



# **Analysis of Impediments to Fair Housing Choice**

## **City of Elmira**

**2020**



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## **Introduction and Executive Summary of the Analysis**

### **A. Background**

This document outlines the City of Elmira's plan and efforts to constantly evaluate and improve the process of Analysis of Impediments of Fair Housing Choice, which is an essential component of the City's Five Year Consolidated Plan. It is a required document by the U.S. Department of Housing and Urban Development under the Consolidated Plan Final Rule, and published in the Federal Register every five years in order to affirmatively further fair housing.

The Five-Year Consolidated Plan is a required planning document, which provides priorities and objectives for the expenditures of the Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds received by entitlement communities and participating jurisdictions.

As part of the annual action plan, the City of Elmira must certify to HUD that they will affirmatively further fair housing and that grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act of 1968. The Fair Housing Act, as amended in 1988, prohibits discrimination in the sale or rental housing based on:

- Race
- Color
- Religion
- Sex
- Disability
- Familial Status
- National Origin

Impediments can be in the forms of actions, omissions, or decisions by individuals, municipalities, or organization, which deny individuals or families access to their choice of housing because of race, color, religion, sex, disability, familial status, or national origin.

### **B. Goals and Objectives**

There are four goals set out by HUD for Entitlement Jurisdictions to follow and comply with in order to make sure all Americans have greater opportunities when it comes to housing choices according to the HUD website:

- Reduce segregation and build on the nation's increasing racial, geographic and economic diversity.
- Eliminate racially and ethnically concentrated areas of poverty.
- Reduce disparities in access to important community assets such as quality schools, job centers, transit.
- Narrow gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins with more severe housing problems, aka., disproportionate housing needs.

The Department of Community Development is committed to keep these goals as community wide priorities. The following actions are set to accomplish the above- mentioned goals:

- Provide a complete reevaluation of current impediments to fair housing choice in the City of Elmira every five years as part of the Five Year Consolidated Plan.
- Create an Analysis of Impediments to Fair Housing Choice document which lists existing obstacles in both the private and public sectors and includes a continuous plans and initiatives to overcome such limitations.
- Increase community awareness of discrimination, fair housing laws, equal housing opportunity and fair housing choice matters by:
  - Educating the public, local agencies and organizations, community officials and real estate professionals
  - Increasing collaboration between public and private agencies promoting fair housing concerns
  - Provide technical assistance, and make referrals, as necessary, to the U.S. Department of Housing and Urban Development’s Fair Housing and Equal Opportunity (FHEO) Division regarding reported discrimination complaints.

### **C. Methodology Used**

The Department of Community Development staff conducted outreach to local public and private organizations, agencies and residents to learn and discuss goals, ideas and improvements to the City’s community development programs during the next five years including fair housing choice in the City of Elmira. The outreach included inter-agency and discussions with various committees and coalitions, public meetings and the distribution of a survey.

### **D. Summary on Impediments of Fair Housing Choice and Actions**

The U.S Department of Housing and Urban Development has never issued a charge of discrimination against the City of Elmira. Based on the current records, there have been no Fair Housing Complaints filed against the City of Elmira during the past fifteen years.

Accordance with the Consolidated Plan regulations at 24 CFR 91.225 and 91.325, the City engages in fair housing planning and enforcement by conducting analysis to identify impediments to fair housing choices within its jurisdiction, taking appropriate actions to overcome the effects of identified impediments, address complaints and maintain records to document actions taken.

### **Affordable and Safe Housing:**

**Barrier:** The City of Elmira was a flourishing city with many businesses, a vibrant community, and many large historical single-family homes, prior to the 1970s. After the flood of 1972, many of the commercial places went out of the business and the owners of the larger homes left the area. The city became somewhat of a ghost town, especially downtown, with certain section being occupied by very low or low income population, while upper middle class and upper class were gravitated towards the west side of the city, and towards Town of Elmira, Big Flats and Horseheads.

Most of the larger historic homes were sold to landlords who converted these large single-family homes into multi-unit dwellings. Some of these landlords were not local and did not reinvest the

money earned from the rental properties back into the properties. The quality of these homes deteriorated and eventually had a negative impact on the quality of neighborhoods. Today many of these units remain in substandard condition and in most cases provide living spaces for low income families with children. Absentee landlords with run down properties are the biggest impediments to fair housing choice in the City of Elmira. Looking at the statistics, almost 55% of the properties are rental properties in the city.

**Strategy #1 Maintain Quality of Existing Rental Properties:** The City of Elmira implemented a Code of Ordinance in 2010 establishing a rental registry and in 2019 an addendum was added requiring inspections at least every three years of 1 & 2 family rental units. These policies were put in place in order to create greater accountability on the part of landlords. To manage these ordinances rental property owners must file a Rental Housing Registration Form for property certification. Registering is required before a property can be lawfully rented or occupied. This process is intended ensure that property owners who do not properly care for their rental properties are held accountable. The goal of these ordinances is to improve the quality life for City residents, and this certification will assure that the City has rental owners' information on record in case of emergency or any property related issues, such as fire or code violations.

**Strategy #2 Support Education on Fair Housing:** The City of Elmira has great public and private agencies that offer free programs to help residents (especially low- and moderate-income people) who need a safety net with their financial and housing needs. There continues to be a segment of the population living in the city, which falls through the cracks and are victims of absentee landlords and their dilapidated properties. More education will be provided on Fair Housing rights to this population, which would empower them with personal knowledge of their rights and responsibilities. More pressure will be put on landlords with run down rental houses through the City's Code Department. Legal Assistance of Western New York, Inc offers Fair Housing trainings to local agencies and organizations in the city. This training is offered at least once a year with a goal of providing valuable information on fair housing choices to agencies and city residents. The Chemung County Housing Coalition presents trainings on Tenants Rights and Responsibilities throughout the City to both service providers and tenants. Further collaboration with Legal Assistance of Western New York, Inc to support renters will be encouraged by the Department of Community Development.

