whether houses should be rehabilitated or demolished, knowing the negative impact vacancies and abandonment have on their communities.

The City's population loss has left it with an oversupply of housing stock. This oversupply has led to extensive abandonment and has become a major issue in the City. A participant said there are over 250 vacant one acre parcels in the City. In addition, as a result of demolition of abandoned properties, the City owns 25 percent of the land mass. Some participants believe there are nearly 17,000 vacant housing units in the City. One participant has been using the U.S. Postal Service to study the abandonment/vacancy problem and stated there are over 19,000 undeliverable addresses in the City. This number will increase as the population continues to age and derelict properties are demolished. Participants said the oversupply of housing units coupled with a shrinking population has led to quality of life issues. The presence of vacant buildings has a negative effect on the desirability of neighborhoods and such buildings often become havens for illegal activity. One participant cited a case in point of an arsonist setting fire to a vacant home planned for rehabilitation. Several attendees spoke of the City's policy to abandon neighborhoods they believe are not

salvageable and emphasized the City cannot continue to disinvest in neighborhoods.

Attendees discussed the City's plan to address the dangers and blight of vacant structures. This plan, called the "5 in 5" Demolition Plan, targets the demolition of 5,000 structures in five years. The time frame of the demolition process, as well as demolition costs, can vary widely depending on each building's condition, location and other factors, such as the presence of asbestos. It was stated that demolition costs, however, are reduced when buildings are grouped together. Some participants voiced concern about long term solutions to the City's vacant building problem and the locations of revitalization efforts.

Soil contamination in Buffalo's residential neighborhoods was cited as a serious issue. Participants said cleaning sites to meet New York State soil remediation standards adds greatly to development costs. Organizations are spending up to \$35,000 per lot to address the issues related to contaminated soil. Examples were given where soil remediation costs for two projects were \$25,000 and \$45,000. It was said that soil removal for a planned Homeless Housing Assistance Program project will add \$250,000 to the cost of that development.

Downtown Revitalization and Main Streets

According to some meeting participants, Buffalo's downtown area is "booming." Approximately 1,000 loft style apartments have been developed there in recent years. High-end rentals have attracted young adults and professionals to Center City. This type of development has been praised by many while others expressed concern about the dichotomy of a growing downtown area surrounded by low-income neighborhoods.

Some participants suggested that recent development has not provided a sufficiently diverse housing stock in the downtown area. An attendee said if this lack of diversity goes unaddressed, the City of Buffalo will become a "jewel in a donut;" implying a pocket of revitalization will be surrounded by impoverished neighborhoods. Participants also spoke of realizing a downtown with a higher level of activity and recommended continuing efforts to build a foundation of mixed use development.

Program Alignment

Participants said affordable housing needs are difficult to address because of federal regulations such as award limits on HOME funds. Weatherization funds were also said to be limited with one organization reporting a three year wait list. According to one participant, funding is available for housing construction, rehabilitation and preservation, however, limited resources are available for residents. It was stated that individuals and families are in need of guidance, education, advocacy and services. For example, assistance for homeowners facing foreclosure is limited. Intervention could keep people in their homes. The

City of Buffalo does not provide funding to local not-for-profit organizations for housing counseling. Funding for these services is needed from other sources.

Participants discussed capacity issues facing several neighborhood organizations. They said they do not have the resources to recruit and retain employees. Although neighborhood organizations are aggressive, they often only have a single person performing a myriad of tasks. It was said when such a person is taken out of the mix, the organization's capacity to perform is seriously jeopardized.

Collaborations were said to be an important component of capacity building. Participants shared their collaborative efforts with organizations such as AmeriCorps and the University of Buffalo's Law School and Planning Department. The value of the work of interns in neighborhood organizations was recognized, as well as the financial contributions of foundations.

Neighborhood Revitalization

The east side of the City largely consists of low- income African-American residents. Participants said the Broadway and Fillmore area was rife with extreme poverty and high crime rates. Throughout the east side there are streets with numerous abandoned buildings or vacant lots. It is not unusual for some streets to have two or three occupied homes standing alone in an otherwise vacant area.

The west side of the City is primarily comprised of low- income Latino residents. One participant said parts of the west side are known as the "land of the impoverished homeowner." Close to 80 percent of the homes in this section need roof replacements. The homeownership rate referenced by this participant was said to be as low as 18 percent, and homeowners are primarily seniors. Some renters are paying more than 40 percent of their gross income on rent. The participant said quality rental housing is needed in this neighborhood, in addition to a long-term plan to address the overall housing needs of the City.

