ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING:

SYRACUSE AND ONONDAGA COUNTY, NY 2014

Prepared by:





Stephanie A. Miner *Mayor*



Joanne M. Mahoney

County Executive

CNY Fair Housing

731 James Street, Suite 200 Syracuse, NY 13203

Phone: (315) 471-0420 Fax: (315) 471-0549 Email: info@cnyfairhousing.org

City of Syracuse Neighborhood and Business Development

City Hall Commons, 6th Floor 201 E. Washington St. Syracuse, NY 13202

Phone: (315) 448-8100 Fax: (315) 448-8036

County of Onondaga Department of Community Development

John H. Mulroy Civic Center 421 Montgomery Street Syracuse, NY 13202

Phone: (315) 423-3558 Fax: (315) 435-3794

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EXECUTIVE SUMMARY

The Analysis of Impediments to Fair Housing Choice (AI) for the City of Syracuse and Onondaga County was conducted by CNY Fair Housing, Inc. (formerly known as the Fair Housing Council of Central New York, Inc.), a private, non-profit organization which is a qualified fair housing enforcement agency. As recipients of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Syracuse and Onondaga County are required to identify impediments or barriers to fair housing choice and work to address those barriers.

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.¹

The CDBG program specifically contains a regulatory requirement that entitlement jurisdictions certify that they will affirmatively further fair housing as a condition of the receipt of that funding. This obligation to AFFH, requires the jurisdiction to pursue the following broad objectives:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.²

To conduct this Analysis, CNY Fair Housing conducted data analysis and reviewed existing relevant studies. Two surveys were conducted to gather community input, one of local human service providers and one of refugee service providers. One focus group was held specifically looking at housing needs of people with disabilities and one focus group was held to gather input from local housing professionals. In addition, data from the analysis was presented and input was received from the Syracuse Refugee Alliance and Housing and Homeless Coalition of Syracuse and Onondaga County.

PROFILE OF ONONDAGA COUNTY AND THE CITY OF SYRACUSE

Like many Northeastern industrial metropolitan areas, Syracuse and Onondaga County have experienced decades of suburbanization and "white flight" from the central city. Today, Syracuse is the ninth most racially segregated metropolitan area in the country. The level of hyper-segregation is particularly evident in the enrollment patterns at Onondaga County school districts. The City of Syracuse is home to large concentrations of racial and ethnic minorities including a large concentration of foreign-born residents largely due to the settlement of refugees in the City. In addition, the City houses a larger percentage of individuals with disabilities and female headed households. In the County outside of the City, small concentrations of racial and ethnic minorities and individuals with disabilities exist, largely in areas with more affordable housing opportunities.

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¹ Ibid, 2-8. *Emphasis added.*

² Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide*, (Washington, DC. March 1996), Vol. 1, 1-3.

DISPARITIES IN ACCESS TO OPPORTUNITY

The Syracuse metropolitan area is one of the worst scoring cities in the country when looking at equality of opportunity based on race and ethnicity. Access to community assets is unevenly distributed geographically and across racial and ethnic groups. There are significant disparities in median household income and poverty levels between residents of Syracuse and residents of the surrounding towns and, within the City of Syracuse, significant differences exist in median household income and poverty by race and ethnicity. There are also disparities in housing assets with residents of Syracuse and racial and ethnic minorities facing lower rates of homeownership and higher housing cost burdens.

To better measure differences in access to opportunity, this report utilizes a series of opportunity indices to rank census tracts according to a variety of measures. Three indices were created to measure economic opportunity, educational outcomes, and housing and neighborhood opportunity. Across all three indices, racial and ethnic minorities lived in census tracts with low or very low opportunity at a disproportionate rate. Compared to Whites, African-Americans in Onondaga County are more than twice as likely to live in an area of low economic opportunity, four times more likely to live in an area of low housing and neighborhood opportunity. Hispanics are one and a half times more likely to live in an area of low economic opportunity, nearly three times more likely to live in an area of low educational outcomes, and nearly three times more likely to live in an area of low housing and neighborhood opportunity than Non-Hispanic Whites.³

HOUSING PRACTICES

A number of historical practices have led to the settlement patterns evident today including redlining, racially restrictive covenants, urban renewal, and the practice of placing public housing in areas of low opportunity. Syracuse has four times more housing that is made affordable through subsidies than the surrounding County. This continued placement of subsidized housing in the City limits housing opportunity for protected class members who disproportionately utilize these programs.

In addition to the isolation of affordable housing in areas of low opportunity, there remains a serious shortage of quality affordable housing throughout Onondaga County. For some populations, finding housing is particularly difficult. Individuals with disabilities, who require subsidized, fully-accessible units often have to wait two to three years for one to become available. Very low-income households also struggle to find quality housing, a problem that was identified as being especially problematic for single refugees and single individuals receiving public assistance. Finally, individuals with criminal histories are often shut out of both the public and private housing market altogether. The instability they face in their housing can increase the likelihood of recidivism.

Another significant barrier to housing choice that was identified is the difficulty in finding properties that will accept Section 8 vouchers or Public Assistance. A majority of Section 8 vouchers are used within the City in low opportunity neighborhoods often because it is the only areas where landlords accept them. In a survey by CNY Fair Housing, social service providers identified discrimination against Section 8 and Public Assistance recipients as the number one barrier to finding housing for the clients they work with.