**Strategy #3 Develop Neighborhood Associations:** Currently, there are few Neighborhood Associations in Elmira. A Landlord Association has been established in Elmira since the last Consolidated Plan. The development of strong neighborhood and community associates could allow renters and homer to pool their resources and knowledge and create stronger sense of connection and community pride on the neighborhood level. Department of Community Development's staff will be seeking out private or public groups in the city who shows interest in being involved with developing these associations.

**Strategy #4 Supporting Affordable Housing Projects and Rental Rehabilitation:** The City of Elmira is continuously looking for ways to work with housing developers who would be interested in investing in Elmira by providing quality affordable housing options to local residents and leverage programs such as New York State administered Low Income Housing Tax Credits. Priority will be given to scattered site neighborhood revitalization projects. Near Westside Neighborhood Association, Inc., that offers some sort of rental rehabilitation program to landlords in the City. The funding is limited and only available for a limited time. Community Development staff will be looking into rental

rehabilitation programs that could be affectively administered with limited staff, and could make a significant impact on the rental housing stock in the City of Elmira.

**Strategy #5 Share Resources with Partners:** With limited access to financial resources, success for the City of Elmira has come through strong partnerships with public and private organizations. The City will continue to work closely with Chemung County government. The County currently oversees and manages the property auction on tax foreclosure properties. The Chemung County Land Bank is a similar resource that will greatly benefit the City of Elmira. Additionally, many nonprofit organizations including Arbor Housing and Development, Catholic Charities of Chemung and Schuyler Counties are important organizations providing housing and homeless resources within the City of Elmira.

### **Accessible Housing:**

**Barrier:** People with disabilities have difficulty finding accessible housing. Although the Fair Housing Act allows tenants to make physical modifications to render an apartment accessible, fixed or otherwise limited incomes present a financial barrier to a disabled person's ability afford the modification

**Strategy:** The City will educate developers and other organizations about ways to enhance the accessibility of existing units and increase the availability of accessible units. Additionally, the City continues to offer CDBG funds through the department's owner-occupied housing rehabilitation program can help low- and moderate-income homeowners, who need to make their homes more accessible for disabilities.

### **Actions being taken by Community Development staff**

#### 1. Undertake fair housing complaint processing

- Anyone who believes that their rights have been violated can receive assistance in filing a HUD complaint form. The City of Elmira works with the U.S. Department of Housing and Urban Development to provide information regarding complaints reported to City staff.
- Citizens have one year from the date of the alleged act to discrimination to file a complaint.
- After the complainant fills out the HUD form, the City of Elmira' Community Development's Fair Housing Officer will contact persons involved to discuss the complaint.
- The Fair Housing Officer will submit a cover letter to HUD with the signed complaint form.
- After HUD receives the initial information, an intake specialist will contact the complainant about the alleged discrimination.

#### 2. Analysis of impediments to fair housing choice

- Conduct or update the Analysis once every five years
- Discuss the Analysis of Impediments of Fair Housing Choice document with key government staff, community organizations and the general public
- Implement fair housing actions and include self-assessment process to help evaluate the process

- Maintain records that include but are not limited to the Impediments to Fair Housing Analysis, actions taken, studies evaluating the effectiveness of the actions, summaries of public meetings and citizen inputs

### 3. Fair Housing education and outreach

- Provide outreach and education to landlords through workshops and literature including distributing Landlord/Tenant Rights brochures, fair housing brochures, posters, and providing materials for Catholic Charities of Chemung/Schuyler educational programs for tenants and landlords.
- Utilize Chemung County Neighborhood Legal Services, Chemung County Housing Coalition and HUD FHEO as a vehicle to increase trainings to residents
- Present fair housing information and distribute brochures at all neighborhood meetings
- Provide an opportunity to residents to identify new impediments to fair housing choice
- Support all new laws that protect homebuyers from unethical lending
- Ensure that all media reports include the FHEEO logos

### 4. Provide translation and interpretation services for persons who are limited in English

- City of Elmira Police Department has a Spanish interpreter that is available at no cost
- For all other language barriers, interpreters will be hired by the Department as necessary and the City of Elmira can also utilize Elmira College for assistance.

### 5. Assist in new housing development in the City that is inclusive to persons with disabilities

- Persons with disabilities will be given priority in the rehabilitation for handicapped modifications to their home
- CDBG funds will be given a priority for groups looking to make improvements to residents with disabilities

## City Profile

The City of Elmira, NY is the county seat of Chemung County, and is located in the south-central part of the county. The city has a total land of 7.3 square miles and is divided into a south and a north part by the Chemung River.

### A. Demographic Data

The **total population** of the City of Elmira is **27,695** (ACS 2014-2018) which is a 4% reduction from 28,815 (U.S Census Bureau 2015). Comparing the 2014 and 2018 American Community Survey data there is a 10% reduction in the population in the ages between 20 and 24 years of age, and a 4% reduction in the number of people between the ages of 25 and 44. However, for the number of people at the age of 65 and older, there was a 4% increase from 2014 data.

Elmira ranked eighth in highest effective property-tax rate at 1.7 percent within New York State. The total tax rate (City, School, and County) for a property within the City of Elmira is \$65.24/\$1,000 of assessed value. In the City of Elmira's 2019 tax rate accounts for \$26.73 per \$1,000 and approximately 38% of the properties within the City of Elmira are tax-exempt. Additionally, the affordability of housing is also impacted by the high cost of utilities which burdens households

especially during the winter months. This has discouraged some homeowners from purchasing property within the City limits.