While touring Buffalo, it was noted that the revitalization of the area surrounding the Roswell Park Medical Campus, located in the Fruit Belt Neighborhood, has been a priority for the City. The area was considered one of the worst neighborhoods in the City, but is now largely revitalized and repopulated due to the positive effects of the medical campus. Expansion of buildings and medical services are also being considered.

Several participants said the State's constitutional prohibition of the gifting of public funds or assets by municipalities is precluding the City from realizing the revitalization potential of homesteading. They believe that by permitting homesteading, the City would be able to distribute the nearly 1,000 units of vacant property and land it owns to persons willing to take a stake in the City's future, including both newcomers and existing residents.

City of Niagara Falls

The City of Niagara Falls is located in Niagara County. Named for the famous waterfalls, the City sits on the Niagara River across from Niagara Falls, Ontario. Participants said Niagara Falls, Ontario's economy is based on tourism and over the years has been able to grow and continuously capitalize on this industry. On the other hand, Niagara Falls, New York grew to a great extent around the industries that located in the area to take advantage of the electric power generated from the water resources of the Region. Many of the larger businesses located in the City were in the chemical industry. Niagara Falls once had the highest concentration of chemical plants in the world. When those businesses closed or relocated their operations to other parts of the country and world, the local economy suffered.

In 1978, President Carter declared a federal emergency in the City's Love Canal Neighborhood. The area had been developed atop a landfill of chemical waste from Hooker Chemical. The area experienced a high incidence of cancer among residents. Subsequently over 400 homes were demolished and many families were displaced by the remediation and clean up efforts. De-industrialization, foreign competition and concerns over environmental damage put the City into an economic tailspin by the late 1970s. The population of the City plunged as did the number of jobs in its industrial base.

Niagara Falls is the largest city in Niagara County with a population of 55,600 in 2000; down from 102,000 in 1960. In 2000, the median household income for the City was \$26,800 and 20 percent of residents lived below the poverty level. Contrary to the higher homeownership rate of 70 percent in Niagara County, the rate for the City was only 58 percent. Compared to the City's homeowners, renters are more financially burdened by housing expenses. Approximately 45 percent of renters spend 30 percent or more of their income on rent, while 20 percent of homeowners spend 30 percent or more of their income on housing costs.

Housing Quality and Stock

Meeting participants said the primary affordable housing and community development goal for the City of Niagara Falls is increasing homeownership for low- and moderate- income households. The City has created a homeownership center to assist in advancing the concept of homeownership. Participants said progress has been slow, but they are moving forward and gaining momentum. Attendees said creating a homeownership market for the City's low- income residents is fraught with obstacles as the City has both high poverty and unemployment rates. Currently, there are not enough subsidies for low- income individuals and families to become homeowners.

Participants said much of the City's housing stock is occupied by aged residents. It was stated that in one neighborhood of the City over 50 percent of homeowners

were seniors. Participants questioned who will replace such seniors as they age out of their current housing.

Much of the housing stock in Niagara Falls was built in the 1920s. Attendees said many homes are in substandard condition and require substantial renovations. The City also has the highest percent of substandard buildings in the County. Rehabilitation and renovation costs for some single family homes are estimated to be between \$25,000 and \$32,000. In light of these costs, it was stated the \$25,000 rehabilitation cap under the HOME Program does not allow organizations to complete the work that is required.

Attendees stated the City encounters problems in the enforcement of their building codes. Some participants said the City's focus should be on ensuring homes are safe and decent, and suggested adopting a "grandfather clause" for existing buildings which would exempt them from full code compliance. Attendees said the cost to bring all of the City's residences up to current code would be astronomical.

Meeting participants also shared their concern about the City's existing infrastructure. It was said that in order to build quality communities, reliable infrastructure is needed. Roads, water and sewer need to be improved. Although some infrastructure funding is available, it is not sufficient to make all needed investments across the City.

Affordability

Compared to other communities across the State, participants said housing in Niagara Falls is considered to be affordable. Home prices range between \$30,000 and \$130,000. A typical three bedroom apartment rents for \$450 (plus utilities) and the Niagara Falls Housing Authority has units which rent from \$50 to \$600. However, participants were in agreement that perceptions of affordability should be tempered by the economic conditions of the Region. Median household income in the City is under \$27,000 and 30 percent of the City's children live below the poverty level. Senior homeowners not current on their taxes are unable to obtain needed assistance from the City.