IMPEDIMENTS AND RECOMMENDATIONS

A summary of the identified impediments and recommendations to address those impediments is below. For a more thorough description of the impediments and recommendations please see the full report. While some the impediments have developed over decades, with a concerted effort, Syracuse and Onondaga County can begin to

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³ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

address them and fulfill their obligation to improve access to housing opportunity for all of Onondaga County's residents.

Impediment 1

The economic and social isolation of Syracuse's inner-city neighborhoods restricts housing choice for many low-income, disabled, and minority residents.

Recommendations:

- 1) Expand opportunity in economically distressed neighborhoods
 - a. Continue and expand upon programs to improve housing quality in City neighborhoods and areas of low opportunity in the County such as inner-ring suburban neighborhoods.
 - b. Strengthen tenant's rights systems including advocacy for tenants who may not qualify for legal intervention.
 - c. Work to equalize educational opportunity
 - i. City of Syracuse: Continue and expand investment in programs to improve schools such as the Say Yes to Education program.
 - ii. Onondaga County: Analyze the feasibility of consolidating school districts into a County-wide district.
- 2) Reduce concentrations of poverty by increasing the geographic dispersal of affordable housing
 - a. Increase the development of mixed income housing, particularly in low-poverty areas
 - i. Target incentives such as tax abatements to properties that develop mixed-income housing.
 - ii. Develop inclusionary zoning policies that require or incentivize affordable housing setasides.
 - iii. Redevelop public housing for a mix of incomes.
 - b. Encourage the creation of scattered site subsidized housing.
 - c. Develop a county-wide affordable rental housing plan.
 - d. Create satellite offices for services for low-income individuals and individuals with special needs within areas of opportunity in the suburban towns and villages.
 - e. Create a mobility counseling program for recipients of housing subsidies that identifies the value of living in high-opportunity areas.
 - f. Add source of legal income as a class protected under Fair Housing Laws. (More on this under Impediment 2).
 - g. Conduct training for municipal leaders in County CDBG consortium on fair housing and affordable housing and their obligation to affirmatively further fair housing.
 - h. Investigate practices and models of community planning that may build greater public support and/or limit neighborhood opposition to development perceived as undesirable.

Impediment 2

Discrimination based on source of legal income limits housing choice.

Recommendations:

- 1) Add source of legal income as a class protected by local anti-discrimination laws.
- 2) Promote and support efforts to have source of legal income added as a protected class in New York State.
- 3) Increase the number of landlords that accept housing choice vouchers throughout all parts of the County.
- 4) Require properties that receive incentives such as tax abatements and other programs that assist investors, to accept Section 8 or public assistance as a source of income.

Impediment 3

The lack of accessible, affordable housing is a significant barrier to finding housing for people with disabilities.

Recommendations:

- 1) Target incentives to properties that build accessible units at all cost ranges, particularly when properties are rehabs of existing buildings that are not subject to the design and construction requirements of the Fair Housing Amendments Act.
- 2) Lobby state lawmakers for the adoption of a tax credit to encourage private development and rehabilitation of single-family homes to meet Visitability standards.
- 3) Educate landlords and housing developers on the value and importance of building and rehabilitating housing that is accessible.
- 4) Establish additional tenant protections for people with disabilities to allow them more flexibility in their housing.

Impediment 4

Private market practices in rentals, lending and homeowners insurance disadvantage minorities, families with children, people with disabilities and transgender individuals.

Recommendations:

- 1) Increase access to sustainable mortgage products for racial and ethnic minorities. Continue to support homeownership, financial literacy, and credit repair programs that contain affirmative marketing plans to increase minority homeownership.
- 2) Add gender identity as a protected class in Onondaga County.
- 3) Promote and support efforts to have gender identity added as a protected class in New York State.
- 4) Support systemic investigations of housing discrimination.
- 5) Support and monitor education efforts for housing providers.
- 6) Support fair housing education for protected classes.
- 7) Support tenant's rights education for all renters.

Impediment 5

Populations of hard to house individuals face very limited options including large families, those with a criminal history, and single individuals receiving public assistance.

Recommendations:

- 1) Target incentives for projects that develop rental units for large families.
- 2) Explore the viability of permitting regulated rooming houses to be allowed by-right in a variety of neighborhoods in the City and County.
- 3) Encourage programs that make it easier for people with criminal histories to find rental housing.

Impediment 6

Public transportation limits the ability of many residents to choose where they would like to live.

Recommendation:

- 1) Deliberately link the development of affordable housing to public transportation and place affordable housing in areas where cars are not required to access services.
- 2) Explore the possibility of creating special Call-A-Bus districts to service existing subsidized housing locations that are currently not served by public transportation.

3) Identify and eliminate gaps in bus service in neighborhoods of opportunity that may discourage protected classes from seeking housing in those areas.