The **racial breakdown** of the population according to the Elmira's population based on the 2014-2018 American Community Survey Estimates, is 75.5% White, 14.9% Black or African American, 6.7% Two or More races, 0.5% Asian, and .9% American Indian and Alaska Native; and 5.6% Hispanic population. In comparison, the 2009-2013 ACS is as follows: 23,289 people, which is 79.8% of the total population is White; 4,197 people, which is 14.4% of the total population is Black or African American; 1690 people belonging to all other minority groups at 5.8%.

The **average household size** has been steady, being **2.28** (2009-2013 ACS) and **2.44** (2014-2018 ACS). The average family size in the city has been staying steady at **3.03** in 2010 (2010 Census) and **3.13** (2018 ACS).

The **number of total households** is 9,931 (2018 ACS) and that number changed from 11,001 in 2010 (2009-2013 ACS), which represents a 11% decrease. There are 5,686 family households. According to the latest data on households, almost 21% (1,201) are female head of households. This statistic is roughly the same as in 2013 when there were 1,648 female head of households making up the latest data.

The 2011-2015 CHAS data identifies 4,193 persons (jurisdiction as a whole) with having **one or more of the four housing problems identified by HUD** between 0-100% of the Area Median Income with the highest number of persons with one or more of four **housing problems** (lacks complete kitchen facilities. Based on available CHAS data, 68% persons within 0-30% of Area Median Income with one or more of four housing problems are identified as White with 21% being identified as Black/African American. The data shows that based on number of persons that have housing problems, the 30%-50% of Area Median Income has the second highest number of persons, with 94% White and 4% Black/African American. The data shows that based on number of persons that have housing problems, the 50%-80% of Area Median Income has the second highest number of persons, with 88% White and 2% Black/African American.

Based on available data from the 2011-2015 CHAS, **severe housing problems** have been identified in 2,305 total persons within the City of Elmira as a whole and 81% or 1,870 of the total persons are within 0%-30% of Area Median Income. A breakdown by racial/ethnic group identifies, that 67% of the total persons are White with the second highest racial group experiencing severe housing problems being Black/African American at 22%.

**Housing Cost Burden** impacts the largest number or 10,385 total persons within the City of Elmira. A total of 81% are White, 10% are Black/African American, 4% Hispanic, and less than 0.24% are Asian based on available 2011-2015 CHAS data. A total of 60% of individuals with a Housing Cost Burden fall between 0%- 30% of Area Medium Income and an additional 18% incomes fall between 30%- 50%. Unfortunately, more recent data does not exist and the City of Elmira relies on data published by HUD which comes from data obtained from the U.S Census Bureau.

The **highest concentration of racial and ethnic minorities** within the City of Elmira is within Census Tract 3 which is located in the north west section of the City and is solely occupied by the Elmira Correctional Facility. This census tract has 58.75% of the residents as Black/African American. However, Census Tract 2 has the second highest percentage of Black/African American residents at

17.72% and Block Group 1 within census tract 2 has a low- moderate income percentage of 74.52% based on the American Community Survey. The concentration of poverty and minorities within Census Tract 2 and specifically block group 1 is due to the presence of Hathorn Court, a privately-owned subsidized housing complex of 274 total housing units which is located within two blocks of the Elmira Correctional Facility on Davis Street.

**B. Income Data**

The City of Elmira is an entitlement community, with **54%** of the overall households having **annual income less than \$35,000**. The City of Elmira is a distressed, upstate city with economic development challenges including a downtown core that has been impacted by disinvestment, limited economic growth, and a higher than the state average unemployment rate.

Based on 2014-2018, American Community Survey, 26.5% of Elmira's population falls below the poverty level compared to 12.4% of New York State's total population. The **median household income** for the same time period was \$33,958, much lower when compared to Chemung County at \$53,005, and the New York State median household income of \$67,844. The **per capita income** for the City was **\$17,666**, compared to **\$30,185** at Chemung County in 2018.

The **income category** that is most significantly impacted with housing problems, severe housing problems, and housing cost burden is those within the 0%-30% of Area Median Income across the different racial or ethnic groups. A high percentage (21%) of persons of Black/African American decent, within the 0%-30% of Area Median Income, were identified to have severe housing problems and that this percentage is higher than the total percentage of the racial group as a whole within the City based on the 2010 Census. Additionally, 12% of Black/African American residents within the 30%-50% Area Median Income group were also found to have one or more of four housing problems.

**C. Employment Data**

The total estimated population in the city is \$27,695 (2018 ACS); 10,979 are estimated in the civilian labor force (2011-2015 ACS) The civilian employed population (over 16 years of age), in the community can be examined two ways:

1) Class of workers

- A. Private wage and salary workers - 80.6%
- B. Government workers – 15.5%
- C, Self-employed in own not incorporated business – 3.9%

2) Industry and Activity

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	82	1	1	0	-1
Arts, Entertainment, Accommodations	1,114	827	14	7	-7
Construction	283	446	4	4	0
Education and Health Care Services	2,252	5,038	29	43	14
Finance, Insurance, and Real Estate	404	950	5	8	3

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Information	72	16	1	0	-1
Manufacturing	920	1,774	12	15	3
Other Services	376	539	5	5	0
Professional, Scientific, Management Services	496	400	6	3	-3
Public Administration	0	0	0	0	0
Retail Trade	1,247	995	16	9	-7
Transportation and Warehousing	278	215	4	2	-2
Wholesale Trade	275	400	4	3	-1
Total	7,799	11,601	--	--	--

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)  
Source:

#### **D. Housing Data**

The **number of total housing units** is **11,972** (2018 ACS). This represents 514 less units than reported in 2010 Census. Yet, 2018 ACS data shows that only .6% of occupied housing units have greater than 1.51 or more occupants per room, showing that overcrowding is not a major issue. 2,041 housing units were reported vacant in 2018; 2012-2016 CHAS data shows that there is a total of 115 vacant-for-sale and 345 vacant-for-rent units within the City. So, poor quality, vacant, uninhabitable units remain a major issue within the City of Elmira. CHAS data pertaining to housing affordability and number of total households shows that there is sufficient housing for households within 50% HAMFI and 80% HAMFI. However, poor quality housing could be contributing to population loss and decline in the City.

