Analysis of Impediments to Fair Housing Choice

For:

The City of Buffalo, NY

The Town of Amherst, NY

The Town of Cheektowaga, NY

The Town of Hamburg, NY

The Town of Tonawanda, NY

The Urban County of Erie County, NY

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Front Matter

This document was prepared for:
Erie County Urban Consortium
Erie County Department of Environment and Planning
95 Franklin Street
Buffalo, New York 14202
716-858-8390

City of Buffalo
Buffalo Urban Renewal Agency
920 City Hall
Buffalo, New York 14202
716-851-2872

Town of Amherst
Community Development Department
5583 Main Street
Williamsville, New York 14221
716-631-7051

Town of Cheektowaga
Office of Community Development
275 Alexander Avenue
Cheektowaga, New York 14211
716-897-7200

Town of Tonawanda
Community Development Department
169 Parkside Drive
Tonawanda, New York 14150
716-871-8847

Town of Hamburg
Community Development Department
6122 South Park Avenue
Hamburg, New York 14075
716-648-6216

This document was prepared by:
Jason Knight, PhD, AICP
Russell Weaver, PhD
Christopher Holtkamp, PhD, AICP
Sandy White
Alexis Duwe

Contact: neighborhoodplanners@gmail.com

I. Executive Summary

Communities receiving United States Department of Housing and Urban Development (HUD) grants are required, at least once every five years, to analyze impediments to fair housing choice within their jurisdictions and create a set of action plans to mitigate identified impediments. As recipients of Community Development Block Grant (CDBG) funds, Erie County, the City of Buffalo, and the Towns of Amherst, Cheektowaga, Hamburg, and Tonawanda are required to complete an Analysis of Impediments to Fair Housing Choice. Collectively, Erie County and the Towns of Amherst, Cheektowaga, Hamburg and Tonawanda last completed an Analysis of Impediments in 2015. The City of Buffalo completed its last Analysis of Impediments in 2014. These entitlement communities have collaborated to complete this current Analysis of Impediments (AI).

HUD grantees are required, per the Community Development Act of 1974, and as amended, to "affirmatively further fair housing," which necessitates that grantee communities conduct an analysis of impediments to fair housing choice and take meaningful action to fight discrimination and restricted access to housing and opportunity for persons with protected class characteristics. Those protected class characteristics are race, color, religion, sex, national origin, familial status, and disability.

The entitlement communities fulfill their requirement to affirmatively further fair housing by:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing
- Maintaining records to support each jurisdiction's initiatives to affirmatively further fair housing

Summary Findings

The preparation of the AI involved extensive data collection and analysis and significant outreach with community stakeholders, including organizations and agencies that provide housing and housing related services. Detailed research and engagement methodology are presented in Chapter 2. Here, key highlights of socio-economic and demographic changes within Erie County and the grantee communities; identified impediments to fair housing choice; and key action plans to mitigate the identified impediments are discussed.

Socio-Economic and Demographic Changes

In many cases, data is presented and analyzed from 1970 through 2017. However, significant focus is placed on data from 2010 to 2017, which represents a timelier view of current trends. Highlights of this analysis are:

- **Population.** After population peaked in Erie County in 1970, the County experienced population decline through 2010. Since 2010, the U.S. Census Bureau estimates a slight increase in countywide population. The story is varied among the HUD grantees. In aggregate, the 34 municipalities making up the Erie County Urban Consortium experienced an increase in population, as did the Towns of Amherst and Hamburg from 2010 to 2017. On the other hand, population declined in the City of Buffalo and Towns of Cheektowaga and Tonawanda.
- **Segregation**. Segregation has decreased in most of the County over the past 30 years; however, uneven distribution of populations by race and ethnicity remain—especially in the suburban communities of Erie County—and levels of segregation have been ticking upward since 2010.

- **Concentrated Areas of Poverty.** Linkages exist between areas of concentrated race and ethnicity and concentrated poverty. Instances of racially or ethnically concentrated areas of poverty occur in all six Grantee communities.
- **Housing Units**. Despite only modest changes in countywide population since 2017, the number of housing units across Erie County continues to increase. Most new homes are single family homes in the suburban communities.
- **Rent.** Rent has increased faster than income; however, median rent remains below or near HUD fair market rent across bedrooms for the most part.
- **Poverty.** Erie County continues to struggle with poverty, especially concentrated poverty in City of Buffalo and inner ring suburban neighborhoods and communities adjacent to Buffalo city limits.
- **Jobs.** Job creation is largely happening in the suburban communities, creating a disconnect between jobs and affordable housing.

Impediments to Fair Housing Choice

Impediments to fair housing choice are policies and practices in both the public and private sectors that restrict access to appropriate housing for members of protected classes. These impediments can include direct discrimination, such as a landlord refusing to rent to a member of a protected class, or indirect, such as zoning ordinances that restrict the development of multi-family and other affordable housing options. A multi-pronged strategy was utilized to identify possible impediments to fair housing across Erie County jurisdictions, in the public sector and the private market.

Comprehensive plans and land development codes were reviewed to identify how communities engaged with fair housing and how their policies might serve as barriers. Common issues identified in the public sector include a lack of land zoned for multi-family housing; large minimum lot sizes and parking standards that increase development costs; and additional requirements like special use permits that can lead to delays and denials of multi-family projects. Other issues include codes that do not address group homes, emergency shelters, and related services that are needed across Erie County. These impediments are primarily found in the suburban jurisdictions, leading to a concentration of affordable housing in City of Buffalo and inner-ring suburbs.

Mortgage lending, real estate advertising, realtor practices, and other private activities were reviewed to determine if private practices were limiting fair access to housing for protected classes. Review or real estate advertising and fair housing complaints filed with HUD, City of Buffalo, HOME, and the State of New York showed no discriminatory practices resulted in complaints. Analysis of home mortgage lending patterns showed much higher rates of loan denial for African-American applicants than White applicants across income levels. Other minority groups tended to have higher denial rates, although the disparity was not as extreme as for African-American applicants. This is an indication that mortgage lending may remain an impediment to fair housing for minority residents in Erie County.

Actions Plans

Identifying impediments to fair housing choice is a worthwhile endeavor in its own right. More importantly, overcoming impediments is crucial to affirmatively furthering fair housing. To that end, goals and action plans were developed based on the analysis of data, private and public sector policies and practices, and extensive public engagement. Fair Housing Action Plans were developed for each of the jurisdictions involved in this AI. These action plans identify opportunities to address impediments to

fair housing through actions that can be undertaken by local governments, housing organizations, and the private sector.

The most important goal is to promote housing opportunities outside of City of Buffalo and the inner-ring suburbs, where most affordable housing is currently located. This involves revising development ordinances, addressing NIMBYism, and reducing barriers to multi-family developments in these communities. Additionally, plan goals include actively enforcing the recently adopted Erie County Fair Housing Law, including educating landlords as to their responsibilities, and tenants as to their rights. Other goals include increasing access for disabled housing, addressing homelessness, and group homes to ensure these populations' needs are met.

Too often, organizations see the planning process as an end in itself. Developing the Analysis of Impediments is an opportunity for the participating communities to build on progress made in the last several years towards ensuring all residents have fair access to housing whether they are members of a protected class or not. However, simply adopting the plan will not result in meaningful change, it will take on-going effort and coordination across the County to implement the plan recommendations and succeed in the requirement to "affirmatively further fair housing" in Erie County.

II. Introduction to Fair Housing and the Analysis of Impediments

The United States Department of Housing and Urban Development (HUD) provides grant funding to entitled and eligible municipalities and urban counties to administer various programs and services. These grants include the Community Development Block Grant (CDBG) Entitlement program, which provides grants to entitled municipalities and urban counties to provide housing and economic opportunities to low- and moderate-income persons.

In Erie County, CDBG entitlement grantees are Erie County; the City of Buffalo; and the Towns of Amherst, Cheektowaga, Hamburg, and Tonawanda (Fig. 2.1). As an 'urban county' Erie County through its Department of Environment and Planning (DEP) administers CDBG funds for 34 non-entitlement municipalities in the county as the Erie County Urban Consortium. Additionally, these communities, individually or collectively, also administer a number of other HUD grants, including the HOME Investment Partnerships Program (HOME); the Emergency Solutions Grant (ESG); and the Housing Opportunities for Persons with AIDS (HOPWA) grant. DEP also administers an ESG grant on behalf of the Urban Consortium plus the Town of Hamburg and Villages of Hamburg and Blasdell. The City of Buffalo also administers HOME, ESG, and HOPWA grants. Collectively as the ACT Consortium, the Towns of Amherst, Cheektowaga, and Tonawanda administer a shared HOME grant. Lastly, the Town of Tonawanda administers its own ESG grant. Table 2.1 details the administration of HUD grants within Erie County.

Table 2.1: HUD Program Grants and Administration in Erie County

Agency	CDBG	HOME	ESG	HOPWA
Erie County Consortium	X	X*	X	
ACT Consortium		X		
Town of Amherst	X			
Town of Cheektowaga	X			
Town of Tonawanda	X		X	
Town of Hamburg	X			
City of Buffalo	X	X	X	X

* Includes Town of Hamburg and Villages of Hamburg and Blasdell

In accordance with the requirements of the Housing and Community Development Act of 1974, as amended, every community that receives CDBG funds must commit to affirmatively further fair housing (AFFH). AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."[1] Any non-profits or other organizations receiving federal funding from the entitlement cities must also adhere to AFFH principles.

[1] https://www.hudexchange.info/programs/affh/

HUD defines fulfillment of a grantee's AFFH obligation to include:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing
- Maintaining records to support each jurisdiction's initiatives to affirmatively further fair housing

And further, HUD interprets these three obligations to entail:

- Analyzing housing discrimination in a jurisdiction and working toward its elimination
- Promoting fair housing choice for all people
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy
- Promotion of housing that is physically accessible and functional for all people, particularly those with disabilities
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

In order to carry out this AFFH responsibility, once every five years each HUD entitlement community is required to complete an Analysis of Impediments to Fair Housing Choice (AI) which identifies the impediments to fair housing that exist within their community and proffers an action plan to address those impediments.

The Urban Consortium, ACT Consortium, and Town of Hamburg, jointly prepared and completed their last AI in 2015. The City of Buffalo completed its last AI in 2014. This AI, a joint effort between all six entitlement jurisdictions, fulfills their administrative requirements to prepare an updated AI every five years.

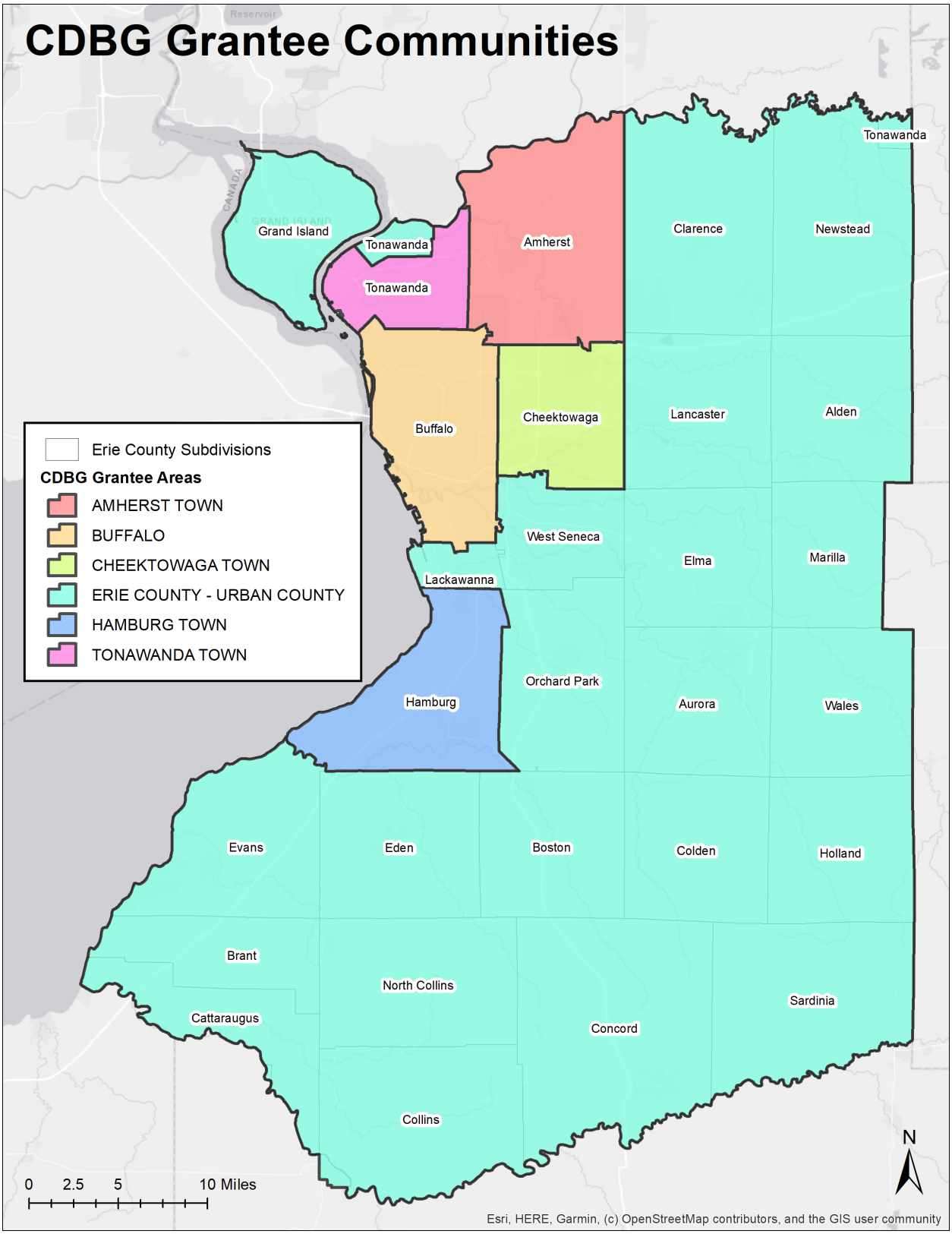

Figure 2.1: Boundaries of Grantee communities included in the AI

Analysis of Impediments to Fair Housing Choice

The Analysis of Impediments is intended to meet the requirements to AFFH through a review of the laws, regulations, and administrative policies of the grantees municipalities in regards to housing; the procedures and practices that impact housing; the availability and accessibility of housing; and an analysis of the factors that impact fair housing choice.

Entitlement communities are required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all people
- Provide opportunities for all people to live in any given housing, regardless of race, color, religion, sex, disability, familial status or national origin
- Promote housing that is accessible and usable by people with disabilities
- Comply with all non-discrimination requirements of the Fair Housing Act

The Analysis of Impediments will cover the following five areas related to fair housing choice:

- Sale or rental of housing
- Access to financial services and assistance for housing
- Policies and actions affecting the approval of sites and building requirements involved in the approval process for construction of publicly funded housing
- Administrative policies related to community development and housing activities
- Analysis of segregation, housing discrimination, and the actions following cases of housing discrimination

The objectives of this AI are to:

- Evaluate population, household, income and housing characteristics by protected classes
- Evaluate public and private sector policies that impact fair housing choice
- Identify blatant impediments to fair housing choice where any may exist
- Recommend specific strategies to overcome negative impacts of identified impediments

Impediments to Fair Housing Choice

"Fair housing choice means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

- Actual choice, which means the existence of realistic housing options;
- Protected choice, which means housing that can be accessed without discrimination; and
- Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing."[2]

An impediment to fair housing can be direct or indirect. Any action, omission, or decision taken ***because*** of race, color, religion, sex, disability, familial status, or national origin which restricts housing choices or the availability of housing choices, directly and discriminatorily impedes fair housing choice.

[2] https://www.law.cornell.edu/cfr/text/24/5.152

Additionally, any action, omission, or decision taken which ***has the effect of restricting*** housing choice or the availability of housing choice because of race, color, religion, sex, disability, familial status, or national origin, indirectly and discriminatorily impedes fair housing choice.

Examples of restrictions or discrimination include:

- A landlord claims that a rental is unavailable upon meeting a prospective tenant because of their race or color
- A landlord denies a rental to a prospective tenant because their primary language is not English. (national origin)
- A landlord asks a tenant if they have a disability or illness, or requests to see medical records (disability)
- A landlord denies a rental because the prospective tenant has children. (familial status)
- A landlord denies a rental because the prospective tenant wears a hijab or a turban. (religion)
- A landlord provides additional services to one gender over the other. (sex)

AI Development Methodology

To fulfill this requirement, the Urban Consortium, ACT Consortium, Town of Hamburg, and the City of Buffalo undertook this Analysis of Impediments to Fair Housing Choice to evaluate impediments to fair housing within each respective grantee jurisdiction.

Data and Resources

A critical component in the development of the Analysis of Impediments is extensive collection, review, and analysis of laws and regulations; community plans and ordinances; and social, economic, and demographic data from secondary sources. The AI reflects and is guided by, directly and indirectly, data and information obtained from the following sources:

- Current social, economic, and housing data from the US Census Bureau
- Local land use ordinances that dictate the form, manner, and location of housing development
- Local and regional plans, including the *One Region Forward* regional sustainability plan, and its subsequent report titled *Fair Housing Equity Assessment: Expanding Opportunity in Buffalo Niagara*
- Mortgage lending data from the Home Mortgage Disclosure Act (HMDA)
- New York State Office of Real Property Tax Services
- The Consolidated Plan, Annual Action Plans, and CAPERs for each grantee
- Fair Housing complaints file with HUD, NYS Office of Fair Housing and Equal Opportunity, the City of Buffalo, and Housing Opportunities Made Equal (HOME)

Stakeholder Engagement

Data and information collected and assessed from secondary sources provides a critical foundation upon which to formulate an AI and develop action plans. However, direct engagement with organizations and agencies that provide hands on housing support to the community of protected class members is crucial to a robust AI.

Erie County DEP, in collaboration with staff from the other grantee communities, worked to identify the universe of community stakeholders that could offer important and meaningful insight into their efforts supporting protected class members directly with housing and housing-related issues. Invitations to attend an engagement session were sent to 134 identified organizations.

During the final week of June 2019, the project consultants conducted 10 meetings where meeting facilitators introduced the AI; the process of completing it; and the importance of their role in addressing housing discrimination and AFFH. After the introduction and project overview, an open discussion, with questions from facilitators, was undertaken. The project team included a person who took extensive notes during the meeting, recording all the information and comments made by each attendee. Invited organizations and agencies included:

- Public Housing Authorities
- Community-based Organizations (CBOs) and Community Housing Development Organizations (CHDOs)
- Affordable and Special Needs Housing Organizations
- Homeless Assistance Providers
- Regional Agencies
- Persons with Disability Advocacy Organizations
- Persons with Limited English Proficiency Advocacy Organizations
- Fair Housing Organizations
- Non-profit Housing Organizations
- For-profit Housing Owners

Appendix A provides the list of invited stakeholders, by agency type, as well as sign-in sheets from each meeting conducted for the AI.

Additionally, seven public meetings were conducted in January 2020 to allow for the public to review and comment on the draft Analysis of Impediments. Meetings were held in each of the ACT Consortium communities, the City of Buffalo, and the Town of Hamburg. The ACT Consortium communities, Amherst, Cheektowaga, and Tonawanda conducted their meetings on January 21st, 28th, and 14th, respectively. The City of Buffalo conducting its meeting on January 21st. The Town of Hamburg conducted its meeting on January 22nd. To adequately cover the 34 municipalities in the Erie County Consortium, two meetings were held, one in northern Erie County in the City of Tonawanda on January 23rd and one in southern Erie County in the City of Lackawanna on January 21st.

Federal Fair Housing Act and Protections

The Fair Housing Act, passed in 1968, is the foundation upon which HUD's AFFH principles are built. It protects against discrimination for protected class persons when they seek to rent or buy a home; apply for a mortgage; seek housing assistance; or otherwise engage in housing-specific activities. This protects individuals from discrimination based on race, color, national origin, religion, sex, familial, or disability. The Fair Housing Act covers most housing related situations. Exemptions include owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that are limited to members.

The following list provides specific prohibitions and additional regulations.

1. Sale and Rental of Housing

The Fair Housing Act forbids the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refusal to rent or sell housing
- Refusal to negotiate for housing

- Selectively stating that housing is unavailable
- Otherwise withholding housing
- Setting different terms, conditions or privileges for sale or rental of housing
- Providing different housing services or facilities
- Falsely claiming that housing is unavailable for inspection, sale, or rental
- Attempting to persuade or persuading homeowners to sell or rent by suggesting that people of a particular race have moved, or are about to move into the neighborhood
- Refusing a person access to, membership or participation in, any organization, facility or service (such as a rental broker), or discriminatory terms or conditions related to the sale or rental of housing

2. Mortgage Lending

The Fair Housing Act forbids the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refusal to make a mortgage loan
- Refusal to provide information regarding loans
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees
- Discrimination in appraising property
- Refusal to purchase a loan
- Setting different terms or conditions for purchasing a loan.

3. Other prohibitions

It is illegal to:

- Threaten, coerce, intimidate, or interfere with anyone that is exercising a fair housing right or assisting someone in exercising a fair housing right
- Make, print, or publish any statement, related to the sale or rental of housing, which shows a preference, limitation, or discrimination
- Refusal to provide homeowners insurance coverage for housing
- Discriminatory terms or conditions of homeowner's insurance coverage
- Refusal to provide all available information on the full range of homeowner's insurance coverage options available
- Make, print, or publish any statement, related to homeowner's insurance coverage, which shows a preference, limitation, or discrimination

Additional Protections for Disabled Persons

The protected class of people with disabilities applies to any person with a physical or mental disability (hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/ AIDS, or mental retardation) that limits life activities. For these people, it is illegal to:

- Refuse to let a tenant with disabilities make reasonable modifications to housing or common use areas, at their expense, if it is necessary to fully use the housing. A landlord may permit changes only if it is agreed to restore the property to its original condition when the tenant moves.
- Refuse to make reasonable accommodations in rules, policies, practices or services if it is necessary in order to use the housing as equally as a nondisabled person.

Accessibility Requirements for New Multifamily Buildings

In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to people with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
  - An accessible path into and through the unit
  - Accessible light switches, electrical outlets, thermostats, and other environmental controls
  - Reinforced bathroom walls to allow possible installation of grab bars
  - Kitchens and bathrooms that can be used by people in wheelchairs

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only. These accessibility requirements for new multifamily buildings do not replace stricter accessibility standards required under State or local law.

Familial Status

Under the Fair Housing Act, it is illegal to discriminate against a person whose household includes one or more children who are under 18 years of age. Familial status is one of the protected classes and it extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

Familial status protection covers households in which one or more minor children live with a parent; a person who has legal custody or guardianship of a minor child or children; or a person designated by a parent or legal custodian through written permission.

Housing for Older Persons

A Housing for Older Persons Exemption is a part of the Fair Housing Act that directly covers some senior housing facilities and communities from liability for familial status discrimination. Exempt senior housing facilities or communities can legally refuse to sell or rent dwellings to families with minor children.

In order to qualify for the Housing for Older Persons Exemption, a facility must prove that its housing meets at least one of the following criteria:

- Provided by a State or Federal program that HUD has recognized as specifically designed and operated to assist elderly persons (as defined in the State or Federal program)
- Intended for and exclusively occupied by persons 62 years of age or older
- Intended and operated for occupancy by persons 55 years of age or older

In order to qualify for the “55 or older” housing exemption, a facility or community must satisfy each of the following requirements:

- At least 80 percent of the units must have at least one occupant who is 55 years of age or older
- The facility must publish and follow policies and procedures that demonstrate the operation of “55 or older” housing
- The facility must follow HUD’s regulatory requirements for age verification of residents

The “housing for older persons” exemption does not exempt senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability, or national origin.

New York State and Local Fair Housing Laws

In addition to the federal Fair Housing Act, a number of state and local laws support, and in some cases extend, protections against discrimination in the housing market.

New York State Human Rights Law

The New York State Human Rights Law (NYSHRL) forbids housing and lending discrimination. The law is enforced by the New York State Division of Human Rights, which receives and investigates discrimination complaints, holds hearings, and issues penalties. The law prohibits housing discrimination based on race, creed, color, national origin, sex, age, disability, marital status, military status, family status, sexual orientation, and gender identity. Additionally, the NYSHRL makes it illegal to discriminate against a person because of that person's known relationship with a person of a protected class. This law applies to any person who is involved in the sale or rental of housing. Discriminatory actions include:

- Refusing to sell or rent housing
- Discriminatory conditions or privileges in the sale or rental of housing
- Discriminatory practices in providing facilities and services related to housing
- Print, circulation, or use of an application that includes a discriminatory limitation or specification related to the sale or rental of housing
- Recording or inquiring about the possible sale or rental of housing that includes a discriminatory limitation or specification
- Discriminating against a disabled person because of their guide dog, hearing dog, service dog, or emotional support animal

The NYSHRL makes it illegal to participate in several forms of retaliation against a person who is trying to enforce this law. Specific actions prohibited by the NYSHRL:

- Aiding, abetting, inciting, compelling, or coercing a person to violate the law
- Retaliating against a person for opposing housing discrimination, filing a complaint, or testifying or assisting in any enforcement action under the law

The NYSHRL requires real estate brokers, real estate salespersons and their employees to follow additional guidelines related to fair housing. Specific actions prohibited by the NYSHRL:

- Refusing to negotiate for the sale, rental, or lease of housing
- Represent that housing is not available for sale, rental, or lease when it is available
- It is also illegal for a real estate board to exclude or expel any person, or discriminate against a person in the terms, conditions, and privileges of membership

The NYSHRL requires that reasonable accommodations be made for persons with disabilities. Additional requirements include:

- To permit a person with a disability to make reasonable modifications to the housing, at the person's expense, if the modifications are necessary to allow the person to have full enjoyment of the housing
- To make reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to permit a person with a disability equal opportunity to use and enjoy the housing, including reasonable modification to common use portions of the dwelling.
- To provide that in all buildings containing dwellings for three or more families constructed after March 13, 1991:
    - The public and common areas of housing are readily accessible to and usable by persons with disabilities

- All doors are wide to allow passage by persons in wheelchairs
- All units contain accessible paths, fixtures, outlets, bathrooms, and kitchens

The NYSHRL law applies to nearly all housing accommodations. The only exceptions are:

- Rental units in two-family homes occupied by the owner
- Rentals in rooming houses occupied by the owner or member of the owner's family

The NYSHRL makes it illegal to discriminate in regard to lending practices, including real estate lending, on the basis of the same characteristics that are included in the protected classes. However, it is legal for age to be included in the determination for credit worthiness of an applicant.

The law prohibits the following actions as it relates to a loan application for the purchase, acquisition, construction, rehabilitation, repair, or maintenance of a home:

- Discriminating in the process of granting, withholding, extending, renewing, or setting the terms, rates, or conditions of the loan
- Using an application for a loan or making any record or inquiry about an applicant that expresses any limitation, specification, discrimination
- Asking an applicant about her capacity to have children or about use of any form of birth control or family planning
- Refusing to consider sources of an applicant's income or discounting an applicant's income because of a protected characteristic, including childbearing potential
- Considering statistics or assumptions relating to a protected characteristic, including the likelihood of bearing children when calculating credit worthiness

New York Housing Stability and Tenant Protection Act of 2019

In 2019, New York State enacted the Housing Stability and Tenant Protection Act of 2019 to provide additional protections for renters and amend the prior laws enacted in 1974. The legislation defends rent control in New York City and provides towns and smaller cities the ability to establish rent control rules. In addition, the law includes further protections for all renters in New York State, including Buffalo and Erie County municipalities. The following provisions are included in the new law:

- Additional time for renters to move in the case of an eviction
- An eviction must be in writing
- Additional time to pay overdue rent
- Additional time before an eviction court date
- Additional time to comply with a lease if in violation
- Additional time to notify renter of a rent increase
- Sufficient time for notification is dependent on length of residency
- Prohibits application fees
- Limits background check and credit check fees
- Limits security deposit
- Reduces time for the return of a security deposit
- Provisions against retaliatory eviction
- Prohibits denying housing on the basis of past landlord-tenant court case
- Deems unlawful eviction as a misdemeanor criminal act

Erie County Fair Housing Law

In 2018, Erie County adopted its own Fair Housing Law (Local Law Intro. No. 5-2018) in an effort to provide fair housing choice and prohibit discrimination in the sale or rental of housing. The Erie County

Fair Housing Law prohibits discrimination on the basis of race, color, religion, sex, age, marital status, disability, national origin, source of income, sexual orientation, gender identity, military status, familial status or immigration and citizenship status.

Source of income is defined as payments from any lawful occupation or employment, as well as other payments such as public assistance, public assistance security agreements, supplemental security income, pensions, annuities, unemployment benefits, disability payments, government subsidies, or other housing subsidies. The legislation makes it illegal to discriminate based on protected classes through the following unlawful actions:

- Refusing to sell or rent, or refusing to negotiate for the sale or rental, or denying housing
- Discriminating against any person in the terms, conditions, or provisions of services in connection with the sale or rental of housing
- Persuading to sell or rent housing by claiming the entry or prospective entry into the neighborhood
- Printing or circulating of a statement, advertisement, or publication, using any form of application, or to making any record or inquiry for the sale or rental of housing that includes any limitation, specification, or discrimination
- Inciting, compelling, coercing any unlawful acts of this local law, or retaliating in response to a filed complaint or participation in a proceeding related to this local law

For the purpose of this regional fair housing law, discrimination includes:

- Refusing to permit, at the expense of a disabled person, reasonable modifications to the existing housing so that it may provide full enjoyment of the housing
- Refusing to make reasonable accommodations in rules, policies, practices, or services when an accommodation would provide an equal opportunity to use and enjoy housing

The County of Erie Fair Housing Law is enforced through a four-step process: filing a complaint, investigation, conciliation, and action. The Commissioner of the Department of Environment and Planning is designated with the responsibility of enforcement and may designate a fair housing organization to assist in conducting investigations of complaints. Erie County has retained Housing Opportunity Made Equal (HOME) to provide fair housing services and assist in implementing this law. The complaint must be filed within one year of the alleged act of discrimination. The County will notify the accused party and perform an investigation of the complaint. Within 60 days of the date in which the complaint was filed, the County will determine whether the accused party violated the law. A valid complaint may result in conciliation or may be referred to the Erie County Fair Housing Board. Violation of the local fair housing law may result in the following penalties:

- A fine of up to $5,000 for the first violation, or a fine of up to $10,000 if the respondent has previously committed a violation of the law
- Revocation or suspension of the license or permit to operate the sale or rental of housing
- Payments of costs to the County in order to gain full compliance of the fair housing law
- An injunction by the County in order to gain full compliance of the fair housing law

The law also includes a section that promotes fair housing goals through continued community development programs and education. Housing providers and real estate brokers within the county that are involved in the sale or rental of housing units are required to develop an Affirmative Fair Housing Marketing Plan. They are also required to promote the equal opportunity housing logo or phrase on all applications and forms of marketing.

Town of Hamburg Fair Housing Ordinance

The Town of Hamburg Fair Housing Ordinance was adopted in 1986 and amended in 2005 and again in 2016. The law affirmatively furthers fair housing through the provision of a density bonus for projects that include affordable housing, requiring affordable units in multi-family development, and a restriction on the clustering of affordable units. The ordinance also provides protections against discrimination related to housing to ensure fair housing within the community. The ordinance prohibits discrimination based on race, color, religion, sex, age, marital status, disability, national origin, source of income, sexual orientation, military status or because the person has a child or children. Unlawful actions stated in the ordinance include:

- Refusing to sell or rent housing
- Refusing to negotiate for the sale or rental of housing
- Discriminating against a person in the terms, conditions, or provisions of services in connection with the sale or rental of housing
- Persuading to sell or rent housing by claiming the entry or prospective entry into the neighborhood
- Printing or circulating a statement, advertisement, or publication, the use of any form of application, or making a record or inquiry for the sale or rental of housing that includes any limitation, specification, or discrimination
- Refusing to permit, at the expense of a disabled person, reasonable modifications to the existing housing so that it may provide full enjoyment of the housing
- Refusing to make reasonable accommodation in the rules, policies, practices, or services when an accommodation would provide an equal opportunity to use and enjoy housing

Exemptions to the Hamburg Fair Housing Ordinance include:

- Religious institutions or organizations limiting the sale, rental, or occupancy of dwellings it owns or operates to persons of the same religion, unless membership in that religion is restricted on the basis of another protected class.
- Residential buildings or the rental of rooms in a building owned by a public body or by a private institution or organization and maintained for the exclusive use of either male or female residents.
- The rental of housing or rooms in a building which contains accommodations for not more than two families living independently of each other, if the owner or members of his family reside in one of such housing accommodations and the rental has occurred without advertising
- Rental or lease of housing exclusively for persons 55 years of age or older

Enforcement of the Hamburg Fair Housing Ordinance is conducted through the following process:

- The Town receives and investigates complaints. The Supervisor designates the Director of Community Development of the Town with the duty of managing this task. The Supervisor may also designate a non-profit fair housing organization to either assist the Director of Community Development in conducting investigations or to complete these function and investigations.
- Any person or organization, whether or not an aggrieved party, may file with the Supervisor's designee a complaint of a violation.
- The Supervisor's designee may investigate individual instances and patterns of conduct prohibited by the Ordinance, even without a complaint from another person or organization, and may initiate complaints in connection to a violation.

Town of West Seneca Fair Housing Ordinance

The Town of West Seneca is a member of the Urban Consortium and adopted a Fair Housing Ordinance in 1979. It prohibits housing discrimination on the basis of race, color, religion, sex, age, marital status, disability, national origin, source of income, or because the person has a child or children. The ordinance is applicable to all residential structures in the Town. Unlawful actions include:

- To refuse to sell or rent or refuse to negotiate for the sale or deny a dwelling to any person because of race, color, religion, sex, age, marital status, handicap, national origin, source of income, or because the person has a child or children.
- To discriminate against any person in the terms, conditions, or provision of services or facilities in connection with the sale or rental of a dwelling because of race, color, religion, sex, age, marital status, handicap, national origin, source of income, or because the person has a child or children.
- To induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, age, marital status, handicap, national origin, or source of income or a person or persons with children.
- For a person offering residential property for sale or rent or anyone acting on behalf of such a person to print or circulate or cause to be printed or circulated any statement, advertisement or publication or to use any form of application for the sale or rental of a dwelling or to make any record or inquiry in connection with the sale or rental of a dwelling which expresses, directly or indirectly, any limitation, specification or discrimination as to race, color, religion, sex, age, marital status, handicap, national origin, source of income, or the presence of children in the family or which expresses, directly or indirectly, any intent so to limit, specify or discriminate.

Exemptions to the ordinance include:

- The prohibitions of this chapter shall not apply to a religious institution or organization limiting the sale, rental or occupancy of dwellings which it owns or operates to persons of the same religion or giving preference to such persons, unless membership in such religion is restricted on account of race, color, sex, age, marital status, handicap, national origin, source of income, or the presence of children in the family.
- The prohibitions of this chapter against discrimination because of sex shall not apply to a residential building owned by a public body or by a private institution or organization and maintained, in whole or in part, for the exclusive use of one sex.
- The prohibitions of this chapter against discrimination because of age shall not apply to a residential building of six or more units maintained for the exclusive use of the elderly and their immediate families. For purposes of this subsection, a person shall be considered elderly who is 62 years of age or older.

Enforcement of the West Seneca ordinance is through the following process:

- Filing of complaints.
  - The Town of West Seneca or its designee shall receive, investigate, and refer complaints under this chapter. The Supervisor shall designate a not-for-profit fair housing organization or the Affirmative Action Officer of the Town of West Seneca to perform the function contained in this section
  - Any person or organization, whether or not an aggrieved party, may file with the Supervisor's designee a complaint of a violation of this chapter

    - The Supervisor's designee may investigate individual instances and patterns of conduct prohibited by this chapter, even without a complaint from another person or organization, and may initiate complaints in connection therewith.
- Investigation. The Supervisor's designee shall notify the accused party, in writing, within five days of the filing of any complaint. The designee shall make prompt investigation in connection with the complaint. If, during or after the investigation, the designee believes that appropriate action to preserve the status quo or to prevent irreparable harm is advisable, the designee shall advise the Town Attorney, in writing, to bring immediately, in the name of the Town of West Seneca, any action necessary to preserve such status quo or to prevent such harm, including the seeking of temporary restraining orders and preliminary injunctions.
- Action. If, at the conclusion of the investigation, the Supervisor's designee shall determine that there is probable cause to credit the allegation of the complaint, the designee shall certify the matter to the Town Attorney, who shall institute proceedings in the name of the Town of West Seneca.

City of Buffalo Fair Housing Ordinance

The Fair Housing Ordinance of Buffalo was adopted in 2006 and amended in 2015. The legislative intent of this law is to protect the rights of citizens and provide equal access to housing. The Buffalo Fair Housing Ordinance prohibits discrimination on the basis of race, color, religion, sex, age, marital status, disability, national origin, source of income, sexual orientation, gender identity, military status, familial status, immigration status, and citizenship status.

The Buffalo Fair Housing Ordinance does not apply in certain circumstances. The “rights of landlords” allow landlords to refuse the rental of housing if any of the following circumstances exist:

- The applicant or tenant’s source of income is from an unlawful source
- The applicant or tenant cannot afford the rental cost through their source of income
- The tenant has not made rental payments on time (at all or partially) during the past 18 months
- The tenant has received complaints from neighbors during the past 18 months (with the exception of complaints based on discrimination)
- The applicant or tenant plans to live with more occupants than occupancy regulations allow by law
- Any refusal that is not based on discrimination and is applied equally to all applicants and tenants

The Buffalo Fair Housing Ordinance also requires that landlords comply with additional regulations. Landlords renting more than 20 units are required to use the equal opportunity housing logo on all applications, marketing media, and display in offices. In addition, every landlord must acquire a certificate of occupancy (Buffalo Code § 129-6). The certification verifies that the landlord has acknowledged and received a copy of the Fair Housing Ordinance. The ordinance makes it illegal to discriminate on the basis of protected classes through the following unlawful actions:

- Refusing to sell or rent, or refusing to negotiate for the sale or rental, or denying housing
- Discriminating against any person in the terms, conditions, or provisions of services in connection with the sale or rental of housing
- Persuading to sell or rent housing by claiming the entry or prospective entry into the neighborhood
- Printing or circulating of a statement, advertisement, or publication, using any form of application, or to making any record or inquiry for the sale or rental of housing that includes any limitation, specification, or discrimination

- Inciting, compelling, coercing any unlawful acts of this local law, or retaliating in response to a filed complaint or participation in a proceeding related to this local law
- Refusing to permit, at the expense of a disabled person, reasonable modifications to the existing housing so that it may provide full enjoyment of the housing
- Refusing to make reasonable accommodations in rules, policies, practices, or services when an accommodation would provide an equal opportunity to use and enjoy housing
- Denying access to a disabled person because of their guide dog, hearing dog, service dog, or emotional support animal
- Discriminating against any person by a bank, savings or loan association, insurance company, or business involved with making loans, arranging of financing for housing, or providing property insurance, or in the provision or terms and conditions of a loan or insurance policy

Exemptions to the Buffalo Fair Housing Ordinance include:

- Rental of housing on a property that has accommodations for less than three households living independently, if the owner lives in one of the units
- Rental of rooms in a housing space that are for exclusively for either male or female residents
- Rental of rooms in a housing space in which occupants would share living quarters
- Rental, lease or sale of housing exclusively for persons 55 years of age or older

Fair Housing Laws and recognition of the right to fair housing at the local, state, and federal levels have been supported in a series of court rulings. For example, 2016 case found that a landlord had violated the City of Buffalo's Fair Housing Law, as described below. The tenant filed a complaint with Housing Opportunities Made Equal (HOME) after the landlord refused to accept the tenant's Section 8 housing voucher and was evicted 90 days later. HOME filed the case with the City of Buffalo's Fair Housing Officer which then filed a case in State Supreme Court, which resulted in a settlement of $6,500.

In the 2017 case of *United States v. Albanese Organization, Inc*., a complaint was filed against the developers of an apartment building in New York City. The developers were found guilty of violating the Fair Housing Act by failing to make the apartment building accessible for disabled persons. As a result, the developers were required to make features compliant in accessibility standards and fined multiple penalties which amounted to over $600,000.

Proposed HUD Disparate Impact Rule Change

Disparate impact is an important legal tool used to fight discrimination in the housing market and a foundational element of the Fair Housing Act. Disparate impact exists when laws or policies seem equitable or neutral but in fact, and practice, exclude certain groups of people. Under the Fair Housing Act, protected classes can challenge policies or practices that disproportionately impacted them. Since passage of the Fair Housing Act, the courts have upheld disparate impacts claims, including most recently in a 2015 Supreme Court ruling in *Texas Dept. of Housing & Community Affairs v. Inclusive Communities Project*. In this case, low income housing projects were disproportionately sited in "predominantly black inner-city neighborhoods."[3] In this case, 92.29% of low-income housing units constructed using a low-income housing tax credit program were constructed in census tracts that were less than 50% white residents. In the Court's decision, it stated: "…housing restrictions that function unfairly to exclude minorities from certain neighborhoods without any sufficient justification . . . reside at the heartland of disparate-impact liability."

[3] https://www.supremecourt.gov/opinions/14pdf/13-1371_8m58.pdf

In August 2019, HUD announced a proposed change to the amend the disparate impact standard, which many national housing advocate organizations and agencies have criticized as effectively making it more difficult to claim discrimination under the Fair Housing Act. Under HUD's proposal, the burden to prove disparate impact is effectively increased, moving from a simple three-step process to a more rigorous five-step process to prove disparate impact. The current process requires 1) a plaintiff to make an allegation, 2) the defendant to offer a rebuttal, and then 3) the plaintiff offers a response. The proposed new rule "would set a five-point *prima facie* evidentiary test on the plaintiff side alone,"[4] which requires plaintiffs would need to "…1) prove that a policy is "arbitrary, artificial, and unnecessary" to achieve a valid interest; 2) demonstrate a "robust causal link" between the practice and the disparate impact; 3) show that the policy negatively affects "members of a protected class" based on race, color, religion, sex, family status, or national origin; 4) indicate that the impact is "significant"; and 5) prove that the "complaining party's alleged injury" is directly caused by the practice in question."[5]

The critical issue here is that the proposed rule provides what many critics consider a significant loophole that would allow increased discrimination. Specifically, the rule addresses the use of automated decisions-systems used by lenders and landlords to review applicants. The new rule exonerates lenders and landlords from the decisions made by these automated-systems if they are relying on a third-party system, that is an algorithm they did not design. Under this, critics argue that a significant loophole is created that would exacerbate discrimination by allowing lenders and landlords to escape the liability of any potential discrimination built into these systems.

Assessment of Fair Housing

In July 2015, HUD revised the AFFH rule. These revised regulations specified how jurisdictions receiving federal funding were to comply with AFFH principles defined in the Fair Housing Law. The rule was intended to address identified deficiencies in the current process of certifying that communities were addressing fair housing issues and ensuring adequate access for all residents. It requires local jurisdictions receiving $500,000 or more in CDBG funds to submit an Assessment of Fair Housing 270 days before the program year in which a new Consolidated Plan is due starting in 2017. Those receiving less than $500,000 were to submit when they have to do a new Consolidated Plan starting in 2019. Based on the initial AFH submissions to HUD, it was determined that communities needed more time to develop appropriate goals and metrics that would adequately measure progress towards affirmatively furthering fair housing. To that end, the rule has been suspended until October 2020, which means for many communities, the AFH report will actually be due in 2025 when the next round of Analysis of Impediments and Consolidated Plans are developed.

Assessment of Accessibility Standards

The purpose of accessibility regulations is to effectively protect equitable accessibility for people with disabilities. HUD encourages grantees to incorporate "visitability" in designs and programs.

Section 504 of the Rehabilitation Act (24 CFR Part 8)

Communication is an essential factor for accessibility of public programs. Disabilities that involve impairments to hearing, vision, speech or mobility may reduce communication. People with disabilities

[4] https://www.citylab.com/equity/2019/08/fair-housing-act-hud-disparate-impact-discrimination-lenders/595972/

[5] ibid

must be able to access and enjoy the benefits of a program or activity that receives CDBG funds. Additional arrangements may be required to provide effective communication and distribution of information. Every grant-receiving community is responsible for the management of the needs of people with disabilities within the community when determining financial assistance or services. In order to comply with Section 504, the target community includes: the hearing impaired, visually impaired, mobility impaired, developmentally disabled, and persons requiring in-home care or institutional care.

Accessibility services must be provided to meet the needs of any disabled person. These services include:

- For people with hearing impairments: qualified sign language interpreters, note takers, telecommunication devices (TDDs), telephone handset amplifiers, assertive listening devices (devices that increase the sound in large group settings), flashing lights (such as warning bells), video text displays (while simultaneously spoken can be used when a public address system provides information), transcription services, and closed and open captioning
- For people with vision impairments: qualified readers, written materials translated into alternative formats (braille, audio tape, large print), aural communication (bells or other sounds used when visual cues are necessary), and audio description services (through a headset or a narrator)

Every municipality must provide effective communication and provide additional services, when necessary, for people with any type of disability with all activities related to housing. If the municipality communicates with applicants by phone, a TDD is required or must be made available.

Section 504 provides accessibility requirements for new construction and substantial rehabilitation of multi-family rental housing. Section 504 states “no otherwise qualified individual shall, solely by reason of his or her disability, be excluded from participation in (including employment), denied program benefits, or subjected to discrimination under any program or activity receiving Federal funding assistance.” Section 504 also contains construction accessibility regulations regarding new multi-family housing developments that were first occupied on or after March 13, 1991. According to Section 504, “accessible” is defined as ensuring that program and activities are accessible to and usable by individuals with disabilities. For housing purposes, accessible is defined as a dwelling on an accessible route and adaptable within the structure.

The following regulations apply to both Federally assisted newly constructed multifamily rental housing containing five or more units and substantial rehabilitation of multi-family rental housing. A rehabilitation project is considered substantial when the rehab costs are 75% or more than the costs to replace the complete facility.

The requirements of housing accessibility include:

- A minimum of five percent of total units (but not less than one unit) accessible for individuals with mobility impairments
- An additional two percent of total units (but not less than one unit) accessible for persons with hearing or vision impairments
- All units made adaptable if on the ground level or accessible by an elevator

Americans with Disabilities Act of 1990 (ADA)

The Americans with Disabilities Act of 1990 (ADA) legally provides equal opportunities for people with disabilities in employment, housing, transportation, government services, and communications. Section

504 concerns only programs and activities that receive Federal financial assistance. The ADA is applicable to services and programs without Federal funding. Title II of ADA prohibits discrimination based on disability by State and local governments.

Facilities
Title II also requires that facilities that are newly constructed or altered be designed and constructed in a manner that is readily accessible and usable for people with disabilities. Facilities constructed or modified in conformance with either the Uniform Federal Accessibility Standards (UFAS) or the ADA Accessibility Guidelines for Buildings and Facilities (ADAAG) must comply with the Title II Accessibility requirements.

Roads and Pedestrian Walkways
Title II requires that all newly constructed or altered streets, roads, highways, and pedestrian walkways must include curb ramps at every intersection having curbs or other barriers to entry from a street level or pedestrian walkway. In addition, all newly constructed or altered street level pedestrian walkways must have curb ramps at intersections.

Architectural Barriers Act of 1968

The Architectural Barriers Act requires that buildings financed with Federal funds must be designed, constructed, or modified to meet standards that provide accessibility for people with disabilities. These regulations do not cover privately-owned residential structures. Buildings that are designed, constructed, or altered with CDBG funds must comply with the Uniform Federal Accessibility Standards. Buildings that meet the requirements of Section 504 and the ADA, will also meet the requirements of the ABA.

Connection Between Fair Housing and Affordable Housing

Although affordable housing is not necessarily a factor in assessing standards of fair housing and discrimination, it can indicate a lack of access to fair housing choice. The majority of the population that qualify as protected classes are also low-income households. Minority households, people with disabilities, and people who utilize Section 8 Housing Choice Vouchers are all protected classes and many are also low-income households. Lack of affordable housing impacts low-income households with a higher housing cost burden than middle- or high-income households.

Municipalities within a metropolitan region may be inaccessible to low-income households because there is no provision of affordable housing. This creates a burden for some municipalities to provide more affordable housing than their neighboring municipalities that do not allow for affordable housing options. This exclusivity of certain municipalities ultimately creates a cost burden for the remaining region.

In addition, lack of affordable housing was a major concern vocalized in multiple stakeholder meetings. Although the availability of affordable housing is not a factor in determining fair housing, a lack of affordable housing in combination with housing discrimination greatly decreases housing options for protected classes and low-income households. As a result of this inherent relationship, lack of affordable housing must be considered in order to provide a comprehensive insight towards the overall assessment and analysis of fair housing impediments.

III. Demographic and Housing Market Conditions

Population Trends

Erie County, New York reached a peak population of 1,113,491 residents in 1970, after which it experienced four consecutive decades of net population loss (Table 3.1). Encouragingly, however, current estimates suggest that the County's population is stabilizing, if not marginally increasing. Specifically, the U.S. Census Bureau's 2018 one-year American Community Survey (ACS) population estimate for Erie County is 919,719 persons, which would represent a net increase of just under 700 persons (+0.07% growth) relative to the 919,040 Erie County residents counted in the 2010 decennial census. Notably, though, one-year ACS estimates tend to have relatively high margins of error, and estimates are not available for areas with populations less than 20,000 residents. As such, one-year estimates are not particularly useful for studying demographic and housing patterns at finer geographic resolutions, such as neighborhoods or census tracts.[6] Thus, because the analyses performed in this chapter will need to rely on the most current, more precise, and finer-resolution five-year ACS estimates for the period 2013-2017, it is more practical and consistent to look at this five-year population estimate for a contemporary snapshot of Erie County's population. As shown in Table 3.1, the 2013-17 ACS estimates that Erie County is presently home to 923,955 residents, which makes for a somewhat more optimistic (relative to the one-year estimate) net gain of nearly 5,000 persons since 2010.

This meaningful growth (+0.5%) is a promising sign for a region that has seen continued disinvestment in many of its communities, and it functions as a launch point for continued positive change. Nevertheless, it is important to keep in mind that population change is rarely, if ever, spatially even. Indeed, even as the population of Erie County begins to recover (see Table 3.1), numerous subareas within the County are still experiencing population loss. Likewise, several parts of the County have grown consistently—sometimes rapidly so—since the start of the 1970s when the County's overall population first began contracting (Tables 3.1 and 3.2). Consequently, the challenges, opportunities, and dynamics in any one of the six Grantee Areas are likely to be different from the others. From a housing perspective, for instance, population growth can contribute to rising rents and home prices, as well as new development that focuses on market rate housing. Additionally, as discussed elsewhere, population and economic growth do not always match housing growth, so new jobs and opportunities are often created in places with limited housing options or housing options that are not affordable to lower income residents. On the other hand, population loss presents its own housing challenges, especially in the forms of disinvestment and vacancy. Shrinking communities often have marked issues with blight and abandonment, which contribute to declining quality of life and both health and safety challenges. Homes in such areas may be considered affordable in terms of their market prices or market rents; however, they may not provide adequate shelter or access to essential amenities and services. Additionally, home builders and developers are less likely to be active in distressed communities, meaning that new homes are rarely available to residents. These circumstances put strains on the remaining quality homes, which can lead to localized issues of unaffordability for those homes that are in good condition in strong neighborhoods.

While more will be said about these complex interdependencies in the remainder of this document, for now it is sufficient to point out that of the six Grantees included in this study, three (Amherst, Urban County, and Hamburg) have experienced decade-over-decade population increases consistently since

[6] https://www.census.gov/programs-surveys/acs/guidance/estimates.html

1970,[7] while the remaining three (Buffalo, Cheektowaga, and the Town of Tonawanda) lost population in each of the past four decades (Table 3.1). Moreover, these growth and contraction trends have appeared to continue to the present: current five-year ACS estimates show that Amherst, the Urban County, and Hamburg have all netted population gains since 2010, whereas Buffalo, Cheektowaga, and the Town of Tonawanda experienced further losses. What is encouraging, though, is that much like the County as a whole, population changes in all six Grantee areas appear to be stabilizing. Figure 3.1 illustrates decade-over-decade rates of population change (all of which were computed directly from the population counts in Table 3.1) in the six Grantee communities. Observe that the large-magnitude changes in the Grantee communities, both positive and negative, that characterized regional population change in the second half of the 20th Century have recently hovered around zero. Certainly, population growth (or even shrinkage[8]) is not necessarily negative, and zero growth should not be interpreted as an ideal or target; however, rapid, forceful population changes in any direction are shocks on local and regional systems that are difficult to manage. In such situations, existing local challenges, whether affordability in growing areas or abandonment in shrinking areas, are exacerbated and often spiral out of control. Thus, the relatively stable levels of population change observed in Erie County generally, and in the Grantee communities specifically, may provide timely opportunities to make positive and lasting interventions that increase access to affordable, quality housing options for all residents.

Table 3.1: Population Change in Grantee Communities*

CDBG Grantee	1970	1980	1990	2000	2010	2013-2017 ACS	% Change 2010-2017	% Change 1970-2017
Erie County, Total	**1,113,491**	**1,015,472**	**968,532**	**950,265**	**919,040**	**923,995**	**0.5%**	**-17.0%**
Amherst Town	93,954	108,718	111,707	116,516	122,366	125,024	2.2%	33.1%
Buffalo	462,542	357,780	328,314	292,648	261,310	259,574	-0.7%	-43.9%
Cheektowaga Town	113,836	109,444	99,318	94,014	88,226	87,484	-0.8%	-23.1%
Erie County - Urban County	288,211	295,014	293,018	312,673	316,635	320,722	1.3%	11.3%
Hamburg Town	47,563	53,178	53,712	56,260	56,936	58,147	2.1%	22.3%
Tonawanda Town	107,281	91,268	82,463	78,155	73,567	73,044	-0.7%	-31.9%

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical census tract-level data from the Brown University Longitudinal Tract Data Base (LTDB), available at: https://s4.ad.brown.edu/Projects/Diversity/Researcher/LTBDDload/DataList.aspx

[7] Note that there is a single exception to this statement. Namely, population in the Urban County fell slightly between 1980 and 1990, from 295,014 persons to 293,018 persons—a 0.7% decrease over the ten-year period.
[8] Weaver, R., Bagchi-Sen, S., Knight, J., & Frazier, A. E. (2016). *Shrinking cities: Understanding urban decline in the United States*. Routledge.

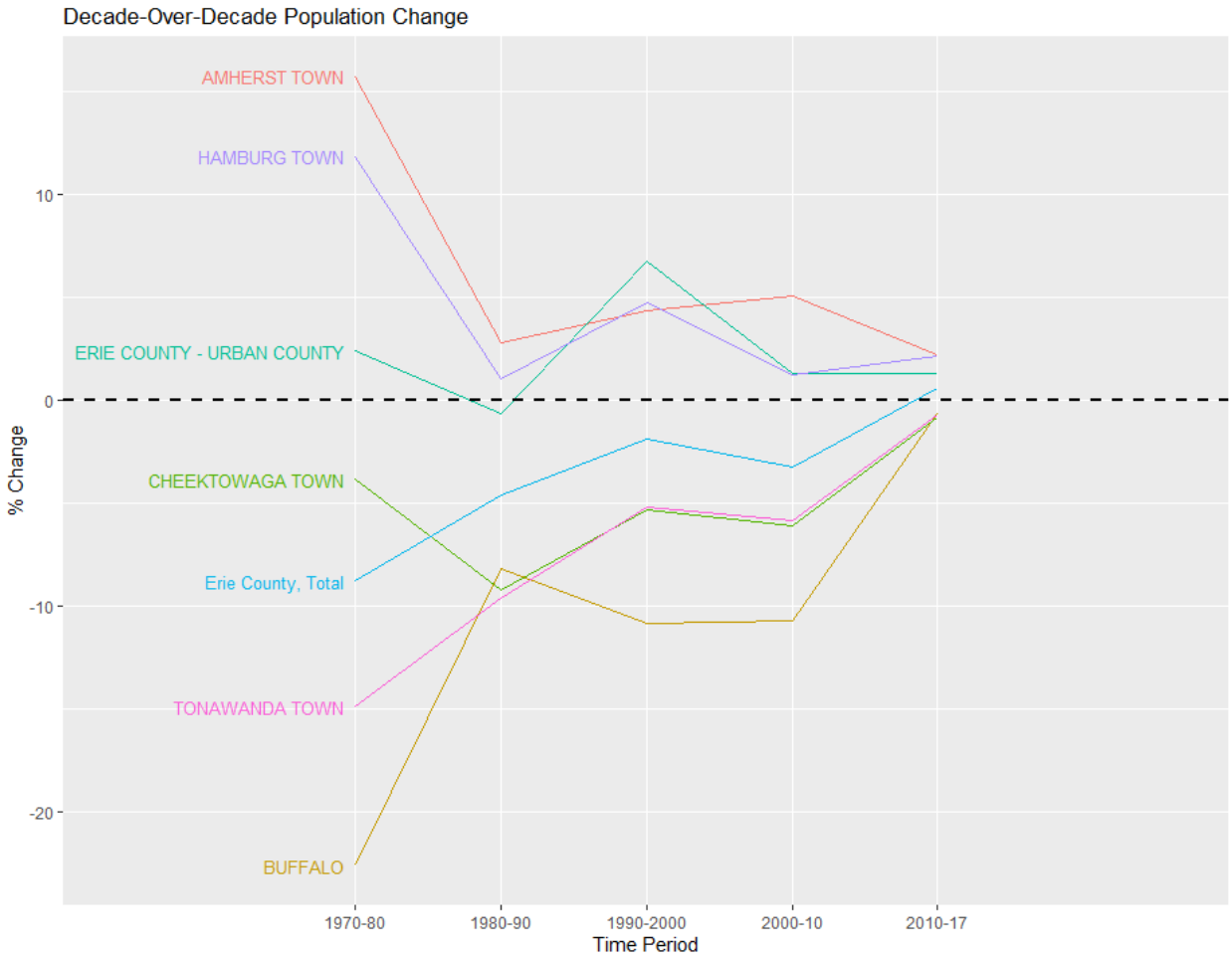

Figure 3.1: Decade-over-decade percent change in population, by Grantee Area

Table 3.2 expands the treatment of population change to include all the county subdivisions in Erie County. County subdivisions are primarily "subcounty governmental or administrative units…[which] have legal boundaries and names as well as governmental functions or administrative purposes." In other words, they are often municipalities such as towns and villages, but they can also take the form of "statistical entities established cooperatively by the Census Bureau and officials of State and local governments…for the collection, presentation, and analysis of census statistics."[9] There are 30 such places in Erie County. The boundaries of five county subdivisions—Amherst, Buffalo, Cheektowaga, Hamburg, and the Town of Tonawanda—coincide with their respective CDBG Grantee boundaries. Together, the remaining 25 county subdivisions make up the Urban County. Building on the theme from above, intra-County population change since 1970 has occurred in a "zero sum"-like fashion, with second-ring suburbs experiencing sizable growth while Buffalo and its first-ring suburbs—particularly the City of Lackawanna, the Town of Cheektowaga, and the Town and City of Tonawanda—contracted by roughly 25% or greater (nearly 44% in the case of Buffalo). Figure 3.2 maps those changes to offer a clearer picture of these unequal growth dynamics.