Introduction

The Analysis of Impediments to Fair Housing Choice (AI) for the City of Syracuse and Onondaga County was conducted by CNY Fair Housing, Inc. (formerly known as the Fair Housing Council of Central New York, Inc.), a private, non-profit organization which is a qualified fair housing enforcement agency. As recipients of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Syracuse and Onondaga County are required to identify impediments or barriers to fair housing choice and work to address those barriers.

BASIS OF THIS STUDY

Under the Fair Housing Act, the US Department of Housing and Urban Development (HUD) is obligated to administer its programs in such a way as to "affirmatively further fair housing" (AFFH), a requirement that extends to grantees of HUD programs. The Community Development Block Grant (CDBG) program specifically contains a regulatory requirement that entitlement jurisdictions certify that they will affirmatively further fair housing as a condition of the receipt of that funding.

This obligation to AFFH, requires the jurisdiction to pursue the following broad objectives:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- · Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

Specifically, the AFFH obligation requires the grantee to:

- 1) Conduct an analysis to identify impediments to fair housing choice within the jurisdiction
- 2) Take appropriate actions to overcome the effects of any impediments identified through the analysis
- 3) Maintain records reflecting the analysis and actions in this regard.⁵

While the obligation to AFFH arises in connection to the receipt of HUD funds, the obligation extends beyond the operation of HUD-funded programs and applies to all public and privately funded housing and housing-related activities in the jurisdiction.⁶

OVERVIEW OF FAIR HOUSING LAWS

A combination of federal, state, and local fair housing laws apply in Syracuse and Onondaga County.

The first housing discrimination protections were established with the Civil Rights Act of 1866, which held that "all citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property." While by statute, the Act bans discrimination on the basis of race or color, through case law, it has been determined to prohibit discrimination on the basis of national origin and religion as well. The Act, however, went largely unenforced.

⁴ Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide*, (Washington, DC. March 1996), Vol. 1, 1-3.

⁵ Ibid, 1-2.

⁶ Ibid, 1-3

To address the continuing unequal access to housing, particularly for racial minorities, Congress passed Title VIII of the Civil Rights Act of 1968, the Fair Housing Act, which prohibits discrimination in housing based on race, color, religion, and national origin. The Fair Housing Act was amended in 1974 to included sex as a protected class and in 1988 to include disability and familial status.

In addition to these federal laws, additional protected classes have been established under state and local laws. New York State Executive Law §296 prohibits discrimination on the basis of race, color, creed, national origin, sex, familial status, disability, age, marital status, military status, and sexual orientation. In 2012, the City of Syracuse amended Local Law 17, the Fair Practices Act, to prohibit discrimination in housing and other services due to individuals "actual or perceived sex, or their gender identity or expression."

Fair housing laws apply to all housing related transactions including real estate sales, rentals, mortgage lending, homeowner's insurance, zoning and housing-related harassment.

The Fair Housing Act specifically identifies prohibited practices in §3604, §3605, §3606 and §3617. These prohibited practices include:

- To refuse to sell or rent, to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of their membership in a protected class.
- To discriminate against any person in the terms, condition, or privileges of sale or rental of a dwelling, or
 in the provision of services or facilities in connection therewith, because of their membership in a
 protected class.
- To make, print, or publish, any notice, statement, or advertisement, with respect to the sale or rental of a
 dwelling that indicates any preference, limitation, or discrimination based on membership in a protected
 class.
- To represent to any person because of race, color, religion, sex, handicap, familial status, or national origin that a unit is not available for inspection, sale, or rental when such dwelling is in fact so available.
- To refuse to permit a reasonable accommodation or modification for a person with a disability when such
 an accommodation or modification is necessary to afford such person equal opportunity to use and enjoy
 a dwelling.
- A failure to design and construct multi-family housing to meet accessibility standards.

While discrimination can occur overtly, such as a landlord stating that they will not rent to a family with children, the law also covers practices that are less direct. One such area is differential treatment. For example, a landlord cannot apply a more stringent application process to members of a protected class. Another category of practices covered under the law is disparate impact. These are practices that are seemingly neutral yet have a disproportionate negative impact on members of a protected class. For example, a landlord may institute a policy that they will only accept income from work to verify that someone is qualified to rent a unit, however this practice could have a disproportionate effect on people with disabilities or women with children who receive child support. Regardless of the landlord's intent, the discriminatory effect of these practices would constitute a violation of fair housing laws.

Under these provisions, a range of historical practices that have the effect of limiting access to housing for members of protected classes have been interpreted to be illegal under the Fair Housing Act. These include racial steering, exclusionary zoning, blockbusting, discriminatory advertising, and redlining in mortgage, insurance and appraisals.

Both the Fair Housing Act and New York State Human Rights Law provide an administrative process to investigate complaints and pursue legal action on behalf of victims of discrimination. Individuals may file administrative complaints with HUD or the New York State Division of Human Rights which is considered a substantially equivalent agency. Complaints filed with HUD are referred to the Division of Human Rights for investigation. If

violations are proven, victims are eligible for monetary compensation and affirmative relief. Injured parties, including organizations, may also file civil cases on their own in state or federal court. In the City of Syracuse, where local law includes additional protected classes, individuals may file in City court.