Based on available 2011-2015 CHAS data, there are only 645 available rental units affordable for those households within 30% of HUD's Area Median Family Income (HAMFI) and no data on the number of owner-occupied units, however there are over 2,790 total households that fall within that income level throughout the City. The difference between the 645 available rental units that are affordable for the 30% or less HAMFI and the number of total households shows that there is a gap of **2,145** units and therefore insufficient housing for this income group. The data from the 2011-2015 CHAS pertaining to housing affordability and number of total households shows that there is sufficient housing for households within 50% HAMFI and 80% HAMFI.

There remains an overall 3% decline in the total number of housing units since the last annual plan was submitted in 2015. The total number of housing units in the City of Elmira has declined by 5.5% since 2000. In the City, 48.1% of all occupied housing units were owner occupied and 51.9% were renter occupied. Based on the 2014-2018 ACS, the Median Contract Rent for the City of Elmira is \$728. For the first time, in over a decade, the Fair Market Rent and HOME rents are lower than the median contract rent. In the last plan, the median rent was lower than the fair market rent. This change is indicative of economic growth strategies being implemented within the City, resulting new market rate apartments.

Rental Rehabilitation is a significant need that is not currently being adequately met utilizing CDBG and HOME funds. Based on the 2018 American Community Survey, **54.7%** of the 9,931 occupied

units, are renter occupied. Although these properties are occupied, they are within various degrees in terms of condition and 63.9% of the total housing units within the City were built in 1939 or earlier and over 95% were build prior to 1978 (2018 ACS Data). Also, 54% of the total rental units have been identified by ACS data to have one or more condition. The age of the housing stock indicates that left unmaintained and not properly invested in, these properties become dilapidated and can have a negative impact on the City's neighborhoods. Fortunately, there is a synergy in the community among private and public investors the last couple years, who keep buying up these old properties and slowly restoring them as well as continued new investments in housing and economic development within the City, seen since 2016.

## **Evaluation of the City of Elmira's Current Fair Housing Legal Status**

### **A. Fair Housing And Related Laws**

#### **Fair Housing Act**

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as an amended version of Title VI of the Civil Rights Act of 1964, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

#### **Title VI of the Civil Rights Act of 1964**

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

#### **Section 504 of the Rehabilitation Act of 1973**

This Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance for the rehabilitation of housing units.

#### **Section 109 of Title I of the Housing and Community Development Act of 1974**

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance under HUD's Community Development Block Grant Program.

#### **Title II of the Americans with Disabilities Act of 1990**

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to State and local public housing, housing assistance and housing referrals.

#### **Architectural Barriers Act of 1968**

This Act requires that buildings and facilities designed, constructed, altered or leased with certain federal funds after 1969 to be made accessible to and useable by handicapped persons.

#### **Age Discrimination Act of 1975**

This Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

### **Executive Order 11063**

This Presidential Order prohibits discrimination in the sale, leasing, rental or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

### **Executive Order 12892**

This Order, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides the Secretary of the U.S. Department of Housing and Urban Development (HUD) with the responsibility for coordinating the effort. The order also established the President's Fair Housing Council.

### **Executive Order 13166**

This Order eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

### **Executive Order 13217**

This Order requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

## **B. Fair Housing Complaint Process**

The City has a designated Fair Housing Officer who is an employee of the City's Department of Community Development. Emma Miran, Director of Community Development, is the official HUD Fair Housing officer in the City of Elmira. After contacting Ms. Miran, the person feeling that he/she was discriminated against has 1 year to contact HUD and make an official complaint. Ms. Miran is also responsible to contact the U.S. Department of Housing and Urban Development's Fair Housing Division and let them know about the complaint being filed. If HUD determines grounds to the discriminating charges, they will open an investigation and the Secretary of HUD will charge the person violating fair housing laws. A HUD Administrative Law Judge will hear the case and make decision based on the evidence. In case the plaintiff decides to go higher with the fair housing complaint and wants his/her case to be heard in Federal court, the Department of Justice will commence the civil action. NYS Division of Human Rights and HUD process all the complaints and record all the data in regards to the Fair housing complaint and action from the beginning till the end of the process.

**No fair housing actions were taken or suits filed by anyone in the City of Elmira the last fifteen years.**

Chemung County Neighborhood Legal Services managed by Legal Aid of Western NY, is located in the City of Elmira, reported that they have not received any fair housing complaints from anyone in the community. This agency is funded by the Legal Services Corporation (LSC), which is a private, non-profit corporation established by Congress to seek to ensure equal access to justice under the law for all Americans. It was created in 1974 with bipartisan sponsorship and the support of the Nixon Administration. LSC receives funds annually from Congress and makes grants directly to independent local programs that provide civil legal assistance to those who otherwise would be unable to afford it. Legal services programs do not handle fee-generating cases.