Some attendees believe the City's former dependence on the chemical industry contributes to the continuing economic challenges faced by the City and cited the employment issues encountered by both the for-profit and not-for-profit sectors of the City. Social service organizations that service the most vulnerable of the City's populations are particularly impacted by staff retention issues.

Participants believe "the right people," namely private developers, must be brought into the City's decision-making process in order to bring good paying jobs to the area. Some suggested working more closely with the New York Power Authority, recognizing that inexpensive electric power can be an attraction for businesses.

Special Needs/Supportive Housing

Participants said funding for special needs and supportive housing is limited. The City only has \$110,000 that it allocates to up to six agencies for shelters and transitional housing. Funding at the County level flows through the County's Department of Social Services. Resources for the Niagara County YWCA come from the City as well as the State's Homeless Housing Assistance Program and Supported Housing for Families and Young Adults Program. Participants also said obtaining funding from HUD's Continuum of Care is becoming difficult. It was stated that HUD's applications are not user friendly and funding decisions tend to be geared toward large organizations.

According to a participant from the Niagara Falls Housing Authority, some of their tenants are mentally ill and/or physically disabled. It was pointed out these populations generally migrate to cities where affordable housing is available.

Participants from the Niagara County YWCA discussed the housing needs of homeless women and children, especially for mothers with more than five children. Participants said funding for support services is needed as this population often has compromised life skills, mental health and substance abuse issues.

Another topic raised was housing for ex-offenders. Participants said prisoner re-entry is an emerging issue in the City. Niagara Falls has approximately ten parolees per month re-entering the community. It was pointed out parolees must serve their parole in the community where their crime was committed. NIMBY issues are prevalent and agencies assisting this population find it difficult to obtain funding for this effort. The City's Probation Director created a parole re-entry task force to address this issue.

Homelessness among veterans was also raised. It was said older veterans still suffering from post-traumatic injuries have issues and are generally isolated from the community. The homeless shelter that once catered to veterans expanded their outreach to other individuals, leaving veterans with a reduction in the special treatment they once received.

Downtown Revitalization and Main Streets

During the 1960s Main Street was the City's primary shopping district. Now the street consists primarily of vacant commercial and retail space. The development of a nearby shopping mall and the City's severe population loss contributed greatly to the decline of the downtown area. Many properties in the downtown area are owned by one individual who is engaged in the revitalization effort. Not-for-profit organizations also are beginning to acquire some of the derelict properties. Participants said businesses are needed on the lower levels of the existing buildings, and most agree that mixed use development is important.

Neighborhood Revitalization

The City of Niagara Falls is comprised of several distinct neighborhoods. According to a participant, the city-wide vision for community development includes economic development ("light industry-good paying jobs") and housing preservation and rehabilitation.

The North End is a predominantly minority neighborhood. Most of the housing in that neighborhood is rental. It was said the North End once had the worst housing conditions in the City. There are still many vacancies and burned out and boarded up buildings. However, the neighborhood is now experiencing some revitalization. The Niagara Falls Housing Authority is building new rental units, as well as rent-to-own units, through its use of HUD's HOPE VI Program.

The South End, "Little Italy," is largely comprised of owner occupied units. The commercial strip on Pine Avenue, which runs east to west through the South End, was once a thriving area. There are still a number of businesses on Pine Avenue, but some vacancies are seen.

The Echota Neighborhood is the community development target area for the City. The original housing stock of the neighborhood was intentionally built adjacent to manufacturing plants, allowing employees to walk to work. Most of these manufacturing jobs are gone, but the housing stock remains. It was said the City is working with the Niagara Area Habitat for Humanity to construct new homes similar to the existing structures.

Affordable Housing and Community Development Assets of Buffalo – Niagara Falls

- Established network of experienced affordable housing advocacy and development organizations.
- Cultural, social and arts entertainment.
- Historic architecture.
- Natural resources – Lake Erie, Buffalo and Niagara Rivers.
- Stable housing costs and market.
- Institutions of higher education.
- Bi-national location (Canada-USA).
- Seneca Niagara Casino & Hotel.
- People – resilient and trainable for skilled positions.
- Niagara Falls.

Affordable Housing and Community Development Needs of Buffalo – Niagara Falls

- *Vacant property rehabilitation and demolition*: rehabilitate, preserve or demolish vacant and blighted properties.

- *Rehabilitation and modernization funds for existing housing stock*: capital improvements and repairs of both homeowner and rental properties.
- *Very low- income housing*: rental opportunities for those being priced out of the rental market or living in substandard housing.
- *Low- income housing with services*: family rental projects with supportive services, including after school care, job training, social service activities, etc.
- *Affordable homeownership*: affordable homeownership opportunities which match the economic realities of the existing populace.