[9] https://www2.census.gov/geo/pdfs/reference/GARM/Ch8GARM.pdf

Table 3.2: Population Change in All County Subdivisions of Erie County*

County Subdivision	1970	2010	2013-2017 ACS	% Change, 2010-2017	Overall % Change, 1970-2017
Alden	9,793	10,865	10,135	-6.7%	3.5%
Amherst**	93,954	122,366	125,024	2.2%	33.1%
Aurora	14,428	13,782	13,857	0.5%	-4.0%
Boston	7,159	8,023	8,068	0.6%	12.7%
Brant	2,672	2,065	2,117	2.5%	-20.8%
Buffalo**	462,542	261,310	259,574	-0.7%	-43.9%
Cattaraugus Reservation	1,107	1,836	1,910	4.0%	72.6%
Cheektowaga**	113,835	88,226	87,484	-0.8%	-23.1%
Clarence	18,168	30,673	31,954	4.2%	75.9%
Colden	3,020	3,265	3,310	1.4%	9.6%
Collins	6,400	6,598	6,583	-0.2%	2.9%
Concord	7,574	8,494	8,550	0.7%	12.9%
Eden	7,727	7,688	7,692	0.1%	-0.5%
Elma	10,007	11,317	11,735	3.7%	17.3%
Evans	14,569	16,356	16,284	-0.4%	11.8%
Grand Island	13,980	20,374	20,855	2.4%	49.2%
Hamburg**	47,563	56,936	58,147	2.1%	22.3%
Holland	3,140	3,401	3,382	-0.6%	7.7%
Lackawanna	28,651	18,141	18,012	-0.7%	-37.1%
Lancaster	30,634	41,604	42,942	3.2%	40.2%
Marilla	3,252	5,327	5,389	1.2%	65.7%
Newstead	6,213	8,594	8,722	1.5%	40.4%
North Collins	4,090	3,523	3,520	-0.1%	-13.9%
Orchard Park	19,976	29,054	29,545	1.7%	47.9%
Sardinia	2,504	2,775	2,792	0.6%	11.5%
Tonawanda (City)	21,898	15,130	14,992	-0.9%	-31.5%
Tonawanda Reservation	119	34	4	-88.2%	-96.6%
Tonawanda (Town)**	107,281	73,567	73,044	-0.7%	-31.9%
Wales	2,617	3,005	3,032	0.9%	15.9%
West Seneca	48,511	44,711	45,340	1.4%	-6.5%
Erie County, Total	**1,113,491**	**919,040**	**923,995**	**0.5%**	**-17.0%**

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical data from the Brown University LTDB
**Indicates that county subdivision boundaries are equivalent to CDBG Grantee boundaries

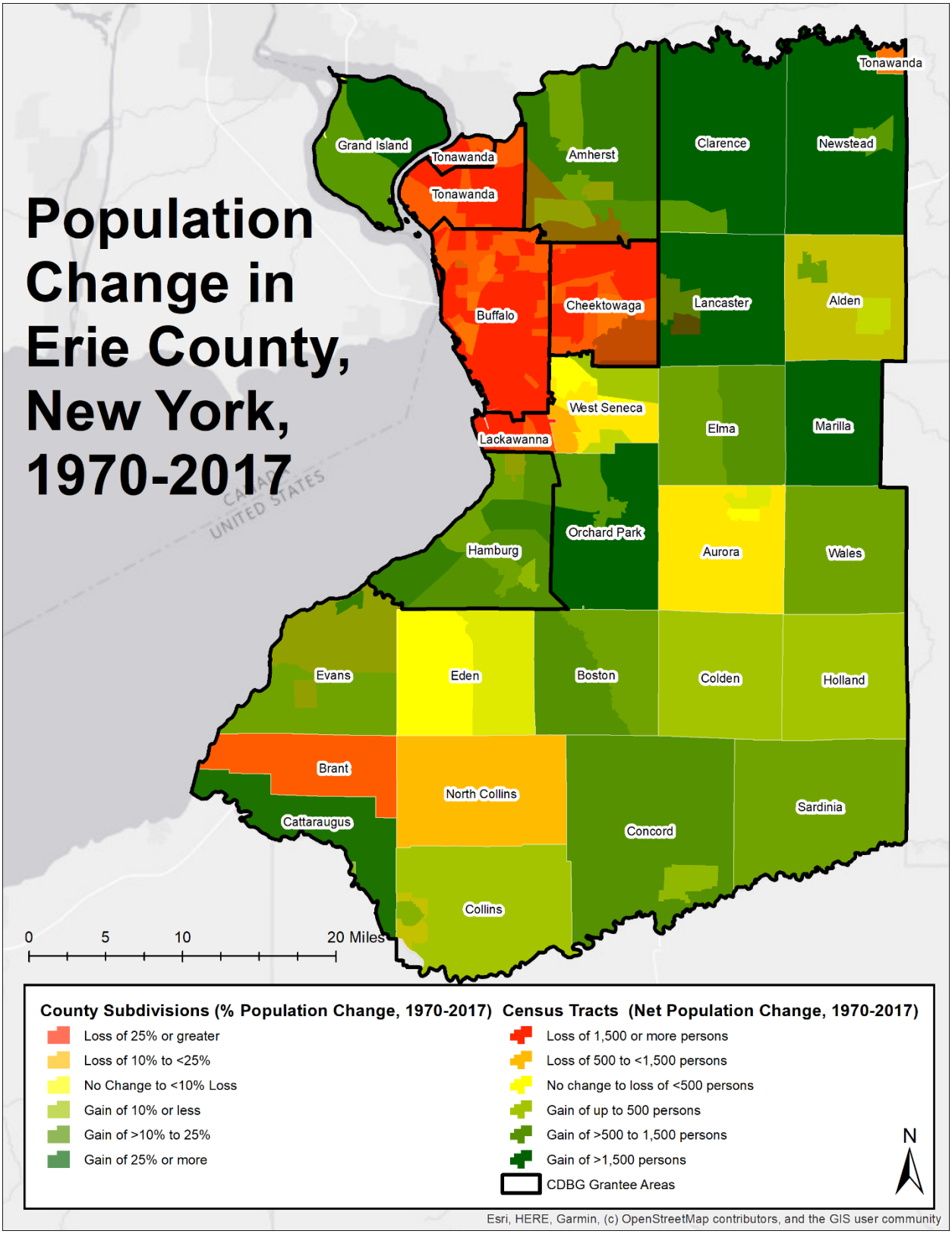

Figure 3.2: Place-based population change in Erie County, 1970-2017

Perhaps the best description of the patterns of population change depicted in Figure 3.2 is "sprawl without growth." That is, despite a Countywide population that has contracted by 17% since 1970, steady and rapid expansion has been occurring in outer-ring communities. One immediate housing implication that follows from these patterns is that, to accommodate sprawl without growth, newer units need to be built farther from the County's core city, while older units in Buffalo and surrounding areas are likely to remain vacant and subject to increasing levels of disinvestment. Prior to exploring these possibilities, it is worth first noting that large-scale changes to population totals typically translate to substantive shifts in population compositions. One dimension where such shifts are readily detectable is race and ethnicity. Tables 3.3 through 3.6 summarize changes in the four largest racial and ethnic groups in Erie County for the six Grantee communities from 1980 through 2017.[10] The tables provide ample evidence that Erie County in general, and the Grantee communities in particular, have experienced national trends toward diversity. However, much like the overall patterns of population changes from above, these trends have been spatially uneven. In Buffalo, for example, roughly seven of every ten residents were classified as "White, Not Hispanic or Latinx" (hereafter "White") in 1980 (Table 3.3). According to current estimates, just over four of every ten residents now fit that description—a 25+ percentage point drop in the group's share of total population in under two generations.[11]

Table 3.3: Change in the Population of White, Not Hispanic/Latinx Persons in Grantee Communities*

CDBG Grantee	1980	1990	2000	2010	2013-2017 ACS	% Change 2010-2017	% Change 1980-2017	% of Total Pop., 1980	% of Total Pop., 2017
Amherst Town	102,081	102,833	102,946	100,778	98,364	-2.4%	-3.6%	93.9%	78.7%
Buffalo	249,041	207,101	151,450	119,801	114,231	-4.6%	-54.1%	69.6%	44.0%
Cheektowaga Town	107,726	97,386	88,669	76,673	72,598	-5.3%	-32.6%	98.4%	83.0%
Erie County - Urban County	285,667	281,904	295,600	295,366	296,855	0.5%	3.9%	96.8%	92.6%
Hamburg Town	52,183	52,534	54,491	54,366	55,307	1.7%	6.0%	98.1%	95.1%
Tonawanda Town	89,696	80,408	74,320	67,172	64,462	-4.0%	-28.1%	98.3%	88.3%
Erie County, Total	**886,395**	**822,166**	**767,476**	**714,156**	**701,817**	**-1.7%**	**-20.8%**	**87.3%**	**76.0%**

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical census tract-level data from the Brown University LTDB

Not surprisingly, given their common experiences with population loss (Fig. 3.2), the Buffalo-adjacent Cheektowaga and Town of Tonawanda Grantee communities also experienced double-digit decreases to their shares of population classified as White, as did Erie County as a whole (driven largely by changes in Buffalo). By contrast, White share of population in the stable and growing Urban County and Hamburg Grantee communities dropped by just four and three percentage points, respectively. The seemingly outlying experience among the Grantee communities occurred in Amherst, where the White share of population fell by more than 15 percentage points during a period when the total population increased

[10] The variables described in these tables are consistently available in the Brown University LTDB for 1980-2010, but not for 1970. Race/ethnicity data were collected and reported differently by the U.S. Census Bureau prior to the 1980 Census. As such, these tables focus in on the years for which data were consistent.
[11] Human generations are said to occur in 25-year intervals, roughly the time from the birth of a parent to the birth of a child (on average): https://www.ancestry.ca/learn/learningcenters/default.aspx?section=lib_Generation

by 15%--an indicator that growth was driven by persons of color. Recognizing that Amherst is home to the main (north) campus of the State University of New York (SUNY) at Buffalo (UB), Amherst's much more rapidly increasing diversity relative to its fellow growing Grantee communities (Hamburg and Urban County) is almost certainly a reflection of UB's diverse student, staff, and faculty bodies.

Table 3.4 shows that at least part of the more diverse racial/ethnic composition observed in all the Grantee communities is due to an increase in African Americans' share of the population. Countywide, African American (hereafter "Black") persons currently account for approximately 13% of the population, up from 10% in 1980. Aligning with the observations above for changes to the White share of population, Black population increased by roughly double digits in Buffalo and neighboring Cheektowaga, and Amherst and Tonawanda both experienced increases in Black population share that exceeded the Countywide three percentage point increase. Nonetheless, African Americans are still meaningfully underrepresented in these latter Grantee areas, and in the outer-ring Hamburg and Urban County Grantee communities.

Table 3.4: Change in the Population of Black, Not Hispanic/Latinx Persons in Grantee Communities*

CDBG Grantee	1980	1990	2000	2010	2013-2017 ACS	% Change 2010-2017	% Change 1980-2017	% of Total Pop., 1980	% of Total Pop., 2017
Amherst Town	2,623	3,097	4,882	7,563	7,700	1.8%	193.5%	2.4%	6.2%
Buffalo	94,254	99,226	110,334	101,817	94,204	-7.5%	-0.1%	26.3%	36.3%
Cheektowaga Town	796	949	2,990	7,611	8,867	16.5%	1,013.6%	0.7%	10.1%
Erie County - Urban County	3,564	4,201	6,205	7,140	5,900	-17.4%	65.5%	1.2%	1.8%
Hamburg Town	208	226	358	608	627	3.1%	201.9%	0.4%	1.1%
Tonawanda Town	516	541	1,275	2,658	2,969	11.7%	475.4%	0.6%	4.1%
Erie County, Total	**101,961**	**108,240**	**126,044**	**127,397**	**120,267**	**-5.6%**	**18.0%**	**10.0%**	**13.0%**

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical census tract-level data from the Brown University LTDB

Among the interesting takeaways from Table 3.4 are that, during an interval when Buffalo's White population was cut by more than half (1980-2017, see Table 3.3), the Black population remained essentially constant. While numerous factors can influence these patterns—including unobservable individual-level preferences and employment opportunities—one potential implication is that Black residents have had disproportionately fewer residential opportunities outside of Buffalo relative to White residents. The observation that no Grantee community except for Buffalo has a Black population that reflects the group's overall share of Erie County's population (13%) arguably supports this notion. The fact that the Black population has grown in all other Grantee communities—indeed, population has effectively doubled or more than doubled in Amherst and Hamburg, quintupled in Tonawanda, and increased eleven-fold in Cheektowaga—is a sign that residential access for African Americans is increasing in these areas.

Table 3.5 tells a similar story for the population of Asian American (hereafter "Asian") population. Similar to changes in Black population share, Asian population share increased Countywide by three percentage points between 1980 and 2017. However, only Amherst and Buffalo saw their Asian population shares increase by that amount or greater. While Asian population more than tripled in Hamburg, more than quadrupled in Amherst, Tonawanda, and the Urban County, and increased by more than seven- and ten-fold in Cheektowaga and Buffalo, respectively, the population of Asian Americans remains disproportionately low in four of the six entitlement communities. What is more, the Asian populations in the Urban County and Hamburg have been shrinking since 2010, even while the Countywide Asian population has continued to increase. Once again, diverse individual preferences and employment opportunities play a major role in these patterns; however, such patterns can reflect disparate residential opportunities across the County. Thus, as with the Black population, it will be important to monitor the ongoing spatial unevenness in population change for Asian Americans.

Table 3.5: Change in the Population of Asian Persons in Grantee Communities*

CDBG Grantee	1980	1990	2000	2010	2013-2017 ACS	% Change 2010-2017	% Change 1980-2017	% of Total Pop., 1980	% of Total Pop., 2017
Amherst Town	2,679	4,349	6,495	10,546	11,177	6.0%	317.2%	2.5%	8.9%
Buffalo	1,322	3,158	4,655	9,313	13,604	46.1%	929.3%	0.4%	5.2%
Cheektowaga Town	283	365	1,031	1,553	2,049	31.9%	623.9%	0.3%	2.3%
Erie County - Urban County	719	1,254	2,093	3,963	3,395	-14.3%	372.1%	0.2%	1.1%
Hamburg Town	77	160	285	429	244	-43.1%	217.4%	0.1%	0.4%
Tonawanda Town	344	739	1,075	1,202	1,466	22.0%	326.2%	0.4%	2.0%
Erie County, Total	**5,424**	**10,025**	**15,634**	**27,006**	**31,935**	**18.3%**	**488.8%**	**0.5%**	**3.5%**

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical census tract-level data from the Brown University LTDB

Mirroring the observations made for African Americans above, Table 3.6 shows that Buffalo is the only one of the six Grantee communities where the Hispanic/Latinx share of population (11.3%) is equal to or greater than the Countywide Hispanic/Latinx share of population (5.2%). As was the case for African Americans, the Hispanic/Latinx population increased substantially in all six entitlement communities—by threefold or more in five of the six areas—however, the subpopulation remains concentrated in Buffalo and underrepresented in the rest of the County. Although rapid and continued growth in the Hispanic/Latinx population in all six Grantee areas (with the exception of a post-2010 contraction in Hamburg) is an encouraging sign that new residential opportunities have opened for the subgroup throughout the County, the patterns described in Table 3.6, together with the patterns described in Tables 3.3, 3.4, and 3.5, suggest that these opportunities are still not equitable across racial and ethnic subgroups of the Erie County population.

Table 3.6: Change in the Population of Hispanic/Latinx Persons in Grantee Communities*

CDBG Grantee	1980	1990	2000	2010	2013-2017 ACS	% Change 2010-2017	% Change 1980-2017	% of Total Pop., 1980	% of Total Pop., 2017
Amherst Town	935	1,226	1,579	2,870	4,611	60.7%	393.1%	0.9%	3.7%
Buffalo	9,498	16,134	22,076	27,519	29,311	6.5%	208.6%	2.7%	11.3%
Cheektowaga Town	398	471	908	1,900	2,284	20.2%	473.8%	0.4%	2.6%
Erie County - Urban County	2,483	3,106	4,600	6,225	8,111	30.3%	226.7%	0.8%	2.5%
Hamburg Town	598	591	876	1,214	1,086	-10.5%	81.5%	1.1%	1.9%
Tonawanda Town	478	620	1,015	2,003	2,699	34.7%	464.7%	0.5%	3.7%
Erie County, Total	**14,390**	**22,249**	**31,054**	**41,731**	**48,102**	**15.3%**	**234.3%**	**1.4%**	**5.2%**

Sources: Brown University LTDB; HUD AFFHT0004a; U.S. Census American Community Survey 2013-17
*Negligible differences in total population counts between this table and official U.S. Census Bureau data products are due to rounding and aggregating historical census tract-level data from the Brown University LTDB

In sum, Erie County and all six entitlement communities are diversifying, though population growth is not evenly spread across demographic subgroups or across entitlement communities. In particular, and at present, the non-Hispanic/Latinx White and Black populations in Erie County have been contracting since 2010, while the Asian and Hispanic/Latinx populations have been growing. At the same time, Buffalo, Amherst, Cheektowaga, and Tonawanda have been diversifying faster, and in more dimensions, than Hamburg and the Urban County, both historically and since 2010.

The series of maps depicted in Figures 3.3 through 3.7 on the following pages use dot density mapping with constant symbolization, at the census tract level, to illustrate the changing patterns of population described in the preceding tables in a more spatially explicit way. The maps show how overall population has continued to spread from its original concentration in Buffalo to inner- and outer-ring communities over time. Likewise, they offer visual evidence for the increasing diversity of Erie County; however, similar to the tables above, they suggest that the County's largest non-White racial and ethnic subgroups remain mostly concentrated in Buffalo, but with the Amherst, Cheektowaga, and Tonawanda Grantee communities seeing important pockets of growth. Outside of Alden and Collins, which are both home to correctional facilities, the Urban County has been much slower to diversify.

Aside from illustrating rising diversity, Figures 3.3 through 3.7 also show slight—though still concerningly slow—levels of racial and ethnic integration within the County. Indeed, while residential segregation is still apparent throughout the region—including in Buffalo, where the Black population is largely concentrated on the City's East Side—several communities have seen meaningful gains in local residential diversity (in particular, Buffalo's West Side and Northwest areas, as well as the central areas of Amherst around the main UB campus). Crucially, though, the rising levels of diversity evident in the maps likely underreport integration, insofar as the maps look only at the largest subgroups in the County. For that reason, integration and diversity are treated more formally in a later subsection.

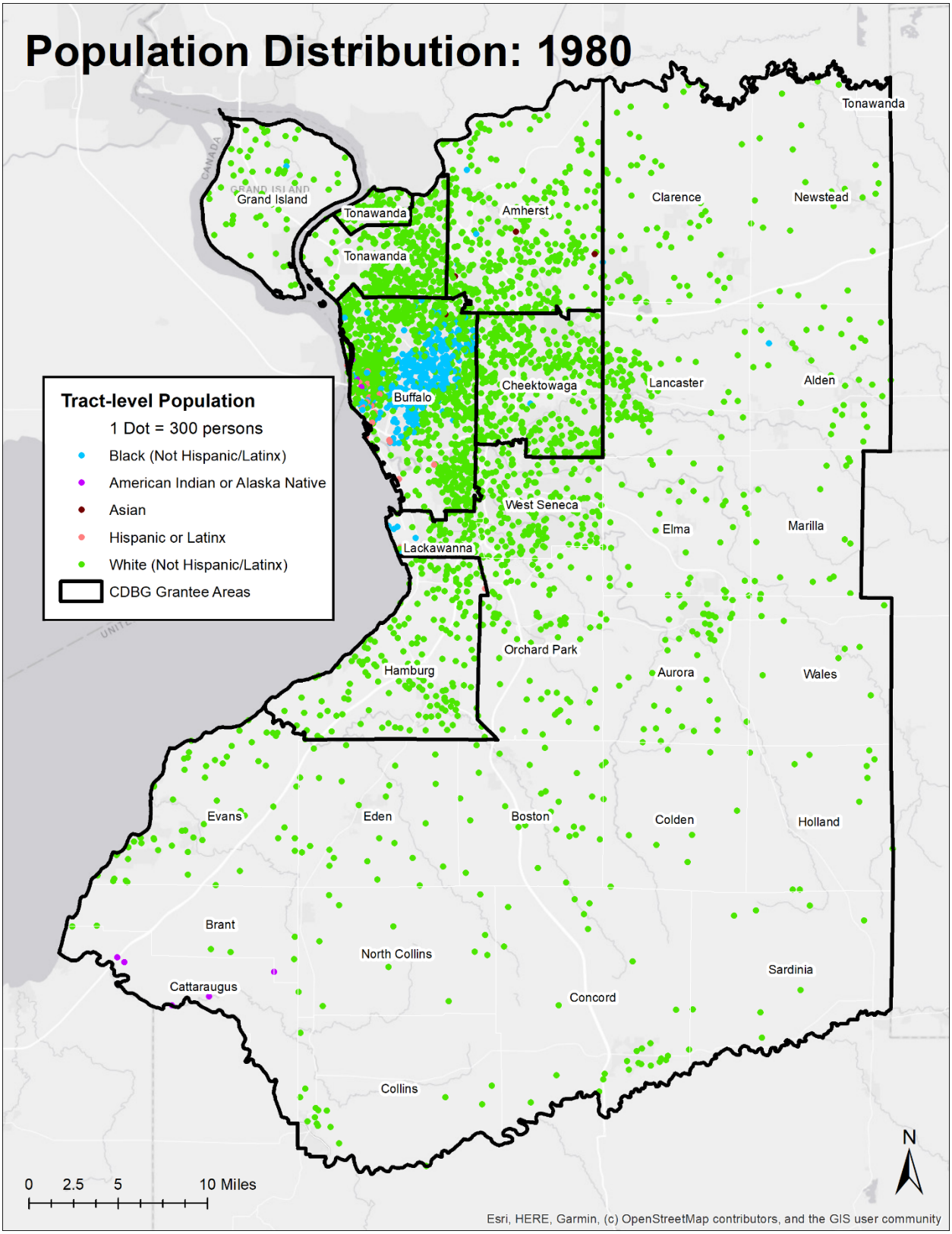

Figure 3.3: Tract-level distribution of population of Erie County's largest racial and ethnic groups, 1980

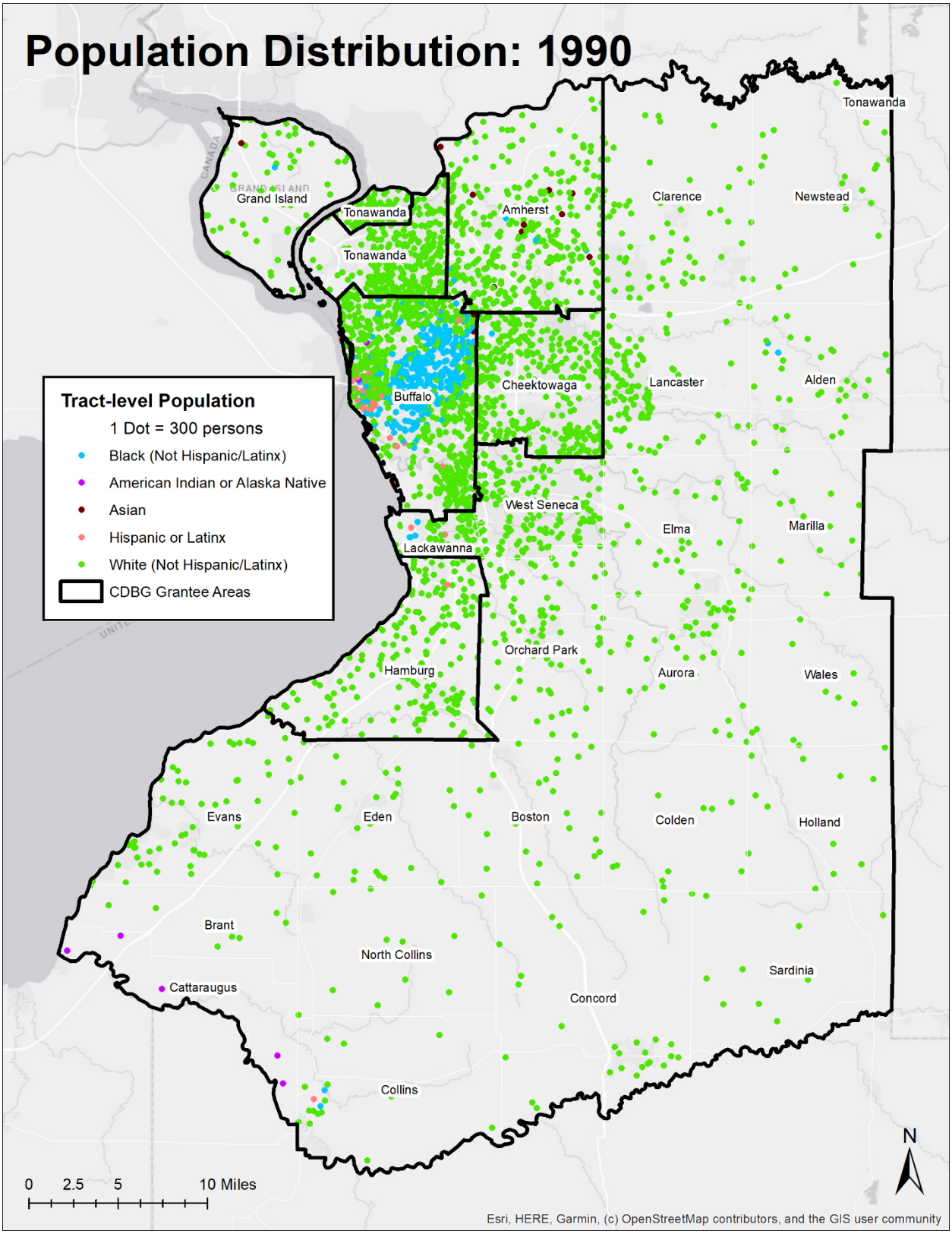

Figure 3.4: Tract-level distribution of population of Erie County's largest racial and ethnic groups, 1990

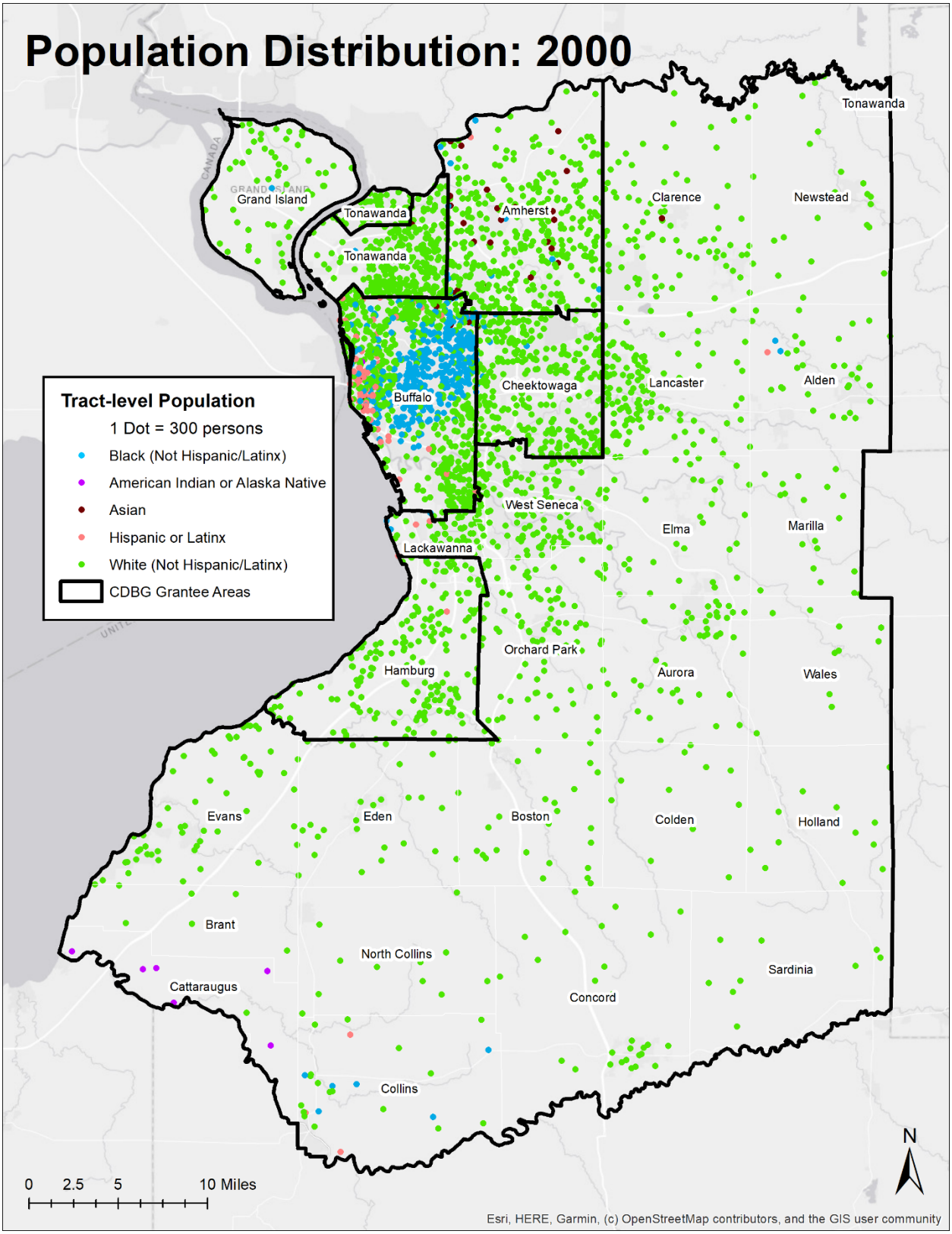

Figure 3.5: Tract-level distribution of population of Erie County's largest racial and ethnic groups, 2000

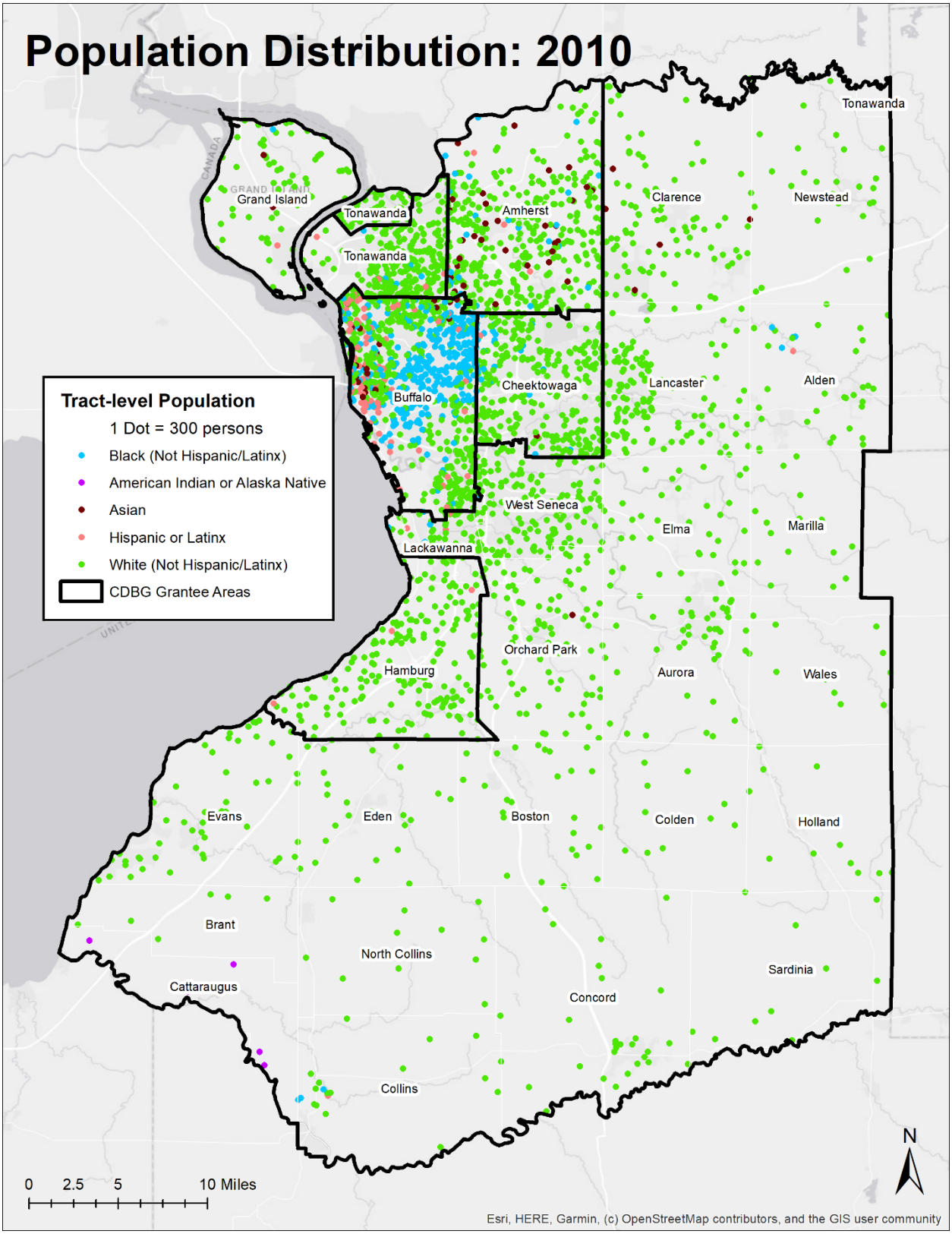

Figure 3.6: Tract-level distribution of population of Erie County's largest racial and ethnic groups, 2010

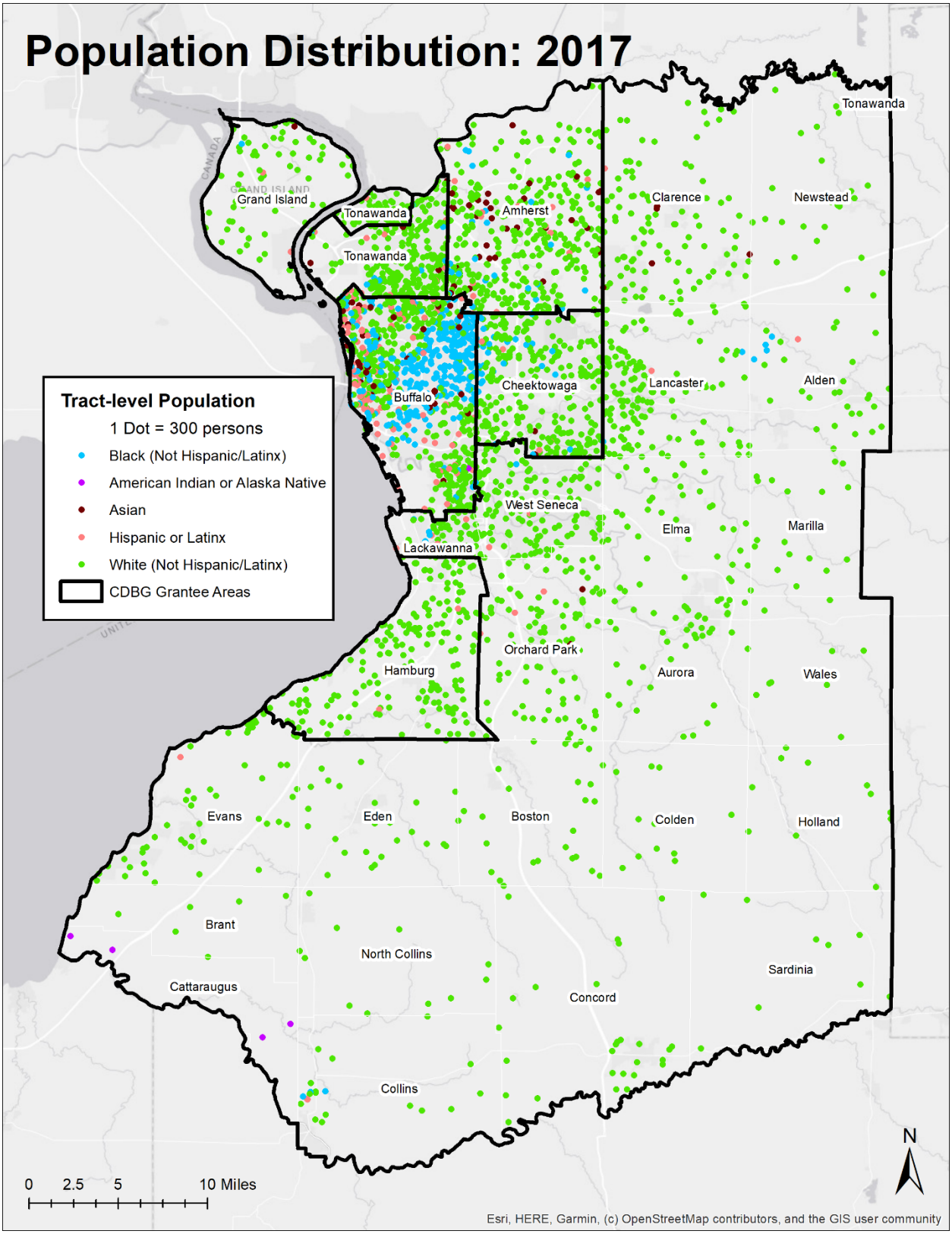

Figure 3.7: Tract-level distribution of population of Erie County's largest racial and ethnic groups, 2017

Racially or Ethnically Concentrated Areas (R/ECAs)

Despite the increasing levels of diversity implicated in the previous subsection, the tables and maps provide some cause for concern. Namely, members of non-White population subgroups are not evenly distributed throughout the County. While personal choice and other unobservable factors can play roles in such patterns, from a fair housing perspective, uneven distributions of population by race and ethnicity (among other protected classes) are often indicators that certain groups lack choices and/or are subject to discriminatory forces in the housing market. As such, it is important to identify where racial and ethnic groups are concentrated, and to better understand the conditions that persist in those areas.

That being said, what constitutes racial or ethnic concentration varies from place to place, and it is generally not advisable to quantify concentration the same way for cities and their surroundings.[12] Consequently, this section draws on recent precedents and policy documents to identify thresholds for "minority concentration" in each of the six Grantee communities.

First, in its 2013-2019 Consolidated Plan, the City of Buffalo defines areas of minority concentration as spaces where "populations of racial or ethnic group are at least ten percent greater than for the city as a whole."[13] With respect to identifying areas of minority concentration for analyzing impediments to fair housing, this definition has been interpreted to mean that areas of minority concentration are spaces where a minority group's fraction of population in that space is ten percentage points higher than the group's share of Citywide population.[14] Moreover, to the extent that they constitute the three largest non-White racial and ethnic groups in Buffalo, this definition has been applied to the Black, Asian, and Hispanic populations separately in efforts to identify racially or ethnically concentrated areas (R/ECAs).[15] These guidelines are followed in the remainder of this chapter to identify both R/ECAs and racially and ethnically concentrated areas of poverty (R/ECAPs). With respect to the latter, Buffalo's Consolidated Plan advises that analysts use a threshold based on the proportion of households with low-to-moderate income to identify concentrations of poverty (or, in this case, low-mod income). Specifically, the Consolidated Plan states that spaces where the share of households with low-to-moderate income (i.e., less than 80% of area median income) exceeds 51 percent are to be classified as areas of need (or, in the language of this document, concentrated areas of poverty).[16]

Next, the five Grantee communities outside the City of Buffalo have a recent history of defining R/ECAs as those spaces where the non-white fraction of population is more than double the overall non-white fraction of the population in the Grantee community.[17] An equivalent test has been used to identified concentrated areas of poverty (CAPs) in the Grantee communities.[18]

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[12] https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-(AFFHT0004a)-March-2018.pdf (see p. 11)
[13] https://www.buffalony.gov/DocumentCenter/View/4213/2013-2019-Consolidated-Plan (see p. 32)
[14] https://www.buffalony.gov/DocumentCenter/View/1713/2014-Analysis-of-Impediments-PDF
[15] Ibid. (p. 25)
[16] https://www.buffalony.gov/DocumentCenter/View/4213/2013-2019-Consolidated-Plan (see p. 32)
[17] The term "non-white" as used here refers to all persons who are not members of the "White, Not Hispanic or Latinx" demographic group.
[18] http://www2.erie.gov/environment/sites/www2.erie.gov.environment/files/uploads/CoomDev-Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice%20Erie%20County%20NY%20AI%2012%2031%2015.pdf

Taken together, the above decision-making rules suggest that identifying R/ECAs in the six AI communities involves the use of eight separate thresholds. Per the AFFH Rule, calculation of these thresholds (among other values) is to be done with HUD-provided data.[19] The current release of HUD's AFFH dataset, version AFFHT0004a, was released in February 2018 and is available for public use at HUD Exchange.[20] Unfortunately, the "current" data in that release come from either the 2010 decennial census or the 2009-2013 five-year ACS.[21] This relative lack of data timeliness was at the heart of a recent communication between HUD and the National Council of State Housing Agencies (NCSHA). More precisely, NCSHA recommended that "HUD…must ensure that the data it provides from non-HUD sources is current and complete. For example, HUD must ensure that the American Community Survey (ACS) data…[come from] the most recent ACS survey data."[22] NCSHA went onto provide an example of a city that identified R/ECAPs using both HUD-provided data and the most recent ACS data available only to find that "areas of concentrated poverty in the city had changed substantially" in the intervening years.[23]

Given the rapid and visible changes that have been occurring in and around Buffalo in recent years[24]—especially with respect to the housing market[25]—there should be similar concerns about making decisions based on R/ECA and R/ECAP geographies that derive from a dataset that relies on the 2009-13 ACS. For that reason, where possible, the analyses contained herein use both HUD-provided data and the most up-to-date ACS (2013-2017) data. Put differently, the analyses and results follow the AFFH Rule and its directive to use HUD-provided data; but, where feasible, they offer a more contemporary picture of the patterns of interest. With that in mind, Table 3.7 presents the thresholds used to identify R/ECAs in the six entitlement communities using the HUD-provided AFFHT004a dataset. Table 3.8 provides analogous information using the 2013-2017 ACS dataset. Observe that, in most cases, there are meaningful differences between the two sets of figures. As a consequence, and as the NCSHA's comments imply, the more recent patterns and trends should be factored into the analyses in a meaningful way. To accomplish that objective, three categories of R/ECAs and R/ECAPs will be mapped and engaged with in the remainder of this chapter:

- ***Persistent* R/ECAs and R/ECAPs** are those areas that are flagged as R/ECAs or R/ECAPs in both the HUD-provided dataset and the current ACS;
- ***Emerging* R/ECAs and R/ECAPs** are those areas that qualify as R/ECAs or R/ECAPs in the current ACS data, but do not meet the relevant thresholds in the HUD-provided dataset; and
- ***Fading* R/ECAs and R/ECAPs** are those areas that qualified as R/ECAs or R/ECAPs in the HUD-provided dataset, but do not meet the relevant thresholds in the current ACS data.

By organizing and understanding R/ECAs and R/ECAPs in this manner, Grantee communities will have the capacity to see where minority and poverty populations appear to be (de-)concentrating.

[19] https://www.hudexchange.info/faqs/3006/do-i-have-to-use-the-affh-data-and-mapping-tool/
[20] https://www.hudexchange.info/resource/4868/affh-raw-data/
[21] https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-(AFFHT0004a)-March-2018.pdf
[22] https://www.ncsha.org/wp-content/uploads/2018/04/NCSHA-AFH-1st-State-Tool-Comments-FINAL-2016.pdf
[23] Ibid. (p. 8).
[24] https://buffalonews.com/2019/09/09/coalition-wants-protections-from-buffalos-rising-home-values/
[25] https://www.wkbw.com/news/buffalo-housing-market-is-hotter-than-ever

Table 3.7: Thresholds for Identifying R/ECAs (source: HUD AFFHT0004a dataset)

Grantee Community *Population Subgroup*	**Group's Share of Overall Population**		**Threshold (per decision-rules described above)**
Buffalo			
Black	38.964%	+ 10 =	48.964%
Hispanic/Latinx	10.531%	+ 10 =	20.531%
Asian	3.564%	+ 10 =	13.564%
Amherst			
Non-White	17.642%	x 2 =	35.284%
Cheektowaga			
Non-White	13.095%	x 2 =	26.190%
Erie County – Urban County			
Non-White	6.717%	x 2 =	13.434%
Hamburg			
Non-White	4.514%	x 2 =	9.028%
Tonawanda			
Non-White	8.693%	x 2 =	17.386%

Table 3.8: Thresholds for identifying R/ECAs (source: 2013-17 ACS)

Grantee Community *Population Subgroup*	**Group's Share of Overall Population**		**Threshold (per decision-rules described above)**
Buffalo			
Black	37.128%	+ 10 =	47.128%
Hispanic/Latinx	11.292%	+ 10 =	21.292%
Asian	5.274%	+ 10 =	15.274%
Amherst			
Non-White	21.324%	x 2 =	42.648%
Cheektowaga			
Non-White	17.016%	x 2 =	34.032%
Erie County – Urban County			
Non-White	7.442%	x 2 =	14.884%
Hamburg			
Non-White	4.884%	x 2 =	9.768%
Tonawanda			
Non-White	11.749%	x 2 =	23.498%

Using the thresholds, Figure 3.8 maps R/ECAs throughout Erie County at the census tract level of analysis.[26]

[26] Census tracts are used for R/ECA and R/ECAP definitions throughout this chapter to promote consistency in reporting, and consistency with other important datasets. Concerning the latter, federal Home Mortgage Disclosure Act (HMDA) data are only provided down to the tract level of analysis. Thus, to summarize lending patterns in R/ECAs and R/ECAPs later in this document, it will be necessary to use a consistent unit of geography. Moreover, while much of the data described in this report is available at the slightly finer block group resolution of geography, several key variables (e.g., the number of persons with certain physical and cognitive difficulties) are not. For that reason, the census tract is the preferred analytical unit throughout this document.

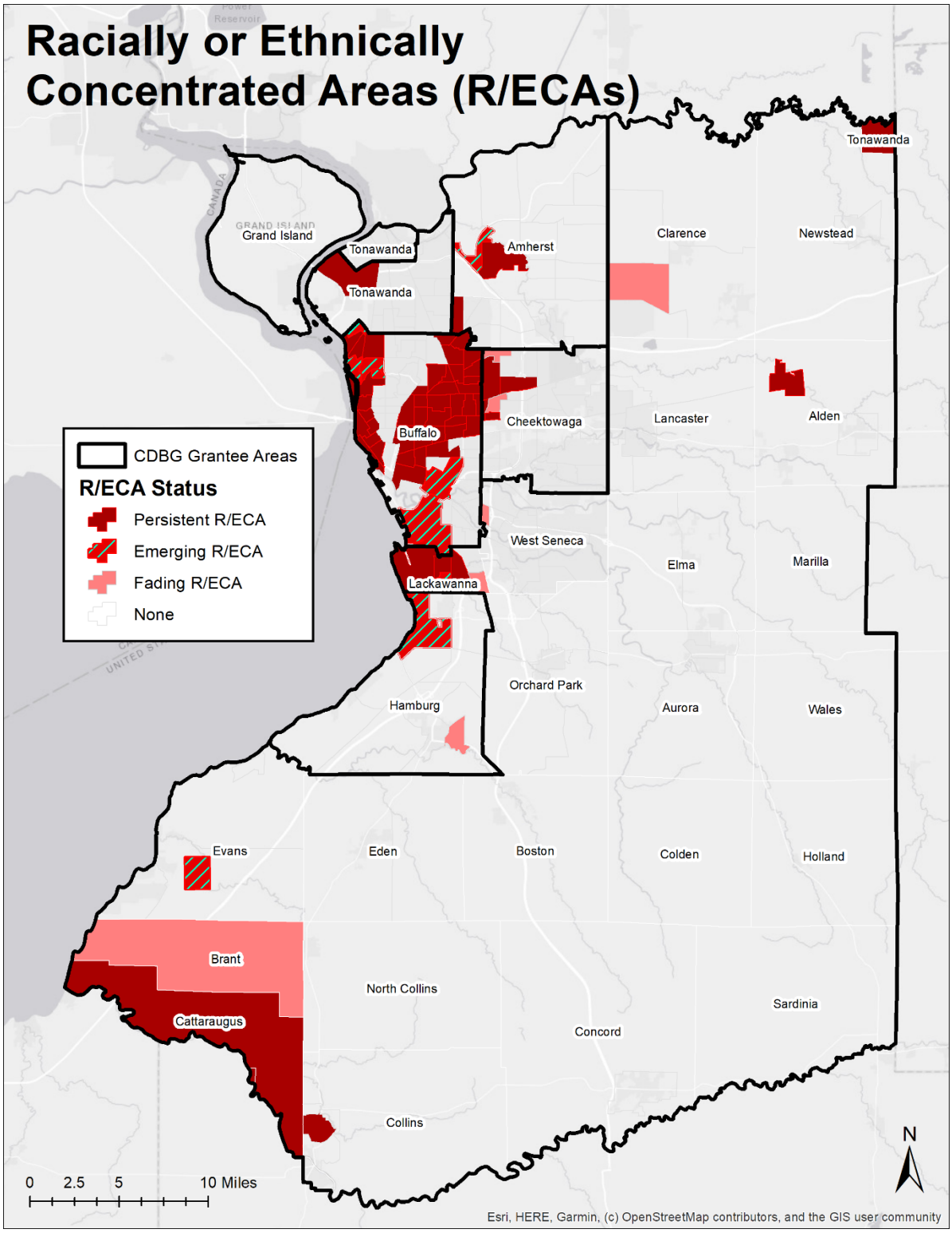

Figure 3.8: Persistent, Emerging, and Fading areas of racial or ethnic concentration

Supporting earlier claims, the large majority of R/ECAs are located in the City of Buffalo, with additional areas of concentration in surrounding settlements (notably, Cheektowaga, as well as Lackawanna in the Urban County). The following pages provide a Grantee-by-Grantee breakdown of these areas, to identify

which specific census tracts in each Grantee community are classified as R/ECAs and which population subgroup(s) is (are) concentrated therein.

R/ECAs in Buffalo

Table 3.9 inventories the R/ECAs detected in Buffalo, while Figure 3.9 shows the locations of those areas. Each entry in the column "Tract ID" in Table 3.9 has an associated entry on the map.
As both Table 3.9 and Figure 3.9 make clear, Buffalo contains numerous areas characterized by concentrated racial or ethnic populations. For the most part, the locations of those areas (census tracts) have remained relatively constant over time and, as such, most are classified as "Persistent" per the terms set for above. However, five new tracts emerged as R/ECAs in the current Census ACS data (2013-17) relative to the HUD-provided dataset, which relies on 2009-13 ACS data. Three of those five tracts are located in the Northwest section of the City, while the remaining two are in the south. Perhaps indicative of a continuing trend, four of the five Emerging R/ECAs are areas where the Hispanic/Latinx population is concentrated.

Table 3.9: Inventory of R/ECAs in Buffalo

Tract ID	Current Population*	% Black*	% Asian*	% Hispanic*	R/ECA Group(s)	Class
000110	2,757	3.0%	1.0%	26.3%	Hispanic/Latinx	Emerging
001402	2,859	87.4%	1.0%	6.1%	Black	Persistent
001500	1,336	88.8%	0.0%	0.5%	Black	Persistent
001600	2,312	57.9%	3.3%	13.3%	Black	Persistent
002502	1,972	81.5%	0.5%	7.7%	Black	Persistent
002702	2,711	29.3%	50.1%	1.9%	Black, Asian	Persistent
002800	2,194	57.2%	2.1%	5.1%	Black	Persistent
002900	1,878	83.8%	3.5%	2.4%	Black	Persistent
003000	2,507	68.4%	8.4%	2.4%	Black	Persistent
003100	2,266	83.7%	0.0%	6.3%	Black	Persistent
003301	3,611	94.0%	0.0%	0.8%	Black	Persistent
003302	3,040	89.2%	4.9%	3.4%	Black	Persistent
003400	2,684	87.8%	2.3%	0.3%	Black	Persistent
003500	2,868	90.5%	1.1%	1.1%	Black	Persistent
003600	2,699	86.0%	3.0%	4.3%	Black	Persistent
003700	3,984	84.2%	2.2%	2.6%	Black	Persistent
003800	3,111	76.9%	0.0%	10.4%	Black	Persistent
003901	884	97.6%	0.0%	0.6%	Black	Persistent
004001	4,416	72.4%	5.8%	5.6%	Black	Persistent
004100	4,569	87.5%	2.4%	1.4%	Black	Persistent
004200	3,759	93.2%	0.4%	1.5%	Black	Persistent
004300	6,195	73.7%	7.7%	2.6%	Black	Persistent
004401	4,684	91.1%	2.0%	1.1%	Black	Persistent
004402	2,613	91.3%	0.0%	6.0%	Black	Persistent
004601	3,196	16.5%	20.1%	9.0%	Asian	Persistent
004602	1,111	17.7%	28.4%	15.5%	Asian	Persistent

004700	5,799	63.8%	6.2%	7.4%	Black	Persistent
005202	3,283	48.6%	4.6%	4.1%	Black	Persistent
005500	4,130	14.0%	10.0%	21.4%	Hispanic/Latinx	Emerging
005600	4,268	25.7%	5.1%	26.0%	Hispanic/Latinx	Persistent
005700	2,867	16.6%	9.9%	30.0%	Hispanic/Latinx	Persistent
005801	3,556	9.4%	3.6%	23.1%	Hispanic/Latinx	Emerging
005802	4,665	16.1%	23.3%	14.7%	Hispanic/Latinx, Asian	Persistent
005900	3,991	11.6%	8.2%	26.7%	Hispanic/Latinx	Emerging
006100	5,154	28.3%	16.5%	24.6%	Hispanic/Latinx, Asian	Persistent
006201	2,070	42.9%	7.2%	17.2%	Black	Emerging
006901	3,421	10.2%	27.7%	41.7%	Hispanic/Latinx, Asian	Persistent
006902	4,214	14.7%	10.5%	24.2%	Hispanic/Latinx	Persistent
007000	3,139	32.2%	2.0%	32.9%	Hispanic/Latinx	Persistent
007101	3,384	12.6%	0.4%	65.0%	Hispanic/Latinx	Persistent
007102	2,662	33.9%	0.5%	36.9%	Hispanic/Latinx	Persistent
007202	1,825	26.8%	0.0%	26.4%	Hispanic/Latinx	Persistent
016300	2,282	1.8%	0.0%	25.1%	Hispanic/Latinx	Emerging
016400	2,882	48.3%	3.2%	17.4%	Hispanic/Latinx, Black	Persistent
016600	2,802	91.4%	0.0%	0.7%	Black	Persistent
016800	3,264	88.5%	0.0%	5.2%	Black	Persistent
017000	2,928	96.3%	0.0%	0.5%	Black	Persistent
017100	5,070	31.8%	12.7%	25.0%	Hispanic/Latinx	Persistent

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors

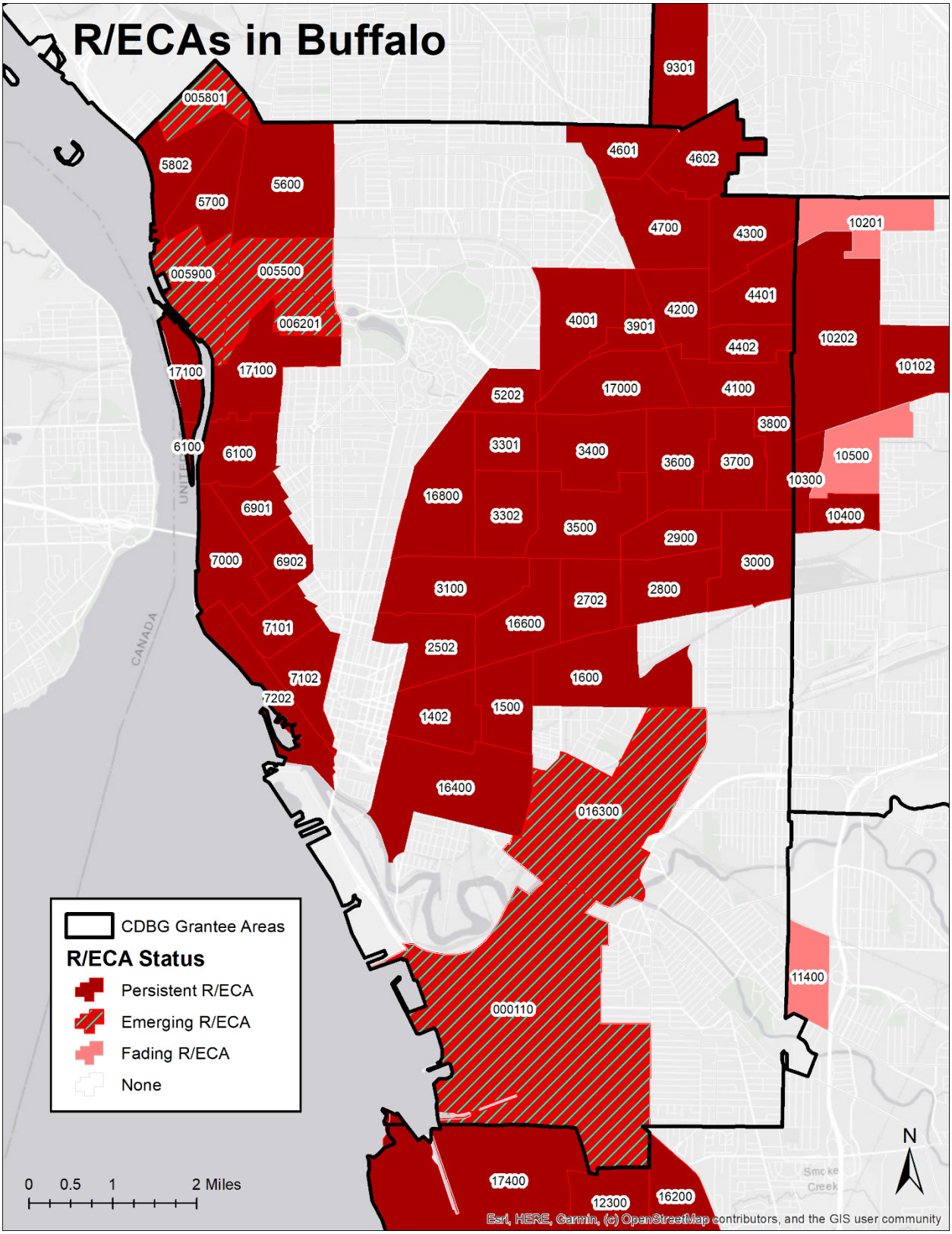

Figure 3.9: Persistent, Emerging, and Fading areas of racial or ethnic concentration in Buffalo

R/ECAs in Amherst

Table 3.10 inventories the three R/ECAs detected in Amherst, while Figure 3.10 shows the locations of those areas. Each entry in the column "Tract ID" in Table 3.10 has an associated entry on the map. Two of the three tracts qualify as "Persistent" R/ECAs per the thresholds discussed earlier. In addition, one new tract emerged as R/ECAs in the current Census ACS data (2013-17). That Emerging R/ECA is located adjacent to an existing R/ECA that is most likely associated with the presence of the SUNY Buffalo (UB) North (main) Campus.