### **C. Local Fair Housing Resources**

The Chemung County Neighborhood Legal Services provides legal services to low income individuals and families including fair housing issues. The agency has seven attorneys in the Elmira office all of which are educated on the topic of fair housing.

### **D. Supporting Fair Housing**

The Chemung County Neighborhood Legal Services provided tenant training to approximately 50 people representing different agencies in the city during 2018. The agency tries to facilitate fair housing training at least once each year. They market this training to places where folks naturally gather at specific times, such as the Elmira Community Kitchen just before meals, EOP adult programs, Workforce Development Center classrooms etc. Their plan is to offer training for Family Services staff and the Economic Opportunity Program annually. The trainers are representatives of the Housing Coalition (including attorneys from the Chemung County Neighborhood Legal Services).

The First Time Homebuyer Program through Catholic Charities of Chemung and Schuyler, Inc. also integrates education about fair housing into the homebuyer pre-purchase education. Annually, the program has between 30-40 participants in the FTHB workshop, and they all received information/education on Fair Housing.

## **Public and Private Sectors' Role in Reducing Impediments to Fair Housing Choices**

### **A. Public Sector**

#### **Planning Commission, Zoning Board of Appeal, and Historic Preservation Commission**

The City Planning Commission reviews requests for site plans and other business as appointed by the City Council. The Planning Commission reviews site plans and hears public comments using the regulations of the Zoning Ordinance and the guidance of the Comprehensive Master Plan Update of 1998.

The Zoning Board of Appeals hears appeals, reviews requests for zoning variances, and hears and decides other zoning issues.

The Historic Preservation Commission reviews requests by property owners for external renovations in a historic district or on a historical property.

#### **Public Housing Authority**

The Elmira Housing Authority is the Public Housing Authority (PHA) for the City of Elmira, located in the Southern Tier region of New York. Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. It is comprised of three developments: Hoffman Plaza, George E. Bragg Towers, and Edward Flannery Apartments and provides affordable housing options for more than 600 City of Elmira residents. Hoffman Plaza was built in 1941 as defense plant housing and was later converted into public housing for low-income families. George E. Bragg Towers (formerly known as Newtown Towers) was constructed in 1969 for low-income senior citizens and persons with disabilities. Edward Flannery

Apartments (formerly known at Southport Towers) opened its doors in 1977 as a residence for low-income senior citizens and persons with disabilities.

The Elmira Housing Authority was organized under the laws of the State of New York in 1942. The operating subsidy is provided through the United States Department of Housing and Urban Development (HUD). The Elmira Housing Authority's affairs are governed by policies set by a local seven-member Board of Commissioners. The Housing Authority Board is made up of seven members, five of whom are appointed by the City Manager of the City of Elmira. The other two members are elected by the residents of the Housing Authority.

### **Catholic Charities of Chemung and Schuyler**

Catholic Charities provides a number of needed programs and services in the community with a priority toward the poor. They work to ensure that people have food, clothing, shelter, medical services, and the ability to achieve a decent standard of living. They offer programs that specialize in residential services, community support services, and public policy advocacy and parish services. They are committed to serving all individuals in need, regardless of racial, ethnic, cultural or religious origins, ability to pay, or mental, physical or developmental challenges. Catholic Charities works continually to develop strategies and services that are solution-based with an emphasis on prevention. Their housing related services are:

### **Municipality**

The City of Elmira and the County of Chemung oversee programs ensuring fair equitable housing practices and addressing community needs.

Emira officially became an Age Friendly Community in 2014, which is no raising awareness of fair housing options to the elderly population, enabled people be stay in their homes by working towards making these homes more accessible. The Department of Community Development's housing rehabilitation program works closely with the Office of the Aging and Long Term Care towards meeting the needs of this population.

The Department of Community Development staff has been working diligently the last four years to upgrade the public parks in the city to be more accessible for residents with disabilities and the elderly population. Playground equipment at most of the parks have been replaced with new ADA accessible ones, walkways are being restored with additional benches, and fitness equipment are planned to be purchased with informational panels on aging related illnesses as an educational component for the elderly population.

The City of Elmira provides HUD funding to Catholic Charities of Chemung and Schuyler, Inc. to help with their First Time Homebuyer Program (FTHB), Mortgage Foreclosure Prevention program and Financial Fitness program. The goal of the FTHB is to enable low and moderate income residents to afford homeownership while educating them on the responsibilities accompanied with home ownership. The Mortgage Foreclosure Prevention coordinates with lenders and homeowners at risk of foreclosure to develop a solution to avoid foreclosure. Financial Fitness provides budgeting education to people who are struggling with making their ends meet. Facilitators of these programs are HUD Certified Mortgage Foreclosure Prevention Counselors and Accredited by the National Association of Certified Credit Counselors.

## **B. Private Sector**

### **Lending Agencies**

The local lending institutions, mainly Elmira Savings Bank and Chemung Canal Trust Company, have a strong working relationship with the City of Elmira, and Catholic Charities First Time Homebuyer Program and Mortgage Foreclosure Prevention Program. They provide mortgages to first time homebuyers with low interest rates, and offer in house programs that provide additional grant amount towards the purchase of the person's first home. The local banks are supportive of the First Time Homebuyer Programs by sponsoring special events and providing education to prospective first time homebuyers at FTHB workshops.

### **Private Landlords**

In the last couple years, private individuals have begun purchasing properties in the city, restoring them to their former glory, and asking affordable rents. These properties are scattered throughout the city and as a result, some neighborhoods that were at the brinks of changing, bounced back in a very positive way.