DEFINING THE ANALYSIS

Impediments to fair housing choice are those factors which may preclude an individual or family from living where they would freely choose to live, or which cause them to live under less favorable circumstances than equal treatment under the law would dictate. In other words, absent barriers which relate to federal and state fair housing laws, these individuals or families would reside elsewhere and/or be free of negative circumstances which accrued to them through unfair housing practices.

The Analysis of Impediments to Fair Housing Choice seeks to identify not only if these prohibited practices are present within a community, but also looks broadly at housing and housing-related issues. Impediments to fair housing are not merely acts of discrimination, but any factor that limits the access to housing opportunities for members of protected classes. Thus, an impediment could be a discrete act of discrimination such as a landlord's refusal to rent to someone with a mobility impairment. Impediments can also be a broad public policy, or lack of public policy, such as the failure of a municipality to ensure an adequate supply of accessible, affordable housing for people with disabilities.

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability
 of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.⁷

To identify impediments, the AI involves conducting a comprehensive review of the jurisdiction's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.⁸

According to new guidance recently put forth by HUD under a proposed Affirmatively Furthering Fair Housing rule, a fair housing review should seek to use data and community input to do the following:

- Identify integration and segregation patterns and trends across protected classes within the jurisdiction and region;
- · Identify racially or ethnically concentrated areas of poverty within the jurisdiction and region;
- Identify whether significant disparities in access to community assets exist across protected classes within the jurisdiction and region; and
- Identify whether disproportionate housing needs exist across protected classes within the jurisdiction or region.⁹

Based on this review, the Analysis should seek to identify and prioritize fair housing issues, identify the most significant determinants related to these issues, and establish goals for addressing the determinants.

⁷ Ibid, 2-8. *Emphasis added*.

⁸ Ibid, 2-7.

⁹ Affirmatively Furthering Fair Housing 79 Fed. Reg. 43710 (July 19, 2013) – to be codified at 24 C.F.R. pts. 5, 91, 92, 570, 574, 576, 903.

METHODOLOGY

To evaluate the barriers to housing choice in the City of Syracuse and Onondaga County, CNY Fair Housing conducted several research activities:

- Data analysis and mapping
- · Review of documents and existing studies
- Interviews, surveys and focus groups

Data Analyses

In conducting this analysis, data was utilized from numerous sources. The primary data source for the creation of the original maps created by CNY Fair Housing including the Opportunity Mapping is the 2008-2012 ACS 5 year estimates from the US Census Bureau. Secondary sources include the NYS Department of Education data, Home Mortgage Disclosure Act data, and HUD data. Many of the charts and tables are from CNY Vitals. Additional data is derived from national sources including the Urban Institute, Brookings Institute, and the Heller School for Social Policy and Management.¹⁰

Document and Study Review

A number of documents and studies were reviewed to inform this analysis including the following:

- Onondaga County Five Year 2010-2014 Consolidated Plan and First Program Action Plan 2010
- Onondaga County Action Plan 2009, 2011, 2012, 2013
- Onondaga County Comprehensive Annual Performance & Evaluation Report (CAPER) 2009-2013
- 2010 Development Guide for Onondaga County
- City of Syracuse Consolidated Plan 1st Annual Action Plan 2010-2014
- City of Syracuse Action Plan 2009-2014
- City of Syracuse Comprehensive Annual Performance & Evaluation Report (CAPER) 2009-2013
- City of Syracuse Housing Plan, 2010
- The Syracuse Neighborhood Initiative Housing Market Study
- New York State's Extreme School Segregation: Inequality, Inaction and a Damaged Future
- The World at Our Doorstep, Onondaga Citizens League 2012-2013 Study Report

Interviews, Focus Groups, and Surveys

CNY Fair Housing conducted two focus groups to gather input from a variety of sources including government officials, social service providers, and housing providers. One of the focus groups focused specifically on housing for people with disabilities while the other focused more generally on barriers for all protected classes. In addition, presentations and discussions were held with local consortiums of groups working with the homeless and refugee populations. Two surveys were also conducted, one targeted to people working with the refugee population and one targeted to social service providers.¹¹

¹⁰ A complete explanation of the methodology used for the Opportunity Mapping is available in the Appendix A.

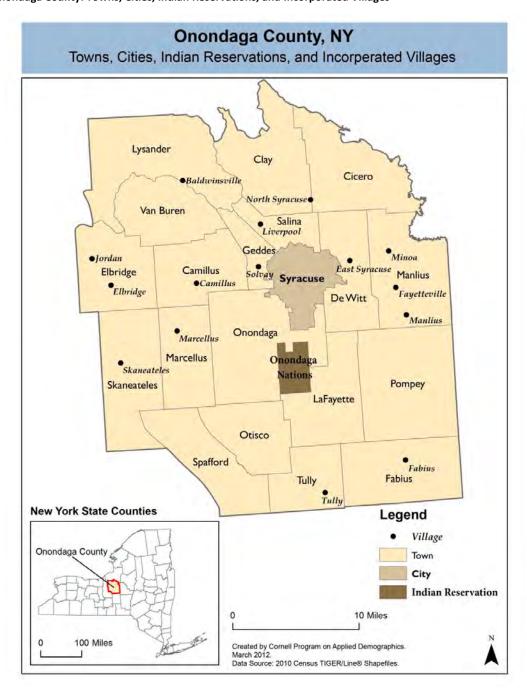
¹¹ A copy of the survey questions is available in the Appendix A.