Table 3.10: Inventory of R/ECAs in Amherst

Tract ID	Current Population*	% Non-White*	2010 Population	2010 % Non-White	Class
009110	5,843	47.0%	5,737	36.5%	Persistent
009115	4,074	56.6%	3,308	31.0%	Emerging
009301	5,409	45.1%	5,293	42.2%	Persistent

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors

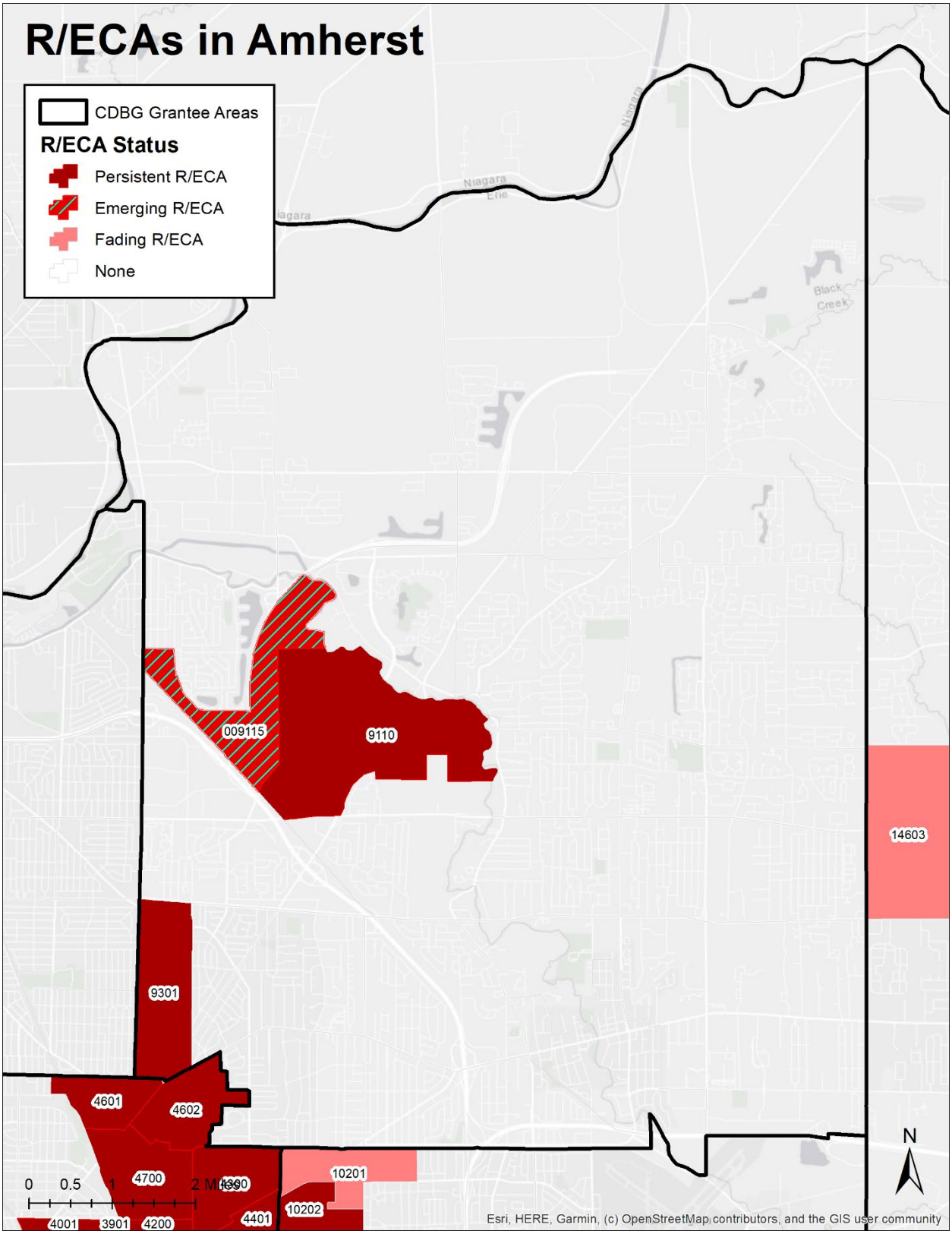

Figure 3.10: Persistent, Emerging, and Fading areas of racial or ethnic concentration in Amherst

R/ECAs in Cheektowaga

Table 3.11 inventories the six R/ECAs detected in Amherst, while Figure 3.11 shows the locations of those areas. Each entry in the column "Tract ID" in Table 3.11 has an associated entry on the map. Four of the six tracts qualify as "Persistent" R/ECAs per the thresholds discussed earlier, while the remaining two are classified as "Fading." With respect to the latter, recall that a Fading R/ECA is one that no longer qualifies as having a racially or ethnically concentrated population per current (2013-17) ACS estimates.

Table 3.11: Inventory of R/ECAs in Cheektowaga

Tract ID	Current Population*	% Non-White*	2010 Population	2010 % Non-White	Class
010102	3,719	41.8%	3,497	26.5%	Persistent
010201	2,816	31.3%	2,801	30.1%	Fading
010202	3,466	62.9%	3,375	59.1%	Persistent
010300	1,432	69.9%	1,336	53.9%	Persistent
010400	2,153	47.1%	2,283	39.9%	Persistent
010500	2,358	33.9%	2,332	29.8%	Fading

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors

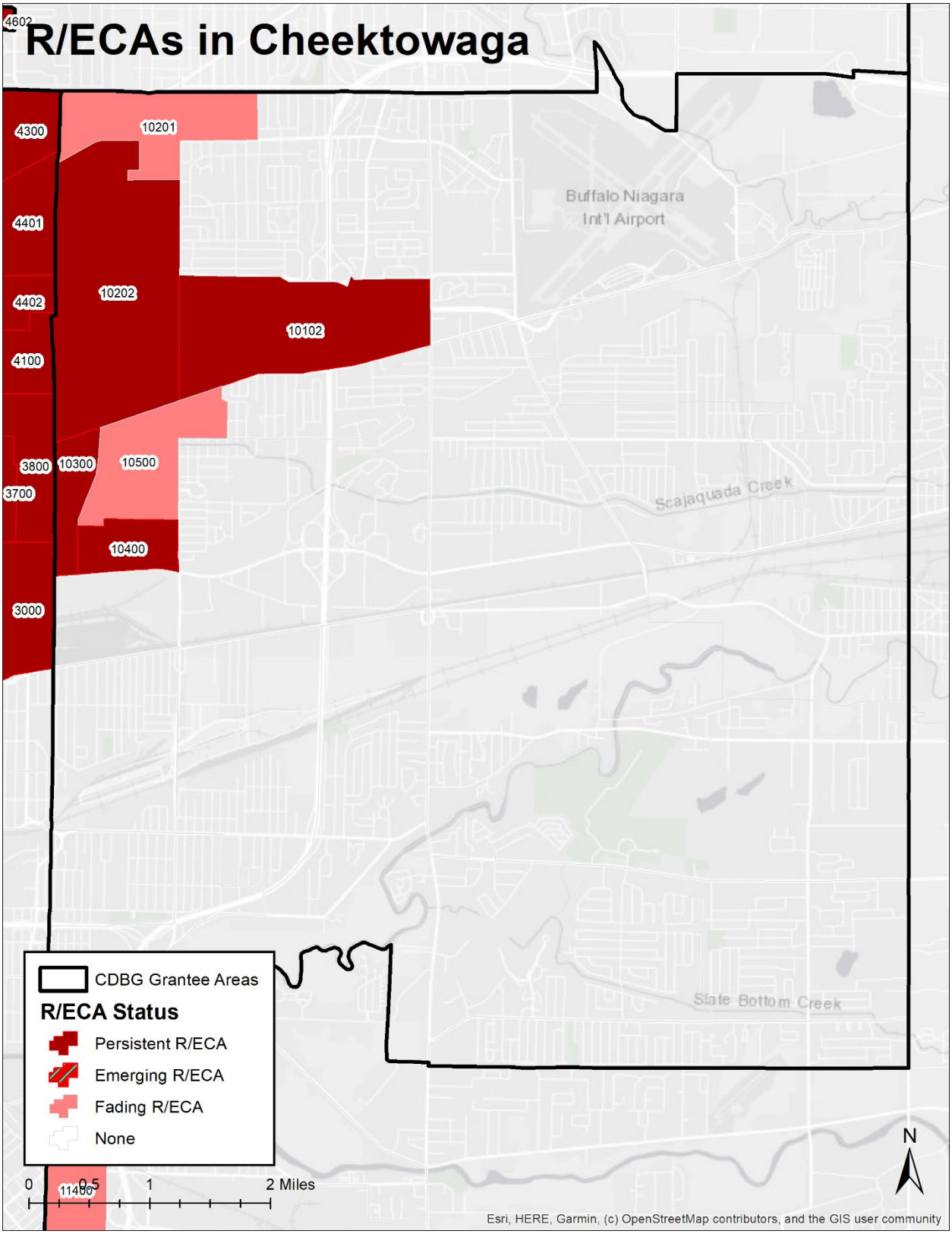

Figure 3.11: Persistent, Emerging, and Fading areas of racial or ethnic concentration in Cheektowaga

R/ECAs in Erie County – Urban County

Table 3.12 inventories the 13 R/ECAs detected in the Urban County, which can be seen above in Figure 3.8. Each entry in the column "Tract ID" in Table 3.11 has an associated entry on the map. Seven of the flagged tracts qualify as "Persistent" R/ECAs per the thresholds discussed earlier, while four are classified as "Fading." With respect to the latter, recall that a Fading R/ECA is one that no longer qualifies as having a racially or ethnically concentrated population per current (2013-17) ACS estimates. The remaining two identified tracts emerged as R/ECAs in the current ACS dataset. One Emerging R/ECA is surrounded by other R/ECAs in the City of Lackawanna, arguably indicating that racial and ethnic populations are becoming increasingly concentrated in the municipality. The second emerging R/ECA is located in the southwestern portion of the Urban County. The four Fading R/ECAs are scattered throughout the County, with one in the area of Clarence, two in the West Seneca Area, and one in Brant. However, as noted in the table, three of these four were characterized by data anomalies, whereby the non-white percentage of the population reported in the HUD-provided dataset came from 2009-13 ACS data that were quite a bit different from 2010 decennial values and later 2013-17 ACS estimates.

Table 3.12: Inventory of R/ECAs in the Urban County

Tract ID	Current Population*	% Non-White*	2010 Population	2010 % Non-White	Class
011400	2,423	14.9%	2,248	14.4%**	Fading
012300	2,963	22.8%	3,382	19.1%	Persistent
012400	1,964	17.0%	2,160	10.9%	Emerging
012502	1,816	6.8%	1,879	15.2%	Fading
014603	4,243	9.7%	4,487	14.9%**	Fading
014904	2,029	67.7%	2,387	58.1%	Persistent
015501	2,002	15.1%	2,127	6.8%	Emerging
015600	2,117	8.3%	2,065	13.9%**	Fading
016100	2,714	58.5%	2,676	55.5%	Persistent
016200	2,076	23.1%	2,352	20.1%**	Persistent
017400	4,417	49.3%	3,783	52.2%	Persistent
940000	1,910	93.1%	1,836	92.1%	Persistent
940100	4	100.0%	34	100.0%	Persistent

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors **Shows the % non-white value from the HUD AFFT dataset to be used for R/ECAP analysis

R/ECAs in Hamburg

Table 3.13 inventories the two R/ECAs detected in Hamburg, while Figure 3.12 shows the locations of those areas. Each entry in the column "Tract ID" in Table 3.13 has an associated entry on the map. One of the tracts is classified as a "Fading" R/ECA, insofar as it qualifies as a R/ECA using the HUD-provided dataset; however, per current ACS data, the tract is no longer characterized by R/ECA stastus. On the other hand, the second flagged tract is an "Emerging" R/ECA, insofar as it newly qualifies as a R/ECA in the current ACS data, but did not achieve that status in the HUD-provided dataset.

Table 3.13: Inventory of R/ECAs in Hamburg

Tract ID	Current Population*	% Non-White*	2010 Population	2010 % Non-White	Class
013001	3,081	9.9%	3,079	4.3%	Emerging
013300	3,568	3.6%	3,538	10.9%**	Fading

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors **Shows the % non-white value from the HUD AFFT dataset to be used for R/ECAP analysis

As was the case for the Urban County above, the Fading R/ECA was associated with a "% Non-White" value from the HUD AFFH dataset, based on 2009-13 ACS data, that was meaningfully different from 2010 decennial estimates and current (more consistent with trends based on 2010 full count data) 2013-17 ACS data.

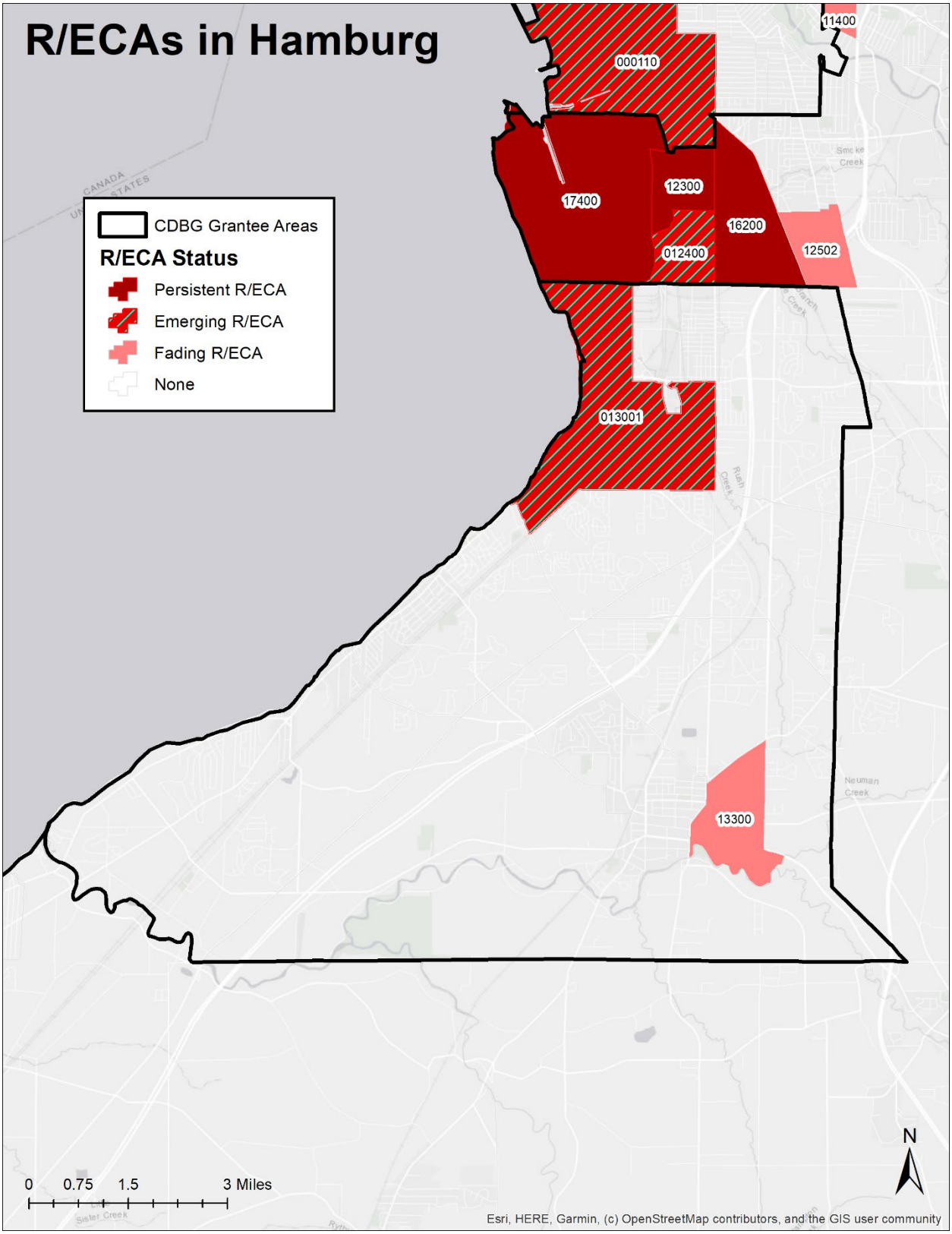

Figure 3.12: Persistent, Emerging, and Fading areas of racial or ethnic concentration in Hamburg

R/ECAs in Tonawanda

Table 3.14 lists the one R/ECA detected in Tonawanda, while Figure 3.13 shows its location. The tract is considered to be a "Persistent" R/ECA, in that it qualified as an area of racial or ethnic population concentration both in the HUD-provided dataset and the newer U.S. Census ACS dataset.

Table 3.14: Inventory of R/ECAs in Tonawanda

Tract ID	Current Population*	% Non-White*	2010 Population	2010 % Non-White	Class
008300	2,264	46.7%	2,584	24.2%	Persistent

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECA calculations and classifications by the authors

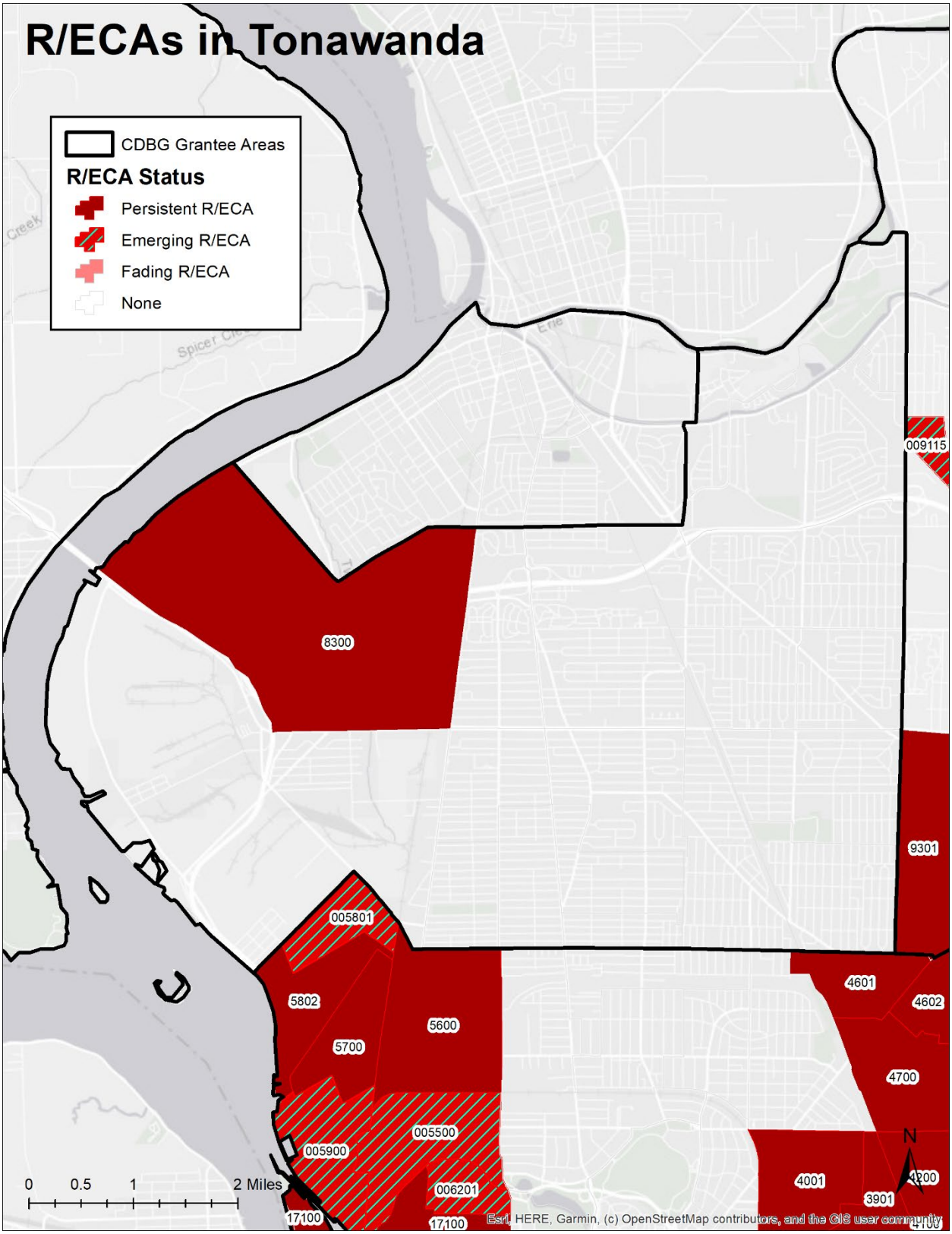

Figure 3.13: Persistent, Emerging, and Fading areas of racial or ethnic concentration in Tonawanda

Concentrated Areas of Poverty (CAPs)

Recall from the previous section that separate thresholds were used for each Grantee community to identify Racially or Ethnically Concentrated Areas (R/ECAs). In presenting those thresholds, references to existing policy documents and precedents described how the Grantee communities have historically defined Concentrated Areas of Poverty (CAPs). Namely, Buffalo has defined concentrations of poverty (or, more precisely, concentrations of low- and moderate-income households) as those spaces where 51% or more households earn low-to-moderate-income.[27] The five entitlement communities in Erie County outside of Buffalo have previously defined CAPs as those spaces where the local (i.e., census tract) poverty rate is more than twice as large as the specific Grantee area-wide poverty rate.[28] As was done for the section on R/ECAs above, this section performs essential calculations for establishing these thresholds using two datasets: (1) the current HUD-provided AFFH dataset (AFFT0004a, released February 2018); and (2) the current (2013-2017) five-year U.S. Census American Community Survey (ACS). As detailed above, the former dataset, despite being the current release from HUD, relies on an ACS dataset that is four vintages behind the current ACS release. As such, identification of CAPs from the HUD figures might not be as representative of current conditions at the most recent ACS dataset. Consequently, as was done above, two sets of thresholds—one for each dataset—are used to identify CAPs in the Grantee communities and classify them as ***Persistent***, ***Emerging***, and ***Fading***. The former classification describes spaces that qualify as CAPs in both the HUD AFFH dataset and the current ACS dataset. The second category describes spaces that qualify as CAPs based on current ACS data, but not the HUD data release. And the third category describes the opposite situation, whereby current ACS data suggest that tracts do not quality as CAPs, but tracts do qualify as CAPs in the HUD dataset. By organizing and presenting CAPs in this light, the Grantee communities can get a better sense of how the distribution of concentrated poverty is changing—or locking into place—across the County.

Tables 3.15 and 3.16 present, respectively, the HUD- and ACS-specific thresholds used in the analyses, and Figure 3.14 maps the three categories of CAPs throughout Erie County.

Table 3.15: Thresholds for identifying CAPs (source: HUD AFFHT0004a dataset)

Grantee Community	Poverty Rate		Threshold
Buffalo	N/A	N/A	% households with LMI > 51%
Amherst	8.701%	x 2 =	17.402%
Cheektowaga	10.576%	x 2 =	21.152%
Erie County – Urban County	7.417%	x 2 =	14.834%
Hamburg	6.672%	x 2 =	13.344%
Tonawanda	9.442%	x 2 =	18.884%

[27] https://www.buffalony.gov/DocumentCenter/View/4213/2013-2019-Consolidated-Plan (see p. 32)

[28] http://www2.erie.gov/environment/sites/www2.erie.gov.environment/files/uploads/CoomDev-Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice%20Erie%20County%20NY%20AI%2012%2031%2015.pdf

Table 3.16: Thresholds for identifying CAPs (sources: 2013-17 ACS; HUD[29])

Grantee Community	Poverty Rate		Threshold
Buffalo	N/A	N/A	% households with LMI > 51%
Amherst	10.873%	x 2 =	21.746%
Cheektowaga	10.672%	x 2 =	21.344%
Erie County – Urban County	7.629%	x 2 =	15.258%
Hamburg	6.848%	x 2 =	13.696%
Tonawanda	8.549%	x 2 =	17.098%

While there are several differences between the distribution of CAPs in Fig. 3.14 and the distribution of R/ECAs shown above in Fig. 3.8, arguably the more meaningful eyeball observation is the degree of similarity between the two phenomena. That eyeball correlation is not surprising—there is decades upon decades' worth of empirical evidence on the troubling links between race and poverty.[30]
It is precisely the stickiness and prevalence of those linkages that drive the need to Affirmatively Further Fair Housing—that is, the Fair Housing Act requires affirmative actions to "undo historical patterns of segregation and other types of discrimination, as well as to…foster inclusive communities."[31] Pursuant to that mandate, Grantee communities are required to analyze patterns and trends of *racially or ethnically concentrated areas of poverty* (R/ECAPs).

On that backdrop, in lieu of exhaustively enumerating Grantee-by-Grantee findings with respect to CAPs, as was done for R/ECAs above, the chapter now turns to answering a question at the heart of any AI investigation: where do R/ECAs and CAPs co-occur?

[29] HUD's FY2019 low- and moderate-income summary data table is available through HUD Exchange: https://www.hudexchange.info/programs/acs-low-mod-summary-data/ Similar to the AFFHT dataset, this release is slightly dated, based on 2011-15 ACS data rather than the current 2013-17 ACS data. Critically, however, the newer ACS data cannot be used here insofar as the ACS does not set or provide data on LMI income limits (or the area median incomes on which they are based). Rather, these figures are compiled annually by HUD, and the active limits are based on the 2011-15 dataset linked above.
[30] Jencks, C. (1992). Rethinking social policy: Race, poverty, and the underclass.
[31] https://nlihc.org/sites/default/files/AG-2018/Ch07-S02_AFFH-July-16-Rule_2018.pdf (p. 7-6).

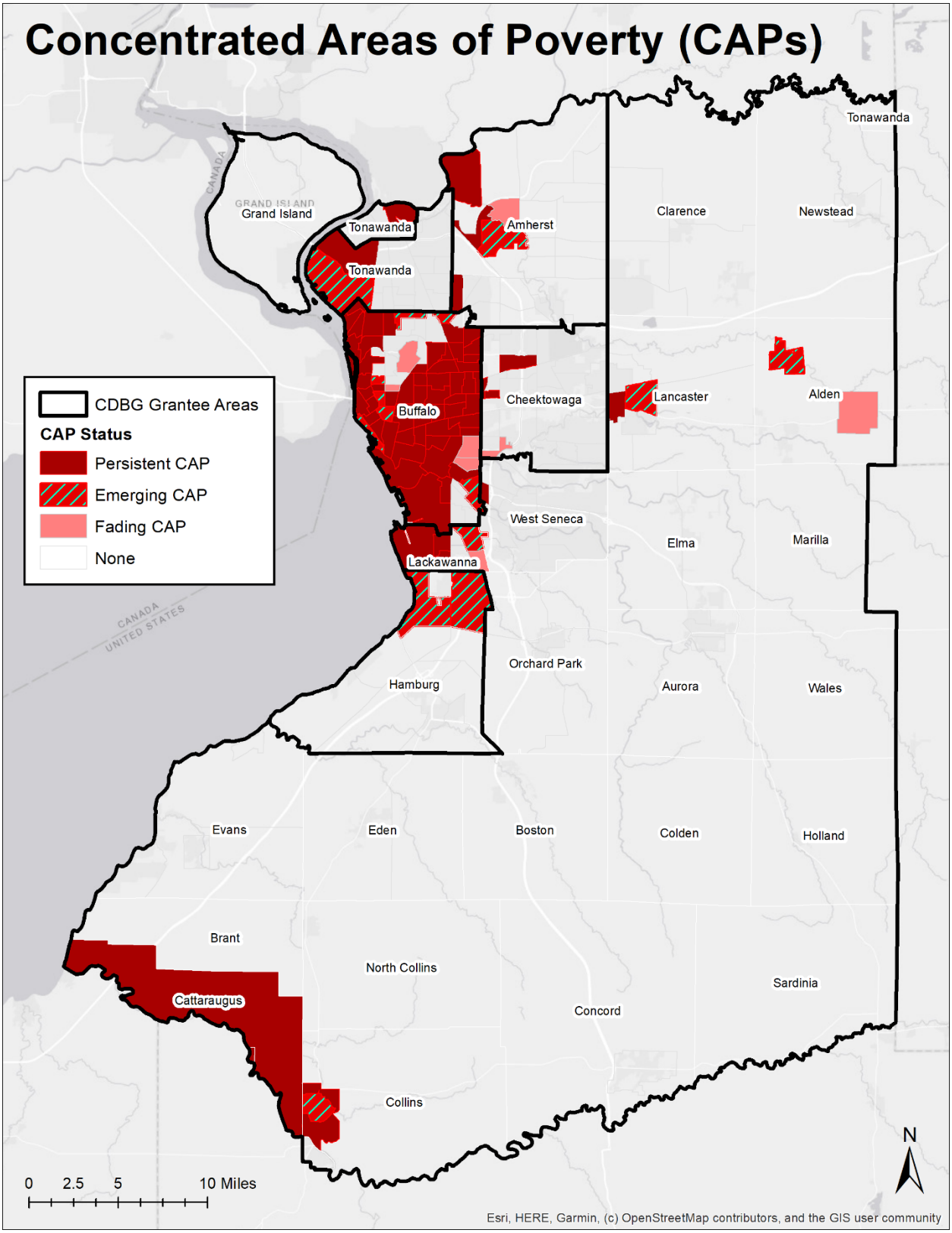

Figure 3.14: Persistent, Emerging, and Fading Concentrated Areas of Poverty (CAPs)

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

The preceding sections mapped and identified R/ECAs and CAPs throughout the six Grantee communities. For the purposes of this AI, R/ECAPs are those tracts that qualify simultaneously R/ECAs and CAPs per the definitions put forth above. Put another way, R/ECAPs constitute the **geographic intersection** of R/ECAs and CAPs—they are areas "with significant concentrations of [both] poverty and minority" population.[32]

Prior to mapping these spaces throughout Erie County and zooming into each Grantee community, Tables 3.17 and 3.18 present summary contingency tables that show all census tracts in Erie County by their joint R/ECA-CAP statuses from the HUD AFFH data and ACS data, respectively. The overall, Countywide pictures presented in these tables are eye-opening. Namely, using the thresholds spelled out earlier in this chapter, 63 tracts in Erie County qualify as R/ECAs per the HUD-provided dataset. In total, 77 tracts qualify as CAPs in the same dataset. Tracts that quality as both R/ECAs *and* CAPs using the HUD-provided dataset number to 49. In other words, of 77 R/ECA tracts, 77.7% (49) are CAPs. And, of 77 total CAPs, 64.6% (49) have racially concentrated populations. This evident relationship between concentrated race/ethnicity and concentrated poverty could only occur by chance in fewer than one out of every 10,000 cases.

Table 3.17: Relationship between R/ECA and CAP Status (source: HUD AFFHT0004a)

R/ECA Status	CAP Status		Totals
	Not a CAP	***CAP***	
Not a R/ECA	146	28	174
R/ECA	14	49	63
Totals	160	77	237

$\chi^2[1] = 80.24\ p \ll 0.0001;\ \lambda_{CAP|R/ECA} = 0.455$[33]

The picture painted in the current ACS data is even more severe and concerning. Namely, based on the most recent data available, more than nine of every ten R/ECA tracts (60 of 66, or 90.9%) are CAPs. That is, the odds of living in a CAP are currently 62-and-a-half times greater for persons living in R/ECAs compared to persons outside of R/ECAs (i.e., the odds are ten-to-one for persons living in racially or ethnically concentrated populations, compared to less than 0.16-to-one in non-concentrated populations).

[32] AFFH Rule Guidebook, p. 65.

[33] The chi-squared test summarized here is a test of independence. The null hypothesis is that R/ECA status is unrelated to CAP status. The large magnitude of the chi-square test statistic (and the infinitesimally small p-value) lead to a rejection of that hypothesis. In other words, R/ECA and CAP status are highly statistically dependent. Lambda (λ) is a common measure of association used to quantify the degree to which knowledge of one variable improves one's ability to predict the value of a second variable. The measure is asymmetric, and it ranges from 0 (no improvement in knowledge) to 1 (knowing the value of one variable leads to a perfectly accurate prediction of the value of the second variable). Because lambda is asymmetric, one variable in the analysis is always designated as an "independent" variable while the other is "dependent." Here, R/ECA status is designated as independent. That is, does knowledge of a racially/ethnically concentrated population improve our ability to predict the location of a concentrated area of poverty? The value of 0.455 can be interpreted as: knowing that a tract is a R/ECA improves our ability to predict that tract's CAP status by 45.5%--a meaningful prediction improvement, and another indicator of the close correspondence between concentrated poverty and concentrations of racial/ethnic populations in the County.

Table 3.18: Relationship between R/ECA and CAP Status (source: 2013-17 ACS)

R/ECA Status	CAP Status		Totals
	Not a CAP	***CAP***	
Not a R/ECA	147	24	171
R/ECA	6	60	66
Totals	153	84	237

$\chi^2[1] = 122.99\ p \ll 0.0001;\ \lambda_{CAP|R/ECA} = 0.643$[34]

The correspondence between R/ECAs and CAPs is not unique to Erie County, nor is the fact that this relationship is strengthening and becoming more severe. However, the rising numbers of R/ECAs, CAPs, and R/ECAPs across the County is a situation that calls for active monitoring and proactive planning. To assist in those efforts, the following subsections zoom into each of the six Grantee communities to provide inventories of R/ECAPs.

[34] See the footnote on Table 3.11 for a description of the chi-squared test and a definition of lambda. The much higher value of lambda here (0.643) relative to the preceding table is convincing and concerning evidence that the direct relationship between concentrated poverty and race/ethnicity is becoming stronger in Erie County.

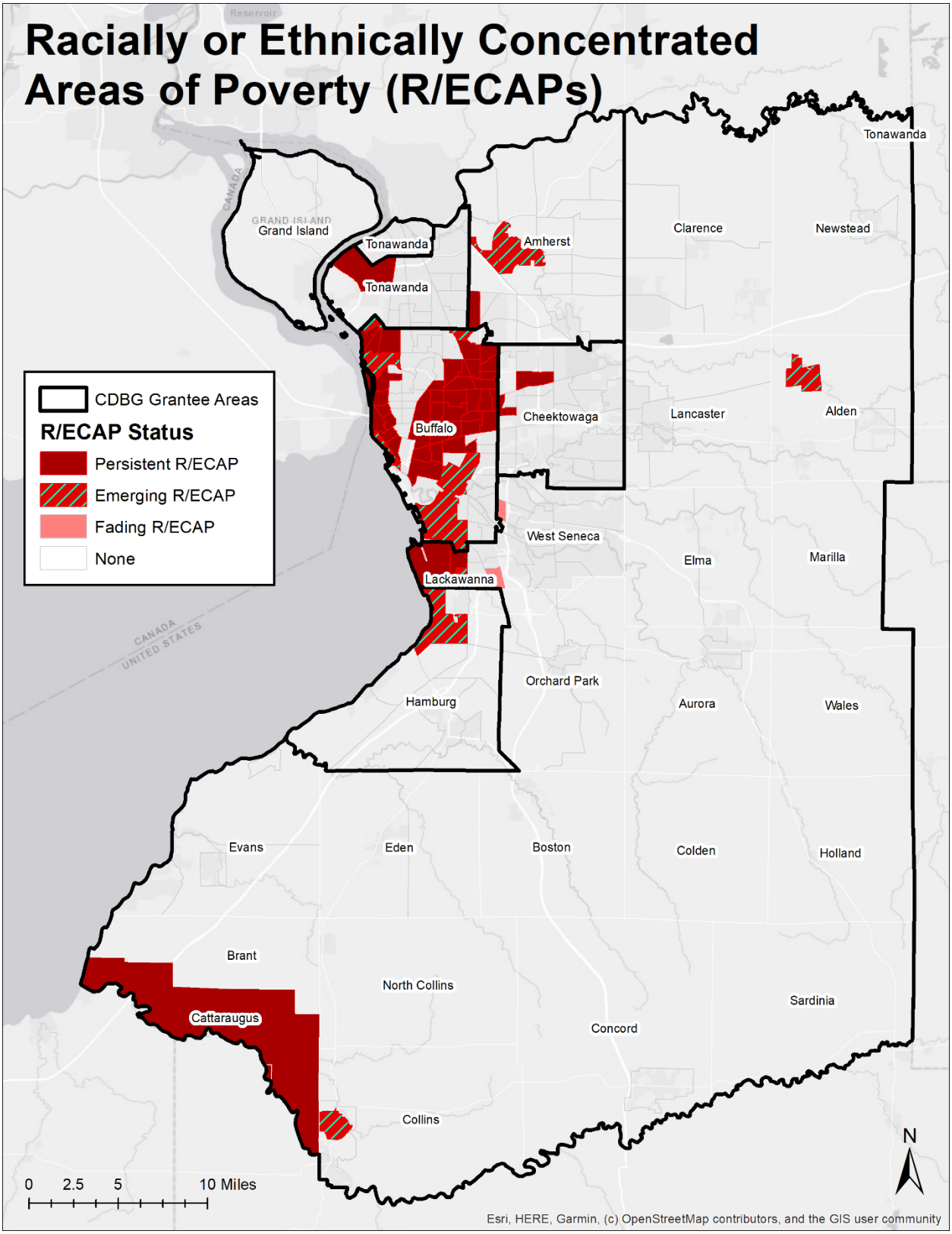

Figure 3.15: Persistent, Emerging, and Fading R/ECAPs in Erie County

R/ECAPs in Buffalo

Table 3.19 inventories the R/ECAPs detected in Buffalo, and Figure 3.16 maps the locations of those areas. Each entry in the column "Tract ID" in Table 3.19 has an associated entry on the map.
As the table and figure show, all but two of Buffalo's R/ECAs from Figure 3.9 above are R/ECAPs. For the most part, the locations of those areas (census tracts) have remained relatively constant over time and, as such, most are classified as "Persistent" per the terms set for above. However, several tracts in the Northwest now qualify as "Emerging" R/ECAPs per current ACS data, in addition to two tracts in the South and two isolated tracts in the West and North (with the latter near UB's south campus).

Table 3.19: Inventory of R/ECAPs in Buffalo

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Households with Low-Mod Income**	R/ECA Group(s)	Class
000110	2,757	34.6%	24.1%	58.9%	Hispanic/Latinx	Emerging
001402	2,859	96.8%	43.8%	71.1%	Black	Persistent
001500	1,336	95.4%	34.6%	75.0%	Black	Persistent
001600	2,312	77.5%	61.2%	81.9%	Black	Persistent
002502	1,972	91.5%	24.1%	61.5%	Black	Persistent
002702	2,711	86.5%	54.5%	73.5%	Black, Asian	Persistent
002800	2,194	72.7%	54.9%	72.3%	Black	Persistent
002900	1,878	91.6%	44.7%	82.2%	Black	Persistent
003000	2,507	84.3%	38.1%	69.3%	Black	Persistent
003100	2,266	91.7%	21.1%	75.5%	Black	Persistent
003301	3,611	94.8%	35.7%	64.9%	Black	Persistent
003302	3,040	99.6%	38.4%	78.0%	Black	Persistent
003400	2,684	94.9%	37.8%	70.2%	Black	Persistent
003500	2,868	96.4%	31.2%	62.1%	Black	Persistent
003600	2,699	93.3%	44.2%	71.9%	Black	Persistent
003700	3,984	90.5%	41.0%	70.9%	Black	Persistent
003800	3,111	91.4%	53.2%	67.2%	Black	Persistent
003901	884	98.2%	31.3%	69.7%	Black	Persistent
004001	4,416	88.0%	48.3%	69.2%	Black	Persistent
004100	4,569	92.3%	26.9%	68.4%	Black	Persistent
004200	3,759	97.9%	30.1%	61.3%	Black	Persistent
004300	6,195	89.3%	24.1%	65.4%	Black	Persistent
004401	4,684	94.3%	30.8%	54.9%	Black	Persistent
004402	2,613	98.7%	54.0%	78.4%	Black	Persistent
004601	3,196	47.6%	37.1%	62.2%	Asian	Emerging
004700	5,799	81.8%	27.0%	62.7%	Black	Persistent
005202	3,283	60.4%	40.6%	52.5%	Black	Persistent
005500	4,130	52.7%	43.1%	64.8%	Hispanic/Latinx	Emerging
005600	4,268	63.5%	38.9%	80.1%	Hispanic/Latinx	Persistent
005700	2,867	62.5%	55.0%	65.8%	Hispanic/Latinx	Persistent

005801	3,556	47.0%	39.9%	61.7%	Hispanic/Latinx	Emerging
005802	4,665	56.7%	40.0%	67.7%	Hispanic/Latinx, Asian	Persistent
005900	3,991	51.3%	41.9%	66.9%	Hispanic/Latinx	Emerging
006100	5,154	72.4%	43.2%	84.6%	Hispanic/Latinx, Asian	Persistent
006901	3,421	84.5%	47.9%	86.1%	Hispanic/Latinx, Asian	Persistent
006902	4,214	55.6%	43.3%	67.6%	Hispanic/Latinx	Persistent
007000	3,139	67.4%	49.9%	79.4%	Hispanic/Latinx	Persistent
007101	3,384	81.6%	44.2%	89.0%	Hispanic/Latinx	Persistent
007102	2,662	74.2%	42.9%	87.0%	Hispanic/Latinx	Persistent
007202	1,825	54.5%	12.9%	54.1%	Hispanic/Latinx	Emerging
016300	2,282	28.2%	34.7%	56.2%	Hispanic/Latinx	Emerging
016400	2,882	70.2%	32.3%	79.8%	Hispanic/Latinx, Black	Persistent
016600	2,802	97.9%	31.0%	70.8%	Black	Persistent
016800	3,264	95.3%	43.0%	72.1%	Black	Persistent
017000	2,928	98.0%	32.4%	60.2%	Black	Persistent
017100	5,070	75.9%	55.8%	77.6%	Hispanic/Latinx	Persistent

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors **Current low-mod income figures come from HUD's FY2019 low- and moderate-income summary data table

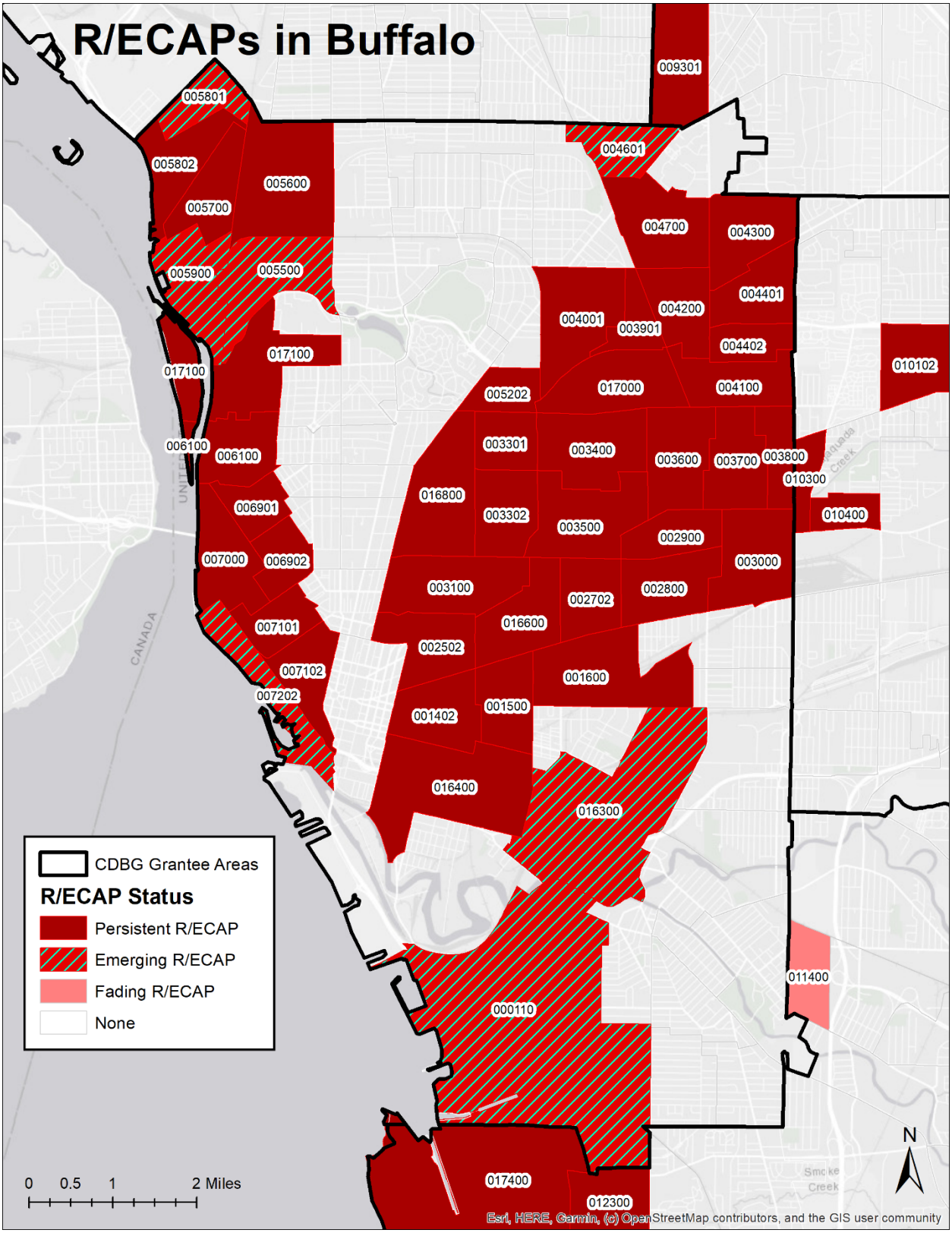

Figure 3.16: Persistent, Emerging, and Fading R/ECAPs in Buffalo

R/ECAPs in Amherst

Table 3.20 lists the three R/ECAPs detected in Amherst, and Figure 3.17 shows the locations of those areas. All three R/ECAPs were also identified as R/ECAs above. In other words, all three of Amherst's R/ECAs are also concentrated areas of poverty (CAPs). Note, however, that two such tracts—including the Emerging R/ECAP—contain or are adjacent to UB's main campus. To provide some context, since 2004 there have been 1,188 units with 3,860 beds added to the area just west of the UB Amherst Campus in the Sweet Home Road/Willow Ridge area. An influential Brookings Institution study recently observed that poverty is often overreported in tracts such as these, as "university-student residents…are misleadingly often counted as living in poverty."[35] Consequently, the poverty rates in these two tracts—009110 and 09115—appear alarmingly high. However, when the nuance of their relationship to UB is factored in, there is reason to approach those figures with some caution.

Table 3.20: Inventory of R/ECAPs in Amherst

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Non-White (HUD AFFHT0004a)	Poverty Rate (HUD AFFHT0004a)
009110†	5,843	47.0%	70.6%	40.8%	N/A
009115†	4,074	56.6%	51.5%	29.3%	42.8%
009301	5,409	45.1%	25.7%	39.1%	18.9%

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors; † Indicates that tract has special circumstances which make it something of a "false positive" R/ECAP: tracts 91.10 and 91.15 both include University at Buffalo campus and student housing—much of the population is therefore considered to be living in group quarters and not subject to fair housing regulations, while university students account for a substantial fraction of the remaining population and have personal incomes that might not accurately reflect their economic circumstances.

[35] https://www.brookings.edu/wp-content/uploads/2018/10/Looney_Opportunity-Zones_final.pdf (p. 3)

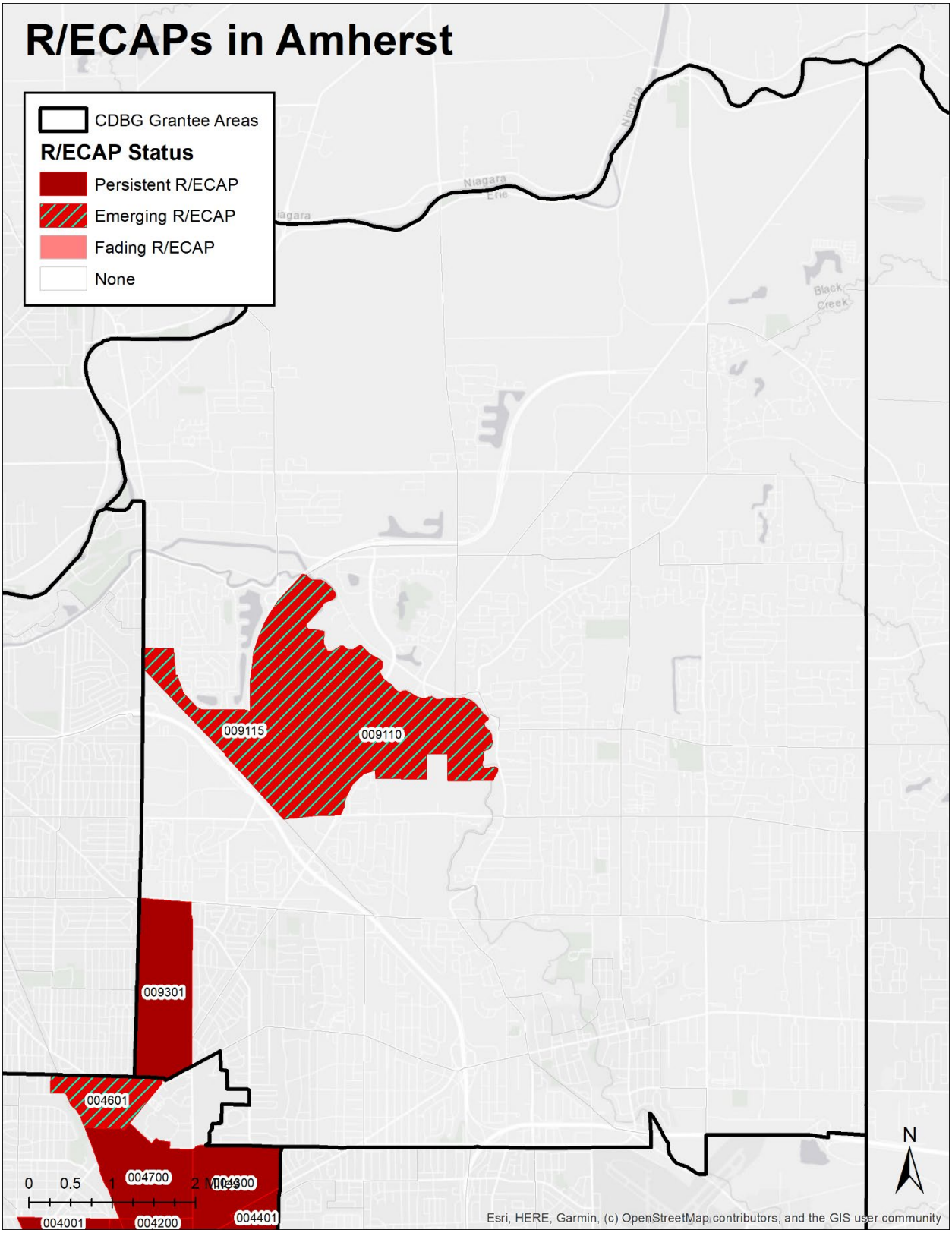

Figure 3.17: Persistent, Emerging, and Fading R/ECAPs in Amherst

R/ECAPs in Cheektowaga

Table 3.21 lists the three R/ECAPs detected in Amherst, and Figure 3.18 shows the locations of those areas. Three of Cheektowaga's six R/ECAPs (see above) are R/ECAPs, all of which qualify as "Persistent". All three of these Persistent R/ECAPs are situated in the older, Northwest/West Central area of Cheektowaga, either adjacent to or nearly adjacent to the City of Buffalo.

Table 3.21: Inventory of R/ECAPs in Cheektowaga

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Non-White (HUD AFFHT0004a)	Poverty Rate (HUD AFFHT0004a)
010102	3,719	41.8%	70.6%	32.7%	26.8%
010300	1,432	69.9%	51.5%	58.0%	30.8%
010400	2,153	47.1%	25.7%	28.9%	26.2%

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors

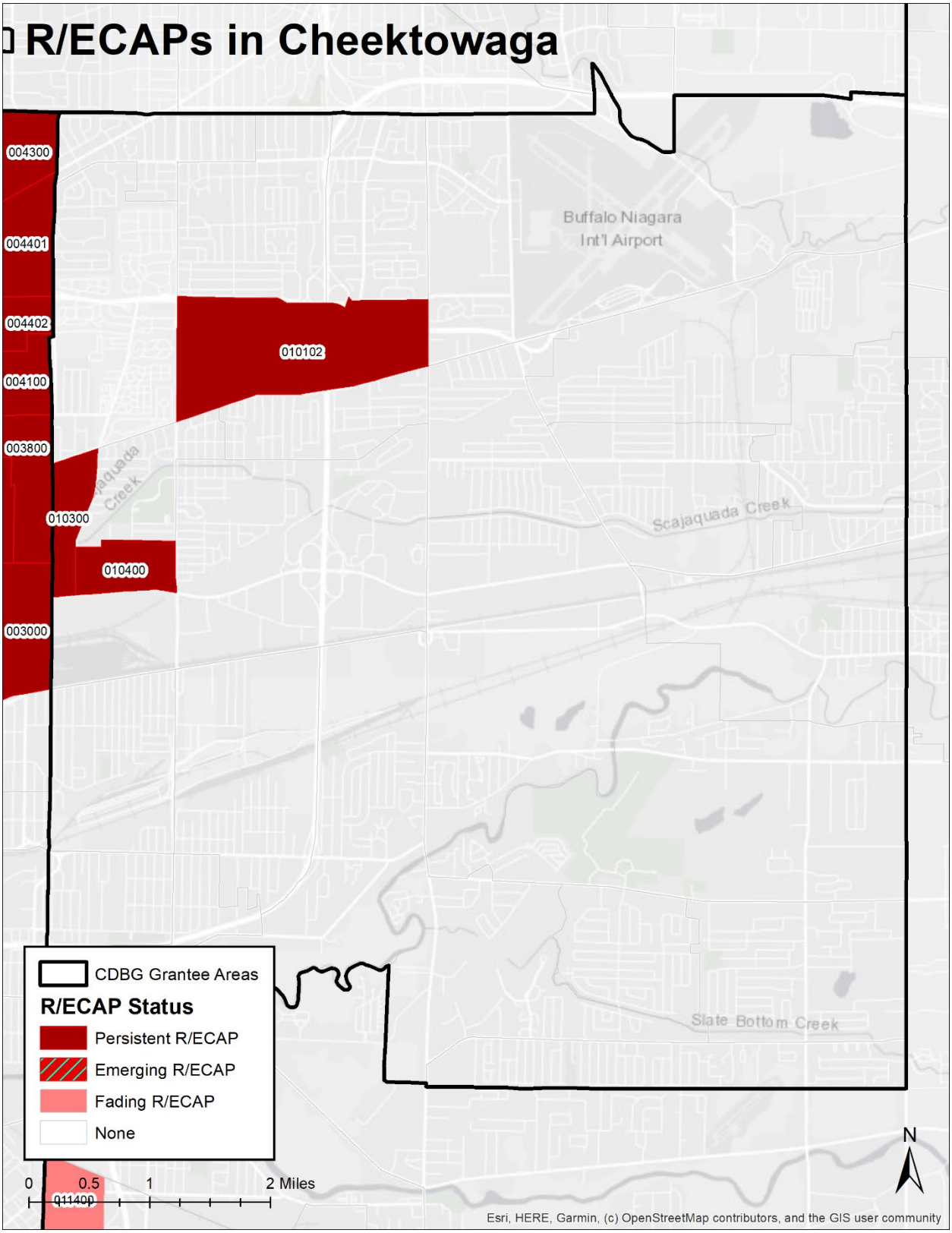

Figure 3.18: Persistent, Emerging, and Fading R/ECAPs in Cheektowaga

R/ECAPs in Erie County – Urban County

Eight R/ECAPs exist in the Urban County. These tracts are inventoried in Table 3.22, while the tracts themselves can be seen in the Countywide R/ECAP map in Figure 3.15 above.

Table 3.22: Inventory of R/ECAPs in the Urban County

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Non-White (HUD AFFHT0004a)	Poverty Rate (HUD AFFHT0004a)
011400**	2,423	14.8%	17.1%	14.4%	25.9%
012300	2,963	22.8%	22.5%	15.9%	20.5%
012400	1,964	17.0%	29.2%	10.2%	28.7%
012502**	1,816	6.8%	8.3%	15.2%	19.4%
014904†	2,029	67.7%	***	51.0%	***
016100	2,714	58.5%	18.4%	58.8%	11.5%
017400	4,417	49.3%	42.7%	50.4%	46.8%
940000†	1,910	93.1%	33.8%	96.9%	22.6%

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors **Indicates Fading R/ECAP (i.e., does not quality as a R/ECAP using current ACS data) ***No income data are available, from either the ACS or HUD datasets, for this location; it is included here as a precaution, as a potential R/ECAP given its high concentration of non-White population; † Indicates that tract has special circumstances which make it something of a "false positive" R/ECAP: tract 149.04 contains a prison, meaning that a large portion of the tract's population lives in group quarters and is not affected by fair housing regulations, and tract 9400 is a Cattaraugus reservation.

Of the eight R/ECAPs listed in Table 3.21, five have special circumstances that are worth noting. First, the tracts flagged with two asterisks (**) in the table are the two in the West Seneca area that are labeled "Fading" in Figure 3.15. Recall that Fading R/ECAPs are those that qualify as R/ECAPs in the HUD-provided AFFHT00004a dataset, which is based on 2009-13 Census ACS data; but they do not qualify as R/ECAPs in the current (2013-17) ACS data. While the former tract, 011400, still has a poverty rate that qualifies it as a CAP in current ACS data, its non-White population is no longer considered concentrated per the thresholds and decision rules discussed above. However, the observed "% Non-White" population for this tract is right on the edge of the threshold. For that reason, while it may no longer qualify as a R/ECAP in current ACS data in a strict sense, it should still be treated as one. On the other hand, neither the observed poverty rate nor the observed percentage of the population that is non-White in the other Fading tract—012502—currently reach any of the critical thresholds.

Next, tract 014904, which is found in Alden, has missing income and poverty data in both datasets under investigation. Thus, the authors of this report recommend exercising caution and treating the tract as a potential R/ECAP given its atypically high concentration of non-White persons. That being said, that atypically high percentage of persons who are non-White in the tract is almost certainly influenced by the presence of a correctional facility. Tract 016100, located in the Collins county subdivision, likewise contains a correctional facility.

Finally, tract 940000 corresponds to a Cattaraugus Reservation.

R/ECAPs in Hamburg

Table 3.23 lists the one Emerging R/ECAP detected in Hamburg, and Figure 3.19 shows its location on the map. The tract is located adjacent to multiple R/ECAPs in neighboring Lackawanna. Since the 2009-

13 ACS, the data from which are used by HUD in its AFFTH0004a dataset, the non-White share of population in this tract more than doubled, and the poverty rate jumped up by more than five percentage points. For these reasons, continuing to monitor the conditions behind what appear to be increasingly concentrated non-White and low-income populations will be important moving forward.

Table 3.23: Inventory of R/ECAPs in Hamburg

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Non-White (HUD AFFHT0004a)	Poverty Rate (HUD AFFHT0004a)
013001	3,081	9.9%	14.2%	4.1%	8.9%

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors

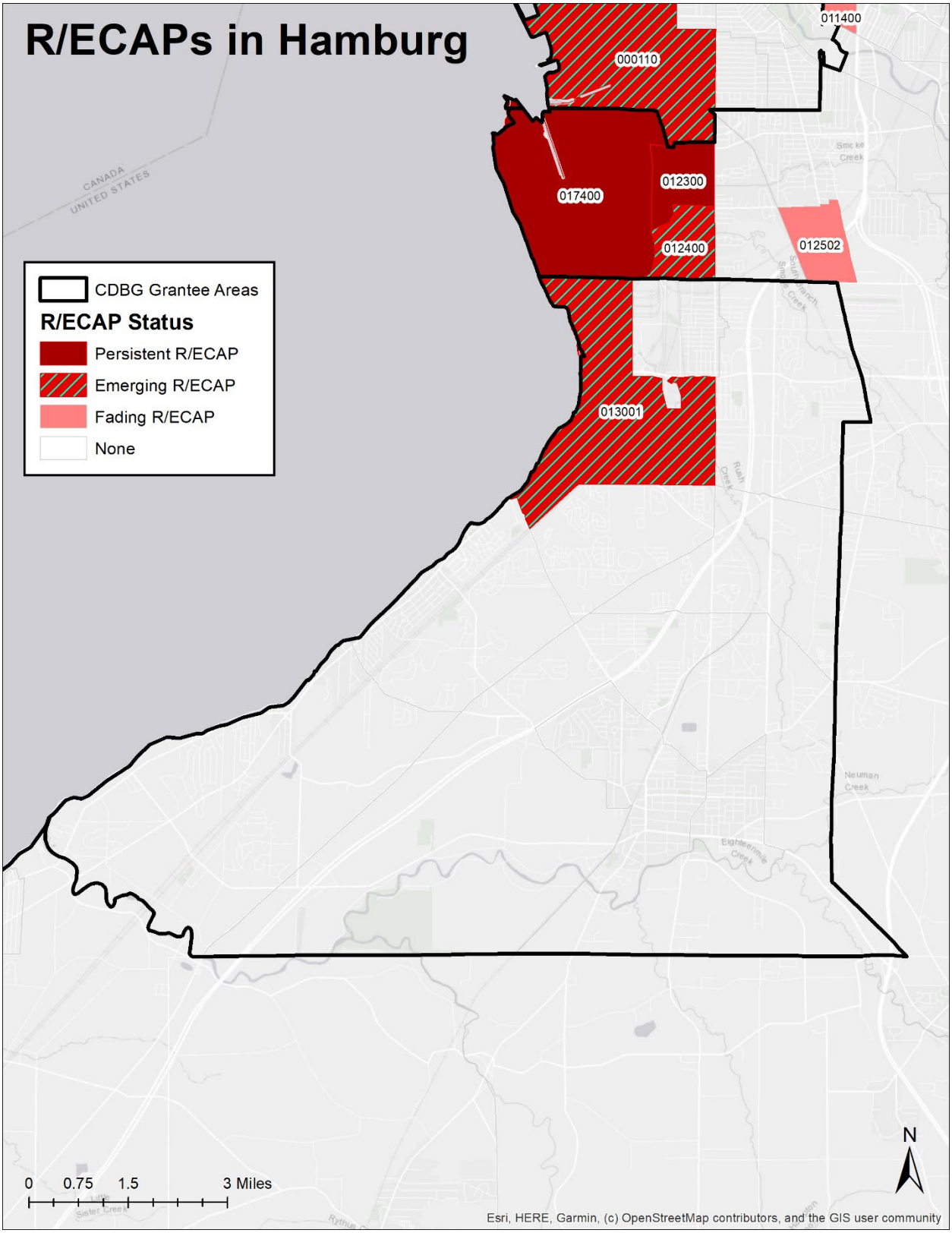

Figure 3.19: Persistent, Emerging, and Fading R/ECAPs in Hamburg

R/ECAPs in Tonawanda

Table 3.24 lists the one Persistent R/ECAP detected in Tonawanda, and Figure 3.20 shows its location on the map. The tract is located in the Northwest area of the Town that borders the City of Tonawanda. Observe that, since the 2009-13 ACS, the data from which are used by HUD in its AFFTH0004a dataset, the non-White share of population in the tract more than doubled, and the poverty rate has ticked up by nearly three percentage points.