Western New York Region U.S. Census Data

<i>Social, Demographic & Income Indicators</i>	1990	2000	2006*
Population	1,465,887	1,443,743	NA
Median Age	31.8	37.9	39.6
Median Household Income	\$27,337	\$37,523	\$42,106
% of Individuals Below Poverty Level	12.0	12.3	14.4
% of HHs w/ Publicly Assisted Income	9.0	4.3	3.0
<i>Housing Prices & Affordability</i>			
Median Value of Owner Occupied Units	\$66,108	\$82,159	\$100,225
Median Contract Rent	\$284	\$396	\$481
% of Owners w/ Monthly Housing Costs >=30%	12.1	20.8	24.9
% of Renters w/ Monthly Rent >=30%	43.2	41.9	45.5
<i>Housing Quality & Stock</i>			
Median Year Built	1949	1952	1951
% of Occupied Units -- Owner Occupied	65.6	67.2	67.4
% of Occupied Units -- Renter Occupied	34.4	32.8	32.6
<i>Other</i>			
Affordability Index**	2.4	2.2	2.4

Western New York Region Housing Awards 2000 to 2007

<i>State Agency</i>	Total
DHCR/HTFC	\$347,687,598
Low-Income Housing Credit	\$180,626,700
Low-Income Housing Credit (4% as-of-right)	\$54,280,950
HOME	\$30,692,116
Housing Trust Fund	\$21,549,969
Neighborhood/Rural Preservation Companies	\$15,196,577
NY State Low-Income Housing Tax Credit	\$12,276,670
Homes for Working Families	\$6,740,000
New York Main Street	\$3,382,400
Housing Development Fund	\$3,000,000
Rural Rental Assistance Program	\$2,228,280
Turnkey	\$1,800,000
Access to Home	\$1,182,674
RESTORE	\$686,250
Rural Area Revitalization Program	\$479,620
Urban Initiative	\$142,700
NYHomes	\$141,172,782
HFA	\$125,402,240
AHC	\$15,770,542
New York State CDBG Small Cities	\$13,422,692

* Data for Cattaraugus, Chautauqua, Erie and Niagara Counties only.

** Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

Note: Figures for the NY State Low- Income Housing Tax Credit, Low- Income Housing Credit and the Low- Income Housing Credit (4% as-of-right) Programs reflect the 10-year allocation amount, including applicable allocations of tax credit to HFA.

Western New York Region U.S. Census Data Multi-County Comparison Table (Select Indicators)

<i>Social, Demographic & Income Indicators</i>	Population			Median Household Income			% of Individuals Below Poverty Level		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Western NY Region	1,465,887	1,443,743	NA	\$27,337	\$37,523	\$42,106	12.0	12.3	14.4
Allegany County	50,470	49,927	NA	\$24,164	\$32,106	NA	13.3	15.5	NA
Cattaraugus County	84,234	83,955	81,534	\$23,421	\$33,404	\$39,066	13.5	13.7	14.7
Chautauqua County	141,895	139,750	135,357	\$24,183	\$33,458	\$37,950	13.3	13.8	16.0
Erie County	968,532	950,265	921,390	\$28,005	\$38,567	\$42,494	11.9	12.2	14.5
Niagara County	220,756	219,846	216,130	\$28,408	\$38,136	\$44,197	10.5	10.6	12.8
<i>Housing Prices & Affordability</i>	Median Value of Owner Occupied Units			% of Renters w/ Monthly Rent >=30%			% of Owners w/ Monthly Housing Costs >= 30%		
	1990	2000	2006*	1990	2000	2006*	1990	2000	2006*
Western NY Region	\$66,108	\$82,159	\$100,225	43.2	41.9	45.5	12.1	20.8	24.9
Allegany County	\$37,500	\$51,300	NA	37.7	41.2	NA	8.4	19.3	NA
Cattaraugus County	\$42,000	\$59,000	\$74,100	35.8	34.5	41.9	8.7	17.7	20.9
Chautauqua County	\$47,600	\$62,700	\$75,300	41.8	39.4	49.2	10.1	20.4	23.4
Erie County	\$73,600	\$88,200	\$108,900	44.3	43.2	46.7	12.7	21.4	25.1
Niagara County	\$62,200	\$80,900	\$90,700	41.5	39.2	38.4	12.7	20.0	26.8
<i>Housing Quality & Stock</i>	% of Owner Occupied Units			% of Renter Occupied Units					
	1990	2000	2006*	1990	2000	2006*			
Western NY Region	65.6	67.2	67.4	34.4	32.8	32.6			
Allegany County	73.1	73.9	NA	26.9	26.1	NA			
Cattaraugus County	73.2	74.4	73.1	26.8	25.6	26.9			
Chautauqua County	68.6	69.3	69.7	31.4	30.7	30.3			
Erie County	63.7	65.3	65.9	36.3	34.7	34.1			
Niagara County	68.1	69.9	70.7	31.9	30.1	29.3			
<i>Other</i>	Affordability Index**								
	1990	2000	2006*						
Western NY Region	2.4	2.2	2.4						
Allegany County	1.6	1.6	NA						
Cattaraugus County	1.8	1.8	1.9						
Chautauqua County	2.0	1.9	2.0						
Erie County	2.6	2.3	2.6						
Niagara County	2.2	2.1	2.1						