PROFILE OF ONONDAGA COUNTY AND THE CITY OF SYRACUSE

GEOGRAPHY

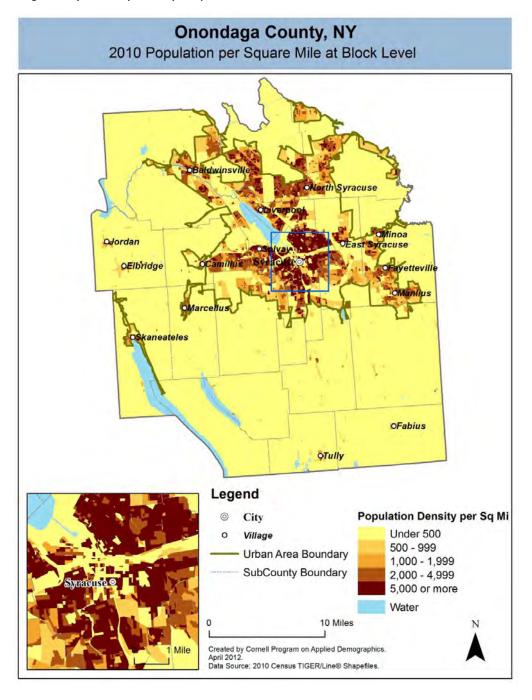
Onondaga County is located in Central New York State and is bordered by Oswego County to the north, Madison County to the east, Cortland County to the south, and Cayuga County to the west. The County covers 780 square miles and contains a mix of urban, suburban, agricultural areas and large amounts of forested land (see map). The City of Syracuse is located near the center of the County. In addition to the City of Syracuse, the County contains 19 towns, 15 villages, and the Onondaga Nation.

Map 1: Onondaga County: Towns, Cities, Indian Reservations, and Incorporated Villages



Onondaga County is the sixth most populous county in Upstate New York, containing 468,387 people as of 2013. Approximately one-third of the population of Onondaga County lives within the City of Syracuse. Outside of Syracuse, the most populous areas are in the suburban towns North and East of the City. These include the towns of Salina, Clay, Cicero, Dewitt and Manlius. Map 2 shows the population density within the County in 2010, with areas designated as "urban areas" outlined in green.

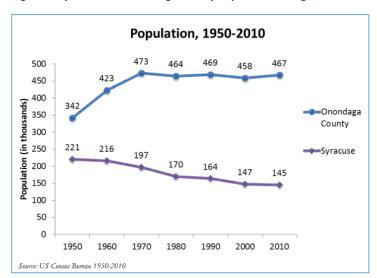
Map 2: Onondaga County: 2010 Population per Square Mile at Block Level



DEMOGRAPHIC PATTERNS

Like many Northeastern industrial metropolitan areas, Syracuse and Onondaga County have experienced decades of suburbanization and the subsequent decline of the central city. The graph below shows the population of the City and County from 1950 to 2010. While the population of the City of Syracuse has steadily declined since the 1950's, Onondaga County experienced rapid growth in its population from 1950 – 1970 and has remained relatively steady since. Evidence of this continuing residential suburban sprawl can be seen in the fact that three times as many houses were built in the County between 1980 and 2010 as were built in the City. 1213

Figure 1: Syracuse and Onondaga County Population Change, 1950-2010



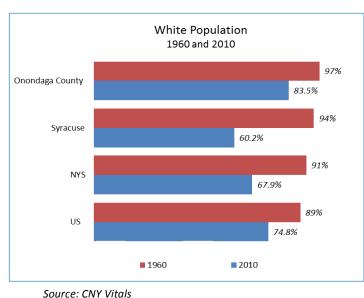
Of particular significance for issues of fair housing are the population trends related to race during this time. As Figure 2 indicates, the City of Syracuse experienced significant levels of "white flight" over the last five decades. In 1960, Whites made up 94% of the City's population. By 2010, that percentage had dropped by nearly 34% to just over 60%. The County also experienced a drop in the

percentage of population that is white (-13.5%) but that drop is comparable to

The Syracuse Metropolitan Statistical Area (MSA) is the ninth most racially segregated community in the country.

the change nationally and is more reflective of the diversification of the American population and not a distinct pattern of migration within the community.

Figure 2: White Population, 1960 and 2010



The result of these trends is a community

marked by high levels of racial, and to a lesser extent, ethnic segregation. The chart below identifies the differences in the racial and ethnic composition of the City of Syracuse and Onondaga County in 2010. According to a 2010 analysis by the Brookings Institute, ¹⁴ To assess the distribution of the population by race, the analysis utilizes a segregation index which calculates differences in how minority groups are distributed across census tracts compared to Whites. A score of 0 reflects complete integration while a score of 100

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¹²http://www.syrgov.net/uploadedFiles/Departments/CommunityDevelopment/Content/Documents/2010%20Syracuse%20Ho using%20Plan.pdf

The map on pg. 87 in Appendix B highlights the development trends for the region during this time.