Table 3.24: Inventory of R/ECAPs in Tonawanda

Tract ID	Current Population*	% Non-White*	Poverty Rate*	% Non-White (HUD AFFHT0004a)	Poverty Rate (HUD AFFHT0004a)
008300	2,265	46.7%	36.0%	21.1%	33.3%

*Current population figures come from the 2013-17 U.S. Census ACS; R/ECAP calculations and classifications by the authors

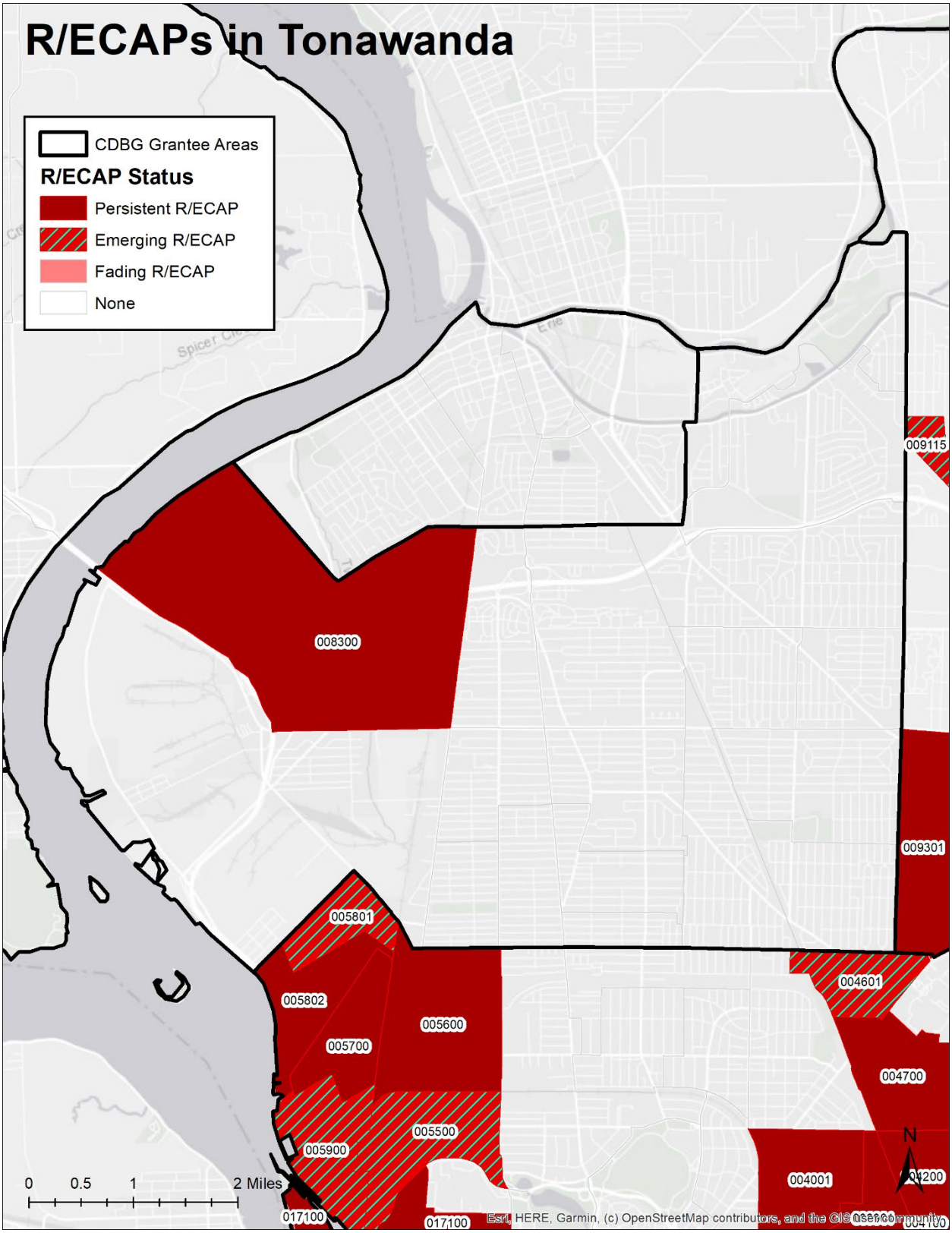

Figure 3.20: Persistent, Emerging, and Fading R/ECAPs in Tonawanda

Quantifying Integration

Per the AFFH rule, segregation and integration are essentially opposite ends of a continuum, whereby population subgroups are either concentrated in one or a few subareas of a broader Grantee community (i.e., they are *segregated* from the rest of the population), or they are evenly or proportionally spread throughout the broader Grantee region (i.e., they are well *integrated* with the rest of the population).[36] Two common measures for identifying an area's position on the segregation-integration continuum are the **index of dissimilarity** and what is varyingly referred to as the Gini-Simpson Index,[37] the Gibbs-Martin Index,[38] the [inverse] Herfindahl Index,[39] or, more generally, an index of fragmentation or fractionalization.[40] The remainder of this report refers to it simply as a **diversity index**.

The index of dissimilarity for two racial or ethnic groups, *x* and *y* (e.g., White and Black), is computed as:

$$Dissimilarity_i = 100 * \left[0.5 * \sum_{i=1}^{n} \left|\frac{x_i}{X_G} - \frac{y_i}{Y_G}\right|\right]$$

where x_i is the size of group *x* (e.g., number of White persons) in census tract *i* within Grantee community *G*, X_G is the total size of group *x* in Grantee community *G*, y_i is the size of group *y* (e.g., number of Black persons) in census tract *i* within Grantee community *G*, and Y_G is the total size of group *y* in Grantee community *G*. The dissimilarity index ranges from 0 (perfect integration of the two groups) to 100 (perfect segregation of the two groups). The precise value of *Dissimilarity* for any given Grantee community is roughly the percentage of residents of one group (e.g., Black population) that would have to move to a different census tract in the Grantee community in order to create an even spatial distribution of the two groups in that area.

Next, for a population classified into *R* racial and ethnic groups, the diversity index equals one minus the sum of squared proportions of each group (*k*) in the population. That is:

$$Diversity_i = 1 - \sum_{k=1}^{R} p_k^2 : k = 1, \dots, R$$

where $p_k = \frac{\text{\# of persons in group k}}{\text{Total \# of persons in the population}}$ and the population is arranged into *R* groups.

The precise value of *Diversity* calculated for a place essentially gives the probability that two randomly selected persons from the place's population are members of different population subgroups.[41] In other words, the higher the diversity index, the higher (presumably) is the opportunity for social contact between unlike individuals. The index ranges from 0 (only one racial/ethnic group in the population) to 100 (an even mix of racial/ethnic groups). For this report, there are six racial-ethnic groups of interest. The six groups are those for which data are available in the HUD-provided dataset going back to the year 1990: (1) White, (2) Black, (3) Native, (4) Asian or Pacific Islander, (5) Hispanic or Latinx, and (6) All Other Groups. For each racial group, HUD reports the number of members of that group classified as "Not Hispanic or Latinx." Thus, the total number of members of each of these six groups, when summed together, equal an area's total population.

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[36] AFFH Rule Guidebook (p. 58).
[37] Jost 2006
[38] Fitzpatrick & Hwang 1992
[39] Gesthuizen et al. 2008
[40] Fieldhouse & Cutts 2010
[41] Gesthuizen et al. 2008

Measuring and monitoring conditions of segregation and integration is critical to fair housing work. Racial and ethnic segregation typically results from a lack of meaningful choices in the housing market, and segregation is linked to lower economic and social outcomes such as higher unemployment, lower school completion rates, higher rates of crime, and poorer health outcomes.

Tables 3.25 through 3.28 provide, respectively, the White-Black, White-Asian, White-Hispanic/Latinx, and White-All Non-White (Combined) dissimilarity index values for the six Grantee communities for 1990, 2000, 2010, and 2017 (current ACS data). Table 3.29 then provides the six-group diversity index values for the same time period. The latter table reaffirms what was observed in dot density maps earlier—namely, diversity has increased meaningfully in all six entitlement communities since 1990. According to the dissimilarity index tables, however, rising levels of diversity have prevailingly been accompanied by tendencies toward higher segregation. Only Buffalo and the Urban County saw White-Non-White segregation fall consistently since 1990, though even these spaces saw increases in dissimilarity indices for at least one of the combinations described in Tables 3.25 through 3.28.

Table 3.25: White-Black Dissimilarity Index, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	26.5	30.2	30.8	37.3	40.6%
Buffalo	72.5	69.2	65.9	**68.9**	-5.0%
Cheektowaga	48.0	53.0	52.6	**55.0**	14.5%
Erie County – Urban County	74.5	65.2	52.7	**64.9**	-12.9%
Hamburg	26.5	25.9	21.9	25.6	-3.3%
Tonawanda	24.0	28.3	22.5	39.1	62.7%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors; **bold text indicates high value**

Table 3.26: White-Asian Dissimilarity Index, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	28.3	27.4	25.4	36.2	28.1%
Buffalo	47.8	44.6	51.2	**54.9**	14.9%
Cheektowaga	30.3	31.0	28.9	50.8	67.4%
Erie County – Urban County	35.5	28.7	36.6	52.4	47.6%
Hamburg	17.3	15.0	12.2	34.3	98.4%
Tonawanda	34.4	22.1	17.2	35.0	2.0%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors; **bold text indicates high value**

Table 3.27: White-Hispanic/Latinx Dissimilarity Index, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	22.2	17.7	17.8	26.4	19.0%
Buffalo	54.0	50.1	43.4	43.8	-18.8%
Cheektowaga	16.4	16.0	25.5	28.0	70.6%
Erie County – Urban County	43.7	42.2	29.3	38.1	-12.8%
Hamburg	24.0	20.9	14.2	25.6	6.6%
Tonawanda	10.6	18.0	16.2	32.0	203.3%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors

Table 3.28: White-All Non-White Populations Dissimilarity Index, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	23.0	22.8	22.6	26.6	15.7%
Buffalo	63.7	60.3	55.6	**56.1**	-11.9%
Cheektowaga	30.2	36.5	41.9	41.6	37.7%
Erie County – Urban County	53.7	47.9	37.6	38.8	-27.8%
Hamburg	18.3	14.7	12.9	19.0	4.0%
Tonawanda	17.3	18.1	16.0	25.0	44.2%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors; **bold text indicates high value**

Table 3.29: Six-Category Racial and Ethnic Diversity Index, Grantee-Wide, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	15.1	21.4	31.0	36.7	143.9%
Buffalo	50.9	58.4	62.6	65.8	29.5%
Cheektowaga	3.9	10.9	23.7	30.0	668.7%
Erie County – Urban County	7.5	10.6	12.9	14.2	90.5%
Hamburg	4.4	6.2	8.8	9.5	117.0%
Tonawanda	4.9	9.5	16.4	21.7	339.8%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors

According to the AFFH Rule Guidebook, dissimilarity index values between 0 and 39 reflect low segregation, values from 40 to 54 describe moderate segregation, and values above 54 are evidence of high segregation. By this classification scheme, three of the entitlement communities—Buffalo, Cheektowaga, and the Urban County—are characterized by high White-Black segregation. While this issue has been slightly weakening in Buffalo and the Urban County, Cheektowaga's White-Black segregation has been rising consistently since 1990. The same three Grantee areas are all also characterized by moderate—and rising—White-Asian segregation levels.

Two advantages of the diversity index over the dissimilarity index are that it (1) can be computed for more than two groups, and (2) can be computed at any geographic level. With respect to the latter, recall from above that the dissimilarity index is an area-wide measure. Information from census tracts is

aggregated to create a Grantee community-wide index value—dissimilarity can only be measured for census tracts using finer resolution (e.g., block-level) data. By contrast, the diversity index can be computed for census tracts without having to obtain additional data at other geographic levels of analysis. The reason that this observation is useful for monitoring integration is that it facilitates a simple comparison—i.e., it is possible to compare the areawide diversity values from Table 3.29 with values obtained by averaging the tract-level diversity indices for each Grantee community. From a practical perspective, the comparison allows one to see how much more (or less) diverse a Grantee community's neighborhoods are, on average, relative to the Grantee community as a whole.[42] Along those lines, Table 3.30 shows the tract-level average diversity index values for the six Grantee communities, which can be compared to the aggregate values from Table 3.29 above. Observe that, in all but a handful of cases (Hamburg and Tonawanda in recent years), Grantee communities' neighborhoods are consistently less diverse, on average, than the overall racial/ethnic composition of the Grantee communities (Table 3.29) would suggest. In other words, the mismatch between aggregate diversity index values and tract-level averages is further evidence of neighborhood-level segregation. What is more, the gap between the two measures is widening in Amherst and Cheektowaga—suggesting that ethnic populations are becoming more concentrated in certain neighborhoods—and it remains sizeable in Buffalo and the Urban County.

Table 3.30: Six-Category Racial and Ethnic Diversity Index, Tract Averages, 1990-2017

Grantee	1990	2000	2010	2017	% Change, 1990-2017
Amherst	14.6	20.7	29.6	34.1	133.1%
Buffalo	25.9	33.9	40.3	43.4	67.5%
Cheektowaga	3.9	10.8	21.7	26.6	590.6%
Erie County – Urban County	6.3	9.3	11.7	13.3	111.0%
Hamburg	4.2	6.2	8.9	10.0	135.6%
Tonawanda	4.8	9.8	16.7	22.1	360.1%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors

The major takeaways from the segregation-integration analyses presented above is that all six entitlement communities are experiencing increasing levels of diversity; however, in the main, these changes to population composition are not being met with similarly forceful levels of integration. Segregation remains a prominent issue in at least Buffalo, Cheektowaga, and the Urban County, which are all characterized by high levels of White-Black and moderate (and rising) levels of White-Asian segregation. Even in the three Grantee areas that do not meet thresholds for "high" segregation levels, though, dissimilarity indices have been creeping upward and might be indicative of constrained residential opportunities for non-White persons throughout the County.

Race/Ethnicity and Income

Given the close correspondence between R/ECAs and CAPs identified above, it is reasonable to assume that income in the six entitlement communities will vary meaningfully with race and ethnicity. To explore this relationship, Figures 3.21 through 3.26 graph the income distributions, by selected racial

[42] While census tracts are very frequently used as proxies for "neighborhoods" in social science research, tracts are not, strictly speaking, neighborhoods. See: Weaver, R. (2014). Contextual influences on political behavior in cities: Toward urban electoral geography. *Geography Compass*, *8*(12), 874-891.

and ethnic groups, for the six entitlement communities. Table 3.31 then summarizes selected income and poverty data by Grantee area, including a breakdown of conditions inside and outside of R/ECAPs within each Grantee area.

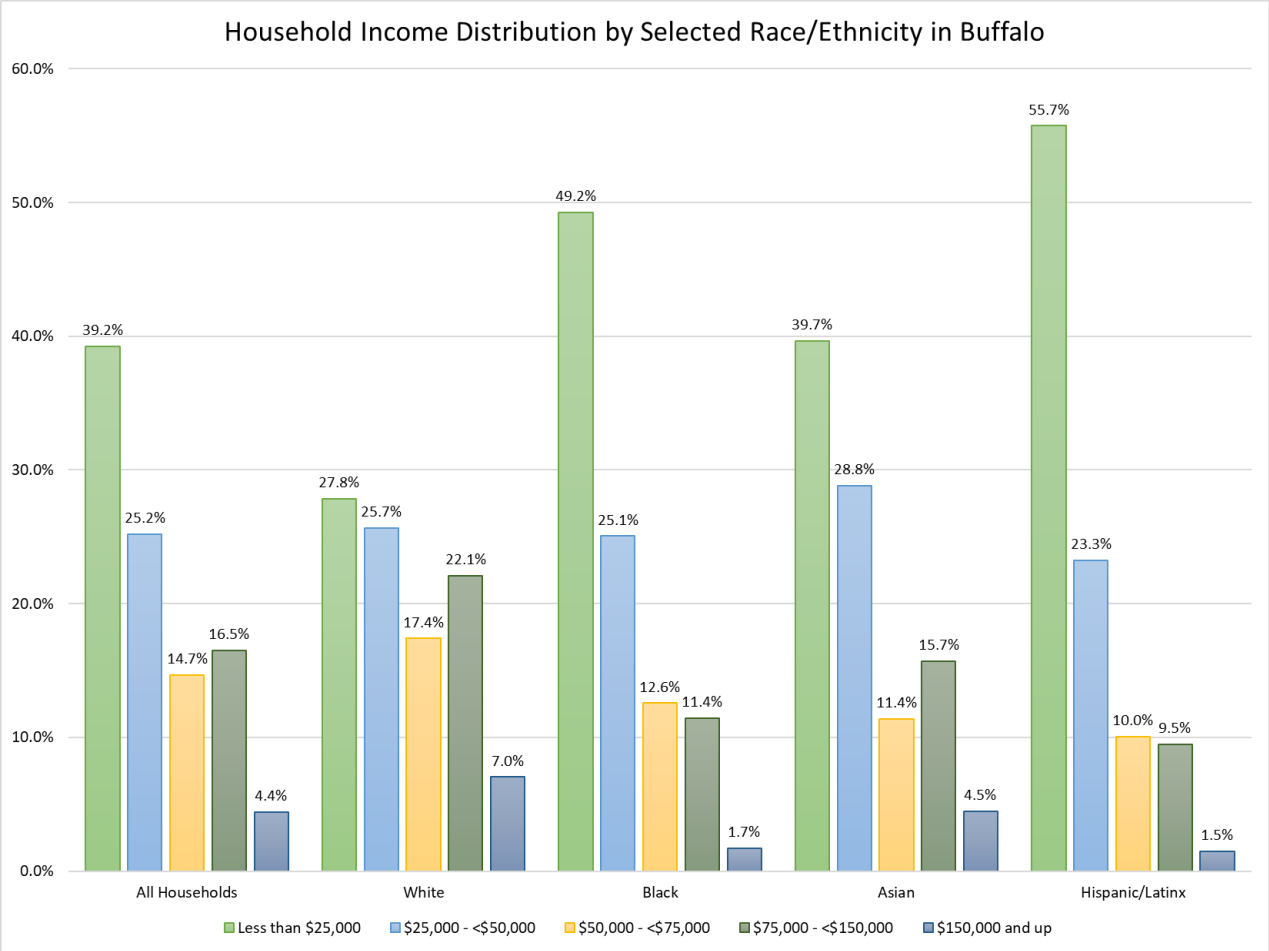

Figure 3.21: Household income distribution in Buffalo, by selected racial and ethnic groups (Source: ACS 2013-17)

Supporting earlier observations about the prevalence of R/ECAPs in Buffalo, Figure 3.21 shows that household income distribution in the City is bottom-heavy, with nearly four of every ten households earning less than $25,000 in annual income. However, the distribution is much less extreme for the White population, where households are more evenly distributed across income categories. In stark contrast, household income distribution for Black and Hispanic/Latinx households present much more extreme cases of the overall bottom-heavy income distribution. Namely, nearly one of every two Black households earn below $25,000 annually, and *more* than half of Hispanic/Latinx households fall within this income category.

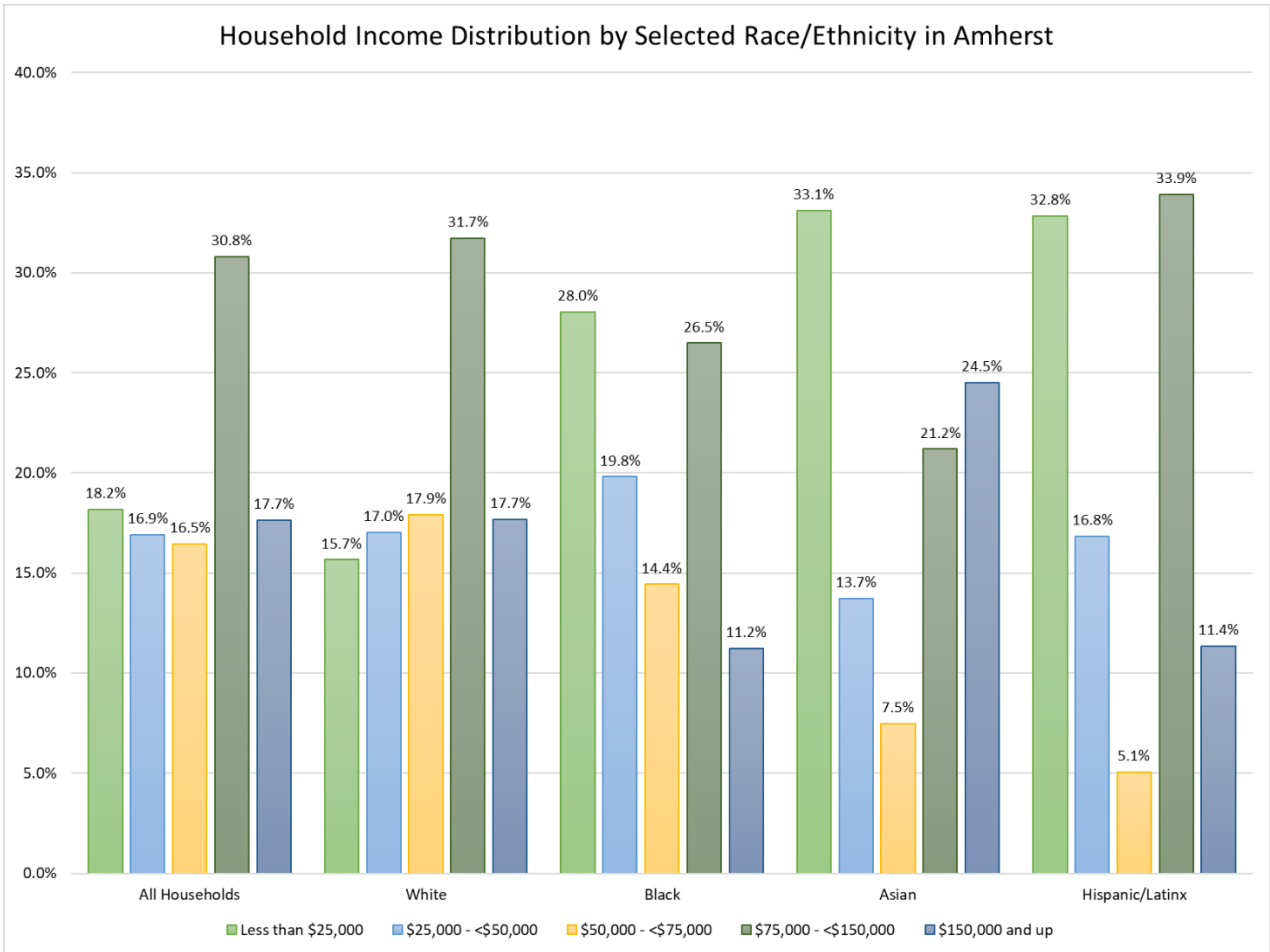

Figure 3.22: Household income distribution in Amherst, by selected racial and ethnic groups (Source: ACS 2013-17)

Presenting a contrast to what was observed for Buffalo above, the household income distribution in Amherst is top-heavy, with more households earning above $75,000 (48.5%) than below $50,000 (35.1%). This overall distribution is effectively mirrored among White households (i.e., the White income distribution is representative of the Grantee's overall population). However, Black, Asian, and Hispanic/Latinx households fall disproportionately within the bottom income categories, once again providing evidence of a concerning link between race/ethnicity and income.

In Cheektowaga (Fig. 3.23 on the next page), households are roughly evenly spread across the bottom four income categories, with a very small percentage of households in the topmost category under consideration. The distribution for White households is representative of this overall distribution, though Black households tend to fall in the lower two categories by a two-to-one margin relative to the next two categories. In that sense, the income distribution for Black households is much more concentrated in the lower earnings categories compared to the overall (and White) distribution. In contrast, Asian households are characterized by a mostly up-stepped distribution, with more households represented in the upper half of the distribution than in the bottom. While a plurality of Hispanic/Latinx households earn less than $25,000 (indeed, the relative frequency of households in this category are higher for Hispanic/Latinx persons than for any other subgroup), the fractions of Hispanic/Latinx households in the next three earnings categories are relatively representative of the overall distribution.

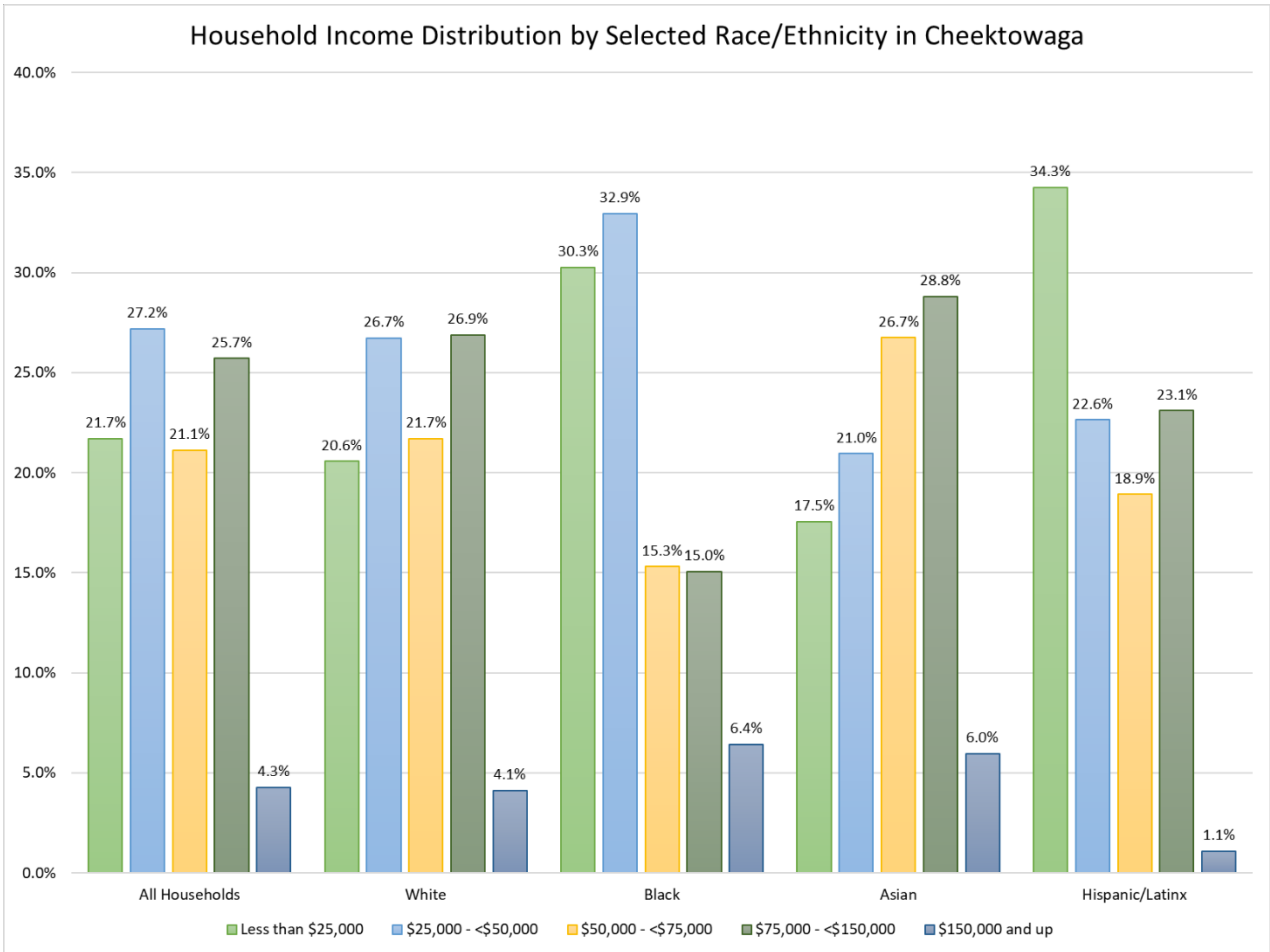

Figure 3.23: Household income distribution in Cheektowaga, by selected racial and ethnic groups (Source: ACS 2013-17)

The overall household income distribution in the Urban County (Fig. 3.24 on the next page) is consistent with what was observed for Amherst. As was the case with Amherst, the income distribution for White households is almost a perfect mirror of the overall distribution. Among the non-White population groups under investigation, however, the Urban County exhibits noteworthy differences from Amherst. In the first place, Black households in the Urban County are characterized by a down-stepped income distribution (similar to that in Buffalo but less extreme)—that is, each successive (higher) income category has a smaller proportion of households than the previous (lower) category. As such, Black households in the Urban County disproportionately fall in lower income categories and are meaningfully underrepresented in higher income categories. Nearly the inverse is true for Asian households, for whom, with one exception, the household income distribution is up-stepped. The plurality earnings category for Asian households is $150,000 or greater. The income distribution for Hispanic/Latinx households takes roughly the shape of the overall income distribution, though Hispanic/Latinx households are slightly underrepresented in the top earnings categories.

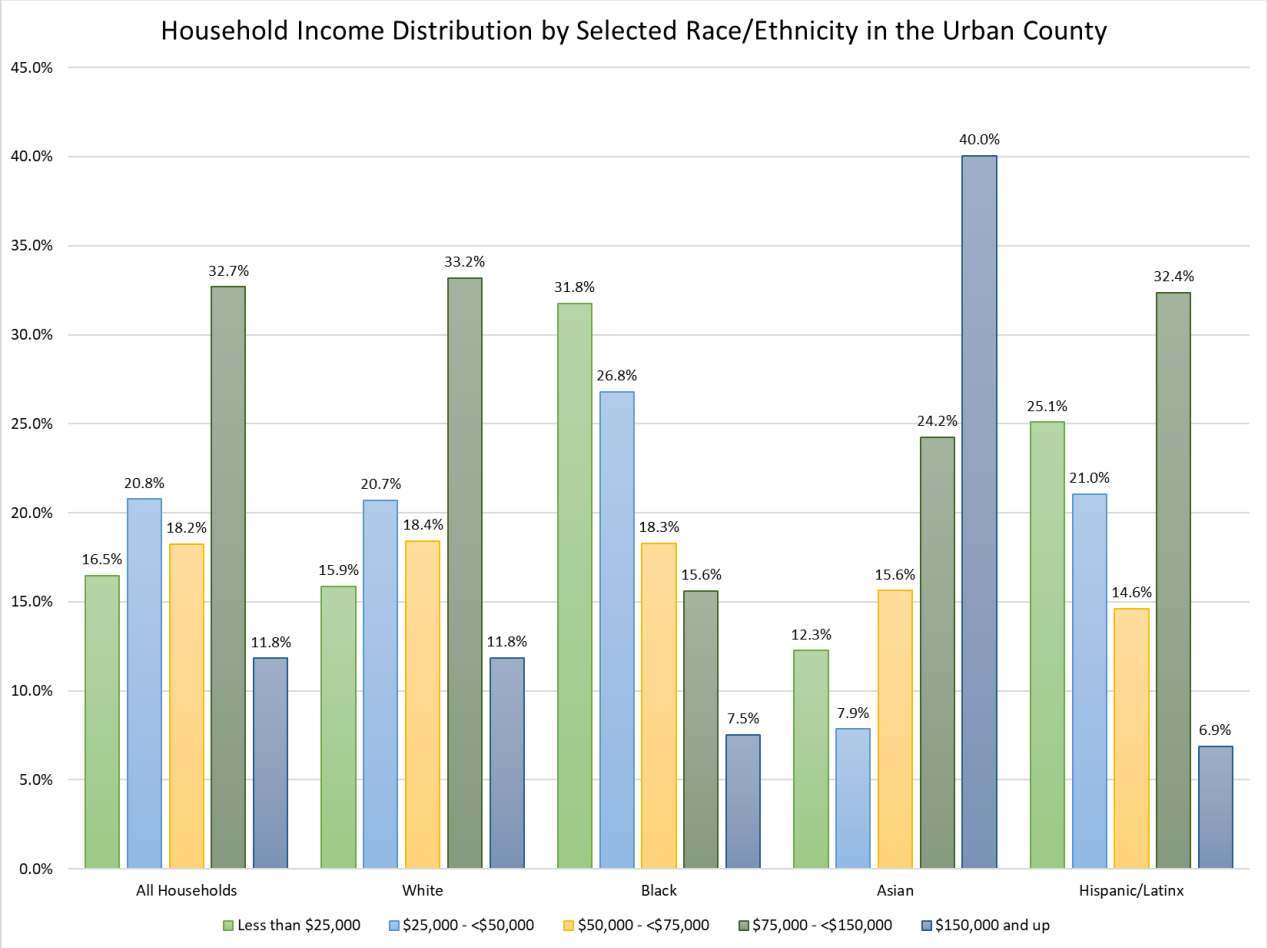

Figure 3.24: Household income distribution in the Urban County, by selected racial and ethnic groups (Source: ACS 2013-17)

The household income distribution in Hamburg (Fig. 3.25 on the next page) is comparable to what was observed in both Amherst and the Urban County, with a plurality of households earning between $75,00 and $150,000 annually, making for a top-heavy distribution. While, similar to those comparable areas, the income distribution for White households is representative of this overall breakdown, Black households in Hamburg are highly concentrated in the lower two earnings categories. More specifically, 83.2% of Black households in Hamburg earn less than $50,000 annually, compared to just 37.3% of White households and 37.9% of all households.

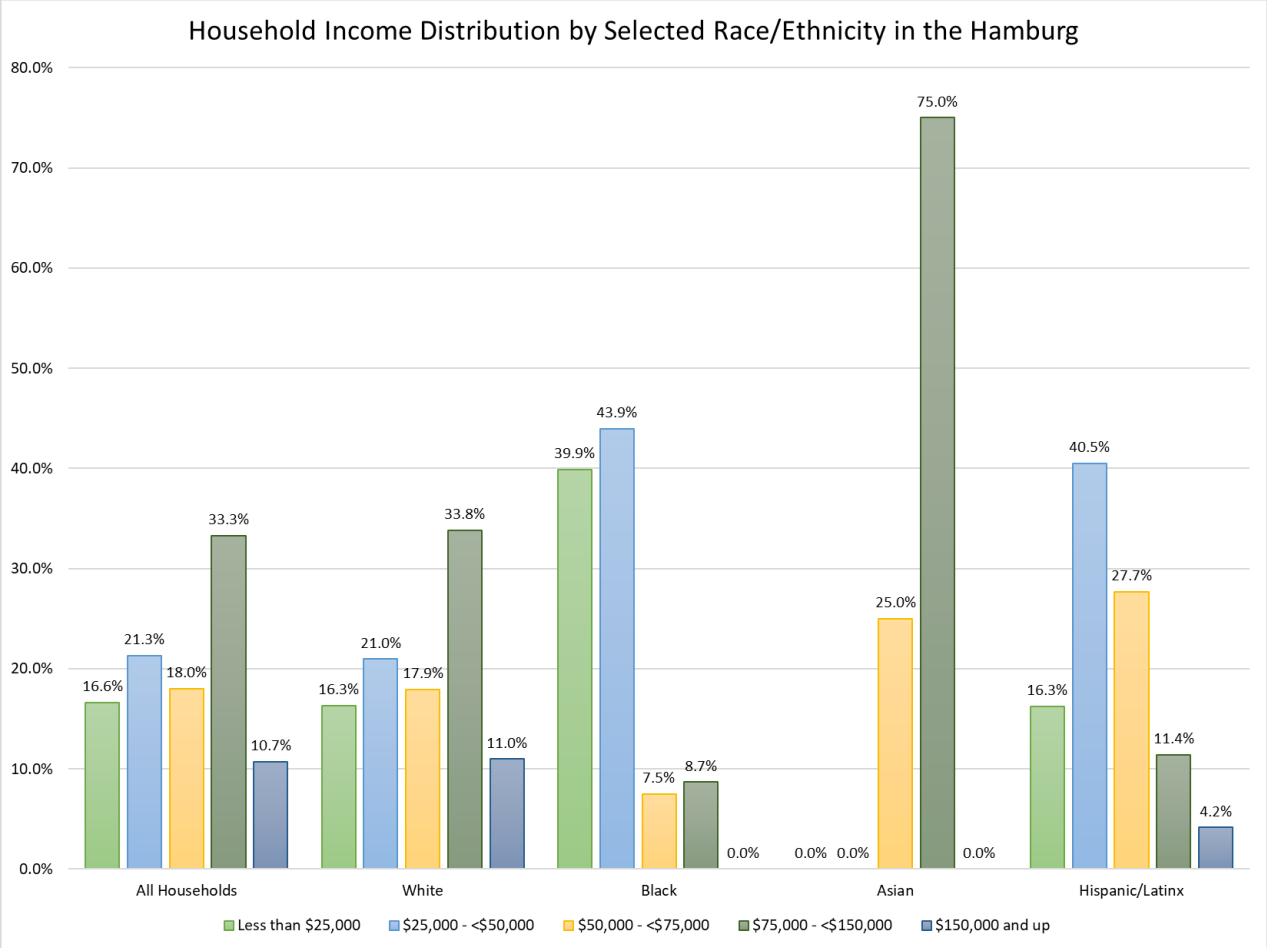

Figure 3.25: Household income distribution in Hamburg, by selected racial and ethnic groups (Source: ACS 2013-17)

Tonawanda's income distribution (Fig. 3.26 on the next page) is a slightly more extreme version of what was observed for the Urban County, with a plurality of households earning above $75,000 annually, the White household income distribution mirroring the overall distribution, and the Black population facing a down-stepped distribution. In the latter case, however, the first two steps are much steeper than what was observed in the Urban County.

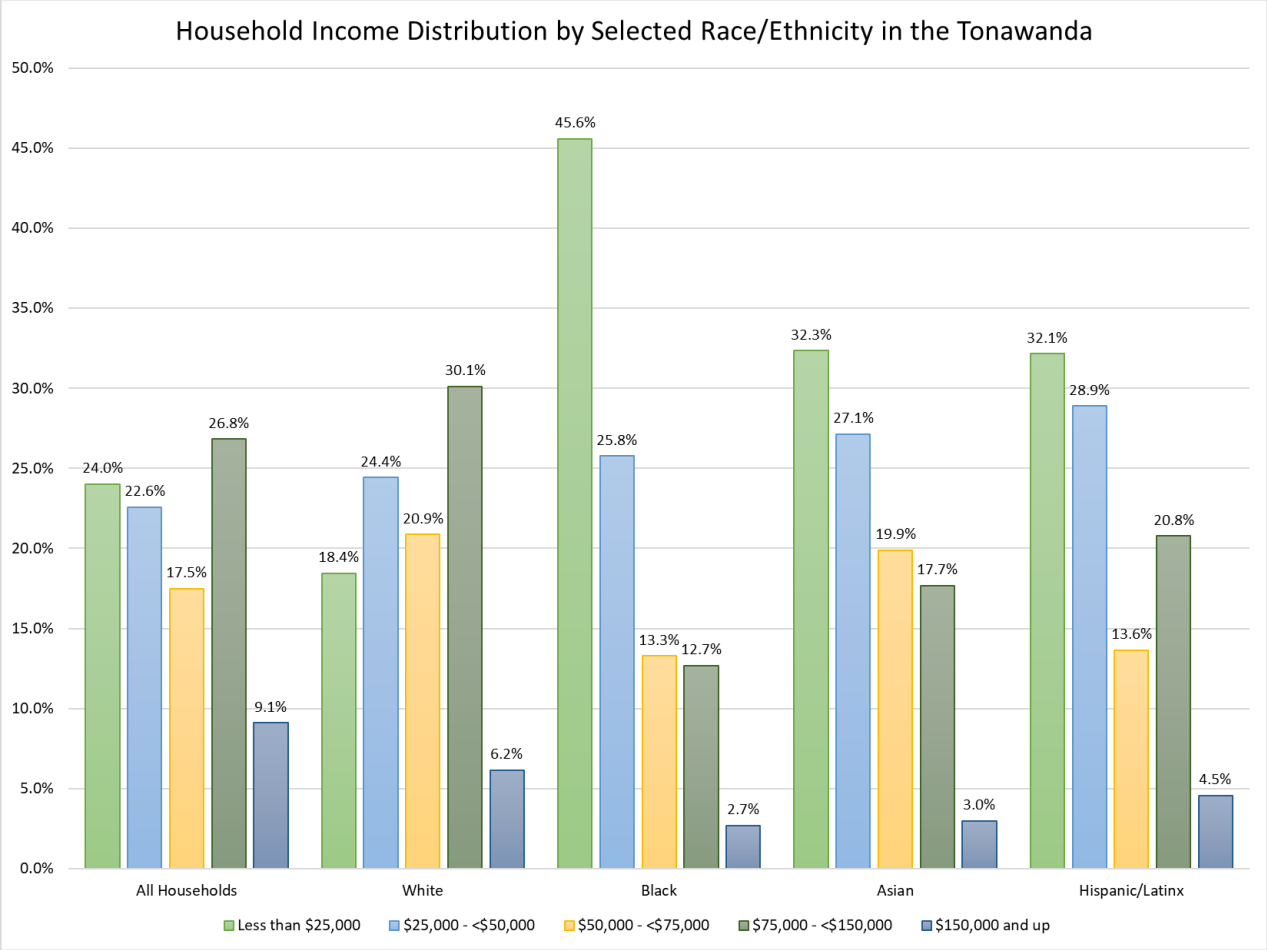

Figure 3.26: Household income distribution in Tonawanda, by selected racial and ethnic groups (Source: ACS 2013-17)

Whereas the previous graphs illustrate important disparities in household income distribution, by race and ethnicity, in the six Grantee communities, Table 3.31 quantifies those disparities more forcefully using median income data and poverty rates. To add an important dimension to the analysis, the table further breaks down the data according to tract-level R/ECAP status. The full inventories of R/ECAPs from earlier in this chapter—including all Persistent, Emergent, and Fading R/ECAPs—was used to create Table 3.31.

Table 3.31: Income and Poverty by Race and Ethnicity (Source: 2013-17 ACS)

Grantee	**Median Income**			**Poverty Rate**		
Amherst	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$43,311	$76,706	$74,134	26.0%	6.8%	7.7%
Black	$39,243	$63,699	$51,978	29.0%	12.8%	16.3%
Asian	$22,393	$81,439	$57,472	57.7%	18.9%	29.0%
Hispanic/Latinx	$31,454	$56,215	$50,625	37.1%	22.8%	23.9%
Total Population	$38,575	$76,328	$72,459	36.6%	8.6%	10.8%

Buffalo	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$33,429	$52,116	$46,630	29.4%	14.9%	19.0%
Black	$25,100	$27,961	$25,509	38.1%	32.8%	37.5%
Asian	$30,812	$45,667	$35,036	49.4%	34.4%	45.7%
Hispanic/Latinx	$20,187	$30,937	$21,487	51.6%	31.7%	45.9%
Total Population	$26,030	$47,072	$34,268	39.3%	19.0%	30.9%
Cheektowaga	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$35,539	$53,641	$52,135	21.0%	7.8%	8.5%
Black	$35,698	$39,566	$36,805	32.6%	18.0%	22.2%
Asian	$25,000	$65,591	$60,341	33.2%	13.6%	16.3%
Hispanic/Latinx	$23,151	$47,239	$42,125	31.3%	22.3%	23.8%
Total Population	$34,776	$52,633	$50,868	27.4%	9.1%	10.7%
Erie County – Urban County	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$39,835	$68,535	$67,065	19.4%	6.2%	6.6%
Black	$30,154	$56,643	$38,903	41.4%	22.1%	29.4%
Asian	$14,295	$113,918	$109,413	70.6%	5.5%	8.8%
Hispanic/Latinx	$23,658	$72,683	$57,098	39.1%	18.3%	22.4%
Total Population	$34,599	$68,489	$66,247	27.9%	6.6%	7.6%
Hamburg	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$61,439	$67,928	$66,394	7.3%	6.0%	6.0%
Black	N/A	$34,092	$31,250	78.3%	18.0%	24.1%
Asian	N/A	$103,733	$101,875	N/A	17.7%	17.7%
Hispanic/Latinx	N/A	$50,151	$41,920	53.9%	8.9%	11.6%
Total Population	$52,237	$66,915	$65,349	14.2%	6.4%	6.9%
Tonawanda	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
White	$24,122	$58,656	$57,578	29.3%	6.1%	6.5%
Black	N/A	$41,696	$42,453	0.0%	20.7%	18.6%
Asian	N/A	$42,896	$43,827	N/A	38.3%	38.3%
Hispanic/Latinx	$14,714	$47,479	$43,494	82.0%	10.6%	21.4%
Total Population	$23,670	$57,405	$55,936	36.0%	7.7%	8.6%

Note: "White" refers to the population of persons classified as White, Not Hispanic or Latinx. For the Black and Asian subgroups, the relevant Census ACS tables do not account for Hispanic/Latinx ethnicity. R/ECAP designations come from author calculations.

Table 3.31 shows marked unevenness in income and poverty by race and ethnicity throughout the County, and presence in a R/ECAP can exacerbate these issues.

Disability and Income

According to federal regulations, a disability is a "physical or mental impairment that substantially limits one or more major life activities."[43] Disabilities that are tracked by the U.S. Census Bureau in its

[43] AFFH Rule Guidebook (p. 100)

American Community Survey (ACS) include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Table 3.32 summarizes the presence of these difficulties in each of the six Grantee communities, by location in a R/ECAP.

Table 3.32: Summary of Selected Difficulties, by Grantee Community (Source: 2013-17 ACS)

Grantee	**# of Individuals with Difficulty**			**% of Universe***		
Amherst	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
Hearing	275	3,672	3,947	1.8%	3.4%	3.2%
Vision	186	2,057	2,243	1.2%	1.9%	1.8%
Cognitive	523	3,480	4,003	3.6%	3.4%	3.4%
Ambulatory	556	6,564	7,120	3.8%	6.4%	6.0%
Self-Care	226	2,513	2,739	1.5%	2.4%	2.3%
Independent Living	272	4,638	4,910	2.0%	5.4%	4.9%
Buffalo	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
Hearing	4,251	3,197	7,448	2.8%	3.0%	2.9%
Vision	5,135	2,304	7,439	3.4%	2.1%	2.9%
Cognitive	11,793	5,820	17,613	8.5%	5.7%	7.4%
Ambulatory	15,356	7,626	22,982	11.1%	7.5%	9.6%
Self-Care	4,537	2,390	6,927	3.3%	2.4%	2.9%
Independent Living	9,600	4,665	14,265	8.8%	5.2%	7.2%
Cheektowaga	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
Hearing	313	3,243	3,556	4.3%	4.1%	4.1%
Vision	277	1,718	1,995	3.8%	2.2%	2.3%
Cognitive	485	3,523	4,008	7.4%	4.6%	4.9%
Ambulatory	617	5,477	6,094	9.4%	7.2%	7.4%
Self-Care	222	1,859	2,081	3.4%	2.4%	2.5%
Independent Living	431	3,866	4,297	7.9%	5.8%	6.0%
Erie County – Urban County	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
Hearing	629	10,068	10,697	4.0%	3.4%	3.4%
Vision	394	5,006	5,400	2.5%	1.7%	1.7%
Cognitive	932	11,439	12,371	6.6%	4.0%	4.1%
Ambulatory	1,208	17,896	19,104	8.5%	6.3%	6.4%
Self-Care	477	6,796	7,273	3.4%	2.4%	2.4%
Independent Living	1,091	12,452	13,543	9.7%	5.3%	5.5%
Hamburg	**In R/ECAP**	**Not in R/ECAP**	**Total**	**In R/ECAP**	**Not in R/ECAP**	**Total**
Hearing	162	1,548	1,710	5.3%	2.8%	3.0%
Vision	53	671	724	1.7%	1.2%	1.3%
Cognitive	100	1,913	2,013	3.5%	3.7%	3.7%
Ambulatory	229	3,066	3,295	8.1%	5.9%	6.0%
Self-Care	78	1,300	1,378	2.7%	2.5%	2.5%
Independent Living	228	2,004	2,232	9.3%	4.6%	4.9%

Tonawanda	In R/ECAP	Not in R/ECAP	Total	In R/ECAP	Not in R/ECAP	Total
Hearing	89	2,976	3,065	3.9%	4.2%	4.2%
Vision	169	1,694	1,863	7.5%	2.4%	2.6%
Cognitive	248	3,097	3,345	12.5%	4.6%	4.8%
Ambulatory	322	5,497	5,819	16.2%	8.2%	8.4%
Self-Care	134	1,881	2,015	6.7%	2.8%	2.9%
Independent Living	186	3,879	4,065	12.1%	6.8%	6.9%

**The relevant universes include: civilian non-institutionalized population for Hearing and Vision; civilian non-institutionalized population, 5 years or over, for Cognitive, Ambulatory, and Self-Care; and civilian non-institutionalized population, 18 years or over, for Independent Living. R/ECAP designations come from author calculations.

Table 3.32 demonstrates that, in Amherst, persons with the selected difficulties live mostly outside of R/ECAPs, meaning that disability does not show the same tendencies toward concentration in certain areas of Amherst as were observed for racial-ethnic minority and poverty populations. In Buffalo, by contrast, with the exception of hearing difficulties, persons with the selected difficulties are slightly overrepresented in R/ECAPs, meaning that disability is likely to intersect with the other disadvantages present in these locations. The same broad patterns hold in Cheektowaga and the Urban County. While the same is true of Hamburg, the population of persons with independent living difficulties in Hamburg is worth specific mention—namely, whereas 4.9% of the overall population universe in Hamburg have independent living difficulties, 9.3% of the universe in R/ECAPs are characterized by this difficulty. In other words, persons with independent living difficulties in Hamburg live in R/ECAPs at nearly twice the rate that they live in the Grantee community. A similar result holds for Tonawanda. However, Tonawanda's case is much more extreme. Specifically:

- Persons with vision difficulties live in R/ECAPs at more than triple the rate that they live in Tonawanda;
- Persons with cognitive difficulties live in R/ECAPs at nearly triple the rate that they live in Tonawanda;
- Persons with ambulatory difficulties live in R/ECAPs at nearly double the rate that they live in Tonawanda;
- Persons with self-care difficulties live in R/ECAPs at more than double the rate that they live in Tonawanda; and
- Persons with independent living difficulties live in R/ECAPs at nearly double the rate that they live in Tonawanda.

Thus, while persons with difficulties appear to be overrepresented in R/ECAPs in five of the six Grantee communities, the magnitude of that disproportionality is most severe in Tonawanda (recall that Tonawanda has just one R/ECAP in the Northwest area of the Town).

Figure 3.27 relies on current (2013-17) U.S. Census ACS data to map the distribution of cases of the selected difficulties across Erie County. Observe that the overall distribution resembles population distribution, with the highest density of cases in Buffalo, relatively numerous cases in the surrounding communities (particularly Cheektowaga, Tonawanda, and Amherst), and lower densities beyond the inner-ring suburbs.

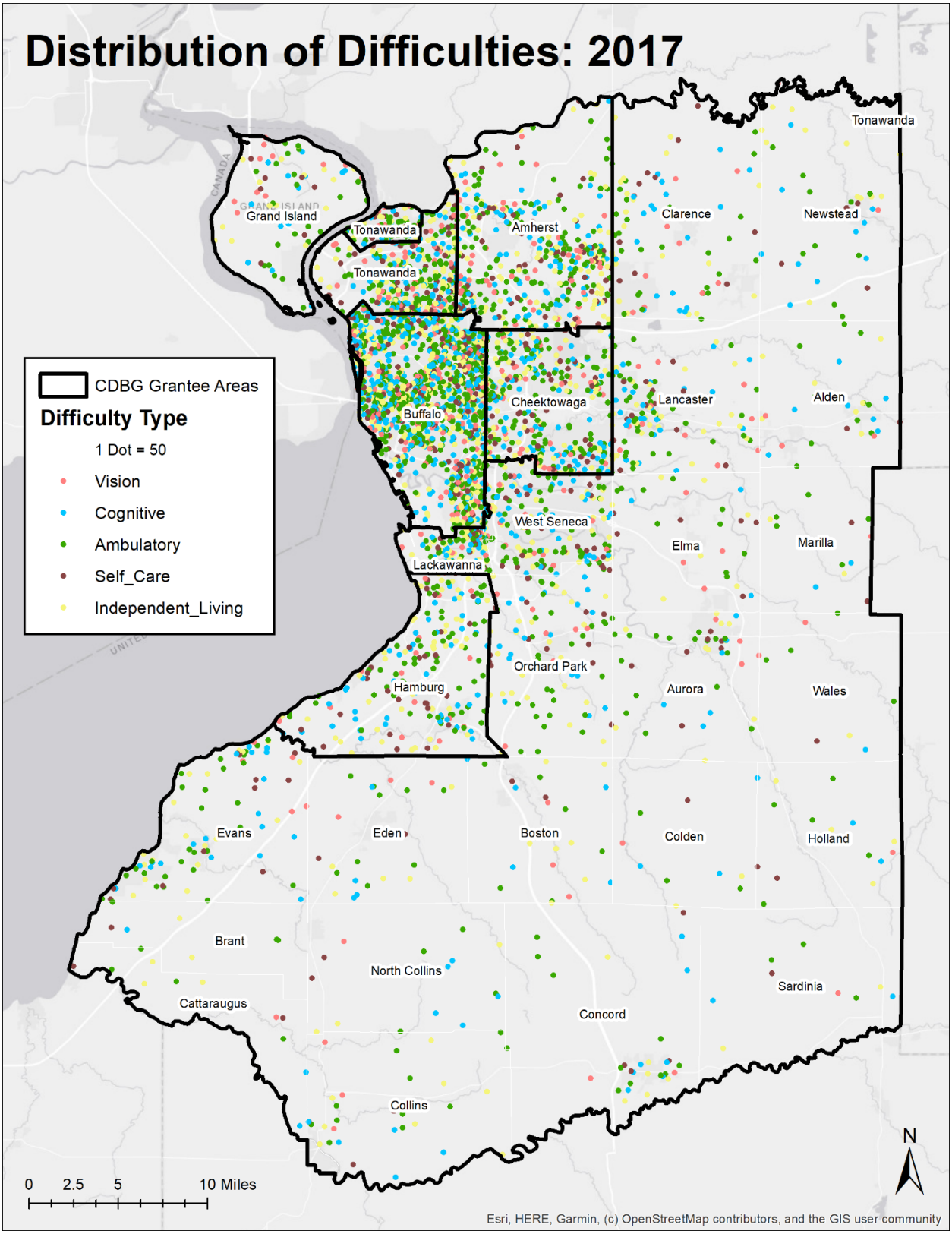

Figure 3.27: Distribution of selected individual difficulties across Erie County (source: 2013-17 ACS)

As the map shows, persons characterized by the difficulties tracked by the Census ACS are located throughout Erie County. In all of the six entitlement communities, the modal (i.e., most common) condition observed was ambulatory difficulty, which refers to barriers to getting around exclusively by walking or other walking-dependent methods of mobility.

In addition to how the difficulties described above can limit mobility and job and housing opportunities in and of themselves, being characterized by a disability is negatively linked to income. Table 3.33 shows median earnings for each Grantee community by disability status and gender. In all six communities, the median earnings for persons with disabilities are consistently between $5,000 and $15,000 lower per year than for someone of the same gender without a disability. In Buffalo in particular, the median earnings for a person with a disability are near federal poverty wages.

One potential bright spot from Table 3.33, if there is one, is that the evident gender earnings gap that exists in all six communities is meaningfully inverted for persons with disabilities in Tonawanda, where women with one or more difficulties earn nearly $2,000 more per year than men with one or more difficulties. Among persons without disabilities in Tonawanda, the gender gap is still readily apparent, with male median earnings around $10,000 higher compared to female median earnings.

Table 3.33: Median Earnings by Grantee Area, by Disability Status and Gender (Source: 2013-17 ACS)

Grantee	With a Disability		No Disability		Total
	Male	Female	Male	Female	
Amherst	$26,117	$22,750	$48,880	$33,572	$40,056
Buffalo	$17,063	$17,777	$29,144	$24,368	$25,883
Cheektowaga	$29,107	$16,063	$37,413	$30,543	$32,769
Erie County – Urban County*	$23,948	$19,171	$40,882	$30,047	$33,425
Hamburg	N/A	$21,481	$48,141	$33,330	$38,857
Tonawanda	$27,359	$29,010	$42,656	$32,511	$36,876

*Data are for all Erie County

Ancestry and Language

Place of birth or ancestry is a protected class for considerations of housing. Of the six entitlement communities, and likely owing to the presence of UB and the international community that it attracts, Amherst has the largest percentage of foreign-born residents at 13.2% of the population, according to the 2013-17 ACS. Nearly 10% (9.5%) of Buffalo's residents are foreign-born. The corresponding numbers for Cheektowaga, the Urban County, Hamburg, and Tonawanda are 5.0%, 3.8%, 2.6%, and 5.4%, respectively. Aggregating over the six entitlement communities, 6.8% of Erie County's residents, or 61,161 persons, were born outside of the United States. With such a meaningful number of foreign-born residents, it is essential to take stock of what language residents speak, so that vital documents can be made available in a group's primary language. HUD recommends "that a Grantee community provide translation of its vital documents into any language with more than 1,000 [limited English proficiency (LEP)] speakers, or whose LEP speakers represent at least 1% of the total population to be served."[44]

Table 3.34 presents a Grantee-by-Grantee breakdown of the most common languages spoken by LEP individuals. To the extent that languages categorized by the Census Bureau as "other" do not offer

[44] https://www.buffalony.gov/DocumentCenter/View/1713/2014-Analysis-of-Impediments-PDF (p. 37)

practical information on what language—if any—translation would benefit LEP speakers, such categories are excluded from the table. Note well, though, that the "1% or 1,000" rule is met in Amherst for the category "Other Indo-European Languages," and in Buffalo for the categories "Other Indo-European Languages," "Other Asian Pacific Languages," and "Other." The upshot is that there are meaningful numbers of LEP speakers whose preferred languages are not well identified in Census data, and on whom additional data collection and research could lead to meaningful translation recommendations.