Unfortunately, some neighborhoods in the City of Elmira are still riddled with run down properties owned by absentee landlords, especially on the City 's east side. Many of these neighborhoods have the highest concentration of minority population, and do not see the significant investments by private landlords at other parts of the city. The Department of Community Development staff works closely with the Council person for this area, to educate the public about the Department's Owner Occupied Housing Rehab Program. Positive change can start taking shape throughout the owner occupied housing stock, and attract private investors in the future to invest in the rental housing stock as well, slowly turning these neighborhoods around.

## **Assessment of Current Programs and Activities Related to Public and Private Housing**

Several agencies/organizations in the City of Elmira offer a wide variety of housing opportunities for seniors, people with disabilities, and/or people of low/moderate income. Below is a list of some local agencies and their residential opportunities available to for people with low income and/or disabilities:

1. **Catholic Charities of Chemung and Schuyler, Inc.:** Catholic Charities provides a number of needed programs and services in this community with a priority toward the poor. They work to ensure that people have food, clothing, shelter, medical services, and the ability to achieve a decent standard of living. They offer programs that specialize in residential services, community support services, and public policy advocacy and parish services. They are committed to serving all individuals in need, regardless of racial, ethnic, cultural or religious origins, ability to pay, or mental, physical or developmental challenges.
  - a. First Time homebuyer Program: this program is designed to assist income eligible, low to moderate income individuals or families with down payment and closing cost assistance in purchasing their first home in the City of Elmira by offering a grant in the amount of \$10,000 that is forgiven after five years. The City of Elmira contracts with Catholic Charities to administer this program.

- b. Mortgage Foreclosure Prevention: this program offers free credit counseling, financial management, and assistance negotiating with lenders. They work to find solutions for individuals and families in need, whether it's saving their homes, rebuilding financial solvency or minimizing the community impact in the event of a foreclosure, we are here to help.
- c. Financial Fitness Services: Financial Fitness Services are designed to help individuals and families reach their financial goals. This can include opening a savings account, making large purchases without going into debt, cleaning up credit, creating an emergency fund, or just making your dollar go further.
- d. Gateways Community Living Program: the Gateways Program provides community living, case management and residential support services to individuals and families at risk suffering from mental illness, substance abuse, HIV/AIDS and homelessness. In addition, the program provides a continuum of housing options ranging from residences with 24 hour supervision and intense case management to a supported housing program offering case management and support services including subsidized independent housing.
- e. Lasting Success: Supervised Independent Living Program (SILP): lasting Success provides intensive, person-centered case management, life-skills instruction, subsidized employment opportunities, and progressive levels of housing options to youth, ages 16-21, to support their successful transition from foster care to independent living in order to prevent homelessness and build relationships of support leading to lasting success.
- f. Project SHARE: Supportive Housing & Residential Empowerment: a transitional housing program designed to provide up to two years of rental assistance and supportive services to young adults between the ages of 18-25 who are homeless AND have resided in the foster care system. As with the Homeless Housing Program, individuals must possess the skills necessary to live independently in the community and be capable of taking care of their personal needs, with some case management support.
- g. Residential Stabilization Program: a 90-day tenancy for individuals exiting the prison system with a comprehensive, solution-based approach to re-entering the community. This transitional housing model provides the most basic of human needs: food, clothing and shelter; while individuals receive individualized case management to establish long-term stability.
- h. Emergency Service Center: this site offers access to services provided by the Samaritan Center and the Second Place East Programs. This single point of entry provides convenient access to an array of emergency services. Together these programs meet the most basic human needs including, food clothing, and emergency shelter. With the overall goal to prevent displacement, Catholic Charities also offer a variety of services including rent and utility assistance, financial planning/budgeting and case management in securing adequate housing.
- i. Second Place East: the target population for Second Place East services is individuals and families who are either at risk of becoming homeless or who have been identified as in need of immediate shelter. Their three goals are: to provide access to emergency

housing and case management services to identify and secure affordable and safe housing; prevent displacement of individuals and families from their homes in the community; and increase clients' self-sufficiency.

- j. The Chemung County Housing Coalition: Catholic Charities chairs the Chemung County Housing Coalition of which the City of Elmira is a member. This Coalition focuses on public policy advocacy, lead poison prevention, housing quality and affordability, and provides training for tenant's rights.

2. **Section 8: Arbor Housing and Development** oversees and manages the Section 8 housing within the City of Elmira. Although there is currently a long waiting list to receive Section 8 rental assistance with private landlords the following housing developments do offer Section 8 assistance with no waiting list:
  - a. Carpenter Housing for the elderly (privately owned)
  - b. East Gate Homes for families, Heritage Park Apartments for families (both privately owned)
  - c. Miller Manor for the disabled, Riverview Apartments for families (both privately owned)
  - d. Villa Serene Apartments for the elderly (privately owned)
3. **Able 2:** Provides quality services in a safe and secure living environment for those who seek personalized and specialized care. Residences are designed to encourage self-sufficiency based on each person's capabilities and needs and are provided with an opportunity to live, work, socialize and participate in the community. Able 2 has a total of 8 residences, two of which are located in the City of Elmira (Second Street and Hoffman Road).
4. **Glove House, Inc:** Glove House, Inc. is a not-for-profit corporation that empowers children and families to live successfully within their neighborhoods. Through locally provided services, which include prevention, crisis stabilization, counseling, advocacy, and the creation of positive learning environments, Glove House partners with the community to improve quality of life.
5. **The Salvation Army Elmira:** Provides housing for special needs:
  - a. **The Safehouse:** Provides temporary shelter for battered women and their children. Housing and a full range of support services are offered. Safehouse is staffed 24 hours a day and admission is possible 24 hours a day as well.
  - b. **Our House:** This program is a 25-bed (17 male and 8 females), community residential program for men and women in early recovery from alcohol and other drug addictions.
6. **The Arc of Chemung:** The Arc of Chemung is a not for profit organization committed to meeting the needs of individuals with intellectual and developmental disabilities and their families. Their Residential Program is comprised of 18 homes, 7 of which are in the City of Elmira. Services provided to residents in these homes include:  
24 hour staff support