¹⁴ Knauss, Tim, "Syracuse metro area ranks 9th in nation in housing segregation between blacks, whites," *Syracuse Post Standard*, http://www.syracuse.com/news/index.ssf/2010/12/syracuse_metro_area_ranks_9th.html, Accessed July 23, 2014.

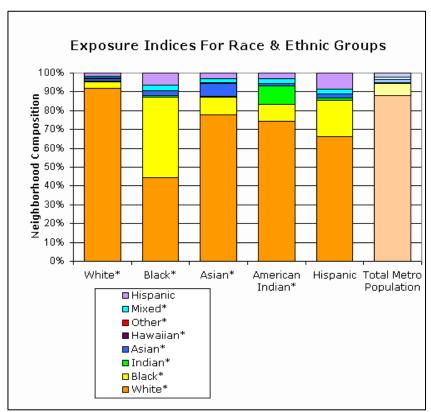
reflects complete segregation. The Syracuse MSA has a segregation index of 71, meaning 71% of Blacks within the community would need to move to a different neighborhood to be distributed similarly to Whites. ¹⁵

Two or More Races 2010 Race and Ethnicity Statistics 100.0% Other Race Native Hawaiian 80.0% Asian 60.0% American Indian or Alaska Native 40.0% Hispanic or Latino Black or African 20.0% American White Non Hispanic 0.0% **Syracuse** Onondaga County

Figure 3: Syracuse and Onondaga County Race and Ethnicity, 2010

Source: CNY Vitals





Source: "Segregation: Neighborhood Exposure by Race, Syracuse, NY," Available at www.censusscope.org/us/m8160/chart_exposure.html, Accessed July 24, 2014.

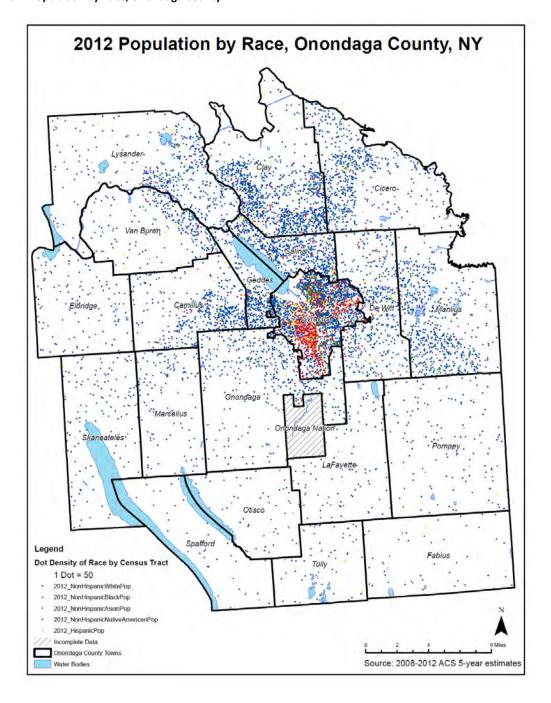
Another way to measure the level of segregation within a community is with the use of an exposure index which compares the average composition racial neighborhoods experienced different members of groups. Figure 4 below identifies the exposure indices for different racial and ethnic groups in the Syracuse metropolitan area as well as an exposure index for the total population. The average Non-Hispanic white person living in the Syracuse area lives in a neighborhood that is 90% White, 4% Black, and 2% Hispanic while the average black person lives in a neighborhood that is 47% White, 39% Black, and 6% Hispanic. For average Hispanic, the neighborhood composition is 69% White, 17% Black, and

¹⁵ "Segregation: Dissimilarity Index, Syracuse, NY," Available at www.censusscope. Accessed July 24, 2014.

Hispanic. These significant differences in neighborhood composition create isolation among racial groups that can foster discriminatory attitudes.

The following maps identify the patterns of settlement within Onondaga County and the City of Syracuse by race and ethnicity. Map 3 shows the 2012 population of Onondaga County by race and ethnicity. The map highlights the significant difference in the racial and the ethnic composition of the City of Syracuse compared to the surrounding suburban and rural areas. Outside of the City of Syracuse, racial and ethnic minorities live in small concentrations in some suburban communities and are largely absent in rural areas.

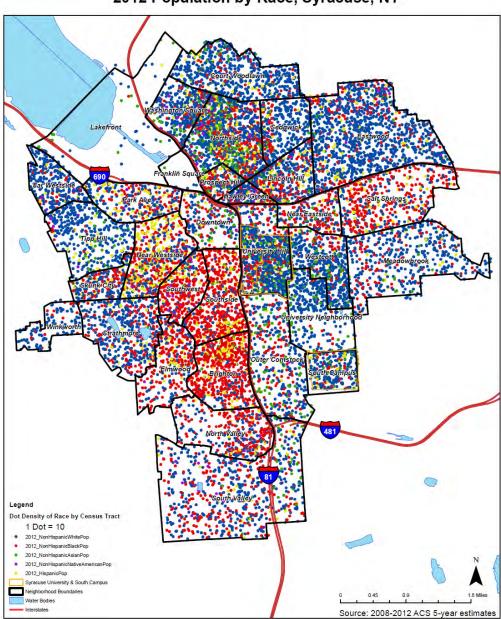
Map 3: 2012 Population by Race, Onondaga County



Map 4 shows the 2012 population of the City of Syracuse with neighborhood boundaries. As the map highlights, there are distinct differences in the racial and ethnic composition of neighborhoods within the City with the largest concentrations of African-American residents in the Southwest, Southside, and Brighton neighborhoods and large concentrations of Hispanic residents in the Near Westside neighborhood.