Table 3.34: Size of LEP Language Groups by Grantee Community (Source: 2013-17 ACS)

Grantee	Language Group	# of LEP Speakers	% of Universe*	Action Recommended
Amherst	Spanish	468	0.4%	
	French, Haitian, Cajun	74	0.1%	
	German	133	0.1%	
	Russian, Polish, Slavic	647	0.5%	
	Korean	472	0.4%	
	Chinese	**1,189**	**1.0%**	Translate vital documents into Chinese
	Vietnamese	7	0.0%	
	Tagalog (including Filipino)	34	0.0%	
	Arabic	341	0.3%	
Buffalo	Spanish	**6,500**	**2.7%**	Translate vital documents into Spanish
	French, Haitian, Cajun	364	0.2%	
	German	21	0.0%	
	Russian, Polish, Slavic	417	0.2%	
	Korean	133	0.1%	
	Chinese	782	0.3%	
	Vietnamese	330	0.1%	
	Tagalog (including Filipino)	51	0.0%	
	Arabic	**1,602**	0.7%	Translate vital documents into Arabic
Cheektowaga	Spanish	306	0.4%	
	French, Haitian, Cajun	26	0.0%	
	German	25	0.0%	
	Russian, Polish, Slavic	480	0.6%	
	Korean	30	0.0%	
	Chinese	91	0.1%	
	Vietnamese	188	0.2%	
	Tagalog (including Filipino)	9	0.0%	
	Arabic	84	0.1%	
Erie County – Urban County	Spanish	**1,350**	0.4%	Translate vital documents into Spanish
	French, Haitian, Cajun	61	0.0%	
	German	159	0.1%	

Erie County – Urban County (cont.)	Russian, Polish, Slavic	725	0.2%	
	Korean	56	0.0%	
	Chinese	360	0.1%	
	Vietnamese	100	0.0%	
	Tagalog (including Filipino)	27	0.0%	
	Arabic	***912***	0.3%	Consider translating vital documents into Arabic in anticipation of thresholds being met soon
Hamburg	Spanish	134	0.2%	
	French, Haitian, Cajun	0	0.0%	
	German	53	0.1%	
	Russian, Polish, Slavic	100	0.2%	
	Korean	0	0.0%	
	Chinese	9	0.0%	
	Vietnamese	47	0.1%	
	Tagalog (including Filipino)	18	0.0%	
	Arabic	22	0.0%	
Tonawanda	Spanish	343	0.5%	
	French, Haitian, Cajun	0	0.0%	
	German	53	0.1%	
	Russian, Polish, Slavic	219	0.3%	
	Korean	19	0.0%	
	Chinese	183	0.3%	
	Vietnamese	29	0.0%	
	Tagalog (including Filipino)	0	0.0%	
	Arabic	98	0.1%	

Bold text indicates that a translation threshold has been met; *italicized bold text* indicates that an LEP population is sufficiently close to a translation threshold such that translation should be considered *relevant universe is persons 5 years or over

Based on the preceding table, Chinese LEP speakers currently constitute a critical mass in Amherst, suggesting that vital documents should be translated (though, there is no specificity on which Chinese language varieties are represented among the Grantee's LEP population). In Buffalo, critical masses of LEP speakers exist for Spanish and Arabic speakers, suggesting that all vital documents should be made available in these languages. The same findings and recommendations mostly hold in the Urban County, though Arabic LEP speakers still number to just under 1,000 persons according to current data. Still, at an estimated 912 LEP speakers whose primary language is Arabic, it is reasonable to suggest that documents be made available in this language as soon as possible. Countywide, there are 9,101 LEP Spanish speakers, 2,588 LEP Russian, Polish, and Slavic speakers, 2,614 LEP Chinese speakers, and 3,059 LEP Arabic speakers. With those figures in mind, Erie County would be well-served to make its vital documents available in, minimally, Spanish, Chinese, and Arabic, with follow-up research needed to

tease out the number of LEP speakers whose primary language is Russian, Polish, or some other Slavic language.

Employment and Protected Class Status

Ample empirical research has demonstrated that certain individual attributes have been linked to employment barriers, including gender, race, and disability status. Tables 3.35 and 3.36 summarize unemployment rates for selected protected classes, by Grantee community, relative to comparable rates for Erie County and New York State. Two tables are presented for greater legibility. Each table contains the same final two columns, which show data for comparison geographies.

Table 3.35: Unemployment Rates for Selected Protected Classes, Part 1 (Source: 2013-17 ACS)

Civilian Labor Force	**Amherst**		**Buffalo**		**Cheektowaga**		**Erie County**	**New York State**
	#	**%**	**#**	**%**	**#**	**%**	**%**	**%**
Total	63,360		122,724		47,615			
Unemployed	2,335	3.7%	10,758	8.8%	2,544	5.3%	5.5%	6.8%
Male	32,788		60,739		23,936			
Unemployed	1,366	4.2%	5,623	9.3%	1,471	6.2%	6.1%	7.1%
Female	30,572		61,985		23,679			
Unemployed	969	3.2%	5,135	8.3%	1,073	4.5%	4.9%	6.4%
White	51,508		64,553		40,283			
Unemployed	1,773	3.4%	3,517	5.5%	1,916	4.8%	4.3%	5.2%
Black	4,127		40,601		4,753			
Unemployed	169	4.1%	5,897	14.5%	398	8.4%	12.8%	11.3%
Asian	4,730		5,235		1,112			
Unemployed	119	2.5%	186	3.6%	62	5.6%	3.1%	5.6%
Hispanic/Latinx	2,097		10,665		911			
Unemployed	116	5.5%	902	8.5%	121	13.3%	7.7%	8.8%
With a Disability	2,325		8,320		2,409			
Unemployed	206	8.9%	1,452	17.5%	270	11.2%	12.9%	14.9%

Observe immediately that, with the exception of the unemployment rate for members of the civilian labor force who are Black, Erie County has lower unemployment rates—both total and for the selected protected classes—than New York State as a whole. However, there is considerable variation in this pattern of outcomes among the six Grantee communities. Buffalo, for instance, has a higher total unemployment rate than both Erie County and New York State, as well as higher group-level unemployment rates for all of the listed protected classes save for Asian persons and Hispanic/Latinx persons, though the latter difference with New York State's overall rate is negligible. Cheektowaga's total and group-specific unemployment rates are quite representative of Erie County, though Cheektowaga has a meaningfully lower unemployment rate for African Americans and a meaningfully higher unemployment rate for Hispanic/Latinx workers.

Table 3.36: Unemployment Rates for Selected Protected Classes, Part 2 (Source: 2013-17 ACS)

	Erie County – Urban County		Hamburg		Tonawanda		Erie County	New York State
	#	%	#	%	#	%	%	%
Total	169,181		32,362		39,188			
Unemployed	7,570	4.5%	1,664	5.1%	1,167	3.0%	5.5%	6.8%
Male	87,740		16,400		18,954			
Unemployed	4,470	5.1%	1,007	6.1%	684	3.6%	6.1%	7.1%
Female	81,441		15,962		20,234			
Unemployed	3,100	3.8%	657	4.1%	483	2.4%	4.9%	6.4%
White	159,928		31,093		35,474			
Unemployed	6,750	4.2%	1,579	5.1%	1,015	2.9%	4.3%	5.2%
Black	2,020		330		1,545			
Unemployed	282	14.0%	29	8.8%	57	3.7%	12.8%	11.3%
Asian	1,760		169		549			
Unemployed	37	2.1%	0	0.0%	9	1.6%	3.1%	5.6%
Hispanic/Latinx	3,340		522		1,200			
Unemployed	231	6.9%	39	7.5%	37	3.1%	7.7%	8.8%
With a Disability	7,324		1,348		2,030			
Unemployed	826	11.3%	125	9.3%	193	9.5%	12.9%	14.9%

In Tonawanda, both the overall unemployment rate and all group-specific unemployment rates are considerably lower than their analogous measures in Erie County and New York State. While a similar finding holds for Hamburg, in the main, the magnitudes of the differences between Hamburg's unemployment rates and those of Erie County and New York State are not as striking as those in Tonawanda.

Within Grantee communities, different protected classes clearly have differential access to employment opportunities. Overwhelmingly, African American workers and workers with disabilities have much higher unemployment rates than other groups. These disparate outcomes can have important implications for differential ability to gain access to housing, either via rental or ownership, where proof of employment is often required to facilitate occupancy.

Housing Inventory

Despite experiencing a net population loss of nearly 27,000 persons (-2.8%) between 2000 and 2017, Erie County's housing stock increased by 2.4%, from an inventory of just under 416,000 total units in 2000 to just under 426,000 as of the 2013-17 ACS estimates. The distribution of these units, by structure, is given in Table 3.37. Crucially, observe that the total number of multifamily units in Erie County has dropped since 2000, such that there are approximately 4.7% fewer multifamily units today compared to the start of the new millennium (Table 3.37). As a result, the housing stock in Erie County currently has a higher percentage of single unit structures (61.3%, compared to 58.5% in 2000).

Table 3.37: Housing Stock by Structure Type, Erie County Total

Erie County	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	425,716	--	415,866	--	2.4%
1, Detached	249,242	58.5%	230,360	55.4%	8.2%
1, Attached	11,860	2.8%	13,087	3.1%	-9.4%
2	79,444	18.7%	90,875	21.9%	-12.6%
3 or 4	25,016	5.9%	28,905	7.0%	-13.5%
5 to 9	20,074	4.7%	19,287	4.6%	4.1%
10 to 19	10,112	2.4%	9,753	2.3%	3.7%
20 to 49	7,550	1.8%	5,362	1.3%	40.8%
50 or More	16,430	3.9%	12,203	2.9%	34.6%
Mobile Home	5,900	1.4%	6,011	1.4%	-1.8%
Boat, Rv, Van, Etc.	88	0.0%	25	0.0%	252.0%
Total Multifamily	158,626	37.3%	166,385	40.0%	-4.7%

Tables 3.38 through 3.43 break out the Countywide data from above for each Grantee community. As the tables demonstrate, five of the six Grantee communities followed the Countywide trend of an increasing share of single-family units within their respective housing stocks. While the absolute number of multifamily units grew in both the Urban County and Hamburg, growth in multifamily units was outpaced by growth in singles. As such, both communities saw their shares of single units increase. In Buffalo, Cheektowaga, and Tonawanda, the absolute number of multifamily units dropped while the stock of single detached units increased in all three communities.

The exception to the trend of an increasing share of single-family units occurred in Amherst, where more than 3,000 multifamily units were added between 2000 and 2017. That 22.7% growth in multifamily units since the turn of the century was faster than corresponding growth in Amherst's single-family housing stock, which resulted in an increase in the multifamily share of the Grantee's housing stock (from 29.4% of units in 2000 to 32.1% of current units). As was the case above in the discussion of diversity and integration, this meaningful boost in Amherst's multifamily housing stock is likely being driven by the presence of UB and the housing demand created by its sizeable student population.

Figures 3.28 through 3.30 illustrate the changing distributions of housing units throughout the County using dot density mapping. Values for 2010 were extracted from the 2006-2010 American Community Survey (ACS), insofar as decennial censuses no longer provide data on housing structure type (i.e., only raw unit counts are available from the 2010 Census). Both the growth in Countywide housing units and contraction in Countywide population since 2000 support the "sprawl without growth" argument made earlier in this chapter.

As a final point, observe that single-family units are the modal structure type in five of the six Grantee communities, with Buffalo being the lone exception. Duplexes remain the modal structure type in the City of Buffalo.

Table 3.38: Housing Stock by Structure Type, Amherst Grantee Community

Amherst	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	52,664	--	46,805	--	12.5%
1, Detached	33,351	63.3%	30,686	65.6%	8.7%
1, Attached	2,382	4.5%	2,300	4.9%	3.6%
2	3,170	6.0%	3,382	7.2%	-6.3%
3 or 4	4,253	8.1%	3,588	7.7%	18.5%
5 to 9	3,833	7.3%	3,242	6.9%	18.2%
10 to 19	1,342	2.5%	1,189	2.5%	12.9%
20 to 49	851	1.6%	589	1.3%	44.5%
50 or More	3,444	6.5%	1,774	3.8%	94.1%
Mobile Home	38	0.1%	46	0.1%	-17.4%
Boat, Rv, Van, Etc.	0	0.0%	10	0.0%	-100.0%
Total Multifamily	16,893	32.1%	13,764	29.4%	22.7%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

Table 3.39: Housing Stock by Structure Type, Buffalo Grantee Community

Buffalo	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	132,066	--	145,574	--	-9.3%
1, Detached	44,763	33.9%	43,765	30.1%	2.3%
1, Attached	3,619	2.7%	5,448	3.7%	-33.6%
2	51,570	39.0%	60,580	41.6%	-14.9%
3 or 4	10,277	7.8%	14,741	10.1%	-30.3%
5 to 9	5,789	4.4%	6,832	4.7%	-15.3%
10 to 19	3,743	2.8%	3,286	2.3%	13.9%
20 to 49	4,685	3.5%	3,420	2.3%	37.0%
50 or More	7,280	5.5%	7,323	5.0%	-0.6%
Mobile Home	303	0.2%	164	0.1%	84.8%
Boat, Rv, Van, Etc.	37	0.0%	15	0.0%	146.7%
Total Multifamily	83,344	63.1%	96,182	66.1%	-13.3%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

Table 3.40: Housing Stock by Structure Type, Cheektowaga Grantee Community

Cheektowaga	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	41,804	--	41,899	--	-0.2%
1, Detached	26,656	63.8%	26,042	62.2%	2.4%
1, Attached	641	1.5%	798	1.9%	-19.7%
2	7,267	17.4%	7,780	18.6%	-6.6%
3 or 4	2,350	5.6%	2,693	6.4%	-12.7%
5 to 9	1,786	4.3%	1,603	3.8%	11.4%
10 to 19	1,116	2.7%	1,382	3.3%	-19.2%
20 to 49	174	0.4%	111	0.3%	56.8%
50 or More	695	1.7%	309	0.7%	124.9%
Mobile Home	1,119	2.7%	1,180	2.8%	-5.2%
Boat, Rv, Van, Etc.	--	--	--	0.0%	N/A
Total Multifamily	13,388	32.0%	13,878	33.1%	-3.5%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

Table 3.41: Housing Stock by Structure Type, Urban County Grantee Community

Erie County – Urban County	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	138,557	--	124,123	--	11.6%
1, Detached	101,966	73.6%	90,333	72.8%	12.9%
1, Attached	3,779	2.7%	3,397	2.7%	11.2%
2	11,339	8.2%	12,168	9.8%	-6.8%
3 or 4	5,876	4.2%	5,637	4.5%	4.2%
5 to 9	5,971	4.3%	4,995	4.0%	19.5%
10 to 19	2,049	1.5%	1,914	1.5%	7.1%
20 to 49	1,321	1.0%	778	0.6%	69.8%
50 or More	2,681	1.9%	1,302	1.0%	105.9%
Mobile Home	3,550	2.6%	3,602	2.9%	-1.4%
Boat, Rv, Van, Etc.	25	0.0%	--	0.0%	N/A
Total Multifamily	29,237	21.1%	26,794	21.6%	9.1%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

Table 3.42: Housing Stock by Structure Type, Hamburg Grantee Community

Hamburg	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	25,514	--	22,831	--	11.8%
1, Detached	17,709	69.4%	15,677	68.7%	13.0%
1, Attached	805	3.2%	676	3.0%	19.1%
2	1,968	7.7%	1,944	8.5%	1.2%
3 or 4	985	3.9%	998	4.4%	-1.3%
5 to 9	1,238	4.9%	976	4.3%	26.8%
10 to 19	1,016	4.0%	919	4.0%	10.6%
20 to 49	216	0.8%	111	0.5%	94.6%
50 or More	777	3.0%	653	2.9%	19.0%
Mobile Home	796	3.1%	876	3.8%	-9.1%
Boat, Rv, Van, Etc.	4	0.0%	--	0.0%	N/A
Total Multifamily	6,200	24.3%	5,601	24.5%	10.7%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

Table 3.43: Housing Stock by Structure Type, Tonawanda Grantee Community

Tonawanda	Current (2017)	% of Current	2000	% of 2000	% Change
Housing Units	35,111	--	34,634	--	1.4%
1, Detached	24,797	70.6%	23,857	68.9%	3.9%
1, Attached	634	1.8%	468	1.4%	35.5%
2	4,130	11.8%	5,021	14.5%	-17.7%
3 or 4	1,275	3.6%	1,248	3.6%	2.2%
5 to 9	1,457	4.1%	1,639	4.7%	-11.1%
10 to 19	846	2.4%	1,063	3.1%	-20.4%
20 to 49	303	0.9%	353	1.0%	-14.2%
50 or More	1,553	4.4%	842	2.4%	84.4%
Mobile Home	94	0.3%	143	0.4%	-34.3%
Boat, Rv, Van, Etc.	22	0.1%	--	0.0%	N/A
Total Multifamily	9,564	27.2%	10,166	29.4%	-5.9%

Sources: 2013-17 ACS; Social Explorer Table T159, "Housing Units In Structure" for "Census 2000 on 2010 Geographies"

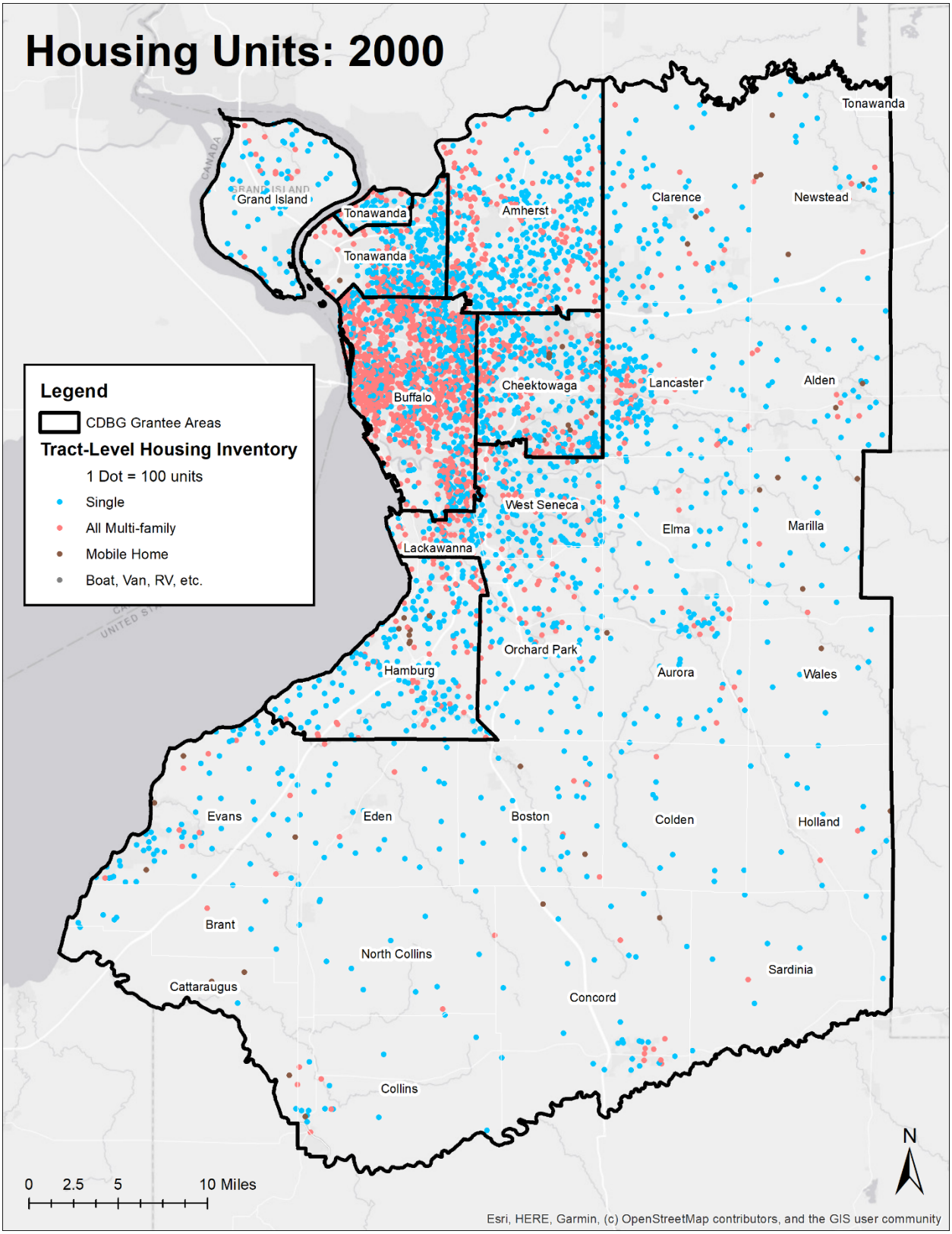

Figure 3.28: Distribution of single- and multi-family units in Erie County (source: 2000 Census)

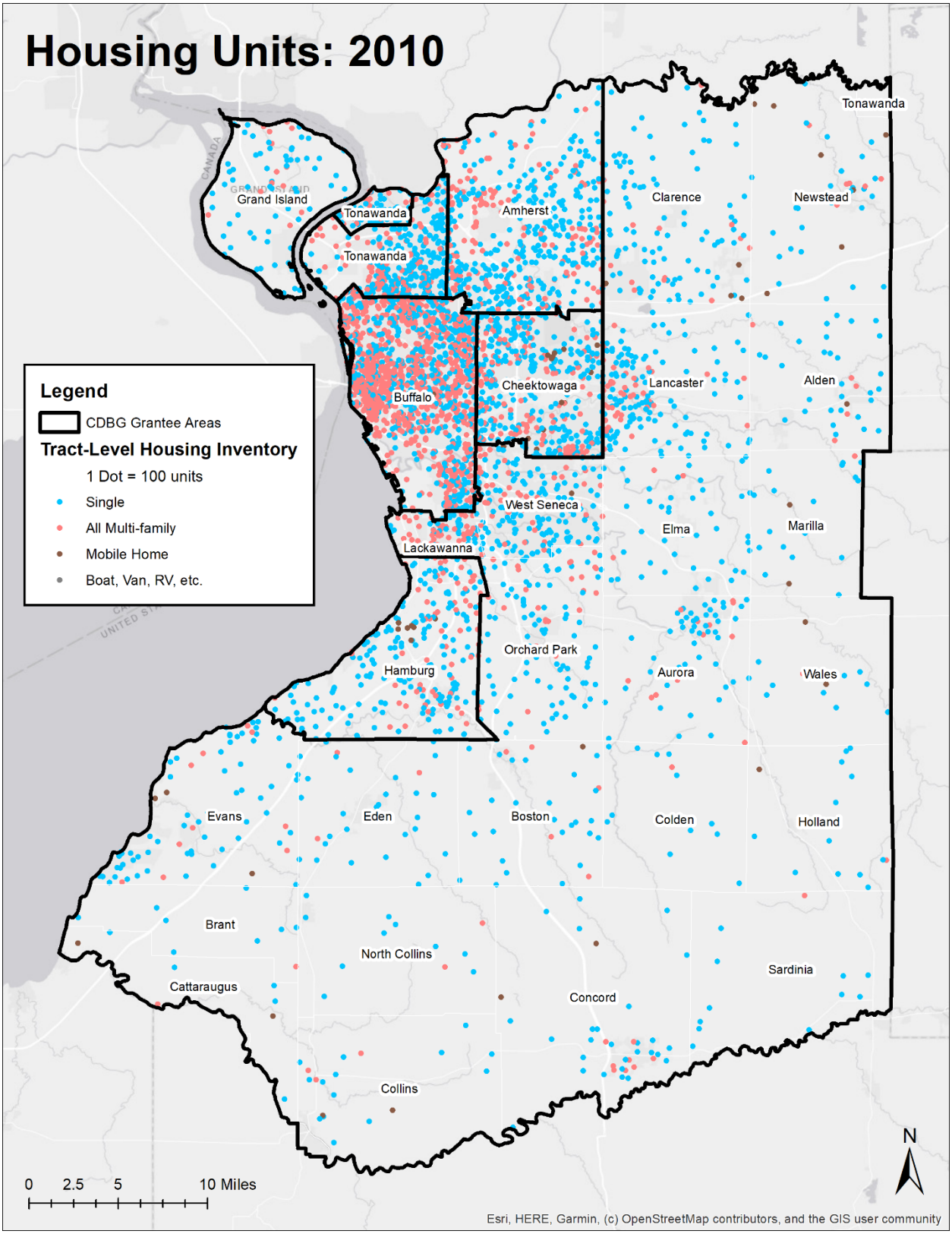

Figure 3.29: Distribution of single- and multi-family units in Erie County (source: 2006-10 ACS)

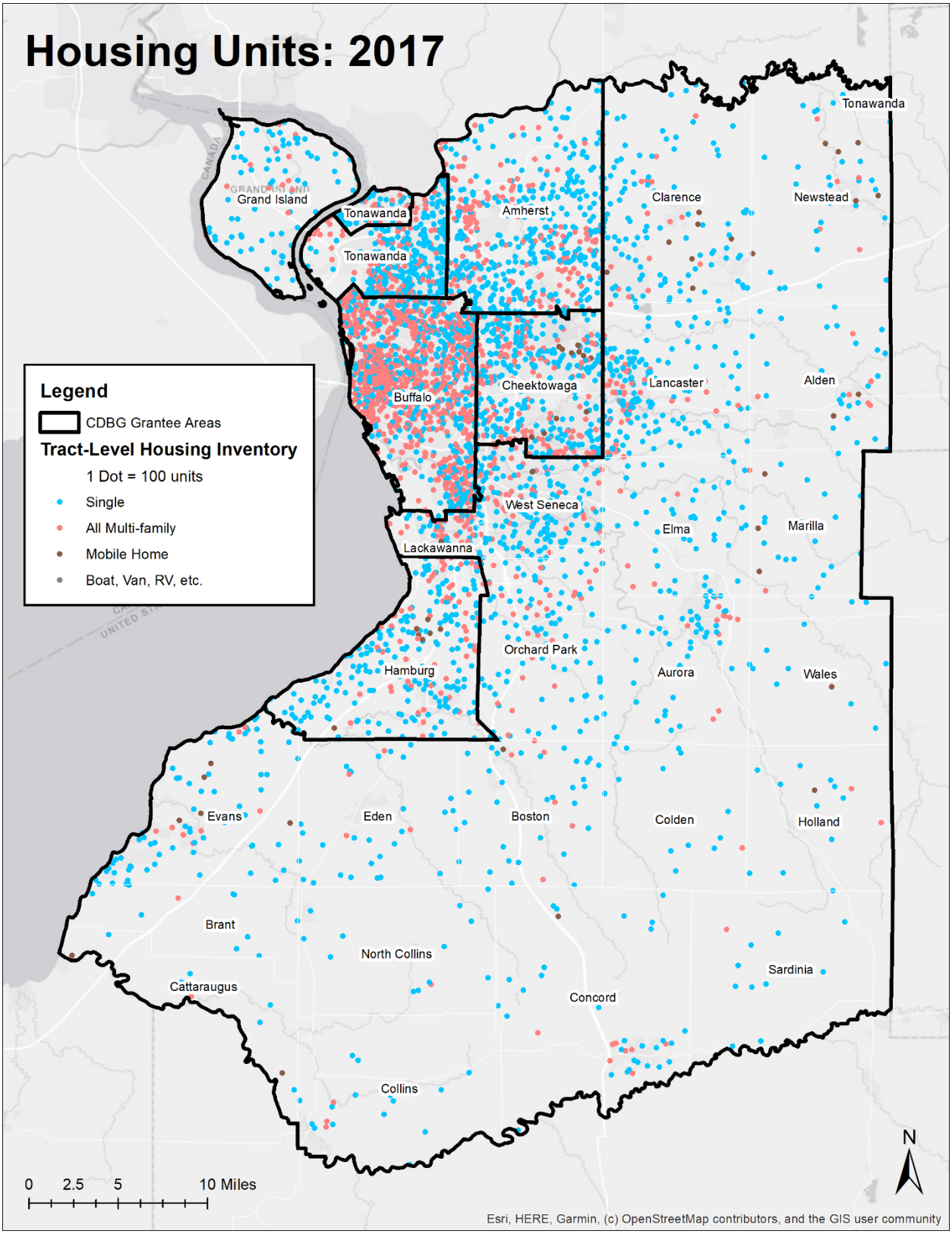

Figure 3.30: Distribution of single- and multi-family units in Erie County (source: 2013-17 ACS)

Importantly, the housing stocks in R/ECAPs throughout all six Grantee communities are characterized by disproportionately high shares of multi-family units. The proportionally greater availability of multifamily units in these spaces is potentially one factor that contributes to the relatively high concentrations of low-income residents in these spaces (Table 3.44).

Table 3.44: Share of Multifamily Units by Grantee Community and Presence in a R/ECAP

	Not in a R/ECAP				In a R/ECAP			
Grantee	**# Units, 2017**	**% Multi-family**	**# Units, 2000**	**% Multi-family**	**# Units, 2017**	**% Multi-family**	**# Units, 2000**	**% Multi-family**
Amherst	48,248	29.3%	43,211	27.9%	4,416	62.3%	3,594	47.5%
Buffalo	55,525	63.3%	56,921	66.3%	76,541	63.0%	88,653	65.9%
Cheektowaga	38,110	29.4%	38,312	30.4%	3,694	59.2%	3,587	62.1%
Erie County – Urban County	131,326	19.9%	116,450	19.5%	7,231	43.5%	7,673	52.6%
Hamburg	24,000	23.9%	21,379	24.4%	1,514	31.4%	1,452	26.1%
Tonawanda	33,906	25.5%	33,317	27.3%	1,205	76.3%	1,317	80.3%

Next, Table 3.45 summarizes, for each Grantee community, the overall housing stock by the year structures were built. Data come from the 2013-17 ACS. More than three of every five units in Buffalo were built prior to 1940, while 75% of Tonawanda's and 51.6% of Cheektowaga's units were built prior to 1960. In all three cases, high density of older housing units is likely to be linked to presence of lead paint, as well as risk of deterioration.

Table 3.45: Housing Stock by Year Structure was Built (source: 2013-17 ACS)

	Amherst	**Buffalo**	**Cheektowaga**	**Erie County - Urban County**	**Hamburg**	**Tonawanda**
Total	52,664	132,066	41,804	138,557	25,514	35,111
Built 2010 or later	2.5%	0.8%	0.3%	2.6%	3.1%	1.0%
Built 2000 to 2009	6.1%	1.8%	1.9%	8.6%	9.8%	1.2%
Built 1990 to 1999	9.6%	2.8%	3.6%	10.8%	10.7%	1.5%
Built 1980 to 1989	13.1%	2.0%	5.1%	8.0%	9.6%	3.4%
Built 1970 to 1979	18.1%	3.1%	13.7%	13.2%	16.2%	5.0%
Built 1960 to 1969	16.4%	4.9%	23.7%	12.5%	10.3%	11.0%
Built 1950 to 1959	16.6%	10.0%	27.5%	17.2%	18.1%	40.0%
Built 1940 to 1949	6.9%	10.5%	12.0%	6.3%	7.3%	15.9%
Built 1939 or Earlier	10.7%	64.1%	12.1%	20.7%	14.8%	21.1%

Tables 3.46-3.51 expand on both the tenure structure and single-/multi-family character of the units summarized above, for each Grantee community. Among other observations, the data suggest that:

- Amherst's multi-family market is oriented almost entirely toward renters, while single-family homes—particularly those built between 1940 and 2009—tend to be owner-occupied;
- Buffalo's oldest homes, both single- and multi-family, are characterized by the highest rate of owner-occupancy, while the few newer units that have been built since 2000 are disproportionately renter-occupied;
- Cheektowaga (along with Tonawanda) is characterized by relatively high owner-occupancy rates for multi-family units, and high ownership rates in general;

- Very few single-family homes in both the Urban County and Hamburg are renter-occupied, while the large majority of multi-family units are renter-occupied; and
- Tonawanda has high ownership rates, including in multi-family units (particularly older units), though units built since 2010 are disproportionately renter-occupied.

Table 3.46: Tenure by Year Built and Number of Units, Amherst (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	406	88.9%	11.1%	675	0.0%	100.0%
Built 2000 to 2009	1,870	92.6%	7.4%	1,129	9.9%	90.1%
Built 1980 to 1999	7,149	94.5%	5.5%	4,283	25.7%	74.3%
Built 1960 to 1979	11,367	92.9%	7.1%	5,618	22.6%	77.4%
Built 1940 to 1959	9,802	93.3%	6.7%	2,136	15.0%	85.0%
Built 1939 or Earlier	4,065	88.3%	11.7%	1,334	18.5%	81.5%

Table 3.47: Tenure by Year Built and Number of Units, Buffalo (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	232	50.9%	49.1%	788	15.0%	85.0%
Built 2000 to 2009	961	63.4%	36.6%	1,551	38.7%	61.3%
Built 1980 to 1999	2,639	74.3%	25.7%	4,868	38.6%	61.4%
Built 1960 to 1979	3,090	71.2%	28.8%	8,106	25.3%	74.7%
Built 1940 to 1959	13,046	78.2%	21.8%	20,398	49.7%	50.3%
Built 1939 or Earlier	37,728	80.4%	19.6%	62,074	48.6%	51.4%

Table 3.48: Tenure by Year Built and Number of Units, Cheektowaga (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	77	100.0%	0.0%	84	29.8%	70.2%
Built 2000 to 2009	409	87.5%	12.5%	658	46.8%	53.2%
Built 1980 to 1999	2,181	98.6%	1.4%	2,875	58.4%	41.6%
Built 1960 to 1979	11,043	94.0%	6.0%	13,806	73.0%	27.0%
Built 1940 to 1959	12,972	91.6%	8.4%	14,264	83.2%	16.8%
Built 1939 or Earlier	3,000	88.7%	11.3%	4,168	63.5%	36.5%

Table 3.49: Tenure by Year Built and Number of Units, Erie County-Urban County (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	2,533	96.4%	3.6%	3,169	75.3%	24.7%
Built 2000 to 2009	9,349	96.6%	3.4%	10,288	82.1%	17.9%
Built 1980 to 1999	21,615	96.7%	3.3%	23,181	85.5%	14.5%
Built 1960 to 1979	27,752	94.6%	5.4%	31,225	81.6%	18.4%
Built 1940 to 1959	26,507	91.8%	8.2%	27,763	87.1%	12.9%
Built 1939 or Earlier	20,246	88.3%	11.7%	23,251	76.9%	23.1%

Table 3.50: Tenure by Year Built and Number of Units, Hamburg (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	515	100.0%	0.0%	762	67.6%	32.4%
Built 2000 to 2009	1,907	95.5%	4.5%	2,263	80.1%	19.9%
Built 1980 to 1999	4,022	96.3%	3.7%	4,258	78.7%	21.3%
Built 1960 to 1979	4,526	93.3%	6.7%	5,961	67.6%	32.4%
Built 1940 to 1959	5,389	92.3%	7.7%	5,794	85.9%	14.1%
Built 1939 or Earlier	2,963	91.4%	8.6%	3,247	83.4%	16.6%

Table 3.51: Tenure by Year Built and Number of Units, Tonawanda (source: 2013-17 ACS)

	Single-Family			Multi-family		
	#	% Own	% Rent	#	% Own	% Rent
Built 2010 or Later	89	69.7%	30.3%	270	17.8%	82.2%
Built 2000 to 2009	181	100.0%	0.0%	403	42.9%	57.1%
Built 1980 to 1999	487	88.9%	11.1%	1,471	28.1%	71.9%
Built 1960 to 1979	3,093	89.2%	10.8%	4,857	56.2%	43.8%
Built 1940 to 1959	16,236	94.7%	5.3%	17,854	85.9%	14.1%
Built 1939 or Earlier	5,705	93.1%	6.9%	6,444	82.2%	17.8%

Home Ownership and Protected Class Status

Owning a home allows a household to build wealth and equity over time. Rather than paying rent to a landlord indefinitely, making payments to satisfy a mortgage loan eventually ends. At that time, under normal circumstances, other claims to the property dissolve and the household is left with a sizeable asset. The value of (equity built in) that asset can be borrowed against, thereby providing ample opportunities for the owner to access credit. And, if the owner wishes to sell the home and relocate, any residual surplus from the sale (i.e., sales price minus fees and payback on any outstanding loans taken out against the home) goes directly to the owner. In all of these respects, homeownership is arguably one of the most—if not the most—direct paths to prosperity for most individuals and households. However, ample research has shown that homeownership opportunities are not equitably distributed among different subpopulations. Non-White racial and ethnic groups in particular have faced numerous barriers to ownership, as have low income populations that lack access to credit, down-payment funds,

and other key resources.[45] Table 3.52 presents ownership rates by Grantee community for the largest racial/ethnic groups in Erie County. In all communities, White households are considerably more likely to own their homes. Homeownership rates for Black households are consistently less than 50% and, in the cases of Hamburg and Tonawanda, less than 20%.

Table 3.52: Tenure by Race and Ethnicity (source: 2013-17 ACS)

Grantee Community	Total		White		Black		Asian		Hispanic/Latinx	
	#	% Own	#	% Own	#	% Own	#	% Own	#	% Own
Amherst	49,872	70.7%	41,647	75.7%	2,903	45.5%	3,473	41.8%	1,206	48.4%
Buffalo	110,636	41.0%	53,601	53.3%	42,209	31.5%	3,343	30.6%	9,815	21.4%
Cheektowaga	39,178	70.2%	34,060	74.2%	3,515	40.3%	587	46.2%	645	63.6%
Erie County - Urban County	129,295	78.0%	122,893	79.1%	1,552	31.3%	1,069	71.3%	2,005	62.6%
Hamburg	24,276	74.6%	23,570	75.4%	173	16.8%	60	86.7%	289	68.5%
Tonawanda	33,114	72.8%	30,116	77.1%	1,339	18.8%	402	38.8%	1,011	36.9%

Family Status, Tenure, and Income

Housing discrimination based on gender or presence of children is unlawful under federal regulations. As such, it is essential to evaluate housing and related social and economic outcomes with respect to these protected classes, and to identify instances in which opportunities appear to be inequitable. Tables 3.53 through 3.58 summarize current housing tenure by household type for the six entitlement communities from the 2013-17 ACS data. In all six Grantee communities, female single-parent households have the lowest ownership rate of any household type, suggesting that ownership opportunities are not available to single mother households at the same rate as other household types. This situation is starkest in Buffalo, where just 14.9% of female-headed single parent households are owner-occupied, compared to 41% of all households. However, the figures in Cheektowaga are equally as extreme: single mother households in the Town are roughly half as likely to be homeowners (37%) relative to the total population (70%).

Table 3.53: Tenure by Household Type, Amherst (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	9,643	88.7%	11.3%
Married couple, no children	14,954	86.8%	13.2%
Male single parent household	695	72.4%	27.6%
Male householder, no children	719	59.2%	40.8%
Female single parent household	2,361	50.4%	49.6%
Female householder, no children	2,473	66.2%	33.8%
Nonfamily household	19,027	52.2%	47.8%
All Households	**49,872**	**70.6%**	**29.4%**

[45] https://prosperitynow.org/files/PDFs/2017_Prosperity_Now_Scorecard_Homeownership_Housing.pdf

Table 3.54: Tenure by Household Type, Buffalo (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	10,961	56.5%	43.5%
Married couple, no children	16,130	74.1%	25.9%
Male single parent household	2,799	29.5%	70.5%
Male householder, no children	3,610	48.5%	51.5%
Female single parent household	14,059	14.9%	85.1%
Female householder, no children	8,722	48.7%	51.3%
Nonfamily household	54,355	33.7%	66.3%
All Households	**110,636**	**41.0%**	**59.0%**

Table 3.55: Tenure by Household Type, Cheektowaga (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	5,007	81.2%	18.8%
Married couple, no children	10,719	88.1%	11.9%
Male single parent household	886	57.3%	42.7%
Male householder, no children	1,003	76.6%	23.4%
Female single parent household	2,581	37.0%	63.0%
Female householder, no children	2,401	74.8%	25.2%
Nonfamily household	16,581	60.1%	39.9%
All Households	**39,178**	**70.2%**	**29.8%**

Table 3.56: Tenure by Household Type, Erie County – Urban County (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	24,569	90.8%	9.2%
Married couple, no children	43,417	93.1%	6.9%
Male single parent household	2,023	62.4%	37.6%
Male householder, no children	2,495	79.8%	20.2%
Female single parent household	6,579	49.5%	50.5%
Female householder, no children	6,065	73.1%	26.9%
Nonfamily household	44,147	61.5%	38.5%
All Households	**129,295**	**78.0%**	**22.0%**

Table 3.57: Tenure by Household Type, Hamburg (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	4,276	89.2%	10.8%
Married couple, no children	7,691	92.4%	7.6%
Male single parent household	597	65.3%	34.7%
Male householder, no children	548	82.8%	17.2%
Female single parent household	1,196	39.0%	61.0%
Female householder, no children	1,439	80.1%	19.9%
Nonfamily household	8,529	55.5%	44.5%
All Households	**24,276**	**74.6%**	**25.4%**

Table 3. 58: Tenure by Household Type, Tonawanda (Source: 2013-17 ACS)

	#	% Own	% Rent
Married couple with children	4,605	87.5%	12.5%
Married couple, no children	9,477	92.7%	7.3%
Male single parent household	643	58.5%	41.5%
Male householder, no children	632	69.5%	30.5%
Female single parent household	1,795	47.2%	52.8%
Female householder, no children	1,853	74.6%	25.4%
Nonfamily household	14,109	58.5%	41.5%
All Households	**33,114**	**72.8%**	**27.2%**

Table 3.59 identifies a likely source for the disparate ownership rates identified above: meaningfully lower median family incomes for single parent households, particularly those headed by women. In all six Grantee communities, single mother households earn less than half of the median family income for all households in the Grantee area. The Countywide outcome is the most severe, with the median single mother household in Erie County earning 35.8% of the areawide median family income.

Table 3.59: Median Family Income by Household Type (Source: 2013-17 ACS)

	Amherst	Buffalo	Cheektowaga	Erie County*	Hamburg	Tonawanda
All Households	$99,080	$41,837	$64,323	$72,128	$84,052	$73,691
Married Couple with Children	$123,367	$58,864	$84,052	$98,281	$104,574	$85,081
Married Couple with No Children	$102,753	$69,107	$67,202	$84,603	$87,887	$82,244
Male Single Parent Household	$79,449	$29,219	$39,375	$40,817	$60,508	$46,023
Male Householder, No Children Present	$56,484	$46,180	$63,188	$55,333	$61,953	$51,429
Female Single Parent Household	$48,867	$18,019	$30,388	$25,804	$36,565	$32,142
Female Householder, No Children Present	$61,719	$40,795	$50,883	$50,303	$57,545	$61,504
Median Family Income for Female Single Parent Households, as a % of Median for all Family Households	49.3%	43.1%	47.2%	35.8%	43.5%	43.6%

*Median data not available for the aggregate Urban County; data here are for all of Erie County

Housing Costs

Whereas real estate market forces are not considered to be discriminatory by federal regulations, in practice market tendencies have disparate effects on different subpopulations. In Western New York, the housing market has been surging for several years, characterized by lower inventories and prices

that are climbing ever higher.[46] The impacts of such dynamics trickle down to even the lowest price units. As one recent headline for the City of Buffalo succinctly observes, "Buffalo's tax assessments to finally catch up with booming housing values."[47] Put another way, soaring housing prices throughout the region have created a growing mismatch between current property tax assessments and what properties might fetch on the open market. While more closely aligning assessments to current market values does not necessarily mean that property owners will be paying higher taxes (which, in turn, could lead to rent increases in non-owner-occupied units), the prospect of such an outcome—along with the uncertain implications of the booming real estate market more generally—have many low income homeowners and renters sufficiently worried.[48] And, as the empirical evidence described in this chapter suggest, low income residents in the six entitlement communities are disproportionately members of protected classes. Accordingly, it is important to acknowledge the influences that Western New York's thriving real estate market has on housing affordability for vulnerable residents.

Figure 3.31 graphs summary statistics for Erie County's single-family housing market over the past decade. Data were acquired from the New York State (NYS) Office of Real Property Tax Services (ORPTS), and transactions were filtered to show only arm's length sales activity. In keeping with the narrative of a "hot" housing market, the annual average Countywide price of a single-family home in 2018 U.S. dollars increased by more than 10%, from roughly $174,500 to $192,300, and the annual volume of sales increased by more than 25% (from just under 6,500 in 2009 to more than 8,100 in 2018). By way of comparison, average household income in Erie County went from $72,712 (2018$) in the 2005-09 Census ACS to $74,444 (2018$) in the current ACS—an increase of just over 2 percent. Median household income increased by even less, from $54,683 around 2009 to $55,322 by current estimates, after adjusting for inflation—a 1.2% increase. In the housing literature, this situation—whereby housing prices are rising faster than income—is known as an *affordability gap*. While the affordability gap just described for Erie County might not seem too severe, there are two important points to keep in mind: (1) the gap applies to all of Erie County—it is an aggregate, or average effect that is likely to vary wildly, and take on more extreme values, in different parts of the County; and (2) the summary chart shown below only describes the single family sales market—the rental and multifamily markets are not summarized using the same aggregate techniques given the marked variation observed in the distribution of multifamily units earlier in this chapter.

[46] https://www.wivb.com/news/red-hot-real-estate-competition-soars-in-the-buffalo-housing-market/
[47] https://buffalonews.com/2019/09/01/years-in-the-making-buffalos-reassessment-expected-to-reflect-housing-market-boom/
[48] https://news.wbfo.org/post/higher-property-assessments-brings-out-crowd-buffalo-city-hall

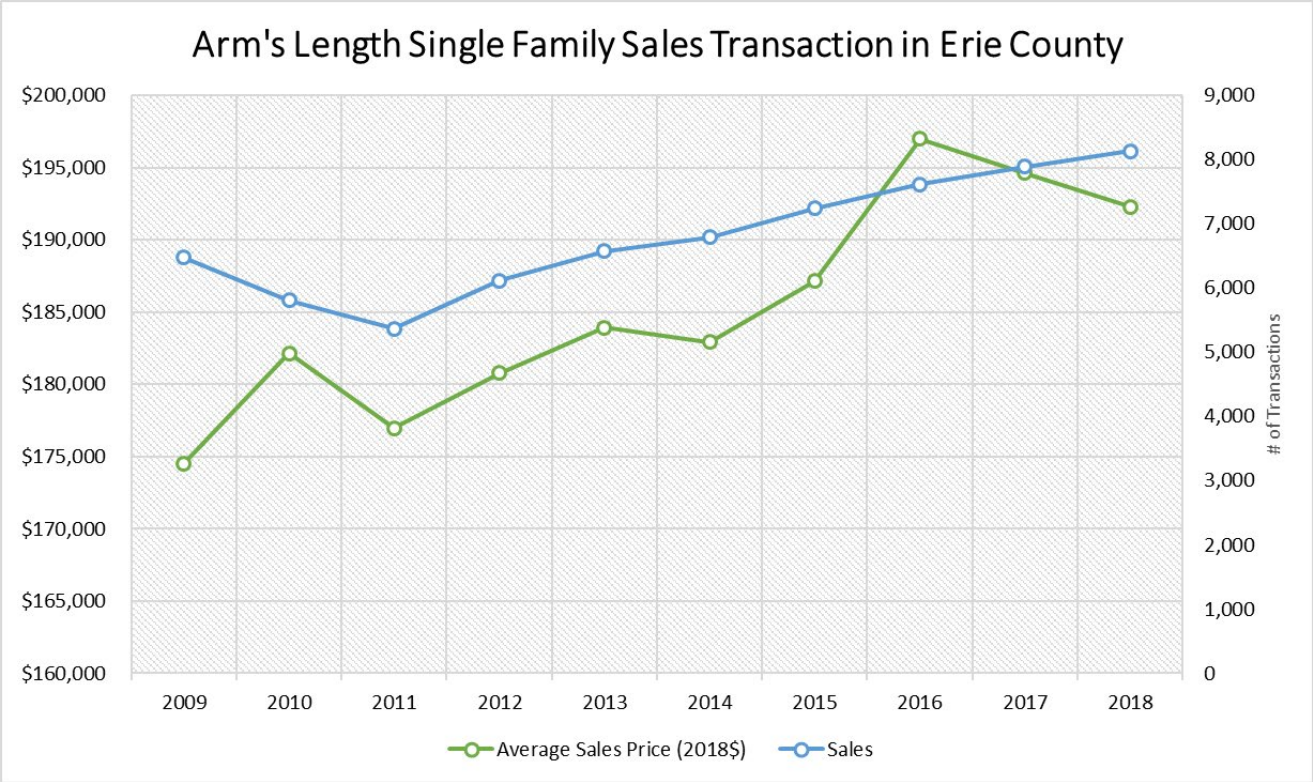

Figure 3.31: Rising prices and demand in Erie County's single-family sales market (source: NYS ORPTS)

To the extent that nearly all of the protected classes discussed in this chapter have lower homeownership rates compared to their parent populations and key comparison groups (e.g., White householders), it is important to look beyond the real estate sales market and get a better handle on the rental market. Table 3.60 shows the median gross rent by number of bedrooms for each Grantee community. The table includes HUD's current Fair Market Rent (FMR) rate, based on 2013-17 ACS data, for each type of unit in Erie County.[49] Because median gross rent refers to the value of gross rent in the center of each Grantee-specific rent distribution, it is possible to identify instances in which a Grantee's rental stock, in a given category of bedrooms, is characterized by 50% or more units that go for FMR or less on the market. In other words, by comparing median gross rent in each category from Table 3.58 to its respective HUD FRM, it is possible to show which Grantee communities tend to offer a majority of units at "fair" or better price points.

[49] https://www.huduser.gov/portal/datasets/fmr.html Note that the comparison being made in Table 3.58 follows HUD's precaution that FMRs should be taken to be gross rent. See: https://www.huduser.gov/portal/sites/default/files/pdf/fmr-overview.pdf

Table 3.60: Gross Rent, by Number of Bedrooms and Grantee Community (Sources: ACS 2013-17 and HUD FMR FY 2020)

Median Gross Rent	HUD Fair Market Rent	Amherst	Buffalo	Cheektowaga	Erie County*	Hamburg	Tonawanda
No Bedroom	$674	$1,123	**$618**	$766	**$646**	$685	**$673**
1 Bedroom	$703	$869	**$627**	**$684**	**$648**	**$667**	**$701**
2 Bedrooms	$843	$1,003	**$706**	**$793**	**$780**	**$814**	**$802**
3 Bedrooms	$1,051	$1,201	**$798**	**$857**	**$844**	$1,053	**$903**
4 Bedrooms	$1,190	$1,503	**$910**	**$1,054**	**$958**	**$1,147**	**$1,124**
5 or More Bedrooms	$1,306	N/A	**$1,008**	**$648**	**$966**	N/A	**$744**

*Data are for all of Erie County; median data could not be re-aggregated to the Urban County; **bold text indicates 50% or more of units in the category are offered at "fair" or better gross rents**

As illustrated in Table 3.60, at least half of all unit types in Buffalo and Tonawanda are offered at or below HUD's current FMR guideline, as are all but studio rentals in Cheektowaga. In Amherst, none of the unit categories achieve this status, while in Hamburg at least half of all studio and 3-bedroom units rent below HUD's FMR.

The preceding comparison of HUD's FMR thresholds with median gross rent levels in each Grantee community offers a glimpse at rental affordability across the six entitlement areas. However, a more commonly used measure of affordability in housing studies is the level of *housing cost burden* in a community, where cost burden defined in federal regulations as spending 30% or more of gross monthly household income on housing. Tables 3.61 through 3.66 summarize cost burden data from the 2013-17 Census ACS, by tenure and income, for each entitlement community. In all six communities, low income households are disproportionately cost-burdened—and highly so—though low-income renters are more likely to experience cost burden relative to owner occupants. In contrast, in all communities except for Amherst, renters earning $50,000 per year or more are much less likely to be cost-burdened relative to homeowners in the same income class.

Table 3.61: Cost Burden by Tenure and Income in Amherst (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	2,334	86.1%	3,654	90.5%	5,988	88.8%
$20,000 to $34,999	2,773	47.6%	2,914	86.9%	5,687	67.7%
$35,000 to $49,999	3,061	33.2%	1,634	41.7%	4,695	36.2%
$50,000 to $74,999	5,846	17.0%	2,174	18.1%	8,020	17.3%
$75,000 or More	20,985	3.0%	3,000	8.3%	23,985	3.7%
Total	**34,999**	**17.1%**	**13,376**	**53.6%**	**48,375**	**27.2%**

Table 3.62: Cost Burden by Tenure and Income in Buffalo (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	6,437	70.9%	25,165	89.9%	31,602	86.1%
$20,000 to $34,999	7,465	35.5%	12,834	63.4%	20,299	53.1%
$35,000 to $49,999	6,806	18.7%	8,072	21.8%	14,878	20.4%
$50,000 to $74,999	8,380	6.1%	7,569	3.8%	15,949	5.0%
$75,000 or More	15,870	2.8%	7,126	0.8%	22,996	2.2%
Total	**44,958**	**21.0%**	**60,766**	**54.1%**	**105,724**	**40.0%**

Table 3.63: Cost Burden by Tenure and Income in Cheektowaga (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	2,710	76.0%	2,963	91.8%	5,673	84.2%
$20,000 to $34,999	4,046	44.1%	2,573	74.2%	6,619	55.8%
$35,000 to $49,999	4,008	19.6%	1,977	21.9%	5,985	20.3%
$50,000 to $74,999	6,344	7.9%	1,798	1.2%	8,142	6.4%
$75,000 or More	10,174	1.4%	1,513	0.0%	11,687	1.3%
Total	**27,282**	**19.3%**	**10,824**	**46.9%**	**38,106**	**27.2%**

Table 3.64: Cost Burden by Tenure and Income in Erie County – Urban County (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	7,273	82.3%	7,402	85.1%	14,675	83.7%
$20,000 to $34,999	10,082	49.3%	6,287	59.1%	16,369	53.0%
$35,000 to $49,999	11,091	29.3%	4,192	21.3%	15,283	27.1%
$50,000 to $74,999	18,310	17.7%	5,046	8.5%	23,356	15.7%
$75,000 or More	53,430	3.6%	3,839	2.6%	57,269	3.5%
Total	**100,186**	**19.3%**	**26,766**	**42.7%**	**126,952**	**24.3%**

Table 3.65: Cost Burden by Tenure and Income in Hamburg (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	1,225	81.6%	1,574	87.4%	2,799	84.8%
$20,000 to $34,999	1,662	50.1%	1,358	73.6%	3,020	60.7%
$35,000 to $49,999	2,201	25.8%	915	7.8%	3,116	20.5%
$50,000 to $74,999	3,292	15.7%	1,070	0.7%	4,362	12.0%
$75,000 or More	9,684	3.0%	949	1.4%	10,633	2.8%
Total	**18,064**	**17.7%**	**5,866**	**42.0%**	**23,930**	**23.7%**

Table 3.66: Cost Burden by Tenure and Income in Tonawanda (Source: 2013-17 ACS)

Household Income	Own		Rent		Total	
	#	*% Cost Burdened*	*#*	*% Cost Burdened*	*#*	*% Cost Burdened*
Less than $20,000	1,885	78.3%	2,465	87.1%	4,350	83.3%
$20,000 to $34,999	2,845	46.4%	2,027	68.7%	4,872	55.7%
$35,000 to $49,999	3,253	30.6%	1,657	13.5%	4,910	24.8%
$50,000 to $74,999	5,517	8.4%	1,313	0.5%	6,830	6.9%
$75,000 or More	10,560	1.3%	911	0.0%	11,471	1.2%
Total	**24,060**	**18.2%**	**8,373**	**45.0%**	**32,433**	**25.1%**

Comparing the HUD FMR analysis with the cost-burden tables above, one of the more noteworthy observations is that Buffalo—despite having 50% or more units renting at below HUD's FMR levels in all categories of units under investigation—has the highest levels of cost-burden among both homeowners and renters. One potential implication of this outcome is that HUD's Countywide FMR is not well-suited for a diverse urban center like Buffalo, where a majority of census tracts are R/ECAPs and struggles with poverty and inequitable income distributions persist.

Moving Forward: A Regional Approach to Identifying and Monitoring R/ECAPs

The bulk of the analyses and data presented so far in the current Chapter (Ch. 3) adopted Grantee-specific definitions of racially or ethnically concentrated areas of poverty (R/ECAPs). The use of these R/ECAP definitions has at least two important advantages for this AI. First, treating R/ECAPs as Grantee-specific phenomena allows for mappings of *relative conditions within* each Grantee community. In that sense, the R/ECAPs, as they were presented hereinbefore, provide local decision-makers with knowledge on areas of concern within their jurisdictions, while still calling attention to the evident and wide disparities in conditions between the jurisdictions. Second, the adopted R/ECAP definitions are consistent with the definitions employed in each Grantee community's prior AI, which means that R/ECAPs can be compared over time to track and monitor changes in their spatial patterns. For these reasons, all of the demographic and socioeconomic summaries to this point have been viewed through the lens of Grantee-specific R/ECAPs.

Crucially, however, an authentic regional/Countywide approach to the AI should engage with the broader nature of spatially concentrated poverty and relatively segregated populations of color across the six Grantee jurisdictions. In other words, it is worthwhile to explore census tract-level distributions of poverty and persons of color irrespective of Grantee boundaries. What is more, even though HUD's data documentation and instructions advise that R/ECAPs be calculated using overall population figures,[50] a more context-sensitive approach for Erie County would be to make the calculations using only the population of persons *in households*. More specifically, whereas overall population counts include persons living in group quarters (e.g., persons who are institutionalized in prisons or health facilities, or living on educational campuses), such persons are housed by virtue of their circumstances and therefore are not necessarily engaged in active searches for affordable housing. As such, including quartered populations can skew the geographies of R/ECAPs, as was seen above in the cases of the

[50] https://files.hudexchange.info/resources/documents/AFFH-T-Data-Documentation-AFFHT0001-September-2017.pdf (see especially Ch. X).

prison populations in Alden and Collins and the student populations near the University at Buffalo North Campus (refer to Tables 3.20 and 3.22).

In light of these matters, a regional approach to R/ECAP identification that exclusively considers the population of persons living in households would be a valuable AI strategy for the six Grantee communities moving forward, assuming that they continue to collaborate on the AI process in the future. This chapter ends by putting forward two possible options for such a strategy for consideration by the Grantee communities.

Option 1: The Regional Threshold Approach

The first option presented for consideration involves employing thresholds in a manner analogous to the methodology used in the Grantee communities' prior AIs and replicated (for consistency and comparability) above. Rather than using Grantee-specific thresholds based on overall population counts, however, the approach would rely on Countywide thresholds based on the population of persons in households. According to HUD, a suitable regional threshold for identifying a *concentrated area of poverty* (CAP) might be the lesser of a 40% poverty rate or three times the regional average rate.[51] In Erie County as a whole, 133,648 persons out of 896,074 persons living in households presently live below the poverty level, per the current five-year U.S. Census American Community Survey (ACS)—for a Countywide poverty rate of 14.6% for the population in households. Because three times this Countywide rate equals 43.7%, HUD's guideline would suggest a 40% threshold for identifying a CAP in Erie County (i.e., the lower of the two values). At present, 18 of Erie County's 237 census tracts cross this threshold—17 in the City of Buffalo, and one that overlaps considerably with the University at Buffalo North Campus in Amherst (in the latter case, the ACS data show that the tract is home to 17 persons living in eight households, suggesting that the scope of poverty and segregation issues here is much smaller than in Buffalo).

With respect to persons of color, HUD documentation recommends a threshold of 50%—that is, tracts where persons of color constitute at least 50% of the population of persons living in households would be identified as a *racially or ethnically concentrated area* (R/ECA) per the generic HUD guidelines. In Erie County, 48 tracts crossed this threshold in the current ACS data release. Of these 48 potential R/ECAs, two are Native American reservations, one is the same Amherst tract that overlaps with the UB North campus mentioned in the prior paragraph, one is the western neighbor of the UB tract, and one is in the northwest corner of Cheektowaga. The remaining potential R/ECAs are all situated within the City of Buffalo.

The purpose of describing—rather than mapping—the results from applying HUD's generic guidelines to tract-level data for Erie County was to highlight the concentration of potential CAPs and RECAs in the City of Buffalo, and to offer that the HUD guidelines might be a bit too rigid for a sociospatially segregated region like Erie County. On that note, Option 1 recommends that a Regional Threshold Approach to defining R/ECAPs in Erie County use the "two times" rule that was applied to the Urban County and ACT Consortium Grantees above. Put another way, a R/ECAP under Option 1 would be defined as any tract where: (1) the poverty rate for the population of persons in households *and* (2) the percentage of the population of persons in households classified as persons of color are *both* at least two times greater than the respective Countywide values. Thus, instead of applying separate thresholds for the different Grantees, Countywide rates would function as universal (regional) thresholds under this option. The relevant thresholds for Option 1 are presented in Table 3.67.

[51] Ibid.