* Data for Cattaraugus, Chautauqua, Erie and Niagara Counties only.

** Affordability Index (Median Value of Owner Occupied Units/Median Household Income).

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Western New York Region Meeting and Site Visit Participants

Salamanca – Allegany, Cattaraugus and Chautauqua Counties (August 26, 2008)

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Amanda Bleck, City of Jamestown, Planning & Research
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Michael Bradshaw, Citizens Opportunity for Development & Equality, Inc.
Lynne Faecke, Allegany County Community Opportunity & Rural Development
Bill Jones, City of Jamestown, Department of Development
Patrick Morris, Morris & Associates
John Murphy, Chautauqua Home Rehabilitation & Improvement Corp.
Mark Sabella, Neighborworks Home Resources
Carolyn Seymour, Chautauqua Home Rehabilitation & Improvement Corp.
Bob Sobeck, Alfred Housing Committee, Inc.
Susan Szczerbacki, Alfred Housing Committee, Inc.

Niagara Falls – Niagara County (August 27, 2008)

Robert Antonucci, City of Niagara Falls, Community Development*
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Michael A. Casale, Niagara County Center for Economic Development
Stephanie W. Cowart, City of Niagara Falls Housing Authority
Willie Dunn, Highland Community Revitalization Committee, Inc.
John C. Drake, Center City Neighborhood Development Corp.
Kathleen Granchelli, YWCA of Niagara
Spencer Kraik, Norstar Group
Larry Krizan, Niagara Falls Neighborhood Housing Services, Inc.
Robyn Krueger, Community Missions, Inc.
James Marasco, City of Niagara Falls, Community Development
Kevin McDonough, City of Lockport, Community Development
Vanessa Scott, God's Woman WINGS Program
Suzanne Shears, Niagara Community Action Program, Inc.
W. Lee Whitaker, City of Niagara Falls Housing Authority

Buffalo – City of Buffalo (August 28, 2008)

David Granville, City of Buffalo, Department of Economic Development*
David Adamski, City of Buffalo, Demolitions
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Erma Brown, Ellicott District Community Development, Inc.
Bryan Cacciotti, HomeFront, Inc.
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Michael Clarke, Local Initiative Support Corporation
Tremeeka Cummings, Fillmore-Leroy Area Residents, Inc.
Shyrl Duderwick, Neighborhood Housing Services of South Buffalo, Inc.
Andrew Eszak, City of Buffalo, Department of Planning

Mark Fuller, DePaul
Lourdes Iglesias, Hispanics United of Buffalo
Joanne Kearns, City of Buffalo, Office of Strategic Planning
Laura Kelly, Old 1st. Ward Community Association, Inc.
Carla Kosmerl, City of Buffalo, Buffalo Urban Renewal Agency
Yvonne McCray, Fillmore-Leroy Area Residents, Inc.
Mike Riegel, Belmont Shelters
Damicela Rodriguez, Hispanics United of Buffalo
Bob Shibley, SUNY Buffalo, School of Architecture & Planning
Stephanie Simeon, Heart of the City Neighborhoods, Inc.
Eric Walker, PUSH Buffalo
Marlies Wesolowski, Lt. Col. Matt Urban Human Services Center of WNY

Buffalo – Erie County (August 28, 2008)

Thomas Dearing, Erie County, Community Development & Housing*
Bruce Baird, Belmont Management
Diane Cadle, Erie County, Department of Environment & Planning
Jerry Gabryszak, Town of Cheektowaga, Community Development (conference call)
James Hartz, Town of Tonawanda, Community Development (conference call)
Richard Leimbach, Town of Amherst, Community Development (conference call)

*Meeting and/or Site Visit Hosts.