- a. meals/snacks and exercise programs
  - b. opportunities to work in the community
  - c. skill building, medical oversight
  - d. transportation and/or access to public transportation,
7. **Elmira Housing Authority:** The Elmira Housing Authority is the Public Housing Authority located in the City of Elmira. It provides affordable housing options for more than 600 citizens in Elmira, New York. Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities. It is comprised of three developments: Hoffman Plaza, George E. Bragg Towers, and Edward Flannery Apartments.
- a. Hoffman Plaza is comprised of 144 family apartments, single and two-story units. The apartments are a mixture of single story bungalow units and two story row house units and range from one to three bedroom units. There are seven units that have been modified for ease of use by persons with disabilities.
  - b. George E. Bragg Towers is composed of 126 apartments and is located in the City of Elmira. They are primarily one bedroom units for the elderly and disabled. Sixteen of these apartments have been modified for ease of use by persons with disabilities. The apartments are primarily one-bedroom units.
  - c. Flannery Apartments is composed of 208 one bedroom apartments and 1 two bedroom apartment primarily for the elderly and disabled. Twenty of these apartments have been designed for ease of use by persons with disabilities.
8. **Elmira-Corning Regional Association of Realtors** The Elmira-Corning Association of REALTORS® is the source for real estate information in the central southern tier of New York State. It provides benefits to its membership including education, resources, and support services to enhance their professional development. Its members include over 350 licensed real estate agents, lenders, home inspectors, builders, property management companies, home services, insurance companies, law offices, publishing companies and many other home service provider

## Appendix

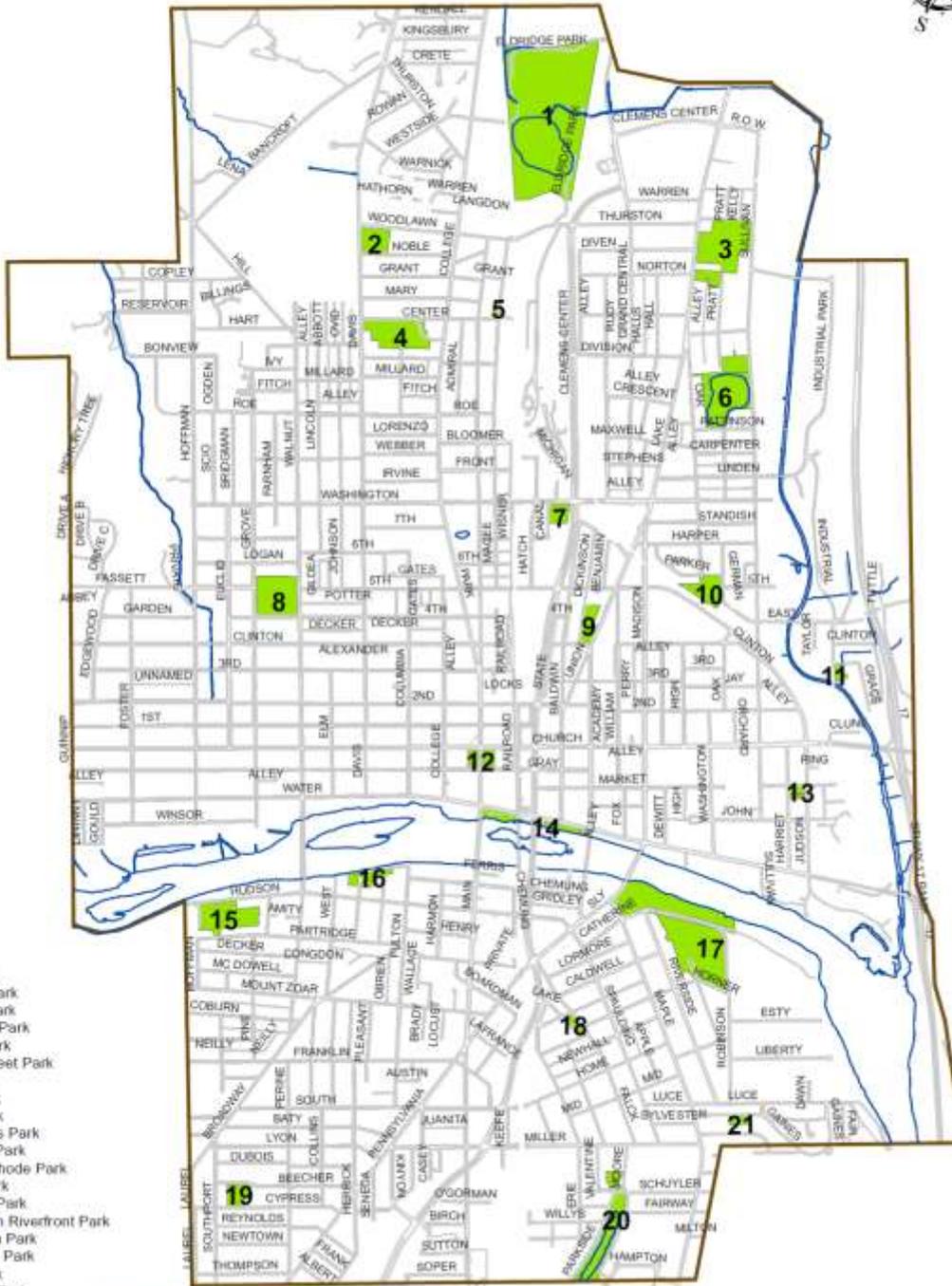
- A 1 – City of Elmira Zoning Map
- A 2 - HUD Low- and Mod-Income Map
- A 3 - City of Elmira Parks Map
- A 4 - Historic and Downtown District Map