Table 3.67: Thresholds for Defining R/ECAPs Under Regional Option 1 (source: 2013-17 ACS)

Erie County	**Statistic**		**Thresholds (per decision-rules described above)**
Population living in households (R/ECA universe)	896,074		
Persons of color	195,116		
% of R/ECA universe	21.8%	x 2 =	43.6%
Total households	386,371		
Households living below the poverty level (CAP universe)	56,227		
% of CAP universe	14.6%	x 2 =	29.2%

Figure 3.32 maps the 40 tracts that qualify as R/ECAPs under regional Option 1. The southwestern most tract shown in the map is a Cattaraugus reservation and must therefore be treated with caution. Of the remaining 39 R/ECAP tracts, all but three are within the City of Buffalo. One of the non-Buffalo tracts is located in western Lackawanna in the Urban County (tract 174.00, see Table 3.22), with the remaining two "suburban" R/ECAP tracts situated in Amherst around the UB North Campus (tracts 91.10 and 91.15, see Table 3.20). Whereas the easternmost Amherst R/ECAP is home to just 17 persons living in [eight] households, the adjacent western tract contains 3,889 persons spread across 1,855 households. Still, the student population in this tract is presumably high, suggesting the tract's R/ECAP status might not truly reflect the economic circumstances of substantive "off campus" student populations.

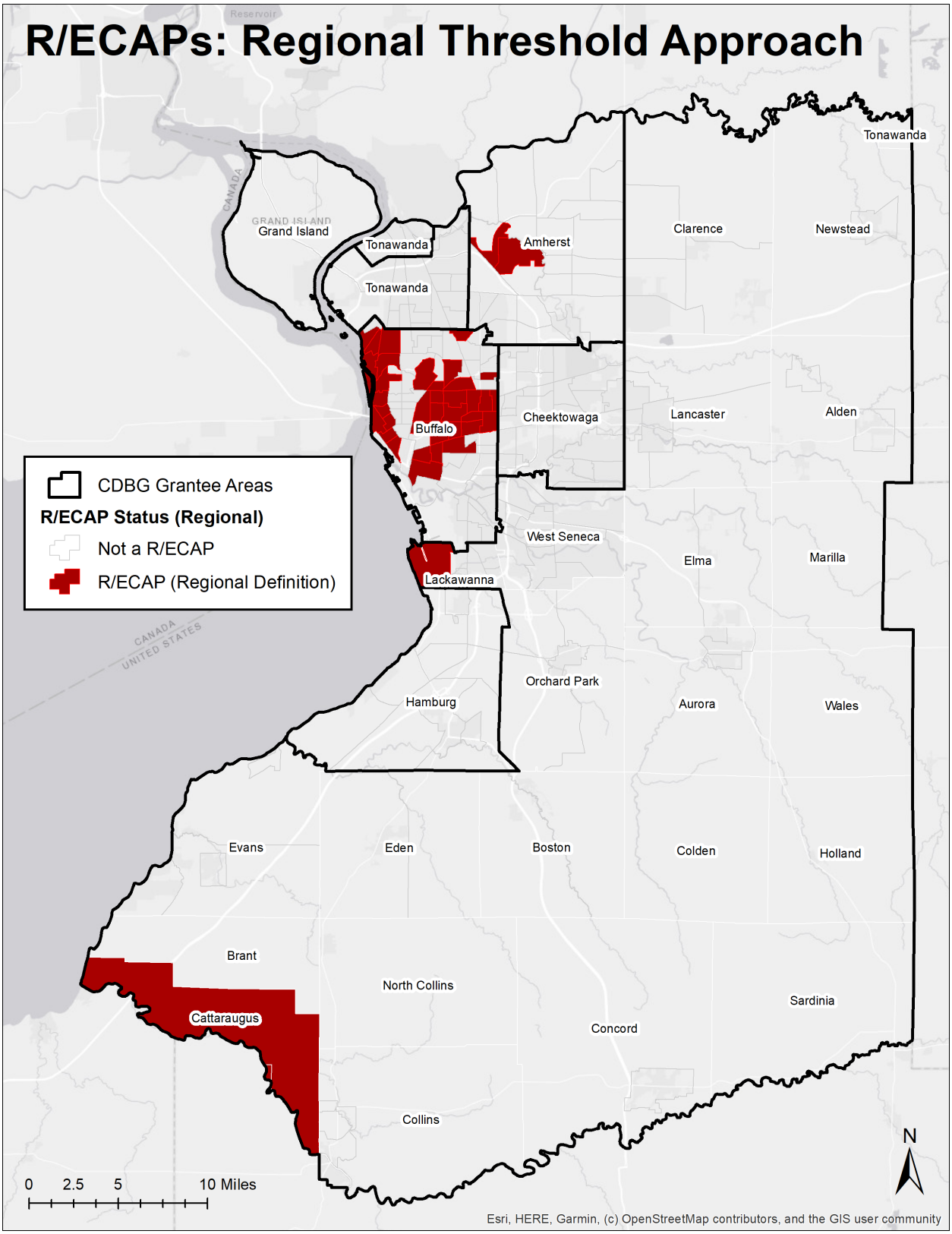

Figure 3.32: Countywide R/ECAPs identified under regional Option 1

Option 2: A Spatial Analytic Approach

The second regional option presented for consideration involves using spatial statistical methods to detect clustering in the census tract-level distributions of (1) persons of color living in households and (2) households living in poverty. Under this option, a R/ECAP would be defined as all census tracts where (1) clusters of high racial or ethnic concentration overlap with (or *spatially intersect*) (2) clusters of high poverty concentration. The advantage of this option is that it does not rely on arbitrary thresholds. Instead, it detects locations where spatial concentrations in race/ethnicity and poverty are significantly different from what one would expect by chance alone, given the size of the two populations of interest (persons of color and households living in poverty) in Erie County. Put another way, the results of such analyses show where target populations are over-concentrated relative to the hypothetical scenario in which members of the target populations were located randomly across Erie County's 237 census tracts.

There are several statistical methods available to perform the type of analysis proposed in the previous paragraph, each of which involves making a number of decisions.[52] Reviewing, and comparing and contrasting, the various methods goes beyond the scope of this AI. For practical purposes, Option 2 provides a single example of using spatial analysis to define R/ECAPs that is easily replicable using open source software.[53] The method relies on a test statistic known as the Gi* (pronounced "gee eye star"), which is used to detect clusters of high (or low) values of a particular variable. In short, the method compares the value of a variable (say, the poverty rate for persons in households) in a given census tract to the values of that variable in neighboring tracts.[54] The observed value for any tract is then compared to the value that would be expected if the variable were randomly distributed across the study area. Tracts where the observed value is significantly larger than this "random" expected value are flagged as clusters, or "hot spots" of the phenomenon of interest.[55]

Figures 3.33-3.34 map the results from applying the Gi* version of Option 2 to the percentage of household population classified as non-White, and the household poverty rate for census tracts in Erie County, respectively. The first of these maps shows racially or ethnically concentrated areas (R/ECAs), while the second shows concentrated areas of poverty (CAPs). Finally, Figure 3.35 maps R/ECAPs as the set of all tracts that were flagged as both R/ECAs (Fig. 3.33) and CAPs (Fig. 3.34). All of the clusters, or "hot spots", identified in the three maps were statistically significant at a 90% level of confidence or better,[56] indicating that they show areas where poverty and persons of color are meaningfully more concentrated than what one would expect by chance alone. Not surprisingly, these R/ECAPs are all found in the City of Buffalo. The upshot is that an authentic regional approach to fair housing must run through the City. That is, it is necessary for jurisdictions to cooperatively engage with the forces that simultaneously concentrate vulnerable residents in certain parts of the City and prevent them from accessing housing opportunities in the surrounding communities.

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[52] See, for example: Rogerson, Peter, and Ikuho Yamada. *Statistical detection and surveillance of geographic clusters*. Chapman and Hall/CRC, 2008.

[53] https://geodacenter.github.io/

[54] Note that there are several ways to specify which tracts are "neighbors" of one another. In the example presented here, simple contiguity is used to define neighboring tracts. In other words, any two tracts that have a border (e.g., street) or a point (e.g., intersection) in common are defined as neighbors. For more information, refer to: Mitchel, Andy. "The ESRI Guide to GIS analysis, Volume 2: Spartial measurements and statistics." *ESRI Guide to GIS analysis* (2005).

[55] https://desktop.arcgis.com/en/arcmap/latest/tools/spatial-statistics-toolbox/h-how-hot-spot-analysis-getis-ord-gi-spatial-stati.htm

[56] After applying a false discovery rate correction.

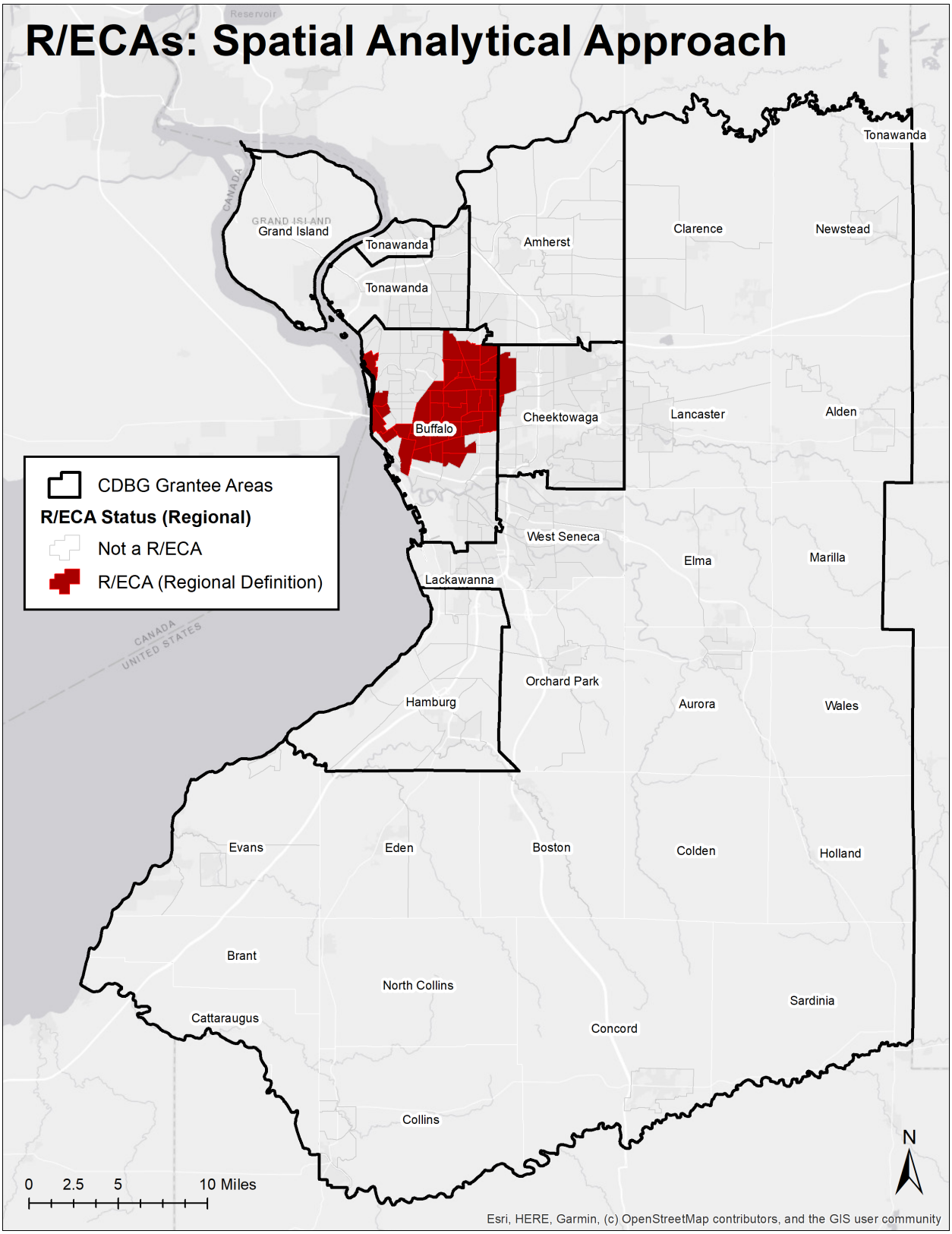

Figure 3.33: Racially or ethnically concentrated areas (R/ECAs) detected with regional Option 2

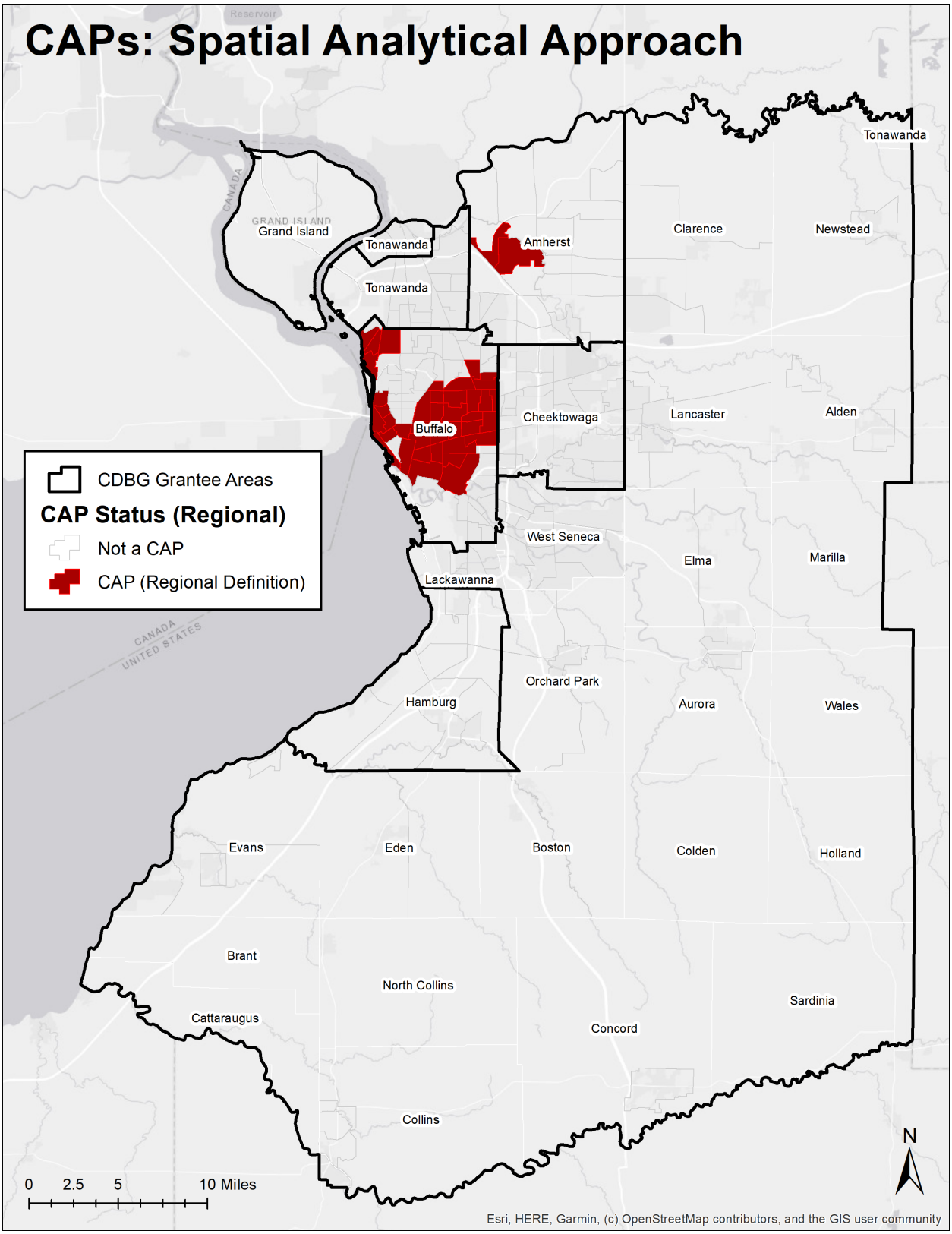

Figure 3.34: Concentrated areas of poverty (CAPs) detected with regional Option 2

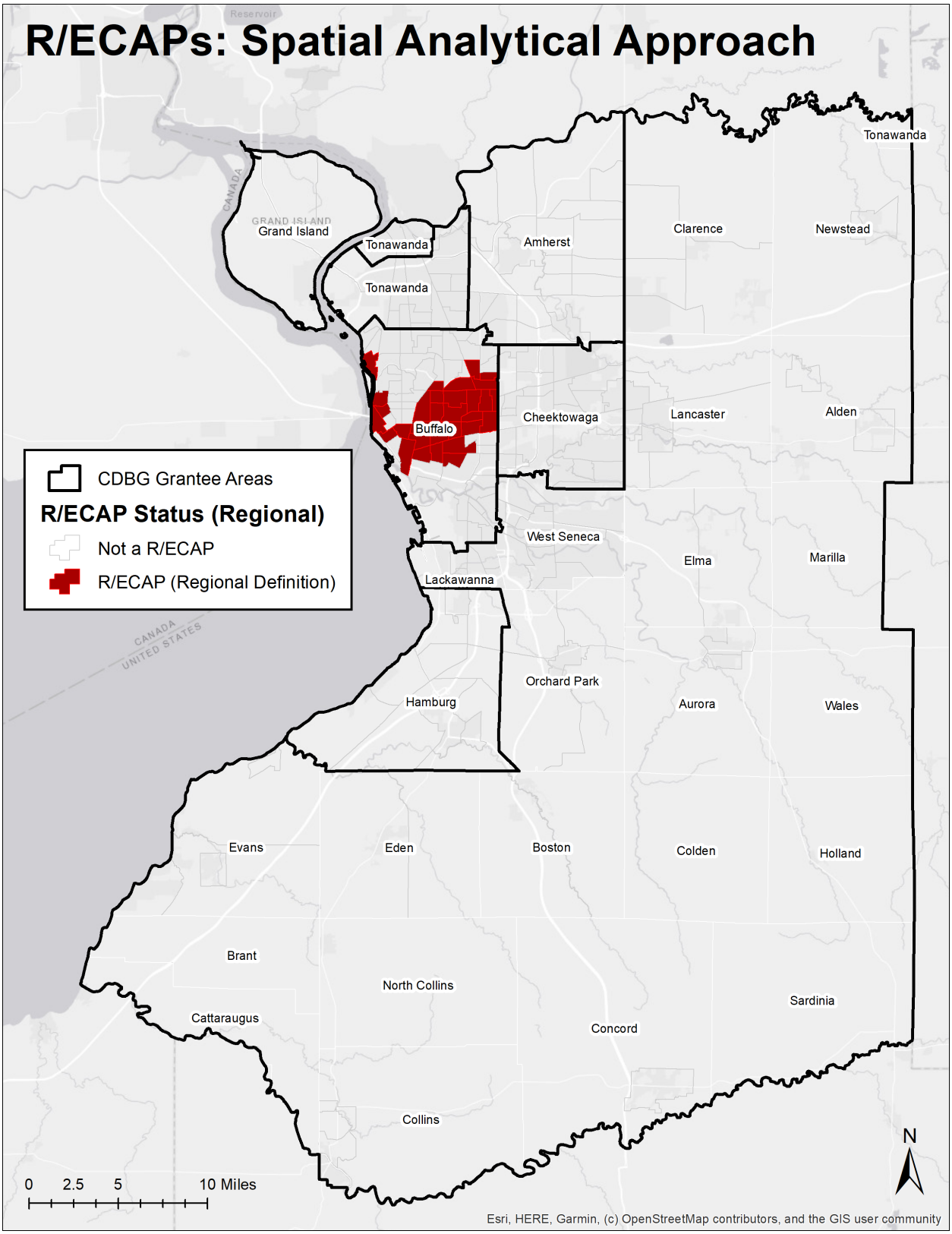

Figure 3.35: Racially or ethnically concentrated areas of poverty (R/ECAPs) detected with regional Option 2

Regional Patterns of Segregation

The illustrative exercises labeled "Option 1" and "Option 2" above show that the geographies of R/ECAPs in Erie County look quite different when the analysis is performed at a regional scale rather than broken out by Grantee community. The same observation holds for analyses of segregation. Recall from above that the *dissimilarity index* is a means for quantifying the level of residential segregation for two racial or ethnic groups living in a given study area. In earlier analyses, this index was measured for selected groups within the six Grantee communities. The results were mixed, but showed that all study areas have become more diverse, and most have become less racially and ethnically segregated, since 1990. Table 3.68 performs a similar analysis, again at the census tract, but this time for the County as a whole—irrespective of Grantee community boundaries. The results here are slightly more troubling. Recall that HUD advises that dissimilarity indices of 54 or greater denote "high" segregation. Using that value as a benchmark, Table 3.67 shows that Erie County is currently characterized by high segregation of White persons from Black persons, Asian persons, and all Persons of Color (combined)—with a history of high to moderate segregation between White persons and Hispanic/Latinx persons. What is more, White-Black and White-Asian segregation has been on the rise since 2010, despite the County becoming increasingly diverse during this time period.

With respect the latter point from the preceding paragraph, the bottom two rows of Table 3.67 show a multi-category segregation index that can essentially be interpreted as the probability that two random Erie County residents are of the same race/ethnicity. While this probability has decreased consistently since 1990, it remains concerningly high (at around 60% for the County as a whole). The larger issue, though, is that the average of this segregation index for all census tracts in the County is—and historically has been—roughly 13 points higher than the Countywide value. What this discrepancy means in practice is that residential neighborhoods (represented here by census tracts) throughout Erie County are much more segregated than they would be if each neighborhood reflected the County's overall demographic composition. Specifically, if each tract was representative of Erie County's overall population, then the tract average Segregation Index for 2017 (bottom row) would equal 59.8. As shown in the table, however, the tract average of 72.4 speaks to a highly segregated population distribution.

Table 3.68: Countywide Dissimilarity and Multi-Category Segregation Indices, 1990-2017

Grantee	**1990**	**2000**	**2010**	**2017**	**% Change, 1990-2017**	**% Change, 2010-2017**
White-Black Dissimilarity	**81.8**	**78.6**	**72.6**	**73.6**	-10.0%	1.4%
White-Asian Dissimilarity	51.8	48.0	51.9	**58.8**	13.5%	13.3%
White-Hispanic/Latinx Dissimilarity	**57.7**	**58.4**	53.3	52.4	-9.2%	-1.7%
White-All Persons of Color Dissimilarity	**71.3**	**67.4**	**60.8**	**59.4**	-16.7%	-2.3%
Six-Category Segregation Index, Overall*	73.3	67.1	62.6	59.8	-18.4%	-4.5%
Six-Category Segregation Index, Tract Average*	86.7	81.2	75.4	72.4	-16.5%	-4.0%

Sources: HUD AFFTH00004a; U.S. Census ACS 2013-17; calculations by the authors; * This index is simply the inversion of the multi-category diversity index described earlier in this chapter. The inversion operation was performed so that all the numbers presented in this table move in the same direction (i.e., larger numbers indicate greater segregation); **bold text indicates high value**

IV. Review of Existing Fair Housing Structure

Local governments are having to embrace a larger role in the provision and management of affordable housing as federal support continues to be reduced. The frequency of continuing resolutions and other issues at the federal level foster a more challenging environment for local providers. However, federal regulations and stipulations for the use of federal funds remain in place, which leaves local governments on the hook for continued service demands with reduced resources in many cases. In order to understand how funding is used, the CDBG and HOME programs for the AI participants were reviewed. This review provides an understanding of how effectively each entitlement community is working to affirmatively provide fair housing, and the impact these programs are having on local housing conditions.

Erie County and Urban Consortium CDBG and HOME Funding Review

As a recipient of CDBG and HOME funding, Erie County is required to submit an Annual Community Assessment to HUD to ensure appropriate use of awarded money. The most recent CAPER report covers program year 2018. In total, Erie County received $5,169,216.00 in program funding.

Community Development Block Grant (CDBG):	$3,780,683.00
Home Investment Partnerships Program (HOME):	$1,166,449.00
Emergency Shelter Grant (ESG):	$ 222,084.00
Total Funding Awarded:	$5,169,216.00

Per the CAPER report, $51,971.32 was spent explicitly on Fair Housing Services. This was split over two services, Housing Opportunities Made Equal (HOMENY), received $32,255.32. HOMENY provides housing assistance to low income residents in Erie County including discrimination investigations, paralegal counseling for landlords and tenants, and other services. The remaining $19,716.00 was provided to Belmont Shelter Corporation, which provides housing and services for low income residents. This is approximately 1.4% of the CDBG funding and is in line with past years expenditures. Fair Housing Activities include planning, education, outreach, and other services to ensure residents are not experiencing discrimination in finding suitable housing and understand their rights under local, state, and Federal Fair Housing Laws.

A variety of projects were funded across Erie County, with a focus on low median income (LMI) areas and neighborhoods. Funding supported a range of projects including housing assistance, homeless services, economic development, and community development efforts in line with the 5-year Consolidated Plan and one-year action plan adopted by Erie County.

Efforts to Ensure AFFH Obligation: Erie County works with its partner organizations to ensure they are meeting AFFH requirements by limiting CDBG expenditures to Neighborhood Revitalization Strategy Areas, Community Development Impact areas, or other primarily LMI neighborhoods. Targets for investment from the 2015 Consolidated Plan include:

- First Ward City of Lackawanna
- Main Street area of the Village of Depew
- Lake Erie Beach neighborhood of the Town of Evans

Even with the focus on these three locations, CDBG funding is spent across Erie County because of widespread need in communities throughout the county. Additionally, there are efforts to ensure AFFH obligations among sub-recipients including:

- Certification to affirmatively further fair housing
- Requirement of municipal officials or staff to attend fair housing training in order to receive funds

Efforts to Ensure Program Accessibility: Erie County and the Urban Consortium communities take an active approach in ensuring adequate access to all programs and assistance available. This includes extensive public outreach for all meetings to encourage participation through newspaper announcements and the internet. Additionally, program participants are included on boards and commissions with oversight over program activities. Additionally, public forums are held to allow public participation in the decision-making process. These forums are held in locations accessible to as many residents as possible to encourage attendance and participation.

Affirmative Marketing Plan: The Consortium actively markets HOME funded projects to prospective tenants through their relationships with social service organizations, assistance providers, and other outlets to ensure availability is broadcast as widely as possible. Providers are required to comply with affirmative marketing requirements for a minimum of 10 years, with failure to comply potentially resulting in exclusion from the HOME program. In program year 2018, a new policy was implemented to require providers to advertise in one minority paper of general circulation on an annual basis as well as making information available to a list of affordable housing organizations in the area defined by Erie County.

Site and Neighborhood Selection Standards: Erie County complies with regulations that serve to promote greater housing choice and avoid undue concentration of assisted persons through its RFP process for housing providers. Site and Neighborhood Standards (24 CFR 983.6) for new construction are utilized during the project evaluation process.

Tenant-Based Rental Assistance Program: There is a concentration of available units within the City of Buffalo and a recognized need to expand the supply of units to other areas within Erie County. Because of a lack of appropriate units, people with disabilities are regularly approved for a payment standard exception (up to 120 percent of fair market rent) to find suitable housing. Counseling services are provided to residents to help ensure adequate housing and to build capacity to leave subsidized housing.

Efforts to Expand Affordable and Accessible Housing Opportunities Outside of R/ECAPS: As mentioned, there is acknowledgement of racial and ethnic concentrations of poverty (R/ECAPS). To address this, HOME funds are used to finance affordable housing units as part of market-rate developments when possible. This helps to provide mixed income housing and diversify the geography of where units are available. Additionally, compliance with Section 504 UFAS standards is required for new multi-family construction of five or more units to ensure accessible units are provided in HOME funded projects.
Language Access Plan: Over 25 percent of the low English proficiency (LEP) community in Erie County are residents of the urban consortium. The County recognized the need for assistance for these residents and adopted a Language Assistance Plan to serve their needs. The goal is to ensure all residents have the opportunity to access community programs. The plan includes methods and resources to ensure information is disseminated to target populations, staff have necessary training to serve residents, and monitoring is in place to measure effectiveness. As part of the LAP development, a safe harbor calculation was conducted to identify low English proficiency (LEP) residents in Amherst, Cheektowaga, Hamburg, Tonawanda, and the Urban County. This data indicated that the Spanish speaking population met the threshold for HUD to require targeted services. As discussed in Chapter 3,

the Chinese population has met the threshold to require services and the Arabic speaking population is close enough to justify additional outreach for that population as well. The Language Access Plan applies to the entire Urban County area, including the Town of Hamburg.

City of Buffalo CDBG and HOME Funding Review

The City of Buffalo identified the 'provision of decent and affordable housing within stable neighborhoods for both owner and renter households' as the priority for the 2018 program year (2018 CAPER). HOME and CDBG program funds were allocated to housing rehab and emergency assistance programs to achieve this. The City was also able to accomplish its 10-year goal to clear qualified properties to allow for revitalization and beautification. For the 2017-2018 program year, the City received the following funding:

Community Development Block Grant (CDBG)	$13,480,174.00
Home Investment Partnerships Program (HOME)	$ 2,607,774.00
Total Funding Awarded:	$16,087,948.00

The City spent $63,639.83 on legal assistance and counseling services through two organizations, Legal Aid Bureau ($27,285.35) and Neighborhood Legal Services ($36,354.48) to provide foreclosure assistance and other counseling services to low income residents. An additional $78,255.97 was spent with the Buffalo Urban League ($27,855.97) and Housing Opportunities Made Equal (HOMENY) ($50,400.00) for affordable housing access services. This is approximately 1.1 percent of the CDBG funding, again in line with other providers in spending on fair housing activities.

Projects were completed across Buffalo, including demolitions of abandoned properties to allow for redevelopment and control blight, the development of new housing units for low income residents, public infrastructure improvements, and a variety of housing assistance programs through partner organizations.

Efforts to Ensure AFFH Obligation: The City of Buffalo partners with Buffalo Municipal Housing Authority, Buffalo Employment and Training Workforce Development Office, faith-based and community service providers, and HUD to provide training and outreach to providers to ensure compliance with all policies and regulations.

Affirmative Marketing Plan: Applicants for participation in subsidized multi-family projects are required to submit an Affirmative Fair Housing Marketing Plan (AFHMP) via HUD form 935.2A. The AFHMP provides a path to for agents and owners to effectively market housing availability to both minority and non-minority populations. The plan includes addressing the demographics of the market area to determine what populations might require special outreach efforts.

Tenant-Based Rental Assistance Program: The majority of multi-family units in Buffalo were built prior to the passing of the ADA, making accessibility a challenge. Buffalo complies with existing regulations on all new development and rehabilitation projects to expand the availability of accessible housing. Mobility counseling services are provided to those in need through a variety of providers to help ensure housing access.

Efforts to Expand Affordable and Accessible Housing Opportunities Outside of R/ECAPS: CDBG-funded activities in Buffalo are targeted at block groups with at least 51% low / moderate income and in

proximity to emerging employment centers that can provide opportunities for residents. Additionally, areas with community-based support with dedicated funded are focus for funded projects in an effort to expand opportunity and ensure residents have necessary support. The RFP for HOME funding includes a requirement that new rental projects are located outside of areas of minority concentration and will not contribute to a significant increase in the proportion of minority residents in a neighborhood. However, many Census Tracts in Buffalo are R/ECAPS (see Chapter 3) so waivers are frequently given to projects to allow them to be built in these neighborhoods.

Language Access Plan: The City of Buffalo leaves language accommodation to the discretion of individual departments. Given the increase in immigrant and refugee populations, notably Arabic and Chinese, language access policies should be reviewed to ensure adequate access for these populations.

Amherst CDBG and HOME Funding Review (for Amherst, Cheektowaga, and Tonawanda)

CDBG and HOME funds are used in these communities for a range of services benefiting low income residents. Services include home rehabilitation, lead remediation, blight eradication (through demolition or rehabilitation), first time homebuyer assistance, and other community services. HOME funding is shared across the three towns; however, each receives its own CDBG funding.

Amherst Community Development Block Grant (CDBG)	$ 777,512.00
Cheektowaga Community Development Block Grant (CDBG)	$2,242,547.00
Tonawanda Community Development Block Grant (CDBG)	$1,665,083.00
Home Investment Partnerships Program (HOME)	$1,069,532.00

Fair housing activities accounted for $11,553.26, or 1.5 percent of Amherst's CDBG funding, again in line with expectations. Funding was provided to a variety of organizations engaged in fair housing activities including Belmont Housing Counseling, Buffalo Urban League, and HOMENY.

HOME and CDBG funding was focused on low-moderate income neighborhoods and included projects addressing housing safety through rehabilitation and blight eradication, along with infrastructure improvements addressing quality of life and public welfare.

Efforts to Ensure AFFH Obligation: The Town monitors subrecipients (Towns of Cheektowaga and Tonawanda and CDBG recipients) as well as housing development agencies to ensure compliance with CDBG and HOME requirements as well as established policies. Efforts are made to fine-tune procedures to ensure compliance. Amherst hosted a Fair Housing training for public officials on the Town Board, Planning Board, and Zoning Board of Appeals to ensure they are aware of fair housing policies and regulations.

Affirmative Marketing Plan: Members have an extensive outreach program to ensure compliance with affirmative marketing requirements. This includes using notices in local newspapers, website announcements, and information flyers provided to tenants and managers about HOME programming in the communities. Additionally, owners receiving HOME funds are required to keep records on the race, ethnicity, and gender of applicants and tenants in the 90 days following initial availability. Owners must keep records of activities undertaken to inform the public of availability. Participants must comply with

affirmative marketing requirements by means of a 10-year agreement, failure to carry out the agreement can result in ineligibility to participate in the HOME program.

Tenant-Based Rental Assistance Program: All Erie County residents have access to mobility counseling through Housing Opportunities Made Equal. Reasonable accommodation to people with disabilities is provided.

Efforts to Expand Affordable and Accessible Housing Opportunities Outside of R/ECAPS: Incentives are provided to housing developers who include affordable units in market rate projects. Additionally, Section 504 standards are enforced on HOME-assisted projects with five or more units to provide additional accessible units.

Language Access Plan: The Town of Amherst has adopted a Language Access Plan, that outlines policies for staff. This includes the use of automated translation services and the provision of information in needed languages. Tonawanda enacted a Language Access Plan in as part of a Voluntary Compliance Agreement with HUD in 2011. This provided direction on compliance with language requirements. Additionally, Tonawanda complies with the ACT HOME Consortium Citizens' Participation Plan for providing information to the public. The Town of Cheektowaga uses the Town Court's contract as their Language Access Plan.

Town of Cheektowaga CDBG Program: Although Cheektowaga shares HOME funding with Amherst and Tonawanda, it has its own CDBG funding and program. For program year 2018, Cheektowaga received $2,242,547 in CDBG funding. A priority for this funding was to support housing rehabilitation and blight removal, along with infrastructure improvements in low-moderate income neighborhoods. Infrastructure improvements include sidewalk and curb and gutter improvements targeting the oldest neighborhoods in Cheektowaga, improving access and safety in this area.

Town of Tonawanda and Village of Kenmore CDBG Program: Tonawanda and Kenmore received $1,655,083 in CDBG funding for program year 2018. Funding is prioritized to home rehabilitation and blight removal across the communities. Approximately 25 homes will be rehabilitated, along with the removal of four abandoned homes. Additionally, sidewalk repairs and waterline improvements will be made in low-moderate income neighborhoods. These projects will improve quality of life and safety in these neighborhoods.

Town of Hamburg CDBG and HOME Funding Review

The Town of Hamburg has limited staff to administer CDBG and HOME funding, so has focused its attention on HOME funded projects per the most recent CAPER report. Infrastructure upgrades in HUD target areas were a priority, improving public facilities for more than 560 low/moderate income residents. Funds were distributed across the township including the Villages of Blasdell and Hamburg. For program year 2019, Hamburg received the following funding:

Community Development Block Grant (CDBG):	$406,007.00
CDBG "Program Income" Funds:	$125,000.00
Anticipated HOME Funds (From Erie County Consortium)	$136,248.00

Fair housing activities accounted for $51,478.00 disbursed through Belmont Housing Counseling and HOMENY to provide counseling and other assistance to low income residents.

Efforts to Ensure AFFH Obligation: Hamburg works with all providers and the County to ensure compliance with all regulations and policies for CDBG and HOME programs.

Public and Assisted Housing and Section 8 Housing Choice Voucher Programs

Public housing authorities are on the front lines of ensuring access to appropriate housing, particularly for low income people, including families and those with disabilities. Providers are subject to all HUD regulations regarding the affirmative provision of fair housing, including the location of any new housing units, how vouchers are managed, in grievance and eviction actions, and so on. Per HUD regulations, a minimum of 5 percent of inventory must be accessible for mobility impaired residents and an additional 2 percent for those with sensory impairments.

Public Housing Inventory

Erie County has three public housing authorities outside the City of Buffalo that provide a combined 955 housing units. Lackawanna and Kenmore are funded through Federal, State, and local funding. Tonawanda Public Housing Authority does not receive funding through HUD, so data (other than total units) is not included in this report. Buffalo Municipal Housing Authority manages the most units in Erie County. Other forms of affordable housing are available across Erie County through other programs, in addition to these public housing units. A fairly high percentage of public housing units (~36%) are designated only for those aged 62+. Seniors occupy some units in non-age restricted properties as well.

Table 4.1: Public Housing Units by Type, 2019

Housing Authority	Family Units	Senior Units	Mixed Units	Disabled Units	Total
Buffalo	2,427	1,147	301	100	3,975
Lackawanna	397	94	0	0	491
Kenmore	0	294	0	0	294
Tonawanda*	214	50	--	--	264
Total	**3,038**	**1,585**	**301**	**100**	**5,024**

*Tonawanda Public Housing Authority is state-funded and does not receive HUD funding

Current PHA Tenants Served

Minority residents are highly over-represented in the public housing units in Buffalo and Lackawanna. Black residents are ~8 percent of the population in Lackawanna and ~37 percent in Buffalo yet account for 60 percent and 67 percent of the public housing tenants respectively. The racial breakdown in Kenmore more accurately reflects the racial characteristics of the community as a whole. In both Buffalo and Lackawanna, Hispanic residents were 24% of tenants, which is significantly higher than the 9.5 percent and 10.5 percent of Hispanics in the general population.

In terms of income, Buffalo tenants are well below the federal poverty threshold of $16,910 for a two-person household. This is an indication that they are extremely low-income. Lackawanna residents are closer to the poverty threshold, while Kenmore tenants are well above the standard of $12,490 for a single person household. However, given that Kenmore is a higher income and property value community, residents making $17,078 would struggle to find suitable housing on the open market.

Table 4.2: Public Housing Tenant Characteristics

	Buffalo Municipal Housing Authority	Lackawanna	Kenmore
Total Households	3,375	471	192
Average Annual Income	$14,709	$16,390	$17,078
Average Household Size	1.9	2	1
Length of Residence			
< 1 Year	16%	18%	12%
1-2 Years	10%	8%	7%
2-5 Years	19%	24%	23%
5-10 Years	20%	19%	29%
10-20 Years	23%	16%	27%
> 20 Years	12%	15%	4%
Race and Ethnicity			
Black	67%	60%	11%
White	32%	39%	87%
Asian	0%	0%	0%
American Indian / Alaska Native	0%	1%	1%
Other	0%	0%	0%
Hispanic*	24%	24%	4%
Disability	31%	40%	61%

*Hispanic ethnicity is counted separately from race

Public Housing Waiting Lists

Buffalo Municipal Housing Authority

The Buffalo Municipal Housing Authority is currently accepting applications to the waiting list for families and elderly or disabled residents.

Lackawanna Municipal Housing Authority

Lackawanna Municipal Housing Authority is currently accepting applications for its waiting list. Preference is given to those living and working in Lackawanna and for elderly or disabled applicants.

Kenmore Municipal Housing Authority

The waiting list for public housing in Kenmore is open indefinitely to elderly or disabled applicants. Preference is given to those living or working in Kenmore.

Section 8 Housing Choice Voucher Program

Section 8 Housing Choice Vouchers are managed in Erie County by three entities: Belmont Housing Resources, Rental Assistance Corporation of Buffalo (RAC), and the Buffalo Municipal Housing Authority. Belmont is the contracted agency managing the voucher program for the Town of Amherst. Belmont and RAC serve all of Erie County, including the City of Buffalo, while BMHA provides vouchers only within the City of Buffalo.

Despite Belmont and RAC serving all of Erie County, a significant majority of vouchers are used within the City of Buffalo. This is because of a significant lack of available properties in other communities, especially those outside of the first ring suburbs and, of course, the City of Buffalo. Recognizing the lack

of availability of appropriate units, both Belmont and RAC offer an exception payment standard so tenants can find appropriate housing in other areas of Erie County with higher rents. An additional challenge is that much of the employment growth in Erie County is in communities outside of Buffalo and the inner ring suburbs. The lack of supply of housing in these areas may contribute to difficulty in finding suitable employment that is accessible from where low-income residents can afford to live. Additionally, accessible housing for disabled tenants remains a challenge as there is limited supply.

An issue from the previous Analysis of Impediments identified landlord discrimination as an issue affecting Section 8 voucher holders. The recently passed Fair Housing law in Erie County prohibits discrimination by source of income, which should mitigate this issue over time. It will be up to fair housing providers and advocates to provide outreach and education to landlords to ensure compliance with the new law and expand access to housing opportunities for all residents.

Table 4.3: Section 8 Vouchers

Provider	Active Vouchers*	Standard	Home Ownership	Family Unification	Tenant Protection	VASH	Non-elderly disabled	Ported Out
Buffalo Municipal Housing Authority	1,365	1,011	6	0	0		333	15
Belmont Housing Resources	5,316	3,894	49	366	156	279	81	491
Rental Assistance Corp. of Buffalo	5,024	4,802	18	0	151	0	0	53

*per Affordable Housing Online referencing most recent VMS reports

Section 8 Voucher Administrative Plans

Voucher Administrative Plans are the policy and procedure manuals for agencies administering the Section 8 program. Each of the three providers in Erie County submitted their plans and these were reviewed from the perspective of fair housing issues, through the lens of the Fair Housing Act:

- Fair housing and equal opportunity non-discrimination clause that provides a list of the protected classes,
- Reasonable accommodation policies for persons with disabilities (in the application process, unit search and selection, and grievance process),
- Accommodations for persons with limited English proficiency and a list of services a PHA provides to such persons,
- Definition of “family” and whether it includes non-traditional households with unrelated individuals
- Tenant selection policies and waiting list preferences to determine whether members of the protected classes are given any special consideration or if the local preferences restrict their housing choice,
- Recruitment of landlords who own properties in non-impacted areas (i.e., outside of R/ECAPs),
- Portability policies and procedures and their effect on members of the protected classes,
- Higher payment standards for units that accommodate persons with disabilities, and

- Grievance policies and procedures.

Based on these criteria, all three providers' administrative plans adhere to the legal requirements and indicate an active interest in ensuring fair access to housing and providing all needed assistance to current and prospective voucher recipients.

Section 8 Voucher Waiting Lists

The waiting lists for Section 8 vouchers for all three providers are currently closed.

Buffalo Municipal Housing Authority

The Section 8 Housing Choice Voucher Program waiting list is currently closed, with no current notice of when it may reopen. It was last open for five days in April 2017. At that time, 4,000 applicants were admitted via a lottery system. The current average time on the waiting list for an applicant to get a voucher is 40 months.

Rental Assistance Corporation

The waiting list for RAC was last open for one month from September to October 2018. At that time, applicants were placed on the waiting list via lottery with preference for those living, working, or with a job offer in Erie County. The average wait time for a voucher is 69 months.

Belmont Housing

Belmont is not accepting new applications for its waiting list. There is no record of when the waiting list was last open. The average wait time for a voucher is 90 months.

It is important to note that Section 8 voucher applicants may be on more than one waiting list between the three providers. This may affect total numbers on the waiting lists and residents may receive assistance from one provider, thereby reducing the wait list for multiple providers.

Section 8 Housing Choice Location Analysis

As noted above, voucher recipients are heavily concentrated in City of Buffalo and a few inner ring suburbs. Despite efforts to provide location flexibility via higher payments, a lack of available units and continued discrimination from landlords limits options for residents in other communities. The Erie County Fair Housing law and on-going efforts are focused on addressing this issue, but it will take time for results to be seen on the ground.

Figure 4.1 maps the location of all assisted housing projects in Erie County, including Project-Based Section 8, Public Housing, and Other Multifamily drawn from the HUD AFFHT00004a dataset. Due to low observed frequencies of some programs in many Grantee communities, Table 4.4 provides counts of all assisted housing projects, collectively, by their location in a R/ECAP and within a 0.25-mile radius of an NFTA stop. Table 4.5 breaks that data out into relevant percentages. The data reveal that, in Buffalo, assisted housing projects are highly concentrated in R/ECAPs. While such a finding makes intuitive sense (i.e., insofar as assisted housing programs serve low income residents, it is reasonable to expect a relationship between the distribution of low-income households and the distribution of assisted housing projects), data from the remaining five entitlement communities suggest that such a relationship is not a certainty. Put another way, the vast majority of assisted housing projects outside of Buffalo are not located within R/ECAPs. What is more, except for in Amherst and Hamburg, most assisted housing units are within a quarter-mile of an NFTA stop. All or effectively all assisted units in R/ECAPs in Buffalo,

Amherst, the Urban County, and Tonawanda are within a quarter-mile of an NFTA stop. That figure is 60% in Tonawanda, and zero of Hamburg's assisted units are currently located in R/ECAPs.

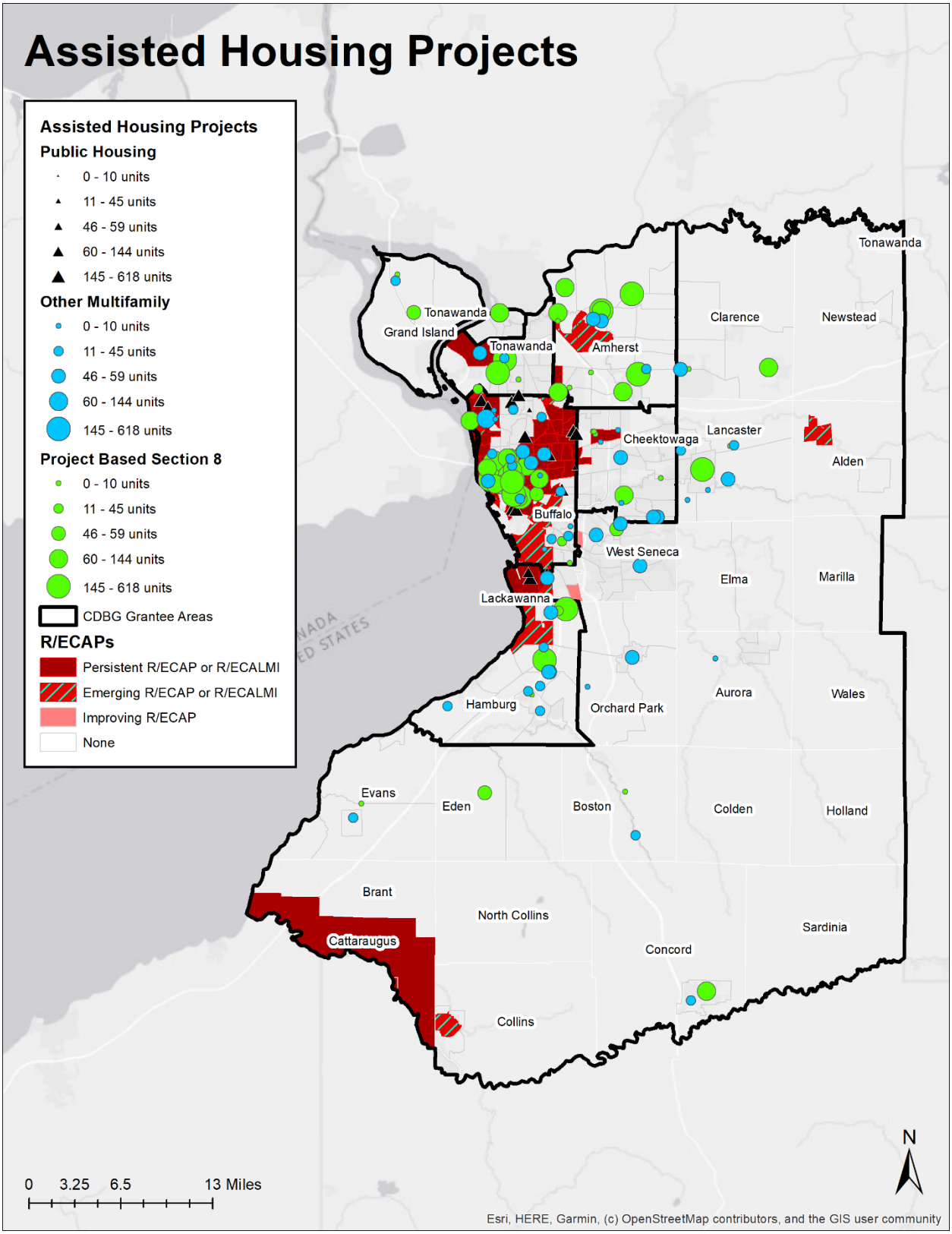

Figure 4.1: Locations of assisted housing projects in Erie County (source: HUD AFFHT00004a)

Table 4.4: Assisted Housing Units by Presence in R/ECAP and Proximity to Bus Stops

	Not in R/ECAP				**In R/ECAP**			
	Not within 0.25-mile of bus stop		Within 0.25-mile of bus stop		Not within 0.25-mile of bus stop		Within 0.25-mile of bus stop	
Grantee	# of sites	# of units	# of sites	# of units	# of sites	# of units	# of sites	# of units
Amherst Town	4	646	10	524	0	0	1	144
Buffalo	0	0	22	1,934	1	8	42	5,470
Cheektowaga Town	1	7	6	248	1	8	3	12
Erie County - Urban County	17	398	11	632	1	49	3	490
Hamburg Town	4	328	9	354	0	0	0	0
Tonawanda Town	0	0	5	583	0	0	1	49
Erie County, Total	26	1,379	63	4,275	3	65	49	6,165

Table 4.5: Assisted Housing Units by Presence in R/ECAP and Proximity to Bus Stops, %

Grantee	**Total units**	**% in R/ECAP**	**% Within 0.25-mile to NFTA Stop**	**% of R/ECAP units within 0.25-mile of NFTA Stop**
Amherst Town	1,314	11.0%	50.8%	100.0%
Buffalo	7,412	73.9%	99.9%	99.9%
Cheektowaga Town	275	7.3%	94.5%	60.0%
Erie County - Urban County	1,569	34.4%	71.5%	90.9%
Hamburg Town	682	0.0%	51.9%	N/A
Tonawanda Town	632	7.8%	100.0%	100.0%
Total	11,884	52.4%	87.8%	99.0%

If Erie County is to achieve the goal of furthering fair housing, there is a need to expand affordable housing opportunities outside of the City of Buffalo. In order to reduce the concentration of poverty in Buffalo, other communities need to revise policies that impede the development of housing options. It is not just a lack of housing at issue. Most of the new jobs being created in Erie County are in the suburban communities, where access via public transit is often limited. In order to provide adequate opportunity to residents, there is a need to expand housing in proximity to these new jobs.

V. Evaluation of Public Sector Policies

Housing is affected by a complex network of public and private policies that impact the availability and accessibility of prospective renters and buyers. In order to develop a complete picture of possible impediments to housing access, a thorough understanding of these policies is necessary. This chapter will focus on describing the public policies across the study area that influence housing accessibility in order to identify those that may serve as a barrier to affordable housing. This inventory will inform the strategies discussed in a later section that can be implemented to increase access to housing for all residents of Erie County.

Ensuring diversity of housing options was identified as a goal in essentially every plan reviewed in this section. It is clear that those who participated in these planning processes recognize the challenge of ensuring adequate housing for all residents. Unfortunately, these values are not always translated into the ordinances which dictate how development occurs in these communities. Despite having goals of housing affordability, significant impediments were identified in nearly every zoning ordinance reviewed. These impediments ranged from large minimum lot sizes, high parking requirements, or simply having very limited land zoned for higher densities or multi-family uses. This may be a result of some plans being recently adopted, which means recommendations have not yet been implemented, or, more likely, a failure to make policy and regulation changes that reflect goals identified in the adopted plans.

To ensure housing diversity and opportunity for all residents of Erie County to find appropriate housing, it would be beneficial for those communities with dated comprehensive plans to consider revising them (many are underway via the *Framework for Regional Growth* initiative through Erie and Niagara Counties). Additionally, dated zoning ordinances should be reviewed to ensure compliance with the goals identified in the planning process and to ensure they reflect current trends and activities within these communities. More specific recommendations for revisions can be found in Chapter IX where strategies are presented.

Comprehensive Plans

Comprehensive plans are strategy documents intended to identify community values and priorities, and set goals designed to realize those priorities. Comprehensive plans typically incorporate a broad range of topics from land use, transportation, economic development, parks and recreation, housing, and more. This allows for issues to be addressed in a more holistic manner than is possible with stand-alone plans that only focus on a single topic. Often, these plans can become a 'plan to plan' as the focus is on broader themes and strategies rather than specific actions.

The planning process typically involves significant public engagement and outreach. Community residents typically have many opportunities to provide input and engage in the planning process. This is intended to ensure the plan accurately reflects concerns and priorities of residents and will have their support when implementation moves forward.

The challenge of comprehensive plans is that they are not usually enforceable and may not result in meaningful change in communities. This is because implementation of plan goals, especially those related to land use and housing development, require changes in ordinances, regulations, and policies that may not occur. A comprehensive plan may call for the creation of affordable housing; however, if the zoning and subdivision ordinances require large minimum lot sizes, restrict multi-family, and similar

policies, that goal from the plan will not be realized. The challenge for communities is to utilize the comprehensive plan as a guide for revising and updating policies to ensure plan goals can be realized. The City of Buffalo provides an example of a community that utilized its recent comprehensive planning effort as the foundation for adopting a new 'Green Code' that is a form-based zoning ordinance that provides more flexibility and opportunities than a conventional zoning ordinance. This type of action is how cities can translate the vision of their comprehensive plan into meaningful action to improve their communities.

For this report, the Comprehensive Plans for a number of entities within Erie County were reviewed to understand how housing issues were accommodated. The reviewed plans include the five municipal grantees:

- City of Buffalo
- Town of Amherst
- Town of Cheektowaga
- Town of Tonawanda
- Town of Hamburg

Additionally, a number of communities within the Urban Consortium were selected based places of sustained population and housing unit growth. Those communities are:

- Town of Clarence
- Town of Elma
- Town of Grand Island
- Town of Lancaster
- Town of Orchard Park

Special attention was paid to any housing related goals, along with the land use section to understand the challenge of housing affordability and diversity, and any strategies identified in their plans to address that challenge.

Entitlement Grantees

City of Buffalo – Queen City in the 21st Century – Adopted in February 2006 and Buffalo Land Use Plan – Adopted in February 2014

The 2006 comprehensive plan recognizes the disinvestment and decline that has affected many neighborhoods across Buffalo. Housing age and a lack of maintenance were a critical challenge identified, along with the significant number of vacant homes. There was very limited private investment in new housing within Buffalo, the majority of new housing built in the 1990s was public housing or otherwise subsidized. The plan calls for continued support for existing housing programs, including support for local non-profits and other groups. Additionally, it calls for increased housing near employment centers, possibly through conversion of existing uses to housing, and increased mixed-use and densities in these areas. It also identifies a goal of making 1,000 new housing units available annually through a combination of 500 rehabilitated units and 500 new units. This would be offset by a goal of 1,000 demolitions annually to address vacant and blighted homes. It also calls for a reduction in public housing units from 7,000 to 5,000 as residents find employment and gain income to move out of the system. Buffalo Municipal Housing Authority (BMHA) currently manages 3,975 units in its system, well below the stated goal of 5,000 units.

The 2014 Land Use Plan is an update to the land use section of the comprehensive plan and set the foundation for the adoption of the Buffalo Green Code. The land use plan recognizes the challenges of planning for decline and makes a concerted effort to address more realistically how Buffalo can encourage development within the larger context of a lack of population growth. The plan calls for encouraging infill development and redevelopment around existing employment nodes, mitigating blight and preserving neighborhood integrity. The plan calls for greater flexibility in development regulations to encourage new development in targeted areas, higher densities in areas served by existing infrastructure, and supporting transit and alternative transportation modes for residents. This is embodied in the goal to keep housing and transportation costs to less than 45 percent of income for residents. As mentioned, the goals identified in the land use update provided the framework for the creation of the Buffalo Green Code where policies and regulations were revised to achieve community goals.

Town of Amherst Bicentennial Comprehensive Plan – Amended December 2017

Amherst specifically identifies the challenge of ensuring a diversity of housing as an issue in its plan, along with a chapter dedicated to housing and neighborhood strategies. Most new housing in Amherst consists of single-family homes, with multi-family primarily being new off campus housing for students at area universities. This contributes to the suburban character of the Town. Additionally, it presents a challenge for lower income residents to find appropriate housing. The Plan has a goal of 'Decent and affordable housing choices available to all residents' (Chapter 8, page 2). Policies to achieve this goal include continuing to work with the existing HOME Investment Partnership Program to support low-income families who wish to purchase and rehabilitate homes, along with homebuyer education. Amherst also has a program to purchase, rehabilitate, and sell one and two-family homes to first-time homebuyers. The plan also identifies the need for education and outreach to the public about the need for housing for lower income families. This policy would be beneficial to overcoming NIMBY-ism (discussed elsewhere in this report), which is a significant issue in affordable housing development.

From a land use perspective, the plan calls for the Town to promote housing diversity by supporting the development of higher density housing, particularly in mixed-use centers and adjacent to commercial centers. This is a notable goal; however, there is limited land dedicated to those uses and current regulations limit opportunities for higher density housing, with less than 3 percent of land zoned for the highest density (12 units per acre). Without revising the development ordinances and identifying more area for higher density housing, it is likely that future development will continue to be primarily single-family homes, with limited multi-family targeting the elderly and students.

Town of Cheektowaga Comprehensive Plan – Adopted June 2010

The Cheektowaga plan recognizes the changing character of households and the population residing in Cheektowaga, and the strategies identified reflect that knowledge. Existing development in Cheektowaga is primarily on a grid, with fairly small blocks, and a diversity of housing types, with many duplexes across neighborhoods. This pattern allows for redevelopment and reuse of properties and allows for in-fill development over time. The plan identifies the promotion of fair housing as a priority goal, while noting that Cheektowaga has been identified as a *Best Place to Live* by CNN in 2007 because of its affordability, low crime, and location. Other goals include the development of a Land Bank to acquire dilapidated properties and make ready for new development, simplify development processes to encourage new development, continue to support weatherization efforts, and other goals identified in the Consolidated Plan to ensure adequate, affordable housing.

As mentioned, the existing pattern of development in Cheektowaga has many duplex properties across neighborhoods, and the grid network promotes redevelopment over time. However, only 4 percent of land is zoned for multi-family, with another 0.5 percent zoned for senior multi-family. This may present a challenge for additional affordable housing development because of limited availability. Cheektowaga is currently in the process of updating its Comprehensive Plan and is conducting the public engagement process. Adoption is expected in 2020.

Town of Tonawanda 2014 Comprehensive Plan Update, Adopted January 2015

This plan has an explicit goal to '...retain a diverse stock of residential properties that meets the needs of all residents.' The Town has seen slow growth in the number of housing units in recent years, which reflects the limited developable land remaining in the community. There has been some affordable housing development in existing neighborhoods, including some patio homes. Tonawanda is fortunate to have a fairly low vacancy rate compared to other Erie County communities, at only 4 percent, but the smaller size of homes means they remain more affordable than many areas in Erie County. Most of the housing in the Town is single family, with approximately 12 percent in 3-unit or more. Most of the large apartment buildings are reserved for senior citizens.

The plan has goals of addressing housing, including a recommendation to revise the zoning ordinance to allow for mixed use development, potentially with a form-based code. There is also an interest in improving access and walkability across neighborhoods, improving conditions for those without access to a car. Education and outreach should be provided to homeowners regarding available programs for home improvement / maintenance and encourage private investment in the housing stock.

Town of Hamburg Comprehensive Plan Update, Adopted September 2008

The plan has an explicit goal to 'Accommodate a variety of residential housing types in the community'. The future land use map identifies areas for higher density residential uses and mixed-use residential uses; however, much of this has already been developed, which leaves little available to accommodate future growth. Additionally, the plan recognizes that local regulations and processes may be an impediment to development and recommends revising these policies to reduce those barriers. Overall, there is limited detail about what should be done to address the goal of accommodating a variety of residential types, outside of streamlining regulations and potentially adding more land to the higher density zone.