The map also identifies the large population of Asian residents on the City's Northside due largely to the resettlement of refugees in the region. Syracuse is an official refugee resettlement site and more than 12,000 refugees live in the area, the largest concentrations of which came from Burma, Bhutan, Somalia, South Sudan, and Iraq. A majority of these refugees were initially settled in the Northside neighborhood due to its proximity to the services of the resettlement agencies and the availability of affordable housing.

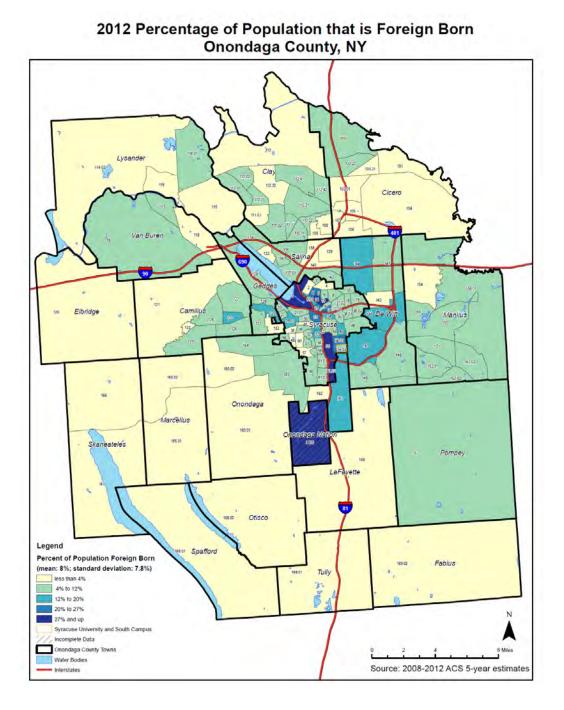
Map 4: 2012 Population by Race, Syracuse



2012 Population by Race, Syracuse, NY

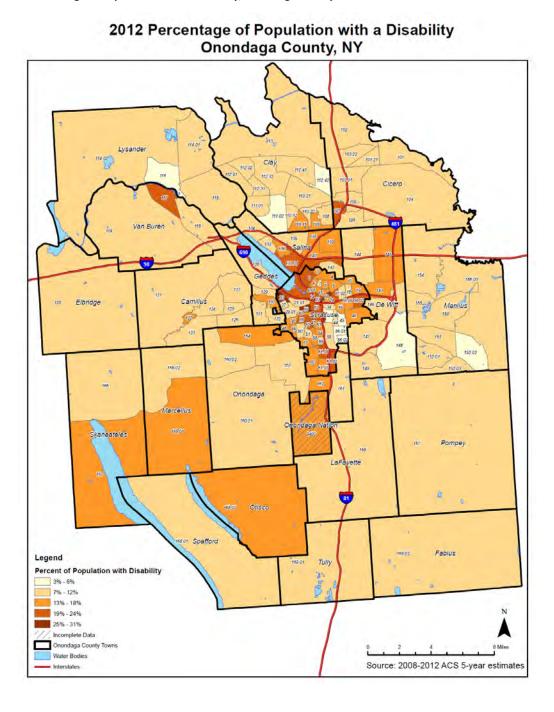
The concentration of refugees within certain neighborhoods in the community is even more apparent on Map 5 that identifies the percentage of the population that is foreign born in the County. In addition to identifying the concentrations of refugee populations, this map also identifies large concentrations of international students in the neighborhoods surrounding Syracuse University. It is important to note that the map also identifies a large concentration of foreign-born residents residing in the Onondaga Nation. Census data for this tract was often incomplete and should be viewed cautiously. With the region expected to resettle refugees at an even higher rate in the coming years, the housing needs of the refugee population are becoming a significant issue in the community and will be discussed further in this report.

Map 5: 2012 Percentage of Population that is Foreign Born, Onondaga County



In addition to the hyper-segregation of racial and ethnic groups in the region, there are also significant concentrations of people with disabilities within certain census tracts. Map 6 identifies the percentage of the population with a disability for each census tract in the County. Significant concentrations occur within certain census tracts within both the City and surrounding suburbs where subsidized housing projects for seniors and people with disabilities are located. The tract with the highest concentration of people with disabilities is tract 16, which includes the James Street corridor in Syracuse which is home to a large number of service providers for people with disabilities as well as senior housing. The percentage of disabled population in this tract is more than 30%, ten times greater than in the census tract with the lowest percentage of people with disabilities.

Map 6: 2012 Percentage of Population with a Disability, Onondaga County



There are also differences in family composition among different areas across the region that could result in varying levels of discrimination based on familial status, gender or marital status. As seen in the chart below, the City of Syracuse has a much higher percentage of single mother headed households and much lower percentage of families with married couples. Single mothers can be particularly vulnerable to familial status discrimination and harassment in part because their lower household incomes limit their housing options.