# A 3 - City of Elmira Parks Map

## CREATING HEALTHY COMMUNITIES PUBLIC PARKS IN THE CITY OF ELMIRA



- Public Parks:
1. Eldridge Park
  2. Hathorn Park
  3. McKinnon Park
  4. Putlaski Park
  5. Magee Street Park
  6. Brick Pond
  7. Patch Park
  8. Grove Park
  9. Ernie Davis Park
  10. Quatrano Park
  11. Frank A. Rhode Park
  12. Wisner Park
  13. Blandford Park
  14. Mark Twain Riverfront Park
  15. Jim Nelson Park
  16. Katy Leary Park
  17. Brand Park
  18. Sly Street Park
  19. Cypress Street Park
  20. Miller Pond
  21. Games Street Park

- Existing Community Gardens:
2. Hathorn Park
  16. Katy Leary Park



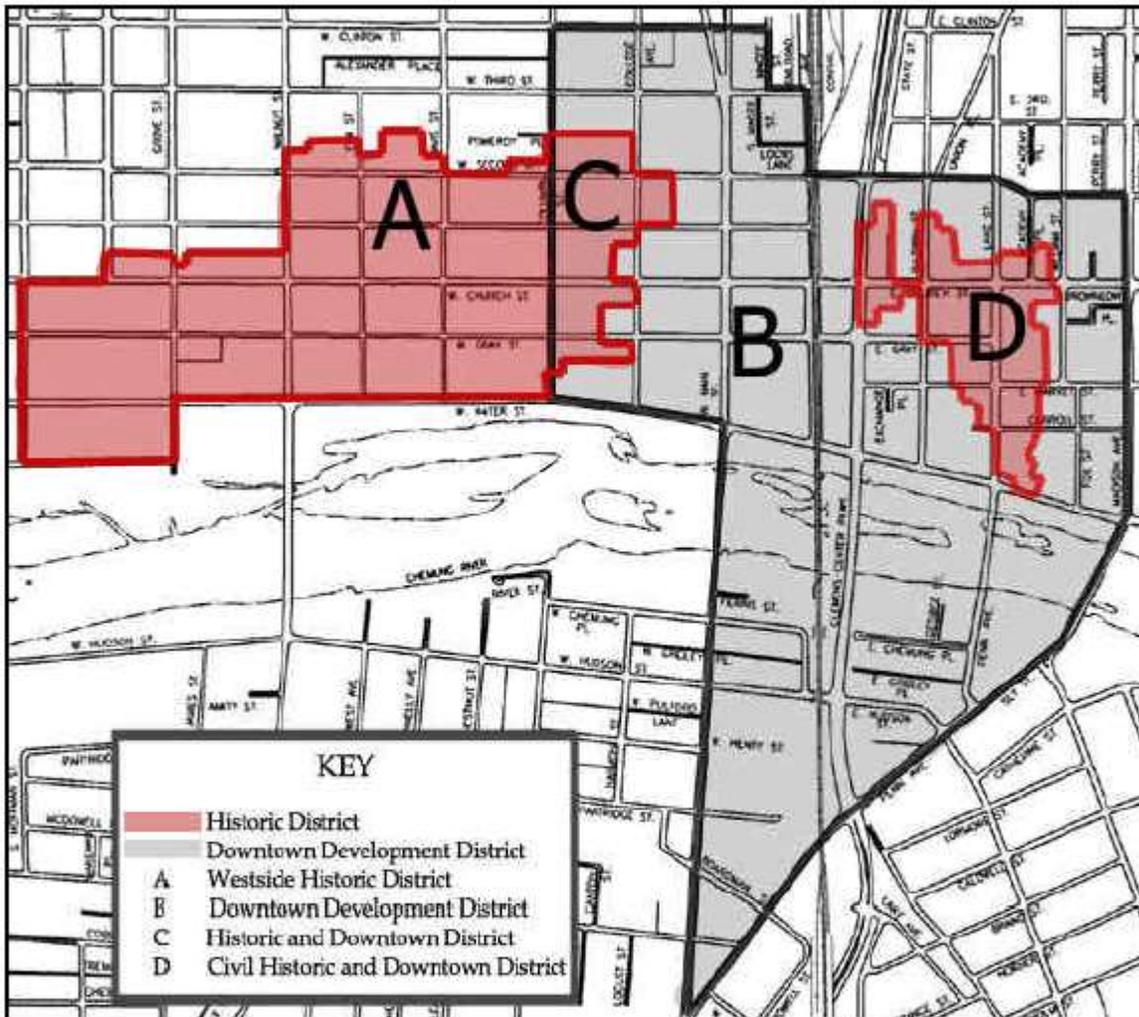
## A 4 - Historic and Downtown District Map



City of Elmira  
 Inspection Services Department  
 Phone: (607) 737-5653  
<http://www.ci.elmira.ny.us>

101 W. Second St.  
 Elmira, NY 14901  
 Fax: (607) 733-5235

### Historic and Downtown Districts



To develop or make exterior renovations to properties in the Downtown Development District, approval is required from Elmira Downtown Development and the City Planning Commission.

To develop or make exterior renovations to properties in the Historic Districts, approval is required from the Historic Preservation Commission.

**City Planning Commission  
 Historic Preservation Commission**  
 101 W. Second Street  
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