Urban Consortium Communities

As stated above, the following communities within the Urban Consortium were selected based on population and housing unit growth. Among the top eight municipalities in Erie County that experienced that largest percent increase in population, Clarence, Elma, and Lancaster, were first, second and third. Grand Island was fourth and Orchard Park was eighth. Grantees Amherst and Hamburg were sixth and seventh. Additionally, the County added 5,742 units from 2010 to 2017 and 2,722 (47.4%) were added in these five municipalities alone. The implication here is that these communities have experienced a disproportionate amount of population and new housing growth, which, in theory, should result in an increase in multi-family and affordable units that would support classes protected by the Fair Housing Law. Most importantly, as members of the Urban Consortium and recipients of HUD funding, they are obligated to affirmatively further fair housing.

Town of Clarence Comprehensive Plan, Adopted December 2016

The Town of Clarence is a higher income, higher housing cost community within Erie County. Limited infrastructure, particularly wastewater limits housing options, which means it will likely maintain its low density, single family development pattern. Additionally, the plan recognizes that a lack of transit options will limit options for seniors and others with limited automobile access. The plan does recognize the opportunity for higher density and mixed uses in hamlets within the Town where sewer facilities may be available. The plan calls for zoning regulations to reflect that and allow for higher densities in areas where it is suitable. However, as noted below, the zoning ordinance has not been revised to reflect these goals.

Town of Elma 2018 Comprehensive Plan Update, Adopted, March 2018

Elma is a second ring suburb beginning to transition to a more suburban character as development moves out from neighboring towns and cities. The plan focuses on preserving the rural character of the community and limiting new development to infill areas and those in proximity to existing development. There is limited mention of affordability or desire expressed for density or multi-family units. Limiting access to infrastructure is viewed as a tool to limit growth, by not extending service to new development, especially residential development.

Town of Grand Island Comprehensive Plan, Adopted September 2018

Grand Island is another relatively high-income, lower density community in Erie County, it is also unique in being on an island in the Niagara River. Grand Island has seen steady growth and increasing home values over time, along with an aging population with shrinking household size. The plan has very limited discussion about housing, indicating that there is little interest in promoting new development that may change the character of the community. There are only two parcels zoned for multi-family development in the entire town, which means there is very limited opportunities for higher density housing. The plan does include a recommendation to allow for accessory dwelling units (ADU's), which will create some housing opportunities for seniors and lower income residents. It also provides an additional income source for prospective homeowners who may be able to afford a home because of rental income from an ADU.

Town of Lancaster, Village of Lancaster, Village of Depew Joint Comprehensive Plan, Adopted February 2018

The Town of Lancaster is a more rural part of Erie County and the issues identified in the comprehensive plan for these communities reflect that reality. The plan identifies a goal of promoting infill development and redevelopment in areas already served with infrastructure while preserving undeveloped areas. There is a recommendation for mixed use development, with rental apartments located above commercial uses in village centers and other appropriate areas. This may provide a more affordable option for housing in proximity to employment as well. The plan also recommends that ADU's be allowed across residential zones. This would encourage density in already developed areas while providing a lower cost housing option and an additional source of income for homeowners. Finally, there is a call for higher densities and mixed use in proximity to transit and other services which would provide options for residents without access to an automobile.

The Orchard Park Plan, Adopted July 2002

The Town of Orchard Park is another enclave of growth within Erie County, seeing primarily single-family homes built in a suburban setting. Most multi-family units are in relatively small complexes, with only a

few large-scale complexes across the town. Affordable housing is an identified concern in the comprehensive plan, especially for senior citizens. There is a subsidized senior/disabled housing project with 72 units. Given the limited rental options, it is especially challenging to find affordable housing. In many cases, it is more affordable to purchase; however, those with limited access to down payments are challenged to do that. The plan explicitly states that 'the market will drive the construction of affordable units', which is an indication there is little interest to support additional affordable housing, especially for non-seniors or disabled residents.

Municipal Zoning Ordinances

One of the common themes identified during the public engagement process was the complexity and expense of the development process. Developers, whether for profit or non-profit, are faced with what can be a very time consuming and expensive exercise in moving proposals through the development process. This can be a challenge for the building of affordable housing because of the expense and time, and the high potential for denial. Ensuring an efficient and fair development process is incumbent on local government to ensure this does not serve as a barrier to the provision of affordable housing in the region.

Zoning ordinances are the regulations passed at the local level that have the most significant impact on development within jurisdictions. These ordinances are grounded in local governments' responsibility to protect public health, safety, and welfare by setting standards for the type and intensity of development allowed. These ordinances typically address issues such as allowed land use and densities and may also include related issues such as building material type, landscaping, and other factors. These regulations can be an impediment to housing development, particularly affordable housing, as policies such as large lot sizes, strict façade material standards, limited multi-family zoning, and other practices increases development costs and limits opportunity for accessible housing. HUD has developed a checklist that is the basis of the analysis of regulations in the jurisdictions included in this report. Additionally, these ordinances regulate the development process, which as discussed above, can be a significant impediment to fair housing access.

Benchmarking

Development regulations for each jurisdiction were reviewed to identify policies that may serve as an impediment to affordable housing and recommendations for mitigating those barriers are included in the plan strategies. These include HUD recommendations regarding the following:

- Housing for persons with disabilities – such as restrictions on group homes
- Minimum lot sizes – overly large minimum lot sizes increase housing costs
- Variety of housing types – housing not limited to single family
- Parking requirements – mandatory parking increases development costs
- Planning, development, and building fees – excessive fees impedes development
- Accessibility requirements – accessibility standards included in local regulations
- Occupancy requirements – floor area allowances, definition of family, etc.

City of Buffalo

The City of Buffalo recently adopted its Green Code, a comprehensive re-write of its existing development regulations. This new ordinance was grounded in the recent Land Use Plan update and is focused on making development in Buffalo more attractive and easier, while also protecting community values, such as environmental protection and housing affordability. The new ordinance allows for mixed uses, including residential uses in proximity to employment centers and mixed-use development where

commercial and retail development can support lower cost residential options. Additionally, lot sizes across districts are reasonable and do not add an undue burden on new development. Group homes and halfway houses are explicitly recognized and allowed where appropriate, along with emergency shelters and similar facilities. The Buffalo Green Code can serve as a model for other communities to revise their codes in a way that preserves community values, while also allowing for new development patterns that will support larger community goals.

Town of Amherst

The zoning ordinance for the Town of Amherst is fairly typical of ordinances across Erie County. There are limitations that impact the potential for development of multi-family and other lower cost residential options, as well as limited availability of land for higher density projects. One potential issue is that single family detached units are allowed in all multi-family zones, which may result in the already limited multi-family zoned land being developed as single family because that is where demand is. Additionally, lot coverages of only 35-40 percent add cost to development. This is an area where conflict often occurs because of the public interest in limiting impervious cover conflicts with a desire for affordability.

The Town has adopted mixed use zoning districts identified as a goal in the Comprehensive Plan. These allow for higher densities in identified Opportunity Zones; however, property owners can seek rezoning to Opportunity Zones to take advantage of this option. The Town expects to expand this zoning designation over the next several years, which should provide more opportunity for affordable housing in these areas. Outside of the Opportunity Zones, density is limited , with the highest allowed density only available for senior housing. The highest density allowed for other multi-family is 12 units per acre and is only allowed in 2.3 percent of land in the Town, not including the Opportunity Zones. Finally, parking requirements add to costs, with two parking spaces per unit required. This can add significant cost for a developer wanting to put in one bedroom or studio units as an affordable option.

Town of Cheektowaga

Cheektowaga has some of the more affordable homes in Erie County. However, the current zoning ordinance has standards that may make it difficult for new affordable development to be built. One area of concern is lot sizes where 7,200 square foot minimums for single family and 10,200 square foot for two family increases costs and may make redevelopment on vacant lots that do not meet this requirement more difficult. The Town requires architectural approval for new two-family homes, which adds time and cost, as well as providing an opportunity to arbitrarily reject proposed buildings. In multi-family zones there is a 12,000 square foot minimum for 3 units, plus 3,500 square feet for each additional unit, again adding costs. Finally, requiring two off-street parking spots, plus additional guest parking for multi-family projects, increases the cost.

Town of Tonawanda

There is very little land identified for higher density or multi-family development in the Town of Tonawanda. This limits the opportunity for affordable housing development, especially with a 30,000 square foot minimum lot size for multi-family, a 35 percent lot coverage requirement, and large minimum square footage unit size requirements (1,500 sq. ft. 1 bedroom for standard and 1,000 sq. ft. 1 bedroom for mid-rise). These standards make developing units that are affordable for lower income residents very difficult. High rise structures are not limited by unit size but are limited by the 35 percent lot coverage requirement. Parking restrictions are reasonable, with 1 required for no and one-bedroom units, 1.5 for 2 and 3 bedrooms, and 2 for 4+ bedroom units.

Town of Hamburg

Hamburg has high minimum lot sizes in its single- and two-family districts (10,000 and 7,000 square feet with sewer service), which limits affordability. There is no maximum density defined in the multi-family district; however, there are strict requirements on setbacks and lot size requirements that may limit opportunities for multi-family development. The Town requires 10 percent of units in any multi-family project of 8 or more units to be affordable to those making 80 percent or less of median income, and also provides a density bonus for projects incorporating affordable units. Additionally, the Town waives development fees for CDBG funded projects. Hamburg also has a Fair Housing Law which prohibits discrimination on protected classes, as well as source of income, veteran status, and presence of children. Additionally, it requires reasonable accommodation for disabled residents. The ordinance requires affordable units to be mixed into the community and not clustered, and that they have similar exterior facades as market rate units and that affordable status be maintained for a minimum of 30 years, even if the property changes ownership.

Town of Clarence

The zoning ordinance in Clarence reflects the rural character and limited infrastructure capacity of this community. It has very large minimum lot sizes (20,000 square feet) even for lots served with sewer. In the Traditional Neighborhood Design District, eight units per acre are allowed, but this is still a challenge to make affordable. There is a nod to affordability with the allowance of residential uses in the Lifestyle Center District, where mixed uses are permitted, along with multi-family allowed in Restricted Business and Commercial zones. Although the comprehensive plan recognizes issues of affordability, the existing ordinance remains an impediment to affordable housing development.

Town of Elma

The zoning ordinance reflects the values and priorities of the comprehensive plan, that is to limit growth and preserve rural character. Minimum lot sizes are very large, including 30,000 square feet for multi-family, with only 2 units per building allowed. This is clearly a tool to limit any type of density, even in those limited areas with sewer service. Any proposed mixed use has to calculate minimum parking based on all uses, which may significantly increase necessary parking and adding costs. The ordinance reflects the goals of residents to limit growth as much as possible.

Town of Grand Island

Grand Island is one of the more expensive communities in Erie County, so land costs already serve as a potential barrier for affordable housing development. The regulations in the zoning ordinance, for the most part is fairly reasonable and would allow for the development of potentially affordable options, especially if ADU's are allowed as recommended in the comprehensive plan. However, very little land is zoned for multi-family options, which restricts opportunity for development, although mixed use is allowed in hamlets and town center districts. Density bonuses of up to 25 percent are available for public improvements, such as parks, etc. which may allow for some flexibility. Finally, parking requirements are fairly high, (1.8 spots for a one bedroom, 2.3 for two bedrooms) which adds costs and land requirements.

Town of Lancaster

Lancaster is another primarily rural/suburban community that has a zoning ordinance that reflects that character. Minimum lot sizes and setbacks are large, reducing affordable options, and land identified for multi-family or higher density uses is very limited. Even in the highest density multi-family zone, only 14

units per acre are allowed, severely restricting opportunity for units to be made affordable. Parking is another area of added development costs, with two parking spots required for each unit. For multi-family units, this can be a significant added expense.

Town of Orchard Park

Orchard Park is another community with fairly stringent zoning that can be an impediment to housing development. The maximum allowed density is 11 units per acre, with only 6 units per acre in areas subject to revised ordinances. Additionally, single family uses are allowed in multi-family zones, which may mean already limited multi-family districts get built out as single family. The ordinance also limits multi-family to 8 units per building, limiting options for developers. Orchard Park also requires a Special Use Permit for any multi-family projects, which creates another obstacle for their development. This requirement adds additional time, and the potential for denial for projects since they are not allowed by right within the multi-family districts. Lot sizes are large, and there is a limit that only 1/3 of lots in any subdivision can be 2 family units. Two parking spots per unit (2.5 for 3+ bedrooms) are another challenge.

Conclusion

Communities across Erie County recognize the challenge of providing housing diversity. Nearly every comprehensive plan reviewed at least mentioned housing options and/or housing affordability as a goal. That recognition of the problem does not always transfer to the ordinances that regulate development. If housing affordability is a goal, local regulations will need to be reviewed and revised to allow for greater diversity of housing to be built in most municipalities across Erie County. Of course, local regulations should reflect local priorities and values; however, given that housing diversity is an identified goal in nearly every plan, it seems there is support for this effort.

VI. Private Sector Practices

Homeownership is one of the primary pathways to building household wealth. Home ownership also supports community building, as high levels of home ownership contribute to more civic engagement and stronger social capital. To achieve the goal of expanding home ownership, residents require equitable access to home mortgage lending and real estate practices that are non-discriminatory. The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals, and considering whether to purchase loans. Additionally, local fair housing ordinances expand protected classes to include additional residents and ensure fair access to mortgages and other services.

For this report, data provided to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA) was analyzed. This analysis can identify patterns of denials or other factors that may show discriminatory behavior as well as clusters of high-cost lending. These are signs that lenders are not equitably serving Erie County residents and may be violating Fair Housing Laws.

To promote consistency between the HMDA data analysis and the bulk of the American Community Survey (ACS) data analyses summarized thus far, HMDA data were collected and aggregated for the 2013-2017 period covered by the current ACS. The data cover all types of applications received by lenders: home purchase, refinancing, or home improvement mortgage applications for one-to-four-family dwellings, manufactured housing units, and five or more ("multifamily") units across the entire County. The demographic and income information described below applies to the primary applicant only. Co-applicants were not included in the analysis.

General Mortgage Lending Patterns

The total number of loan applications covered in the HMDA dataset are summarized in Table 6.1 by property type and loan type. The overwhelming majority (98.9%) of applications are related to one-to-four-family homes. Slightly more than half (52.6%) of all applications Countywide were for first lien home purchases, with the remaining applications split between refinancing requests (34.4%) and home improvement loans (13%). That breakdown is highly consistent between Grantees, save for a higher rate of home improvement applications in Buffalo (22.5%) relative to all other Grantees.

Table 6.1: Total Number of Applications, by Grantee, Property Type, and Purpose (2013-17)

Grantee	One to Four Family	Manufactured Housing	Multifamily	Total
Town of Amherst	19,075	13	69	19,157
City of Buffalo	22,548	24	289	22,861
Town of Cheektowaga	14,636	131	30	14,797
Erie County Urban Consortium	51,237	580	126	51,943
Town of Hamburg	10,188	111	42	10,341
Town of Tonawanda	12,795	13	25	12,833
Erie County, Total	130,479	872	581	131,932

Table 6.1 (continued)	Home Purchase	Home Improvement	Refinancing	Total
Town of Amherst	10,754	1,511	6,892	19,157
City of Buffalo	10,655	5,147	7,059	22,861
Town of Cheektowaga	8,762	1,859	4,176	14,797
Erie County Urban Consortium	26,364	6,253	19,326	51,943
Town of Hamburg	5,379	1,122	3,840	10,341
Town of Tonawanda	7,486	1,222	4,125	12,833
Erie County, Total	69,400	17,114	45,418	131,932

Table 6.2 summarizes application results by community. Countywide, 56.5% of all applications resulted in loan origination. Buffalo experienced the lowest origination rate at 49.9%, as well as the highest denial rate at 25.5%. Amherst was associated with the highest origination (59.1%) and lowest denial (11.9%) rates.

Table 6.2: Loan Results by Grantee, 2013-17

Grantee	Loan Originated	Approved, Not Accepted	Denied	Withdrawn by Applicant	Incomplete	Loan Purchased by Institution	TOTAL
Town of Amherst	59.1%	2.8%	11.9%	6.3%	3.2%	16.6%	19,157
City of Buffalo	49.9%	2.7%	25.5%	5.8%	2.9%	13.2%	22,861
Town of Cheektowaga	54.0%	2.4%	17.3%	4.9%	2.3%	19.1%	14,797
Erie County Urban Consortium	58.6%	2.8%	14.7%	5.9%	2.9%	15.2%	51,943
Town of Hamburg	57.5%	2.5%	14.8%	6.2%	2.9%	16.1%	10,341
Town of Tonawanda	58.3%	2.3%	13.4%	5.3%	2.6%	18.0%	12,833
Erie County, Total	56.5%	2.6%	16.3%	5.8%	2.8%	15.8%	131,933

Table 6.3 breaks applications down by conventional FHA, VA, and Farm Service Agency (FSA)/Rural Housing Service (RHS) status. In general, more than seven of every ten loans Countywide were conventional loans—Cheektowaga, Hamburg, and Tonawanda fell below that threshold, with higher rates of FHA applicants.

Table 6.3: Applications by Grantee and Loan Type, 2013-17

Grantee	Conventional	FHA	VA	FSA/RHA	Total
Town of Amherst	79.2%	15.6%	5.2%	0.0%	19,157
City of Buffalo	72.9%	23.7%	3.4%	0.0%	22,861
Town of Cheektowaga	58.0%	35.2%	6.7%	0.0%	14,797
Erie County Urban Consortium	73.6%	19.1%	6.1%	1.2%	51,943
Town of Hamburg	68.8%	23.0%	8.2%	0.1%	10,341
Town of Tonawanda	64.2%	30.0%	5.8%	0.0%	12,833
Erie County, Total	71.2%	22.6%	5.7%	0.5%	131,933

Table 6.4 summarizes denial rates by race/ethnicity. Countywide, African Americans experience denial at a 2.68-times greater rate than White applicants. In the most extreme case, more than half of all African American applicants in Buffalo between 2013 and 2017 were denied loans.

Table 6.4: Denial Rates by Grantee Community and Race/Ethnicity, 2013-2017

	White		**All Non-White**		**Black**		**Asian**		**Hispanic/Latinx**		**Total**	
Grantee	% Denied	Total	% Denied	Total	% Denied	Total	% Denied	Total	% Denied	Total	% Denied	Total
Town of Amherst	11.4%	13,507	13.1%	5,650	25.2%	745	13.2%	948	16.5%	303	11.9%	19,157
City of Buffalo	19.5%	12,341	32.6%	10,520	50.7%	4,035	24.2%	799	38.3%	931	25.5%	22,861
Town of Cheektowaga	17.3%	10,041	17.4%	4,756	27.5%	1,142	27.1%	295	24.6%	252	17.3%	14,797
Erie County Urban Consortium	14.9%	41,026	13.6%	10,917	26.9%	386	18.4%	528	21.4%	621	14.7%	51,943
Town of Hamburg	15.9%	8,116	10.7%	2,225	21.4%	56	8.8%	57	19.0%	137	14.8%	10,341
Town of Tonawanda	13.7%	9,723	12.4%	3,110	17.4%	253	15.5%	181	20.7%	246	13.4%	12,833
Erie County, Total	15.2%	94,754	19.1%	37,178	40.9%	6,617	18.8%	2,808	27.3%	2,490	16.3%	131,932

The most common reasons for denial are high debt-to-income ratios and poor credit history. Credit history was the main reason for denial for both White (30.1%) and Non-White applicants (38.5%) Countywide; but credit factored into decisions for Non-White applicants at a higher rate.

Table 6.5: Primary Denial Reason by Grantee Community, 2013-2017

Grantee	**Debt-to-income Ratio**	**Employment History**	**Credit History**	**Collateral**	**Insufficient Cash**	**Unverifiable Information**	**Application Incomplete**	**Mortgage Insurance**	**Other**	**Total**
Town of Amherst	31.8%	1.4%	28.1%	17.5%	2.2%	4.0%	14.8%	0.3%	9.9%	1,512
City of Buffalo	24.1%	1.2%	46.3%	16.3%	2.3%	3.9%	5.8%	0.2%	9.8%	3,916
Town of Cheektowaga	35.2%	2.2%	34.2%	13.8%	2.8%	3.4%	8.0%	0.3%	12.2%	1,608
Erie County Urban Consortium	30.1%	1.4%	31.6%	18.7%	2.5%	3.1%	12.5%	0.1%	9.1%	5,030
Town of Hamburg	28.7%	1.4%	33.9%	18.8%	2.7%	2.8%	11.8%	0.0%	7.7%	1,017
Town of Tonawanda	28.6%	1.0%	36.0%	15.8%	3.5%	2.6%	11.9%	0.5%	9.5%	1,118
Erie County, Total	29.0%	1.4%	36.1%	17.1%	2.5%	3.4%	10.3%	0.2%	9.6%	14,201

Whereas Table 6.4 from above identified a disparity in denial rates by race/ethnicity across the County, Table 6.6 shows that those disparities exist at all levels of income. Specifically, for applicants for whom income was reported: (1) A Low-Mod income applicant was defined as an applicant with annual income less than or equal to 80% of the HUD area median income (AMI) for the year during which the application was processed; (2) A Middle income applicant had annual income greater than 80% and less than 120% of the HUD AMI; and (3) a High income applicant's income exceeded 120% of the HUD AMI for the given year. The data show that, regardless of income level, African Americans were much more likely to be denied loans (with the exception of Hamburg). In Buffalo, high income Black applicants were denied at a rate of 42.4%, compared to just 13.1% of White applicants in the same income category. Similar, though much less extreme, disparities were identified for Hispanic/Latinx applicants.

Table 6.6: Denial Rates by Grantee Community, Race/Ethnicity, and Income, 2013-17

	Income Group				**Income Group**		
Town of Amherst	Low-Mod	Middle	High	**Erie County Urban Consortium**	Low-Mod	Middle	High
Asian	21.3%	15.4%	9.2%	Asian	26.4%	25.3%	13.3%
Black	35.0%	27.0%	18.5%	Black	41.3%	13.6%	23.0%
Hispanic/Latinx	12.5%	16.4%	16.1%	Hispanic/Latinx	28.2%	18.6%	17.9%
White	17.0%	11.1%	9.1%	White	22.3%	14.3%	10.7%
City of Buffalo				**Town of Hamburg**			
Asian	24.2%	28.9%	17.1%	Asian	22.2%	0.0%	7.7%
Black	55.2%	41.7%	42.4%	Black	28.6%	23.5%	10.5%
Hispanic/Latinx	40.0%	33.7%	20.4%	Hispanic/Latinx	32.3%	26.5%	8.8%
White	26.6%	16.6%	13.1%	White	23.0%	13.5%	12.7%
Town of Cheektowaga				**Town of Tonawanda**			
Asian	31.0%	21.6%	8.7%	Asian	22.3%	7.9%	0.0%
Black	31.6%	24.0%	23.3%	Black	18.0%	13.4%	25.0%
Hispanic/Latinx	25.0%	20.8%	21.1%	Hispanic/Latinx	24.5%	25.9%	13.6%
White	20.5%	14.0%	13.9%	White	16.3%	12.3%	10.9%

Figure 6.1 shows the distribution of loan denials by census tract, relative to R/ECAPs. At least in the City of Buffalo, the highest denial rates are found in R/ECAPs where the concentrated group is most likely to be African Americans.

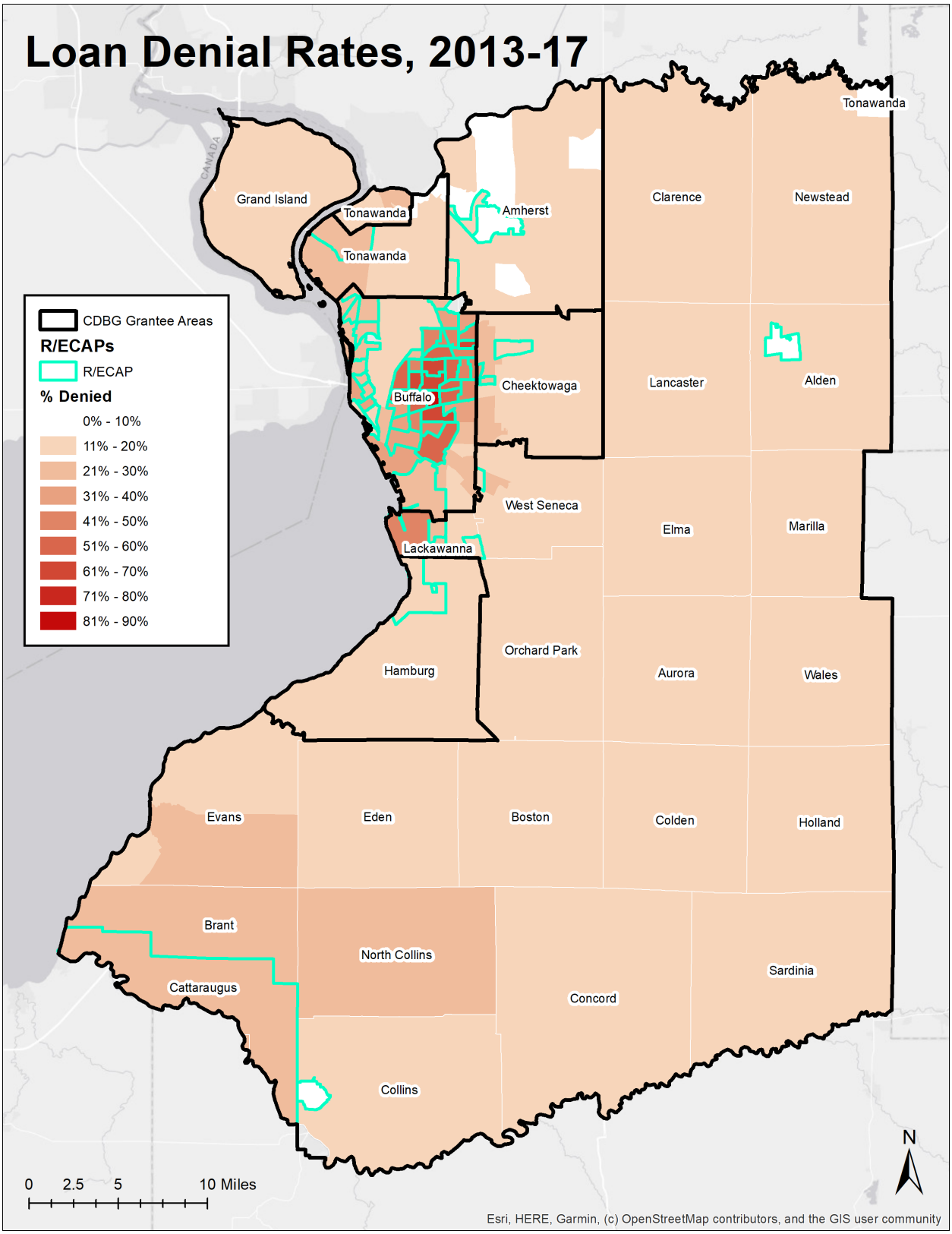

Figure 6.1: HMDA Denial rates by census tract, 2013-17, relative to R/ECAPs

Real Estate Practices

Real Estate Advertising

The Fair Housing Amendments Act of 1988 makes it illegal to include any discriminatory language in any real estate advertising. Additionally, any advertisement can make no indication of preference based on a federally protected class. Much of the local real estate advertising in Erie County is published by the Bee Group, which owns local papers in many Erie County communities, including:

- Amherst
- Cheektowaga Bee
- Depew Bee
- West Seneca Bee
- Orchard Park Bee
- Ken-Ton Bee (serving the Village of Kenmore and the Town of Tonawanda)
- East Aurora Bee
- Lancaster Bee
- Clarence Bee

These newspapers also publish public notices regarding HOME and CDBG programs, public hearings and meetings, and other public notices. All of the Bee Group newspapers include real estate advertising, along with a website dedicated to real estate advertising.

A review of real estate advertising of these newspapers was conducted to determine if any discriminatory language was present. One feature on the website was a section called Legal Center that provided information related to legal issues surrounding real estate and resources for prospective homebuyers. A review of ads found no discriminatory language in the reviewed ads.
A review of the *Buffalo News,* the other major newspaper also showed no indication of discriminatory language in real estate ads.

Additionally, stakeholders and participants in the town hall meetings did not identify real estate advertising as an issue. Records from HUD indicated discriminatory advertising in several complaints that were filed as below:

- Erie County – 8 complaints
- City of Buffalo – 2 complaints
- Town of Amherst – 3 complaints
- Town of Cheektowaga – 0 complaints
- Town of Tonawanda – 0 complaints

The complaints do not specify who these complaints were filed against, but it appears these focus on landlords or owners rather than newspapers and other media.

Real Estate Agency Practices

Licensed realtors in New York are required by law to complete three hours of continuing education focused on fair housing law. This policy ensures realtors understand fair housing policy and requirements for their practice. The Buffalo Niagara Association of Realtors (BNAR) provides this education to area realtors on a generally monthly basis to ensure access for agents in the area. BNAR also has a 'Fair Housing Declaration' that all agents must abide by to be members. This includes the responsibility to affirmatively further fair housing through the following practices:

- Providing equal professional service without regard to the race, color, religion, sex, handicap, familial status, national origin or sexual orientation of any prospective client, customer, or of the residents of any community
- Keeping informed about fair housing law and practices
- Developing advertising that indicates that everyone is welcome, and no one is excluded
- Informing clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information
- Refusing to tolerate non-compliance
- Taking a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law, and
- Developing and implementing fair housing practices at the corporate level

MLS listings are monitored to ensure they do not include discriminatory language as well. Discriminatory practices by realtors were not identified as an issue during the public engagement process, and a review of fair housing complaints did not identify realtor practices as a basis of complaints. Based on this analysis, it appears mortgage practices may be an impediment to fair housing, but other real estate practices are not identified as an issue.

VII. Fair Housing Profile

A number of organizations provide fair housing services to Erie County residents including:

- Housing Opportunities Made Equal (HOME)
- Legal Aid Bureau of Buffalo
- Neighborhood Legal Services
- Fair Housing Officers in each jurisdiction

Residents are able to receive education and counseling on tenant rights and homebuyer education. Landlords can receive education about fair housing programs and their responsibilities to their tenants. Additionally, these organizations provide an avenue for investigating and processing fair housing complaints for residents and ensuring appropriate resolutions. This section will provide a discussion of the Fair Housing structure across Erie County, as well as reviewing fair housing complaints that have been filed with local organizations, the State of New York Human Rights Division, and HUD.

Existence of Housing Discrimination Complaints

Access to Fair Housing is protected by laws at the Federal, State, and local levels (see Chapter 2 for a discussion of these laws). However, many residents are unaware of their rights to protection and so never file a complaint when they experience discrimination in the housing market. This may be because those affected may not be aware that housing discrimination is illegal, or they may believe that no action will be taken in response to a complaint. The 2018 Fair Housing Trends Report, produced by National Fair Housing Alliance, showed that despite an overall increase in complaints, fewer complaints were processed by State and Federal agencies tasked with this responsibility. In order to further fair housing per the Fair Housing Act, proper response to fair housing complaints should be a priority.

It is important to note that the different laws protect different classes of individuals. The Federal law protects on the basis of race, color, religion / creed, national origin, sex, disability, and familial status. New York's Fair Housing law protects those characteristics and adds sexual orientation, military status, age, and marital status. Erie County recently passed its own Fair Housing Law that adds source of income, gender identity, and citizenship / immigration status to the protected classes. The Towns of Hamburg and West Seneca fair housing laws currently protect the same classes of people as the State law, with the addition of source of income. These laws are intended to ensure access to housing for all residents; however, if residents do not know their rights, or the process for filing a complaint, they will not receive the benefit of these laws. That is why the services of local housing organizations are so important to provide outreach and education to residents about their rights and access to legal protection.

Housing Complaint Process

Per the Erie County Fair Housing Law, every city, town, and village within Erie County now has a designated (and trained) Fair Housing Officer. Contact information for these individuals can be found on the Erie County Fair Housing website. Additionally, HOME and Neighborhood Legal Services serve as conduits for fair housing complaints.

Resolution of complaints begins with an informal resolution process. Fair Housing Officers will work to resolve the issue through a conference, conciliation, or persuasion between the parties. If this does not resolve the issue, a formal complaint will be filed with the State Division of Human Rights and HUD. The Town of Hamburg processes its own fair housing complaints, using fines and the revocation of rental licenses as the enforcement mechanism.

Responses from community meetings indicates that discrimination, particularly for disabled residents and Section 8 voucher holders, remains an issue. It is important to ensure adequate outreach and education to Erie County residents to ensure they understand their rights and the process for addressing discrimination. It is also vital to educate landlords on their responsibilities. As the new Erie County Fair Housing Law comes into effect, especially with the new focus on Fair Housing Officers at the local level, there may be a change in how fair housing complaints are identified and processed and an improvement in access to housing for residents across the County.

Complaints to US Department of Housing and Urban Development

Violations of the Federal Fair Housing Act are processed by the Office of Fair Housing and Equal Opportunity at HUD. Complaints from January 2015 through July 2019 were acquired for this report for all jurisdictions in Erie County reporting to HUD. This includes the City of Buffalo, the Towns of Amherst, Cheektowaga, and Tonawanda, and the rest of Erie County. A total of 112 complaints were processed during that time.

Table 7.1: Total Complaints to the Office of Fair Housing and Equal Opportunity, Jan. 2014-July 2019

Total Complaints January 2014 – July 2019: 145					
	Erie County	**City of Buffalo**	**Amherst**	**Cheektowaga**	**Tonawanda**
Total Complaints	47	74	12	9	3
Basis of Complaint					
Disability	23	27	6	3	0
Familial Status	2	8	4	0	0
National Origin	5	7	0	1	1
Race / Color	17	2	2	4	2
Religion	0	1	0	0	0
Retaliation	0	0	0	0	0
Sex	1	8	1	1	0

As can be expected, the majority of reported complaints had multiple bases, the table above counts them by the first listed issue from the HUD report. Disability was the most common first issue (48%) identified as the reason for complaint. It was also identified as a secondary issue in a significant number of other complaints as well. This pattern is supported by input from the public engagement process that indicated disabled residents struggle to find appropriate housing in Erie County. Race was the second most common issue (19%) and a secondary issue again in many complaints.

Most of the complaints came from the City of Buffalo, which is not surprising given that most affordable housing is found in the City. The Urban Consortium communities had the second highest level of complaints. With the adoption of the Erie County Fair Housing law, there may be more complaints going forward as more residents recognize their rights to fair housing and have a more open process to follow.

For the filed complaints, 86 (59%) were closed with no cause determined, while another 17 (12%) were settled through conciliation. Of the remaining, five resulted in a FHAP judicial consent order, 4 were dismissed for lack of jurisdiction or judicial order, nine are still open, and the rest were withdrawn after compliance or complainant did not cooperate with the proceedings. The significant amount completed through conciliation shows the effectiveness of this process to ensure tenants' needs are being met while landlords and others learn appropriate fair housing behaviors going forward. It is important to

note that filed complaints do not provide a complete picture of housing discrimination across Erie County. There are likely incidences of discrimination that are not reported yet contribute to a barrier to residents finding appropriate housing.

Complaints to Housing Opportunities Made Equal (HOME)

HOME is a non-profit organization that has been providing fair housing services to Erie County residents and landlords. Erie County has retained HOME to provide fair housing services as well as assist in implementing the County's fair housing law. Data provided by HOME shows the number of complaints processed through that organization from 2015 through 2018, the most recent available.

Table 7.2: All Complaints Filed with HOME, 2015-18

	2015	2016	2017	2018
Total Complaints	195	177	185	207
Basis of Complaint				
Race	48	41	26	31
Religion	1	5	0	0
National Origin	15	20	7	5
Sex	9	10	10	5
Marital Status	3	8	4	6
Disability	49	62	49	29
Children	23	34	79	35
Age	6	19	31	7
Source of Income	88	58	50	93
Sexual Orientation	2	4	3	0
Military Status	0	0	0	1
Gender Identity	3	2	5	3
Other	7	5	5	4

Source of income is the biggest source of complaints to HOME over the last several years, by a significant margin. This issue is supported by comments from the public engagement, which indicate residents can have issues with landlords not accepting vouchers, often for deposits, which creates a significant barrier. Disability, presence of children, and race are consistently identified as a source of discrimination, which again correlates with public input. Children and source of income are not considered a protected class by HUD but are part of the State law and Erie County's new law.

In 2018, of reported complaints, 26 resulted in conciliations, where both parties came to an agreement to settle whatever issue caused the complaint. An additional 10 resulted in legal referrals. Settlements included $15,910.93 in fines and settlements, 12 units of housing retained, 14 policy changes, and 3 fair housing trainings. With HOME being retained to assist Erie County with enforcement of its fair housing law, it is likely that these numbers may increase significantly going forward.

Complaints to New York State Division of Human Rights

Data provided by the New York State Division of Human Rights included complaints for the years 2015 – 2019. Over that time period, a total of 104 complaints were made to this office. The nature of the complaints was not included; however, the resolution of the cases is available and the results are below.

Table 7.3: Complaints filed with NYDHR, 2015 - 19

Total Complaints	104
Resolution of Complaints	
No Probable Cause Found	61
Lack of Jurisdiction	10
Pre-Determination (Conciliation Closed)	10
Withdrawn with Benefits	10
Withdrawn without Benefits	3
Complaint Dismissed	10

As noted, the majority of complaints were dismissed, either due to lack of jurisdiction or no probable cause found.

Complaints to City of Buffalo Fair Housing Officer

The City of Buffalo has a Fair Housing Officer tasked with assisting city residents with a variety of issues related to housing. This includes providing training, outreach, and education to tenants, landlords, and organizations involved with housing in the city. The officer is also tasked with investigating fair housing complaints. The first step, once probable cause is found, is to attempt to resolve the case through conciliation. If this is not successful, cases are referred to the city's Law Department for litigation.
The Fair Housing Officer provided the most recent annual report, which includes data from November 2018 through March 2019. In this period, there were nine cases processed. Of these, probable cause was found in seven, which resulted in three being resolved through conciliation and three referred for litigation. No information is available on the final case, it may still be in process.

Assessment of Fair Housing Organizations and Ordinances

Local Fair Housing Ordinances

A number of jurisdictions have local fair housing laws that expand protections to a wider variety of residents than the Federal and State laws. These local ordinances provide an avenue for residents to pursue issues with landlords and others who discriminate against identified protected classes. The City of Buffalo, and Towns of Hamburg and West Seneca have their own fair housing laws that offer broader protection against housing discrimination than the Federal or State laws as discussed above. The Town of Hamburg also provides a density bonus to developers providing a percentage of affordable units. Erie County passed a fair housing law in April 2018 that covers all of the County and expands protected classes from the Federal and State laws as discussed above. The County has partnered with HOME to enforce this new ordinance and now every jurisdiction across Erie County has an identified fair housing officer to serve as an advocate at the local level. The new law will serve to improve fair housing access across Erie County and potentially help to improve access to affordable housing in all jurisdictions in the County.

Fair Housing Organizations

A number of organizations across Erie County provide a variety of services related to fair housing. Housing Opportunities Made Equal is the primary service provider and assists local governments with enforcing fair housing laws as well as providing education, counseling, and paralegal services for tenants, landlords, homebuyers, and others involved in housing issues. HOME also works with organizations to provide language access to Erie County residents for whom English is not their primary

language. Another key partner for HOME is the Buffalo Urban League, which targets mortgage discrimination and predatory lending, along with foreclosure prevention and other assistance. Neighborhood Legal Services provides assistance to disabled and low-income residents and has a housing unit specifically to help those affected by housing discrimination. Additional organizations that do not have an explicit fair housing role also provide assistance and are an avenue for outreach for fair housing including:

- Erie County Fair Housing Partnership
- University District Community Development Association
- Hispanics United
- Arab-American Community Center for Economic and Social Services (ACCESS)
- Homeless Alliance of Western New York
- People, Inc.
- Lackawanna Community Development Corporation
- Lackawanna Community Housing Development Corporation
- Southtowns Rural Preservation Corporation
- Belmont Housing Resources for WNY
- YWCA

The Erie County Fair Housing Partnership is a non-profit started in 1997 representing local governments, non-profits, and the private sector. It provides free fair housing presentations to residents of all ages and supports advocacy, education, and outreach across Erie County. The other listed groups provide micro-loans, fair housing counseling, and other assistance in partnership with local jurisdictions and organizations. These organizations particularly target protected classes as defined by Federal, State, and local ordinances making them key partners in ensuring fair housing access. The role of organizations and non-profits is a critical piece to ensuring fair housing access to residents of Erie County and they are a valuable partner to local governments in this effort.

VIII. Impediments to Fair Housing

Despite the progress made by local governments, non-profits, and others in improving access to affordable housing (See Chapter 9), there are impediments that continue to affect renters and prospective homebuyers in the region. This chapter will summarize the key impediments identified in the analysis and provide strategies to mitigate them. Private and public sector practices create barriers, so it is not simply a question of local governments changing their policies. Examples of impediments include restrictive zoning requirements, including large lot sizes or inadequate land zoned for multi-family, lack of transit options, and resistance to new development from elected officials and current residents. Change will require engagement across jurisdictions, realtors, banks and other lenders, non-profits, and the public to implement the strategies from this report and create an environment where all potential residents can find appropriate, affordable housing whether they require public assistance, or simply require a safe, affordable home for their family.

Summary of Impediments

NIMBYism

A common theme in any housing discussion is Not In My Backyard (NIMBY) sentiment. Residents are often opposed to any proposed development they believe may change the character of their neighborhood and / or affect existing home values. This is especially true when discussing affordable housing. There is often a knee jerk response to this that can make the development process much more difficult and often stop it outright. NIMBYism is not always limited to residents. Community leaders, reflecting the sentiment of their constituents can also embrace NIMBYism and can adopt policies and regulations that impede housing development. Additionally, a NIMBY attitude, even if not adopted as policy, can be expressed through the development approval process and create barriers that slow down or even derail approval of unwanted projects.

During the public engagement process, multiple focus groups identified NIMBYism as a challenge across Erie County. This includes resistance to multi-family projects in general in many jurisdictions, and specific resistance both from residents and decision-makers towards affordable housing projects, homeless services, and housing for disabled residents specifically. Despite the majority of comprehensive plans including goals about expanding housing options, increasing housing diversity, and encouraging affordable housing, ordinances and policies remain a barrier to actually creating this housing. Local governments may have multi-family districts in their zoning ordinance, but very limited parcels are zoned for that use. Others put restrictions like requiring special use permits for multi-family projects. Others have parking restrictions, design standards, and other regulations that increase the cost of housing, making it difficult for builders to create affordable units. These policies are not overtly NIMBY, but they do serve to make it much more difficult to build affordable housing in these communities.

Participants in the public meetings and stakeholder workshops identified NIMBYism as a challenge. This was especially critical for the homeless advocacy organizations and those dealing with halfway houses and similar projects. Community members, and many community leaders, are unwilling to support these necessary services, which leads to a concentration of these facilities in the few spaces where resistance is minimal. This contributes to a concentration of poverty and other social challenges in these areas. The key to mitigating NIMBYism is education and transparency. Residents and decision makers need to be informed from the beginning about proposed projects and provided with clear information regarding potential impacts from the projects. Additionally, community leaders and decision makers need to lead the charge in addressing misinformation and scare tactics that are often employed to derail projects.

Additionally, municipalities need to utilize the recommendations in this report to remove policies and regulations that may impede the development of needed housing and services. Additionally, there should be an effort to educate decision makers and community leaders on the benefits of ensuring housing diversity and access to needed services and how this will have long term benefits for the community. This will help insulate against local resistance and allow for projects to move forward that will benefit low income residents and others in the community.

Homelessness

An area of concern among housing advocates and service organizations is homelessness. The 2019 Point in Time Report required by HUD found 662 individuals experiencing homelessness in the County. Because of a lack of services in the suburban communities, homelessness is concentrated in City of Buffalo and inner ring suburbs. Homeless advocates identified barriers to needed supportive housing development and other support services in suburban communities, which further serve to concentrate poverty. Service providers identified a significant need for transitional and supportive housing to address the challenges of mitigating homelessness, and the need to expand homeless services and housing options across Erie County to ensure access and opportunity for this population. Erie County uses a $231,000 grant from HUD in partnership with Restoration Society, Inc. to assist approximately 50 people each year with Rapid Re-Housing assistance and direct payments to landlords to assist those at risk of becoming homeless.

Transportation, Housing, and Employment Linkages

The challenge of affordable housing goes beyond simply the number of units or vouchers that are available. Location of housing is critical, as this affects access to employment, services, retail, and other needs. Location was a key impediment identified during the public engagement process, as participants ranging from disability service organizations, fair housing activists, and providers all identified transportation as an issue. Participants noted that the focus has been on expanding transit options rather than addressing housing shortages in desirable areas.

According to the 2018 American Community Survey, 81.5 percent of County residents drove alone to work, while 6.9 percent carpooled. The remainder relied on public transportation, walked or cycled, or worked from home. Across Erie County, 22,624 workers aged 16 years or older have no access to a vehicle. According to the Partnership for the Public Good report *Poverty in Buffalo: Causes, Impacts, Solutions* published in 2018, 58 percent of jobs in the region were inaccessible without an automobile. This limits opportunity for those without a car to access employment options, especially with the concentration of affordable housing in the City of Buffalo and first ring suburbs.

Erie County is served by the Niagara Frontier Transportation Authority (NFTA). Service is focused on the City of Buffalo, where frequent service provides excellent access for those living and working within the City. Additionally, express service covers areas in the first ring suburbs, providing efficient access for those working in downtown during regular business hours. However, for those working retail and other jobs that require evening or weekend work, efficient access can be an issue when express buses are not available. Outside of the inner ring suburbs, service becomes increasingly less frequent and accessible. A particular issue is service between the more suburban communities across Erie County. This is a challenge because it essentially excludes many jobs from those without access to an automobile. Stakeholders indicated the focus has been on working to expand transit options rather than encouraging more housing development in areas where employment is increasing. Despite attention paid to transit, it remains an obstacle.

To highlight some of these issues Figure 8.1 shows the change in job density throughout Erie County from 2010 to 2017, and Figure 8.2 shows the same map with NFTA routes overlaid onto it. Notably, NFTA routes have changed in the past five years—routes that existed in 2014 and are no longer in service are shown in a different color on the map.

The jobs data summarized here come from the U.S. Census Longitudinal Employer Household Dynamics (LEHD) program, specifically from the LEHD Origin-Destination Employment Statistics (LODES) Workplace Area Characteristics (WAC) tables for New York State. An interactive version of the dataset can be accessed at https://onthemap.ces.census.gov/. The data for NFTA's routes and stops are available at: https://transitfeeds.com/p/niagara-frontier-transportation-authority/230.

Tables 8.1 and 8.2 summarize changes in job counts in each of the six Grantee communities with respect to two considerations: location in a R/ECAP (Table 8.1), and location within a ¼ -mile buffer of an NFTA stop (Table 8.2). Overall, the County experienced a net increase of nearly 4,200 jobs between 2010 and 2017. That growth was concentrated in the Urban County.[57] Per the LODES WAC tables, the Amherst and Buffalo Grantee communities experienced net decreases in job counts between 2010 and 2017, while Cheektowaga, Hamburg, and Tonawanda all experienced net growth. With the exception of Cheektowaga, all Grantee areas that experienced job growth were associated with faster growth in R/ECAPs compared to outside of R/ECAPs—perhaps indicating that new opportunities are being created in challenged neighborhoods. Likewise, in Buffalo, where the LEHD reports an overall net decrease in jobs between 2010 and 2017, R/ECAPs *added* 640 jobs. In Amherst, however, the data show that an average of more than 500 jobs were lost annually in R/ECAPs between 2010 and 2017.

Table 8.1: Change in Jobs, 2010-17, by Grantee Community and Location in R/ECAP

	2017			Absolute Change, 2010-17			% Change, 2010-17		
Grantee	**Not in R/ECAP**	**In R/ECAP**	**Total**	**Not in R/ECAP**	**In R/ECAP**	**Total**	**Not in R/ECAP**	**In R/ECAP**	**Total**
AMHERST TOWN	87,349	12,858	100,207	-96	-3,722	-3,818	-0.1%	-22.4%	-3.7%
BUFFALO	89,631	56,494	146,125	-1,930	640	-1,290	-2.1%	1.1%	-0.9%
CHEEKTOWAGA TOWN	47,279	1,231	48,510	3,008	-1,370	1,638	6.8%	-52.7%	3.5%
ERIE COUNTY - URBAN COUNTY	118,405	8,495	126,900	70	5,243	5,313	0.1%	161.2%	4.4%
HAMBURG TOWN	19,260	3,093	22,353	-356	782	426	-1.8%	33.8%	1.9%
TONAWANDA TOWN	27,669	5,401	33,070	697	1,211	1,908	2.6%	28.9%	6.1%
Erie County, Total	**389,593**	**87,572**	**477,165**	**1,393**	**2,784**	**4,177**	**0.4%**	**3.3%**	**0.9%**

[57] Specifically, growth was driven by a doubling of the job count in the Alden county subdivision, where the Erie County Correctional Facility is located.

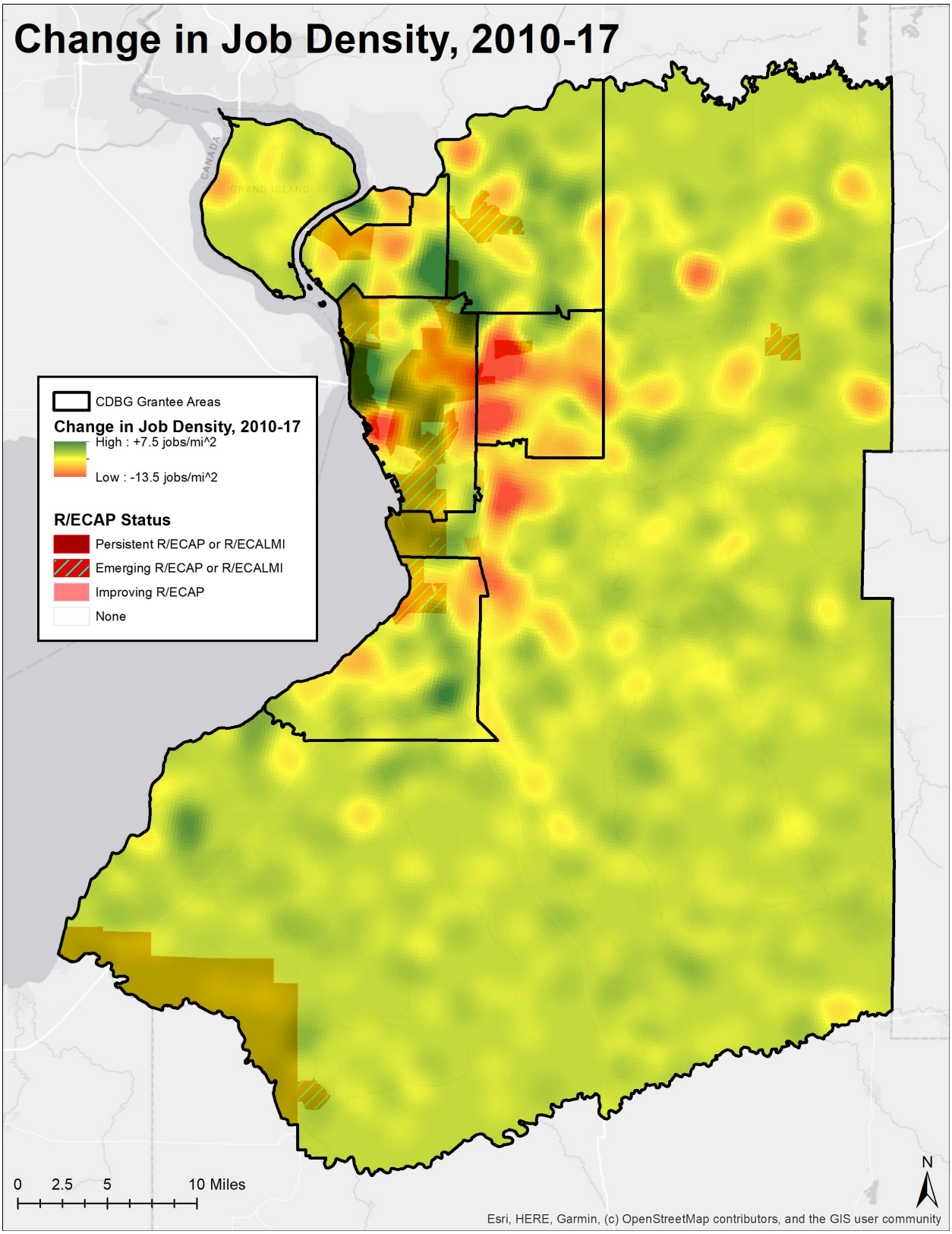

Figure 8.1: Change in job density, 2010-2017 (source: LEHD LODES WAC table)

While four of six Grantee communities have added jobs in R/ECAPs since 2010, only two communities (Cheektowaga and the Urban County) experienced net job growth within a quarter mile of NFTA stops. One possible reason for decrease in this measure of job accessibility is that NFTA eliminated selected routes and stops within the past five years—the most notable elimination is the route that connected Buffalo to the R/ECAP in Alden, shown in purple in the northeast portion of Figure 8.2. Despite the sizable job growth that occurred in that R/ECAP since 2010 (where the Erie County Correctional Facility is located), the NFTA no longer offers a route to that destination. In other cases, as mentioned above, public transportation services are provided infrequently, or only available during "regular" Monday through Friday working schedules.

Table 8.2: Change in Jobs, 2010-17, by Grantee Community and Proximity to NFTA Stop

	2017			**Absolute Change, 2010-17**			**% Change, 2010-17**		
Grantee	**Not within 0.25-mi of NFTA Stop**	**Within 0.25-mi of NFTA Stop**	**Total**	**Not within 0.25-mi of NFTA Stop**	**Within 0.25-mi of NFTA Stop**	**Total**	**Not within 0.25-mi of NFTA Stop**	**Within 0.25-mi of NFTA Stop**	**Total**
AMHERST TOWN	26,570	73,637	100,207	1,226	-5,044	-3,818	4.8%	-6.4%	-3.7%
BUFFALO	6,057	140,068	146,125	-670	-620	-1,290	-10.0%	-0.4%	-0.9%
CHEEKTOWAGA TOWN	11,681	36,829	48,510	-1,662	3,300	1,638	-12.5%	9.8%	3.5%
ERIE COUNTY - URBAN COUNTY	85,909	40,991	126,900	3,833	1,480	5,313	4.7%	3.7%	4.4%
HAMBURG TOWN	10,290	12,063	22,353	1,875	-1,449	426	22.3%	-10.7%	1.9%
TONAWANDA TOWN	10,952	22,118	33,070	2,075	-167	1,908	23.4%	-0.7%	6.1%
Erie County, Total	151,459	325,706	477,165	6,677	-2,500	4,177	4.6%	-0.8%	0.9%

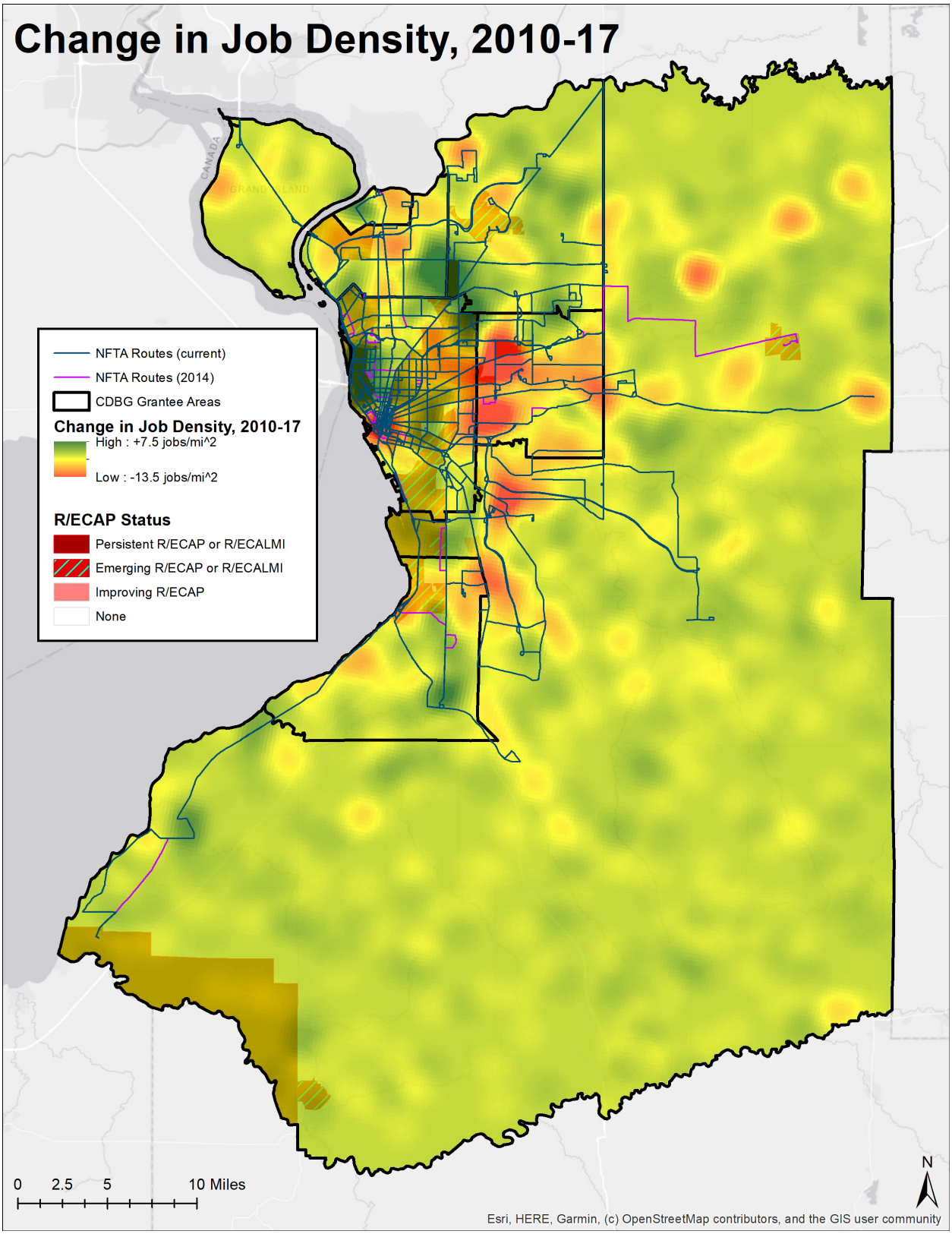

Figure 8.2: Change in job density, 2010-2017, relative to public transit routes (sources: LEHD LODES WAC table; NFTA)

Insufficient levels of public transit service disproportionately affect communities of color and foreign-born residents in all six Grantee communities. Table 8.4 summarizes levels of public transit use for commuting to work for the County's largest racial and ethnic groups, for all Grantee areas. In all Grantee areas, African Americans have the highest reliance on public transit for commuting to work, and foreign-born workers use public transit at nearly twice the rate of U.S.-born workers throughout the County. One area where these disparities have particular impacts on quality of life is in commuting time. Table 8.3 shows the percentage of all workers and public transit commuters, by Grantee area, who have 30-plus and 60-plus minute commutes. In general, public transit commuters are two- to three-times more likely than an average worker to have a 30-minute-or-longer commute, and they are between five-times (Buffalo) and twelve-times (Hamburg) more likely than an average worker to have a 60-minute-or-greater commute.

Table 8.3: Public Transit Commute Times Relative to Grantee Community Averages (source: 2013-17 ACS)

	% With 30+ Minute Commute		**% With 60+ Minute Commute**	
	All Workers	**Public Transit Commuters**	**All Workers**	**Public Transit Commuters**
Amherst	18.8%	48.4%	2.0%	12.2%
Buffalo	21.9%	66.2%	4.5%	22.8%
Cheektowaga	16.8%	46.7%	2.3%	14.0%
Erie County - Urban County	31.5%	59.1%	3.0%	19.3%
Hamburg	32.4%	74.1%	3.1%	38.6%
Tonawanda	18.6%	68.4%	2.4%	16.4%
Erie County, Total	24.9%	63.9%	3.1%	21.5%

In addition to the uneven patterns of job-transit linkages illustrated above, transit access for disabled residents was identified by several stakeholders as a regional challenge. The lack of transit options in the suburban communities and rural areas creates a significant burden for this population. A number of providers offer para-transit service for elderly and disabled residents in Erie County, including NFTA, Rural Transit Service (a volunteer led community service), and the Going Places program for seniors run through Erie County. These services help to fill the gap but cannot replace dedicated transit service for efficient service for disabled residents.

Table 8.4: Public Transit Usage for Commuting, by Race, Ethnicity, and Nativity (source: 2013-17 ACS)

	Amherst		Buffalo		Cheektowaga		Erie County - Urban County		Hamburg		Tonawanda		Erie County, Total	
	# of Workers	% Public Transit	# of Workers	% Public Transit	# of Workers	% Public Transit	# of Workers	% Public Transit	# of Workers	% Public Transit	# of Workers	% Public Transit	# of Workers	% Public Transit
White	48,819	0.9%	59,532	5.4%	37531	0.7%	149,967	0.7%	28,951	1.0%	33,790	1.7%	358,590	1.6%
Black	3,852	7.1%	33,350	20.6%	4,252	8.6%	1,706	6.1%	301	8.3%	1,299	9.2%	44,760	17.4%
Asian	4,520	7.7%	4,950	18.6%	999	1.5%	1,679	0.0%	169	0.0%	532	4.3%	12,849	10.2%
Hispanic/ Latinx	1,921	3.8%	9,566	13.8%	790	1.8%	3,038	1.2%	477	0.0%	1,128	3.0%	16,920	8.7%
Born in U.S.	52,340	1.5%	98,495	11.2%	41,833	1.5%	152,341	0.7%	29,216	1.0%	35,113	2.1%	409,338	3.6%
Foreign Born	7,518	5.0%	10,284	13.7%	2,248	2.6%	5,837	0.9%	913	2.7%	2,028	2.5%	28,828	6.9%

Public Impediments

A detailed discussion of impediments can be found in Chapter 10, where a plan for each community is presented. Impediments can be defined as policies and practices that affect the availability of housing choice based on identified protected characteristics. A variety of impediments have been identified in the development of this report, including many that have carried over from the most recent AI completed in 2015. This section provides a summary of common impediments identified across Erie County.

In terms of public policy, the biggest impediment to affordable housing across Erie County is the policies and regulations that make it much more difficult to build multi-family, townhomes, duplexes, and even higher density single family homes. Despite planning documents that explicitly identify housing diversity as a challenge, communities continue to leave in place regulations that limit the building of new housing. As discussed above, many jurisdictions use zoning to restrict land availability for multi-family construction. Others put additional barriers such as special use permits, high parking minimums, design standards, and other requirements that drive up the time and cost for development. If affordable housing is a priority, a concerted effort needs to be made to address these barriers across jurisdictions so that Buffalo and the inner ring suburbs do not continue to bear the burden of providing affordable housing for the entire county.

A second impediment is the lack of transit outside of the urban core. As discussed in detail above, the majority of jobs in Erie County are not available to people without access to an automobile. This disproportionally affects the minority population of Erie County, and in particular the growing refugee and immigrant population. Expanding transit is not the only solution, allowing more housing development in proximity to employment centers can reduce the challenge of access. Disabled residents also struggle with a lack of transit options, making access to services and employment opportunities more difficult.

Advocacy groups and service organizations identified the challenge they face in siting group homes. This is an important housing option for disabled residents and others, and lack of access to group homes places a burden on those in need. Very few zoning ordinances across the County include group homes as an allowed use, even with a special use permit. This means organizations working to open group homes can struggle to find suitable locations and communities can make the process difficult because this use is not defined in their ordinance. Ensuring group homes are identified in the ordinances and included as use by right, or at least with a special use permit would help providers identify areas to locate these facilities and ensure they are available for those residents who need them.

Deteriorating homes, including the presence of mold and / or lead, is an issue, particularly in older homes. Landlords are often less than diligent in maintaining and updating homes, leaving low income renters to deal with these issues. Stakeholders identified more aggressive code enforcement as a need in many jurisdictions. Local governments have an obligation to protect public health, safety, and welfare through the enforcement of building codes and other regulations to maintain safe homes.

A lack of awareness of fair housing laws and tenant rights is another challenge. Tenants are often unwilling to complain about unsafe conditions or other issues with their housing out of fear of retaliation, or because they do not know they have an avenue of support to do so. Erie County has a number of organizations involved in fair housing outreach and education, so it is vital to maintain those partnerships. Language access can be another issue as the population of refugees and immigrants continues to increase. Housing organizations and local governments need to make a specific effort to provide information to residents through a variety of media and avenues to ensure all residents know their rights and the process for getting assistance when they face discrimination or other barriers to access housing.

There is an overall shortage of funding both for direct provision of housing as well as for Section 8 vouchers. This is largely because of cutbacks at the Federal level, which is the source of most housing funding. The waiting lists for Section 8 vouchers for the three providers in Erie County have been closed for over a year, with thousands waiting up to seven years to get a voucher. Although this is an issue that falls outside the direct control of local government, continued advocacy and outreach to elected officials may push for additional funding to be made available.

Private Impediments

Stakeholders identified the issue of landlords discriminating against tenants, particularly those using Section 8 vouchers and deposit vouchers as a barrier. The recently adopted Erie County Fair Housing Law, along with fair housing laws in Buffalo, West Seneca, and Hamburg make discrimination based on source of income illegal. Section 8 voucher holders are empowered to bring cases forward based on source of income discrimination. Enforcement of this law, particularly in the remaining jurisdictions in Erie County not covered by their own law should mitigate this issue. Continued outreach and education should be conducted to ensure landlords are aware of the new law and are no longer refusing Section 8

tenants. A second landlord issue is the increasing number of absentee landlords who may be less attentive to maintenance and upkeep of their properties. They may also be less responsive to tenant communication and let negative conditions in their properties continue. Code enforcement, and strict adherence to rental registration and inspections, and related policies can help reduce these issues. Housing service organizations can continue to provide education and training to landlords to ensure they understand their responsibilities to their tenants to provide safe and adequate housing.

Minority mortgage applicants are much more likely to be denied a mortgage across income levels, which may indicate discrimination in lending practices. This is the primary private impediment identified in this report. Real estate practices do not seem to be an issue based on filed complaints and analysis of practices. Local housing organizations and jurisdictions should continue to work with lending organizations to reduce the unfairness in lending practices.

IX. Progress Since Prior AI

A summary of common impediments across Erie County can be found in Chapter 8. This chapter will focus on specific actions that can be undertaken by jurisdictions that receive HUD funding and are part of this Analysis of Impediments report. These recommendations are intended to provide guidance to policy makers and organizations involved in fair housing activities and to ensure compliance with applicable laws and expectations for HUD recipients. This section will supplement the Consolidated Action Plan being prepared in parallel with this report.

Progress Made Since Previous AI in Erie County

Goal: Strengthen fair housing enforcement activities throughout Erie County

Erie County adopted a Fair Housing ordinance in April 2018 that expands fair housing protection to more residents than Federal and State laws. Protected classes include:

- Age
- Color
- Religion
- Sex
- Race
- Marital status
- Disability
- National origin
- Source of Income
- Sexual Orientation
- Gender Identity
- Military Status
- Familial Status
- Immigration / Citizenship status

This new law complements existing fair housing ordinances in the City of Buffalo, and the towns of Hamburg and West Seneca. Implementation of this law will expand access to fair housing by ensuring residents are not facing discrimination as they look for housing opportunities. It will be necessary to continue education and outreach to landlords, realtors, and others to ensure they are aware of the ordinance and are abiding by its requirements.

Goal: Expand housing choice for members of the protected classes and other low income households to areas outside of racially/ethnically concentrated areas of poverty

Enforcement of the Fair Housing ordinance will reduce discrimination and expand options for low income residents.

Goal: Seek a balance between creating affordable housing opportunities outside of R/ECAPs and revitalizing R/ECAPs to improve the quality of life for people who live there

Erie County has utilized funds to rehabilitate homes across the County and has improved the prioritization process which has led to more homes being rehabilitated under the program.

Progress Made Since Previous AI in the City of Buffalo

Goal: Remove barriers to fair housing opportunity

The recently adopted Green Code reduces the barriers to the development of group homes across the City. The primary benefit is to treat small group homes the same as any single-family home, allowing them as a use by right in appropriate zones. Additionally, it provides for more flexibility and efficiency in the development process to reduce costs and delays in development projects.

Goal: Reduce concentration of voucher holders in racially concentrated areas of poverty

Buffalo Municipal Housing Authority provides Section 8 vouchers to City residents, along with Belmont and RAC that serve the rest of Erie County. Because of limited availability, the majority of vouchers are utilized in the City, even those managed by Belmont and RAC. Section 8 providers are offering exceptions that allow voucher holders more flexibility to rent in higher cost communities to help distribute these residents more equitably across the County.

City of Buffalo also participates in the One Region Forward effort that provides a regional approach to challenges. Addressing housing challenges is a key goal in the One Region Forward plan, which can help to open opportunities for affordable housing to be created outside of existing concentrations in Buffalo.

Goal: Lack of centralized housing administration

Buffalo has a Fair Housing Officer, who is tasked with administering fair housing policies. The officer also serves as a resource for residents facing discrimination, working to address discrimination complaints. Additionally, the officer works to implement housing plans adopted by the City, including the past Analysis of Impediments and Consolidated Action Plan. Centralizing administration makes it easier for residents to access assistance when needed and provides someone to take responsibility for achieving community housing goals.

Goal: Poor condition of housing stock

Buffalo utilizes HOME and CDBG funding for a range of housing improvements. No-interest loans are provided to qualifying homeowners to rehabilitate their properties. Lead abatement is another priority to ensure homes are safe for families. The City uses funding to demolish dilapidated homes to reduce blight and improve quality of life for residents. Funding is also used to assist first-time homebuyers to purchase homes, which reduces vacancies and mitigates blight associated with vacancies.

Goal: Availability of decent, affordable rental units

The 2018-2019 Action Plan report indicated that HOME and CDBG funding were used to rehabilitate 28 rental units and assist in the development of eight projects adding nearly 200 affordable rental units to the market. These projects show that Buffalo is committed to expanding rental opportunities in the City.

Goal: Persistence of housing discrimination

Buffalo works with community organizations and partners to reduce housing discrimination. Having a Fair Housing Officer provides centralized supervision of these activities and a more efficient process for residents to file complaints and obtain enforcement of fair housing regulations. The adoption of the Erie County fair housing law provides further enforcement opportunities for addressing discrimination that may impede residents accessing housing options. An additional benefit of having a Fair Housing Officer and enforcing existing laws is to address discrimination in housing lending and realtor practices that can limit opportunity for residents to find suitable housing.

Progress Made Since Previous AI in Amherst, Cheektowaga, and Tonawanda

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty

CDBG and HOME funds were used for home rehabilitation for qualifying residents and to acquire and remediate properties to be made available to first-time homebuyers. In order to help expand housing choice outside of R/ECAPS, the ACT communities have increased their HOME value limits to ensure access to allow funds to be utilized in more areas. This is the result of increasing property values across the region.

Goal: Seek a balance between creating affordable housing opportunities outside of R/ECAPs and revitalizing R/ECAPs to improve the quality of life for people who live there

ACT communities are investing funds into creating employment opportunities in low-income neighborhoods. This is an effort to expand options for residents to have employment in proximity to their homes. Additional investment of HOME and CDBG funding have been used for infrastructure improvements, façade improvements, business assistance, disability and senior accessibility projects, and other work that is continuing to improve quality of life in low to moderate income neighborhoods across the three towns.

Goal: Expand education initiatives

CDBG funds are used to provide a range of housing education and outreach programs in partnership with community organizations and others discussed above. This includes homebuyer education and counseling services, foreclosure prevention services, and fair housing and discrimination issues.

Goal: Strengthen fair housing enforcement activities

The Erie County fair housing law expands fair housing protections to a diversity of residents across jurisdictions. Amherst, Cheektowaga, and Tonawanda have responsibility to work with Erie County, housing organizations, and others to ensure the law is properly applied and enforced. This will include providing education and outreach to residents so they understand their rights, as well as landlords, realtors, and others to ensure they are not discriminating against low-income residents. Although significant progress has been made in improving access to housing across Erie County, continued work is necessary to ensure all residents can find appropriate housing in the community of their choice. This is especially true as employment opportunities continue to expand in the more suburban communities, which often have the highest barriers to the development of affordable housing.

X. Fair Housing Action Plans

All Jurisdictions

Goal: Commit to a regional approach to the Analysis of Impediments

Action: Consider creating a Regional Task Force with responsibility for coordinating implementation of the Analysis of Impediments

Action: Adopt a regional definition of R/ECAPS that addresses regional demographics and conditions (see Chapter 3 for detailed discussion)

Action: Explore potential for regional / inter-jurisdictional expenditures of housing funds to expand housing opportunity across Erie County and balance responsibilities for provision of affordable housing

Action: Continue coordination of activities through the Erie County Fair Housing Partnership to coordinate outreach and education

Action: Partner with regional providers to expand transit access to employment centers
Work with NFTA to review routes and services to maximize access and efficiency

- Continue to support Rural Transit Service (currently funded at $270,000 annually) para-transit and other providers to ensure access for disabled, elderly, and others who do not have access to NFTA services
- Explore options for expanding transportation services to assist low income residents in accessing employment
- Consider program to subsidize private providers (e.g. Uber and Lyft) to fill gaps for low-income residents (https://nytransit.org/resources/transit-tncs/205-transit-tncs as example)

Erie County Urban Consortium

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty

Action: Encourage jurisdictions to reduce barriers to higher density / lower cost housing

- Consider withholding HUD funds to consortium municipalities which take steps to reject affordable housing projects
- Remove special use permit requirements for multi-family housing
- Expand parcels zoned for multi-family/higher density housing
- Reduce parking requirements where appropriate for multi-family housing

Action: Educate landlords, especially those outside of current R/ECAP areas about Fair Housing Law to ensure they are not discriminating against Section 8 voucher holders.

Goal: Expand options for accessible housing for disabled residents

Action: Revise HOME requirements to increase number of accessible units beyond current 2% and 5% minimums to promote additional units available for disabled residents and require “visitability” design in all 5+ units HOME-funded projects

Action: Expand “visitability” requirements to ensure all new units allow access for disabled people in new units

Goal: Continue to improve quality of life in R/ECAP neighborhoods

Action: Continue to invest HOME and CDBG in needed infrastructure improvements to increase accessibility and address neighborhood challenges

Action: Continue to invest CDBG funds on economic development projects to improve employment opportunities in these neighborhoods

Goal: Ensure Fair Housing policies and regulations are enforced

Action: Continue required training for fair housing officers provided by HOME to all consortium members

Action: Expand training opportunities to landlords to ensure they understand their responsibilities related to fair housing access

Action: Encourage housing organizations and support groups to identify and report housing discrimination when policies are not followed, especially as a result of NIMBY resistance

Goal: Support expansion of group homes, homeless shelters, and related services

Action: Encourage local jurisdictions to revise ordinances to allow group homes, shelters, and other facilities where appropriate (most jurisdictions to not have group homes or shelters defined within their ordinances

Action: Work with service providers to support efforts to build group homes where needed across Erie County

Action: Continue to support homeless service providers, especially through development of transitional and supportive housing, and expand assistance as funding is available

Goal: Ensure realtors, banks, mortgage companies, and others are not discriminating against protected classes

Action: Continue to provide fair housing education and training to real estate professionals

Action: Work with local lenders to expand access to funding for protected classes

Goal: Expand access to affordable, accessible units

Action: Consider implementing residency preferences for persons with disabilities

Action: Consider expanding percentage of accessible and “visitable” units required in new multi-family development

Action: Provide education to developers about need for accessible housing and design standards that can be incorporated into development

Goal: Continue to expand education and outreach efforts, especially related to Fair Housing Law

Action: Continue funding partners and housing organizations to provide counseling, education, and outreach services

Action: Ensure information is provided in appropriate languages to the growing immigrant and refugee populations across Erie County

- Work with local service organizations to identify target populations and determine language needs
- Utilize foreign language newspapers, radio, and other media to ensure information is disseminated appropriately

Action: Educate landlords about Fair Housing law and requirements

Action: Educate realtors about Fair Housing law and requirements

Action: Ensure compliance with Federal, State, and local laws from banks and other lenders involved in housing

City of Buffalo

Goal: Address declining housing quality and lack of maintenance

Action: Strictly enforce rental registration and require landlords to attend fair housing training as part of registration requirements

Action: Provide aggressive code enforcement to address housing decline and unsafe conditions

Action: Provide education to tenants about their rights to safe and adequate housing

- Continue partnerships with housing advocates and organizations providing outreach and education
- Continue practice of Fair Housing Officer participating in seminars, conferences, and education programs

Action: Expand funding for home rehabilitation / blight removal efforts

Goal: Expand housing opportunities outside of R/ECAP neighborhoods

Action: Leverage Green Code to expand multi-family and other housing options that may provide affordable options

Action: Partner with developers to encourage inclusion of affordable units into new developments

Action: Leverage HOME and CDBG funding to provide additional affordable units outside of R/ECAPs

Action: Assist developers with Low Income Housing Tax Credit process to provide affordable units in new development

Action: Provide education and support to reduce NIMBY opposition to housing (especially affordable unit) development

Action: Support efforts to reduce barriers to affordable housing development in neighboring jurisdictions and across Erie County

Goal: Improve services for Limited English Proficiency populations

Action: Review and revise Language Access Plan to ensure it is adequate for growing immigrant and refugee populations

Action: Partner with service organizations and others to ensure access to these communities

Action: Utilize foreign language papers, radio, and other media to ensure information is disseminated appropriately

Goal: Expand access to affordable, accessible units

Action: Consider implementing residency preferences for persons with disabilities

Action: Consider expanding percentage of accessible and "visitable" units required in new multi-family development

Action: Provide education to developers about need for accessible housing and design standards that can be incorporated into development

Goal: Ensure realtors, banks, mortgage companies, and others are not discriminating against protected classes

Action: Continue to provide fair housing education and training to real estate professionals

Action: Work with local lenders to expand access to funding for protected classes

Action: Continue / expand use of HOME and CDBG funding to provide down payment assistance for first-time and low-income homebuyers

Goal: Support services for the homeless population

Action: Review and expand funding support for homeless service providers

Action: Support the development of additional transitional and supportive housing where appropriate

Action: Work with regional partners to support expanded services in communities around Erie County to reduce concentration of poverty and homelessness in Buffalo

Town of Amherst

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty

Action: Review zoning and land use to expand properties available for higher density / multi-family housing where appropriate

Action: Consider incentivizing the conversion of underutilized office space into affordable housing / mixed use complexes

Action: Increase HOME funding for projects located in higher-cost / higher-opportunity neighborhoods

Action: Expand requirements for number of accessible units included in HOME funded multi-family projects and required "visitability" in all projects of five units or more

Action: Require affordable units be incorporated into new market-rate projects developed in the Town where viable

Goal: Continue to improve quality of life in R/ECAPs

Action: Continue to invest HOME and CDBG funding in needed infrastructure and economic development projects to expand opportunity in these neighborhoods

Action: Continue / expand rehabilitation assistance to allow homeowners to maintain their homes

Goal: Expand education and outreach efforts

Action: Ensure elected officials, board members, and other decision-makers are educated on policies and practices to affirmatively further fair housing

Action: Provide assistance to developers pursuing Low Income Housing Tax Credit projects

Action: Continue partnership with housing organizations and other jurisdictions to conduct education programs for tenants, landlords, real estate professionals and others about fair housing issues

Action: Support implementation of Erie County's Fair Housing Law

Action: Ensure information is made available in languages other than English to ensure immigrant and refugee communities have access to fair housing support

Goal: Support homeless service providers and the expansion of housing opportunities

Action: Review ordinances to ensure transitional housing and other services are allowed in appropriate areas

Action: Provide additional support to homeless service providers

Action: Work with regional partners to ensure services are available across Erie County

Town of Cheektowaga

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty

Action: Review zoning and land use to expand properties available for higher density / multi-family housing where appropriate

Action: Reduce minimum lot sizes for duplexes and multi-family development to reduce this as a barrier to development of these properties

Action: Consider allowing duplex development without architectural approval to reduce potential for delay and opportunities to deny this type of development

- Incorporate reasonable design standards into ordinance and allow duplexes that adhere to standards as use by right

Goal: Continue to improve quality of life in R/ECAPs
Action: Continue / expand rehabilitation assistance to allow homeowners to maintain their homes

Goal: Expand education and outreach efforts
Action: Support implementation of Erie County's Fair Housing Law

Goal: Support homeless service providers and the expansion of housing opportunities
Action: Review ordinances to ensure transitional housing and other services are allowed in appropriate areas

Action: Provide additional support to homeless service providers

Action: Work with regional partners to ensure services are available across Erie County

Town of Tonawanda

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty
Action: Review zoning and land use to expand properties available for higher density / multi-family housing where appropriate in accordance with the Comprehensive Plan

Action: Revise minimum unit size standards to support more affordable multi-family housing development

Action: Revise zoning ordinance to allow more than three unrelated persons to share housing

Goal: Continue to improve quality of life in R/ECAPs
Action: Continue / expand rehabilitation assistance to allow homeowners to maintain their homes

Goal: Expand education and outreach efforts
Action: Continue to utilize HOME and CDBG funding for fair housing activities

Action: Support implementation of Erie County's Fair Housing Law

Goal: Support homeless service providers and the expansion of housing opportunities
Action: Review ordinances to ensure transitional housing and other services are allowed in appropriate areas

Action: Provide additional support to homeless service providers

Action: Work with regional partners to ensure services are available across Erie County

Town of Hamburg

Goal: Expand housing choice for members of the protected classes and other low-income households to areas outside of racially/ethnically concentrated areas of poverty
Action: Review zoning and land use to expand properties available for higher density / multi-family housing where appropriate

Action: Reduce minimum lot sizes for duplexes and multi-family development to reduce this as a barrier to development of these properties

Goal: Continue to improve quality of life in R/ECAPs

Action: Continue / expand rehabilitation assistance to allow homeowners to maintain their homes

Goal: Expand education and outreach efforts

Action: Ensure information is made available in languages other than English to ensure immigrant and refugee communities have access to fair housing support

Action: Continue partnership with housing organizations and other jurisdictions to conduct education programs for tenants, landlords, real estate professionals and others about fair housing issues

Action: Support implementation of Erie County's Fair Housing Law and continue adherence to Town's Fair Housing Law

Appendix A Stakeholder Table and Sign-In Sheets

Type	*Date/Time*	*Location*	*Location address*	*Name of Organization*	*Mailing Address*	*Telephone*	*Contact Name*	*Title*	*Email Address*
Public Housing Authority	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Belmont Housing Resources for WNY	1195 Main St, Buffalo, NY 14209	(716) 884-7791 x154	Michael Riegel	President	mriegel@belmonthousingwny.org
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Municipal Housing Authority	300 Perry, Buffalo, NY 14204	(716) 855-6711	Gillian Brown	Executive Director	gbrown@bmhahousing.com
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	CVR Associates	112 E Post Rd #102 White Plains NY 10601	(813) 223-3100	Michael Tonovitz	Senior Vice President	mtonovitz@cvrassociates.com
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Kenmore PHA	657 Colvin Blvd, Kenmore, NY 14217	(716) 874-6000	Steve Stone	Executive Director	
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Lackawanna Housing Authority	135 Odell Street, Lackawanna, NY 14218	(716) 823-2551	Mark Kuwik	Executive Director	kuwik.lmha@gmail.com
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Rental Assistance Corporation	470 Franklin Street, Buffalo, NY 14202	(716) 882-0063 x122	John McMahon	Executive Director	jmc@racbny.org
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Southern Tier Environments for Living	715 Central Avenue, Buffalo NY 14048	(716) 366-3200	Steven Ald		alds@stel.org
	June 24th at 9AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Tonawanda Housing Authority	200 Gibson St., Tonawanda, NY 14150	(716) 692-3555	Dale Kokanovich	Executive Director	dkokanovich@tonha.org
CBOs & CHDOs	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Employment And Training Center	77 Goodell St., Buffalo, NY 14203	(716) 856-5627	Demone Smith	Executive Director	dsmith@wdcinc.org
	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Board of Block Clubs	65 Niagara Square, Buffalo, NY 14202	(716) 851-3517	Ada Hopson-Clemons		ahopson-clemons@ch.ci.buffalo.ny.us

June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Broadway Fillmore NHS	780 Fillmore Ave., Buffalo, NY 14212	(716) 856-2952	Stephen Karnath	Executive Director	skarnath@780fillmore.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Ellicott District Community Development	644 William, Buffalo, NY 14206	(716) 856-7034	Erma Brown	Executive Director	ellicottcdc644@aol.com
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Episcopal Community Housing Development Org.	705 Renaissance Drive, Williamsville NY 14221	(716) 432-3740	Paul Campise		pcampise@echa.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Fillmore Leroy Area Residents	307 Leroy, Buffalo, NY 14214	(716) 838-6740	Anthony Williams	Executive Director	awilliams@flarecenter.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Heart of the City Neighborhoods Inc.	251 Virginia Ave., Buffalo, NY 14201	(716) 882-7661	Stephanie Simeon	Executive Director	s.simeon@hocn.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Lackawanna Housing Development Corporation	640 Ridge Road, Lackawanna, NY 14218	(716) 823-5124	Lauren Jednak	Executive Director	lhdcorp@aol.com
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Matt Urban Center	1081 Broadway, Buffalo, NY 14212	(716) 893-7222	Marlies A. Wesolowski	Executive Director	mwesolowski@urbanctr.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	New Opportunities Community Housing Dev Corp	1195 Main St, Buffalo, NY 14209	(716) 884-7791 x154	Michael Riegel	President	mriegel@belmonthousingwny.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Old First Ward Community Assoc	62 Republic, Buffalo, NY 14204	(716) 856-8613	Victoria Ferraina	Executive Director	directorold1stward.org
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	People United for Sustainable Housing	429 Plymouth ave, Buffalo, NY 14213	(716) 884-0356	Jenifer Kaminsky	Director Of Planning and Comm.	Jen@bnscbuffalo.com
June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Say Yes	712 Main St., Buffalo, NY 14202	(716) 247-5310 x 217	Dan Cross-Viola	Extended Learning Timer	dcrossviola@sayyestoeducation.org

	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Southtowns Rural Preservation	9441 Boston State Road, Boston, NY 14025	(716) 941-5787	Jason Heatley	Executive Director	southtownsrpc@aol.com
	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	St. John Fruitbelt CDC	382 High st, Buffalo, NY 14204	(716) 852-4504	Michael Chapman	President	mchapman@stjohnbaptistbuffalo.org
	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	University District CDA	3242 Main, Buffalo, NY 14214	(716) 832-1010	Rosann Scibilia	Executive Director	r.scibilia@udcda.org
	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	VIA Evaluation	628 Washington St. 4th Floor, Buffalo, NY 14203	(716) 362-0627 x 207	Jessica Weitzel	President	Jessica@viaeval.com
	June 24th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	West Side/Black Rock-Riverside NHS	359 Connecticut, Buffalo, NY 14213	(716) 885-2344	Jerome Nagy	Chief Executive Officer	jnagy@nwcommunitypartners.org
Affordable Special Needs Housing	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Benedict House of WNY, Inc.	2211 Main St., Buffalo, NY 14214	(716) 834-4940	Diane Bennett	Executive Director	execdir@benedicthouse.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Bethel Community Development	121 Woodlawn Ave, Buffalo, NY 14209	(716) 882-3968	Richard Stenhouse	President	rstenh174@aol.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Bethesda Community Development Corp.	1365 Main St., Buffalo, NY 14209	(716) 884-3607	Michael Badger	President	pastor@bwhic.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Buffalo Federation Of Neighborhood Centers	423 Monroe st, Bufffalo, NY 14212	(716) 853-0363	Chandra Redfern	Executive Director	Credfern@bfnc
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	CAO of Erie County, Inc.	70 Harvard Place, Buffalo NY 14209	(716) 881-5150	L. Nathan Hare		lnhare@caoec.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Cazenovia Recovery Systems	2671 Main St., Buffalo, NY 14214	(716) 852-4331	Suzanne L. Bissonette	Executive Director	bissonette@cazenoviarecovery.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Citizens Alliance Inc.	836 E. Delavan Ave., Buffalo, NY 14215	(716) 597-0262	Cornelius Johnson	Executive Director	cornelius.johnsonjr@yahoo.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Community Services for Developmentally Disabled	452 Delaware Ave., Buffalo, NY 14202	(716) 883-8002	Mark R. Foley	President/CEO	mfoley@csdd.net

	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Delta Development	525 Washington Street, Buffalo, NY 14203	(716) 847-1635	Bernadette Harlan	Executive Director	bernadette.harlan@ccwny.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	DePaul Bridgewell Adult Care Residence	2704 Main St., Buffalo, NY, 14214	(716) 835-0970	Joseph Auria	Program Director	jauria@depaul.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	DePaul Community Services Inc.	1931 Buffalo Rd., Rochester, NY 14624	(585) 426-8000	Gillian Conde	Program Director	gconde@depaul.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Elim Community Development Corporation	70 Chamlers Ave., Buffalo, NY 14214	(716) 832-7698	Elder Renee Keith	President	renee@elim-christianfellowship.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Erie County Dept of Senior Services	95 Franklin Street, Buffalo, NY 14202	(716) 858-8526	David Shenk	Commissioner	David.Shenk@erie.gov
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Gateway Longview Inc.	6350 Main St., Williamsville, NY 14221	(716) 883-4531	Heidi Milch	Director of Program Devel.	info@gateway-longview.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Greater Refuge Temple of Christ	943 Jefferson Ave., Buffalo, NY 14204	(716) 886-2199	Robert L. Sanders	Pastor	rls199@yahoo.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Habitat for Humanity-Buffalo	1675 South Park Ave, Buffalo, NY 14220	(716) 204-0740	Teresa Bianchi	Executive Director	tbianchi@habitatbuffalo.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Hamlin Park Community & Taxpayers Assoc.	139 Hamlin Rd., Buffalo, NY 14208	(716) 566-8148	Esterphine Greene	Secretary	sabarb@hotmail.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Harvest House	1782 Seneca St., Buffalo, NY 14210	(716) 825-0929	Linda Tatu	President	harvesthousetatu@gmail.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	HELP USA	115 East 13th St., New York, NY 10003	(212) 400-8228	Davis Cleghom	Chief Housing Officer	dcleghorn@helpusa.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Homefront, Inc.	780 Fillmore Ave., Buffalo, NY 14212	(716) 852-3130	Stephen Karnath	Executive Director	skarnath@780fillmore.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Housing Options Made Easy	1231 Delaware Ave, Buffalo, NY 14209	(716) 532-5508	Joseph M. Woodward	Executive Director	joe@housingoptions.org
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Kingdom Connection Community Development Corp.	203 Colgate Ave., Buffalo, NY 14220	(716) 597-2291	Chandra Black	Executive Director	

	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Latino Housing Development Corp.	2344 Seneca St., Buffalo, NY 14210	(716) 823-0634	Jovino Morales	Chief Executive Officer	jovinomorales@aol.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Mt. Aaron Community Hope Builders	540 Genesee St. Buffalo, NY 14204	(716) 990-1187	Rev Dwayne Jones	President	djones2524@yahoo.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Mt. Olive Community Development Corp.	701 E. Delavan Ave., Buffalo, NY 14215	(716) 895-7494	Dr. William Gillison	Pastor	truthmatters626@yahoo.ocm
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	New Mt. Ararat Temple of Prayer	971 Jefferson Ave., Buffalo, NY 14204	(716) 885-7755	Bishop Dwight Brown	President	templeofprayer@verizon.net
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	NHS of South Buffalo	1937 South Park Ave., Buffalo, NY 14220	(716) 823-3630	Shryl Duderwick	Executive Director	nhssouthbuffalo@yahoo.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Norstar USA LP	200 South Division St., Buffalo, NY 14204	(716) 847-1098	Linda Goodman	President	lgoodman@norstar.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Raising The Standards community Develpoment Corp.	179 E. Ferry St, Buffalo, NY 14220	(716) 886-1362	Rev. CM Jekins III	Pastor/President	zionmbcbuffalo@gmail.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Temple Community Development Corp.	618 Jefferson Ave., Buffalo, NY 14204	(716) 852-5502	Rev. Matt Brown	President	
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	True Community Development Corp.	594 Winslow Ave., Buffalo, NY 14211	(716) 895-7019	Janice McKinnie	Executive Director	janicejmckinnie@truebethel.com
	June 26th at 9AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	WNY Independent Living Center	3108 Main Street, Buffalo, NY 14214	(716) 836-0822	Rae Frank	Director	rfrank@wnyil.org
Homeless Assistance Providers	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Best Self/ WNY Homeless Coalition	1050 Niagara St., Buffalo, NY 14213	(716) 856-9711 x188	Mark Parker	Homeless Services Programer	wnyhomeless@gmail.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Bissonette House	335 Grider St., Buffalo, NY 14215	(716) 892-8224	Isabel Shapiro	Program Manager	ishapiro@peaceprintswny.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Buffalo City Mission	100 E. Tupper St., Buffalo, NY 14203	(716) 854-8181	Stuart L. Harper	Executive Director	sharper@buffalocitymission.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Casa DiVita	200 Albany St., Buffalo, NY 14213	(716) 882-8898	Yvonne Banks	Director of Adult Services	yvonne.banks@tx.org

	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Child & Family Services Haven House	844 Delaware Ave., Buffalo, NY 14209	(716) 842-2750	Kate Joyce	Director of Haven House	kjoyce@cfsbny.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Compass House	1451 Main St., Buffalo, NY 14209	(716) 886-1351	Lisa Freeman	Executive Director	lisafreeman@roadrunner.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Family Promise of WNY	16 Glendhu Pl., Buffalo, NY 14210	(716) 821-9100	Jim Tamol	Executive Director	Jtamol@fpwny.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Gerard Place	2515 Bailey Ave., Buffalo, NY 14215	(716) 897-9948	David Zapfel	Executive Director	dzapfel@gerardplace.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Homeless Alliance / CoC	960 Main St., Buffalo, NY 14202	(716) 853-1101	Dale Zuchlewski	Executive Director	zuchlewski@wnyhomeless.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	My Place HOME for the Homeless Inc.	1230 Genesee St. Buffalo, NY 14211	(716) 903-2556	Rev. Kerr	Pastor/President	revkerr2000@yahoo.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Restoration Society, Inc.	66 Englewood Ave., Buffalo, NY 14214	(716) 832-2141	Nancy Singh	Chief Executive Officer	nancys97@msn.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Salvation Army	960 Main St., Buffalo, NY 14202	(716) 888-6210	Major Lock		
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Saving Grace Ministries, Inc.	2025 Bailey Ave., Buffalo, NY 14211	(716) 893-1840	Rev. Terry King	Executive Director	terry@sgmworld.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	St. Adalbert's Response to Love Center	130 Kosciuszko St., Buffalo, NY 14212	(716) 894-7030	Sr. Mary Johnice	Executive Director	srjohnice@aol.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Suicide Prevention and Crisis Services, Inc.	2969 Main St., Buffalo, NY 14214	(716) 834-2310	Douglas B. Fabian	Executive Director	dfabian@crisisservices.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	TRY Program of FLARE, Inc.	228 Brinkman Ave., Buffalo, NY 14211	(716) 892-2814	Sr Mary Augusta Kaiser	President	tryprogram@roadrunner.com
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	VIVE, Inc.	50 Wyoming Ave., Buffalo, NY 14215	(716) 892-4354	Angela Jordan-Mosley	Executive Director	ed@vivelacasa.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	WNY Veterans Housing Coalition, Inc.	25 W. Utica St., Buffalo, NY 14209	(716) 882-5935	Celia O'Brien	COO	cobrien@wnyvhc.org
	June 26th at 11AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	YWCA of Western New York	1005 Grant St., Buffalo, NY 14207	(716) 852-6120	Jill Ann Robbins-Jabine	CEO	jrobbins@ywca-wny.org

Regional Agencies	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	2-1-1 WNY/Olmstead Center For Sight	1170 Main Street, Buffalo, NY 14209	(716) 882-1025	Kelly Dodd	Director of Contact Center	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Black Chamber of Commerce	836 E. Delevan, Buffalo, NY 14215	(716) 597-0263			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Erie Niagara Land Improvement Corporation	403 Main Street, Suite 602, Buffalo, NY 14202	(716) 243-3996	Jocelyn Gordon	Executive Director	j.gordon@benlic.org
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Niagara Association of Realtors	200 John James Audubon Pkwy, Suite 201, Buffalo, NY 14228	(716) 636-9000	Eric Winklhofer	President	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Niagara Enterprise	665 Main Street, Buffalo, NY 14203	(716) 842-1330	Thomas Kucharski	President/CEO	tkucharski@buffaloniagara.org
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Niagara Medical Campus	640 Ellicott Street, Buffalo, NY 14203	(716) 566-2315			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Niagara Partnership	257 West Genesee St, Suite 600, Buffalo, NY 14202	(716) 852-7100	Dottie Gallagher	President/CEO	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Urban Development Corporation	95 Perry St #404, Buffalo, NY 14203	(716) 856-6525 x130	Peter Cammarata	President	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Cheektowaga Chamber of Commerce	2875 Union Road, Cheektowaga, NY 14227	(716) 684-5838			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Consumer Credit Counseling Service of Buffalo	40 Gardenville Pkwy, West Seneca, NY 14224	(716) 712-2067			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Empire State Development Corp	95 Perry Street, Suite 500, Buffalo, NY 14203	(716) 846-8200			

	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	GBNRTC	438 Main Street, Suite 503 Buffalo, NY 14202	(716) 856-2026	Hal Morse	Executive Director	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Local Initiatives Support Corporation (LISC)	70 W. Chippewa St, Buffalo, NY 14202	(716) 852-3430	Julie Barrett O'Neill	Executive Director	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	NFTA	181 Ellicott Street, Buffalo, NY 14203	(716) 855-7300	Kimberly Minkel	Executive Director	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	NYS DOT	100 Seneca Street, Buffalo, NY 14203	(716) 847-3238	Francis Cirillo	Regional Director	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	One Region Forward/UB Regional Institute	77 Goodell Street, Buffalo, NY 14222	(716) 878-2433			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Rural Transit Service	1000 Brant-Farnham Road, P 212, Brant, NY 14027	(716) 549-5098	Brenda O'Neill	Executive Director	
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Small Business Development Center	1300 Elmwood ave., Buffalo, NY 14222	(716) 878-4030			
	June 24th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Workforce Investment Board	726 Exchange St., Suite 632, Buffalo, NY 14210	(716) 504-1480	Heather Gresham	Executive Director	gresham@becwib.org
Advocacy Orgs. for Persons with Disabilities	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Comm. Services for Every1	452 Delaware Ave., Buffalo, NY 14202	(716) 883-8002x 186	kari Heigl	Director of Program Devel.	
	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Erie County Dept. of Mental Health	95 Franklin St., 12th Floor, Buffalo, NY 14202	(716) 858-6498	Michael R. Ranney	Commissioner	Michael.Ranney@erie.gov
	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Erie County Office for the Disabled	95 Franklin St., 6th Floor, Buffalo, NY 14202	(716) 858-6215	Frank Cammarata	Executive Director	frank.a.cammaarata@erie.gov
	June 27th at 11AM	Delevan Grider	877 E Delavan Ave, Buffalo, NY 14215	Heritage Centers	101 Oak, Buffalo, NY 14203	(716) 856-4201	Michael Gross	Executive Director	info@heritagecenters.org

	June 27th at 11AM	Community Center Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Learning Disabilities Association of WNY	2555 Elmwood Ave., Kenmore, NY 14207	(716) 874-7200	Marc Henning	Chief Executive Officer	Mhennig@ldaofwny.org
	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Olmsted Center for Sight	1170 Main Street, Buffalo, NY 14209	(716) 882-1025	Sherri Shaw	Director of Rehabilitation	sshaw@olmstedcenter.org
	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Office for Persons With Developmental Disabilities	1200 East & West Rd. West Seneca, NY 14224	(716) 608-2465	Timothy Gorney	Housing Coordinator	timothy.b.gorney@opwdd.ny.gov
	June 27th at 11AM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	People Inc.	1219 N. Forest Rd., Amherst, NY 14221	(716) 634-8132	Rhonda Frederick	President/CEO	rfrederick@people-inc.org
Advocacy Orgs. for Persons with LEP	June 27th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Catholic Charities	741 Delaware Ave., Buffalo, NY 14209	(716) 218-1400	Dennis Walczyk	Chief Executive Officer	dc.walczyk@ccwny.org
	June 27th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	International Institute	864 Delaware Ave., Buffalo, NY 14209	(716) 883-1900	Eva Hassett	Executive Director	ehassett@iibuff.org
	June 27th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Jewish Family Services	70 Barker St., Buffalo, NY 14209	(716) 883-1914	Marlene A. Schillinger	President	generalinfo@jfsbuffalo.org
	June 27th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Journey's End Refugee Resettlement	2495 Main, Suite 317, Buffalo, NY 14214	(716) 882-4963	Molly Short	Executive Director	mshort@jersbuffalo.org
	June 27th at 1PM			Self Advocacy Association of NYS, Inc.		(716) 560-9307	Sophia Roberts		sroberts @sanys.org
	June 27th at 1PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Sudanese Friends Int'l for Coord. Support Agency	607 City Hall, Buffalo, NY 14202		William Dei	President	
Fair Housing Orgs.	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Buffalo Urban League	15 Genesee St., Buffalo, NY 14203	(716) 250-2415	Brenda W. McDuffie	Executive Director	bmcduffie@buffalourbanleague.org

	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Center for Elder Law & Justice	438 Main Street, Suite 1200, Buffalo, NY 14202	(716) 853-3087 x209	Kevin Quinn		kquinn@elderjusticeny.org
	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Housing Opportunities Made Equal	1542 Main St., Buffalo, NY 14209	(716) 854-1400	Deana Eason	Executive Director	deason@homyny.org
	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Legal Aid Bureau of Buffalo	237 Main St., Suite 1602, Buffalo, NY 14203	(716) 853-9555	David C. Schopp	Executive Attorney	dschopp@legalaidbuffalo.org
	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	Neighborhood Legal Services	237 Main St., Suite 400, Buffalo, NY 14203	(716) 847-0655	Lauren Breen	Executive Director	lbreen@nls.org
	June 27th at 3PM	Delevan Grider Community Center	877 E Delavan Ave, Buffalo, NY 14215	WNY Law Center	37 Franklin st., Buffalo, NY 14202	(716) 855-0203 x101	Joseph Kelemen	Executive Director	jak@wnylc.com
Non-profit Owners	June 25th at 10AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Aspire of WNY	2356 N Forest Rd, Getzville, NY 14068	(716) 505-5604	Helen Trowbridge Hanes		helen.hanes@aspirewny.org
Non-profit Owners	June 25th at 10AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Delta Development of Western New York	525 Washington Street, Buffalo NY 14203	(716) 847-1635	James Lonergan		j.lonergan@ccwny.org
Non-profit Owners	June 25th at 10AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Depaul	1931 Buffalo Rd., Rochester, NY 14624	(585) 426-8000	Gillian Conde	Program Director	gconde@depaul.org
Non-profit Owners	June 25th at 10AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Olmsted Center for Sight	1170 Main Street, Buffalo, NY 14209	(716) 882-1025			
Non-profit Owners	June 25th at 10AM	The Belle Center	104 Maryland St, Buffalo, NY 14201	People Inc. Community Housing Development Org.	1219 North Forest Road, Williamsville NY 14231	(716) 817-7426	Rhonda Frederick		rfrederick@people-inc.org
For-profit owners	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Ciminelli	50 Fountain Plaza Buffalo NY 14202	(716) 631-8000	Christopher Keenan	SVP Property Management	
For-profit owners	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Clover Construction Management, Inc.	348 Harris Hill Road, Williamsville NY 14221	(716) 677-4141	Richard Greenspan		info@clovergroupinc.com

	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Ellicott	295 Main St Buffalo NY 14203	(716) 854-0060	William Paladino	CEO	Bpaladino@ellicottdevelopment.com
	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Peterson	200 Audubon Pkwy Amherst NY 14228	(716) 688-1234	Tamara Fowlston	Director of Affordable Housing	tfowlston@mjpeterson.com
	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Regan Development Corporation	1055 Saw Mill River Rd #204, Ardsley, NY 10502	(914) 693-6613			larry@regandevelopment.com
	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Related	60 Columbus Cir NY NY 10023	(212) 801-1000	Deep Katdare	Vice President	Deep.Katdare@related.com
	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Sinatra	617 Main St Buffalo NY 14203	(716) 220-8468	Nick Sinantra	President	nick@sinatraandcompany.com
	June 25th at 1PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	SAA/EVI	1631 Hertel Ave Buffalo NY 14216	(786) 802-5981	David Alexander	Co-managing Member	dalexander@saaevi.com
Property Managers	June 25th at 3PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Belmont Housing Resources for WNY	1195 Main Street, Buffalo NY 14209	(716) 884-7791 x154	Michael Riegel		mriegel@belmonthousingwny.org
	June 25th at 3PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Belmont Management	215 Broadway Street, Buffalo, NY 14204	(716) 854-1251	Robert Miller		
	June 25th at 3PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Norstar Development	200 South Division Street, Buffalo NY 14204	(716) 847-1098 x15	Linda Goodman		lgoodman@norstarus.com
	June 25th at 3PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Somerset Apartment Management LLC	6525 Morrison Blvd Charlotte NC 28211	(704) 956-4136			contact@samapartments.com
	June 25th at 3PM	The Belle Center	104 Maryland St, Buffalo, NY 14201	Wingate	100 Wells Ave Newton MA 02459	(781) 707-9100	Martin Raffol	COO	mraffol@wingatecompanies.com

AI/Con Plan Stakeholder Meeting	Public Housing Authorities	June 24, 2019, 9:00am
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. Rental Assistance Corp. of Buffalo	John McMahon 470 Franklin Street Buffalo, NY 14202	882-0063 ext. 122 jmc@racbny.org
2. Town of Cheek. Comm. Develop.	Dale Marie Parks 275 Alexander Ave Cheek. NY 14211	897-7200 x4 dparks@tocny.org
3. ~~NYSHE~~ BELMONT HOUSING RESOURCES	MIKE RIZZO 1195 MAIN ST BUFFALO NY	884-7791 x154
4. ERIE COUNTY	JENNIFER BELTRE	
5. TOWN OF CHEEK. CD	RICK WILLIS 275 ALEXANDER AVE 14221	897-7200 x3 RWILLIS@TOCNY.ORG
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AI/Con Plan Stakeholder meeting **CBOs/CHDOs** **6/24/2019 @11AM**

AGENCY/COMPANY	CONTACT INFORMATION
Southtowns Rural Pres. Co.	Jason Heatley southtownsrpc@aol.com 941-5787
[illegible]	St John Baptist Church [illegible]
FLARE, Inc	Anthony Williams awilliams@flarecenter.org.
VIA Evaluation	Jessica Weitzel jessica@viaeval.com
Matt Urban	Marlies A Wesolowski mwesolowski@urbanctr.org.
Town of Cheektowaga	Dale Marie Parks 275 Alexander Ave. dparks@tocny.org
Old 1st Ward Community Assoc.	Kirsten Kiettke kkiettke@old1st ward.org
Lackawanna Housing Dev.	Lauren Jederak, LHDCorp@aol.com
Broadway Fillmore NHS	Stephen Karnath sKarnath@780fillmore.org
West Side NHS	[illegible]
Masten Block Club Coalition	Ada Hopson-Clemons - ahcconnections@yahoo.com - 716-316-2063
[illegible]	Desiree Radford 545 Swan St. Apt. 310, 14204, espp8@outlook.com
Demone Smith	DSmith@WDCinc.org
JENNIFER BELTRE	ERIE COUNTY

AI/Con Plan Stakeholder meeting **Regional Agency** **6/24/2019 @1PM**

AGENCY/COMPANY	CONTACT INFORMATION
CCCS of Buffalo	therese.melchiorre@cccsbuffalo.org
211 WNY	dvanderkooi@211wny.org
Buffalo Niagara Partnership	eriley@thepartnership.org
Rural Transit Service	brenda@ruraltransitservice.org
Kelly Dixon	kdixon@gbnrtc.org
Nadine Chalmers	nadine.chalmers@nfta.com
Andrea Folgherait - BENLIC	a.folgherait@benlic.org
Marjorie McAllister - BENLIC	m.mcallister@benlic.org
David Kaczor - Workforce Inv. Board	KACZOR@BECWIB.ORG.
Empire State Development	lynn.Marinelli@esd.ny.gov
NYS DOT	ron.hayes@dot.ny.gov

Consolidated Plan Stakeholder Meeting	Health and Human Services	June 24, 2019, 3:00pm
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. Cheektowaga Senior Services	Kerry Peek, Director 686-3930 3349 Broadway 14227 kpeek@tocny.org	
2. Childt Family Services	Kimberly Kadziolka 716-335-7310 824 Delaware Ave Buffalo 14209 kkodziolka@cfsbny.org	
3. Evergreen Health Services	Byron McKinney 716-847-2441 220 S. Elmwood Ave Buffalo, NY 14201 bmckinney@evergreenhs.org	
4. United Way of Buffalo and Erie Co.	CHRISTY PANAGAKIS christy.panagakis@uwbec.org NICOLE JUZADWSKI nicole.juzadwski@uwbec.org	
5. Catholic Charities of Buffalo	Joyelle Tedeschi 741 Delaware ave. Bflo, NY 14209	
6. ~~Madia~~ BestSelf	Nadia Pizarro npizarro@bestselfwng.org 1050 Niagara St. Bflo NY 14213	
7. Erie County Dept. of Health	Kelly Asher-Rosa 95 Franklin, Buffalo, NY 14202	
8. People Inc.	David LoTempio dlotempio@people-inc.org 1219 North Forest Williamsville 14221	
9. Arc Erie County NY	Laura Gawel, COO 716-783-0569 50 Wilson Rd. Williamsville 14221	
10. Erie County Dept of Mental Health	Andrew Dearing, 858-8539; andrew.dearing@erie.gov	
11. Northwest Buffalo Community Center	Lawrence Pernick, Jr, Executive Director lpernickjr@aol.com 716 876-8108 155 Lawn Avenue,	
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Consolidated Plan Stakeholder Meeting	Health and Human Services	June 24, 2019, 3:00pm
AGENCY/COMPANY	CONTACT INFORMATION	
1. AL NEW LIFE		
2. New Life	margehamilton24@gmail.com	
3. New Life Residential Center	TINACOON@NewLifeResidential.com	
4. Big Brothers Big Sisters	mbusshart@beafriend.org	
5. Cheektowaga Youth + Recreation	jgorman@tocny.org	
6. Amherst Youth + Recreation	mpouli@amherst.ny.us	
7. Amherst Sr. Service Sr. Outreach	klisiecki@amherst.ny.us	
8. EC Office for People w/ Disabilities	frank.a.cammarata@erie.gov	
9. West Side Community Services	director@wscsbuffalo.org	
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Analysis of Impediments Plan Stakeholder Meeting	Nonprofit Owners	June 25, 2019, 10:00am
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. Michael P Rogers Self Advocacy	mrogers mrogers@sanys.org	
2. Helen Trowbridge Hanes	Helen.Hanes@aspirewny.org	
3. Rashika Hall City of Buffalo	rhall@city-buffalo.com	
4. Jocelyn Bos People Inc.	jbos@people-inc.org	
5. JENNIFER BELTRE	ERIE COUNTY	
6. MaryJo Bager - STUDENT	mjbager2@gmail.com	
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Analysis of Impediments Stakeholder Meeting	For Profit Owners	June 25, 2019, 1:00pm
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. CIMINELLI REAL ESTATE CORP	NOELLE HOFMEYER nhofmeyer@ciminelli.com 631-8000	
2. Sinclair & Company Real Estate	Amy Nagy amy@sinclairandcompany.com 716-220-8468 x118	
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Analysis of Impediments Stakeholder Meeting	Property Managers	June 25, 2019, 3:00pm
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. NO ATTENDEES		
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AI/Con Plan Stakeholder Meeting	Affordable Special Needs Housing	June 26, 2019, 9:00am
AGENCY/COMPANY	CONTACT INFORMATION - Include Name	
1. WNY Independent Living	Lynnette Torgalski ltorgalski@wnyil.org	(716)836-0822 x115
2. Norstar Development USA	bsarana@norstarus.com	(716)847-1098 x 124
3. Celtino Housing	Jovinomorales@netscape.net	716 823 0634
4. Habitat for Humanity	Teresa Bianchi tbianchi@habitatbuffalo.org	
5. Cazenovia Recovery Systems Inc	gfulgham@cazenoviarecovery.org	
6. Erie County Senior Services	Jennifer Wood	858-7532
7. " " " "	DAVID SHENK	858-7881
8. Bethesda CDC	Bishop Bader	884-3607
9. Hamlin Park Taxpayers	Stephanie Barber Peter	sabarb@hotmail.com
10.	ESTERPHINE GREENE	(716)308-4320 LENA.HARRIS05@gmail
11. Bethesda CDC Andre Scott	Bethesda CDC	716-884-3607
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AI/Con Plan Stakeholder Meeting	Homeless Assistance Providers	June 26, 2019, 11:00am
AGENCY/COMPANY	**CONTACT INFORMATION**	
1. The Salvation Army	April.Teplin@use.salvationarmy.org	
2. SAVING GRACE MIN	TERRY @ SGM WORLD.ORG.	
3. Compass House	lfreeman@compasshouse.org	
4. The Salvation Army	Carolyn.Hillman@use.salvationarmy.org	
5. Kim Baughan	Restoration Society, Inc. 832-2141	
6. Jean Bennett	Restoration Society 832-2141 jbennett@rsiwny.org	
7. Marek P. Panka	BestSelf 818-7230 mpanka@bestselfway.org	
8. Dale Zuchlewski	Homeless Alliance zuchlewski@wnyhomeless.org	
9. Isabel Shapiro Bissonette House/PPWNY	ishapiro@peacepritnswny.org 716 892 8224	
10. Rev. Reginald E. Kern	My Place Home For Homeless	
11. Roland M Kern	My Place Home for Homeless	
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June 27th 11am
Persons w/ Disabilities Advocates

Org/Agency	Name & Contact Info
Timothy B. Gorny - OPWDD	Timothy.B.Gorny@opwdd.ny.gov (716) 608-2465
Sarah Alessi - People Inc	Salessi@people-inc.org (716) 880-3893
Stephanie McGrath - Community Services for Every1	smcgrath@cseverv1.com 716-883-8888
Kelly Kinderman Community Services for Everyl	KKinderman@cseverl.com 716-883-8888
Andrew Dearing/ECOMH	858-8539/ andrew.dearing@erie.gov
Frank Cammarata EC Office for PWD	716-858-6215 Frank.a.cammarata@erie.gov

June 27th 1pm
LEP Advocates

Agency/Organization	Name & Contact
Journey's End Refugee Services	Jeff Ogilvie
change E.D. into to	Karen Andolina Scott
International Institute.	Denise Beehag dbeehag@iibuff.org

June 27th 3pm

Fair Housing

Agency/Organization	Name & Contact Info
Western New York Law Center	Pamela Lanich planiche@wnylc.com
	Jordan Zeranti jzeranti@wnylc.com
Housing Opportunities Made Equal	Dan Corbitt dcorbitt@homeny.org
Center for Elder Law + Justice	Kevin Quinn kquinn@elderjustice ny.org
Legal Aid Bureau of Buffalo	Paul Curtin pcurtin@legalaidbuffalo.org
Neighborhood Legal Services, Inc.	Grace Andriette gandriette@nls.org

Appendix B: Definitions[58]

Affirmatively Furthering Fair Housing (AFFH): refers to the 1968 Fair Housing Act's obligation for state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability, or familial status.

Affordability: the extent to which enough rental housing units of different costs can provide each renter household with a unit it can afford (based on the 30-percent-of-income standard).

Affordability: In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb.

Affordable Housing Program (AHP): A competitive program of the Federal Home Loan Bank (FHLBanks) system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. The program is flexible, so that AHP funds can be used in combination with other programs and funding sources, thus promoting a project's feasibility.

Americans With Disabilities Act (ADA): broad civil rights law guaranteeing equal opportunity for individuals with disabilities in employment, public accommodations, transportation, state and local government services, and telecommunications.

Analysis of Impediments (AI): A review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. The AI serves as the basis for fair housing planning, provides essential information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

Community Development Block Grant (CDBG) Program: Created under the Housing and Community Development Act of 1974, this program provides grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. CDBG replaced several categorical grant programs, such as the Model Cities program, the Urban Renewal program, and the Housing Rehabilitation Loan and Grant program.

Consolidated Plan: A document written by a state or local government describing the housing needs of the low- and moderate-income residents, outlining strategies to meet these needs, and listing all resources available to implement the strategies. This document is required in order to receive HUD Community Planning and Development funds.

[58] As defined by, or derived from, HUD resources and documentation (except where indicated otherwise), primarily https://archives.huduser.gov/portal/glossary/glossary.html

Disability: A physical or mental impairment that substantially limits one or more of the major life activities of such for an individual.

Discriminatory Effect: A practice has a discriminatory effect where it actually or predictably results in a disparate impact on a group of persons or creates, increases, reinforces, or perpetuates segregated housing patterns because of race, color, religion, sex, handicap, familial status, or national origin.

Elderly Person Household: A household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy.

Emergency Shelter Grant (ESG) Program: A federal CPD program grant designed to help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

Entitlement Community: A city, town, or urban county that receives CDBG funding for housing and community development activities. Communities are determined to be entitlement communities based on a formula calculated by the United States Department of Housing and Urban Development.

Fair Housing Act: 1968 act (amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

Fair Market Rent (FMR): Primarily used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and to serve as a rent ceiling in the HOME rental assistance program.

Family: All persons living in the same household who are related by birth, marriage or adoption.

Federal Housing Administration (FHA): Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

HOME Investment Partnerships Program (HOME): Provides formula grants to states and localities that communities use — often in partnership with local nonprofit groups — to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.

Home Mortgage Disclosure Act (HMDA): enacted by Congress in 1975, requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Homeless: An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated

shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Household: All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

Housing Choice Voucher Program: the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Includes Section 8 Housing Choice Vouchers.

Housing Opportunities for Persons with AIDS (HOPWA): Provides housing assistance and supportive services to low-income people with HIV/AIDS and their families. HOPWA funds may also be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Housing Unit: a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

Language Assistance Plan (LAP): a plan to address identified needs of the LEP populations it serves.

Limited English Proficiency (LEP): refers to a person's limited ability to read, write, speak, or understand English.

Lease: A written agreement between an owner and a family for the leasing of a decent, safe, and sanitary dwelling unit to the family.

Low-income: households or families whose income does not exceed 80 percent of the median family income for the area.

Moderate Income: households or families whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

Multifamily Housing: A building with more than four residential rental units.

Overcrowding: The condition of having more than one person per room in a residence.

Owner: Any private person or entity, including a cooperative, an agency of the federal government, or a public housing agency, having the legal right to lease or sublease dwelling units.

Poor: Household income of less than the U.S. national poverty cutoff for that household size.

Project-based Housing Assistance: In project-based assistance [as opposed to tenant-based housing assistance], the HUD [rental] subsidy is tied to the unit.

Protected Classes: Demographic categories of persons established by civil rights statutes against whom discrimination is prohibited.

Public Housing: Housing assisted under the provisions of the U.S. Housing Act of 1937 or under a state or local program having the same general purposes as the federal program. Distinguished from privately financed housing, regardless of whether federal subsidies or mortgage insurance are features of such housing development.

Public Housing Agency (PHA): Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.

Racially or Ethnically Concentrated Areas (R/ECAs): The definition involves a racial/ethnic concentration threshold. For the specific threshold for this AI, see Page X.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs): The definition involves a racial/ethnic concentration threshold and a poverty test. For the specific thresholds for this AI, see Page X.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Substandard Housing: A dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities.

Tenant-based Rental Assistance (TBRA): HUD assists low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for an adequate housing unit.

Tenure: A housing unit is owner occupied (including a cooperative or condominium unit) if someone whose name is on the deed, mortgage, or contract to purchase lives in the unit. All other occupied housing units are classified as renter occupied units, including units rented for cash, if occupants or others pay some rent.

U.S. Department of Housing and Urban Development (HUD): Established in 1965, HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.