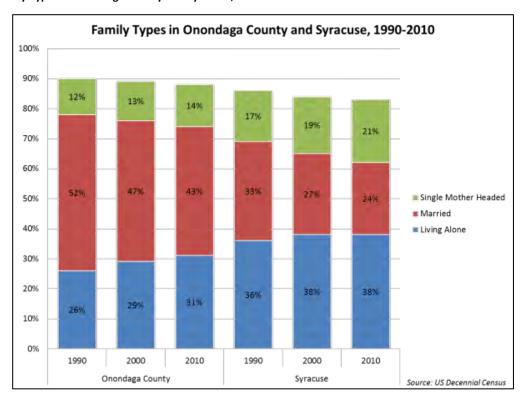
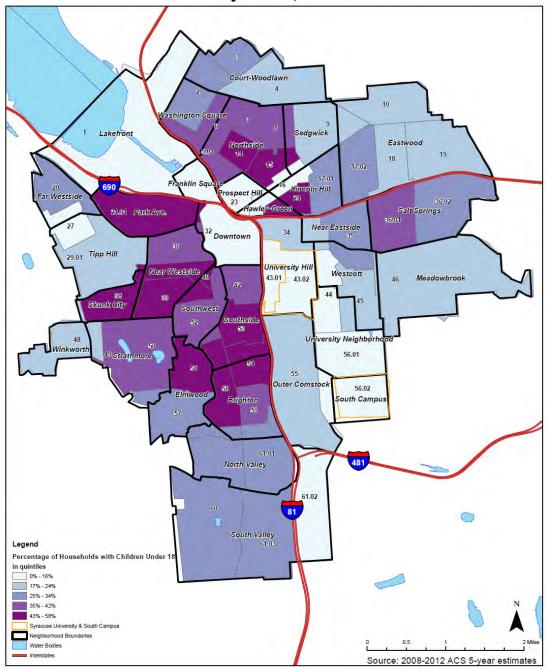


Figure 5: Family Types in Onondaga County and Syracuse, 1990-2010

Source: CNY Vitals

While the number of households with children is fairly evenly distributed when comparing the City to the surrounding County, there are significant differences in the number of households with children across City neighborhoods. The map below identifies the percentage of households with children under 18 for each census tract in the City. There are a number of neighborhoods in the City where the percentage of households with children is significantly lower than the City-wide average of 29%. Many of these census tracts are in the Syracuse University neighborhood as well as in the City's Downtown, Franklin Square and Lakefront neighborhoods which are currently experiencing a revitalization of vacant commercial and industrial properties into higher-end loft style apartments.

2012 Percentage of Households with Children Under 18 Years Old, Syracuse, NY



Access to Community Assets

While the marked patterns of segregation are evident across protected classes in the region, there are also significant disparities in access to community assets for protected class members. According to research conducted by the Urban Institute, the Syracuse MSA is one of the worst scoring cities in the country when looking at equality of opportunity for people based on race or ethnicity. The study ranks metro areas according to five indicators of opportunity: residential segregation, neighborhood affluence, public school quality, employment and home-ownership. In the analysis of the opportunity gap for people based on race (African-American vs. Caucasian), Syracuse scored an F and ranked 97th out of 100 metro areas. When looking at the opportunity gap for people based on ethnicity (Hispanic vs. Non-Hispanic), Syracuse also scored an F and ranked 92nd out of the 100 metro areas studied. Moreover, Syracuse is one of only five cities that scored in the bottom ten on both measures.¹⁶

To help understand the current geography of opportunity for various populations residing in Central New York, CNY Fair Housing created a series of opportunity indices to assess the varying levels of opportunity that exist throughout the County. Data was collected for a variety of measures for each census tract in the County. Once each of the data points was collected, the data was normalized through the establishment of a z-score. This allowed the researchers to compare variables with different measurements. The z-scores for the variables within each opportunity area were then averaged to develop the opportunity score. The opportunity scores were broken into quintiles where the upper quintile is defined as a very high opportunity area, the middle quintile is a moderate

or average opportunity area, and the lower quintile is defined as a very low opportunity area.

Opportunity scores were developed and mapped around three areas: housing and neighborhood opportunity, economic opportunity, and educational outcomes. overall opportunity score was then calculated that combines these three indices. ¹⁷ The individual maps are then overlaid with demographic data indicating the percentage of the population within each census tract that is White/Non-Hispanic, Black/African-American, Asian, Hispanic/Latino, Foreign Born, and households with children under 18. Additional maps identify households using food stamps, households using tenant-based rental assistance, and the number of housing

In the analysis of the opportunity gap for people based on race (African-American vs. Caucasian), Syracuse scored an F and ranked 97th out of 100 metro areas. When looking at the opportunity gap for people based on ethnicity (Hispanic vs. Non-Hispanic), Syracuse also scored an F and ranked 92nd out of the 100 metro areas studied.

units that are subsidized with HUD or LIHTC funding. Similar opportunity mapping projects have been conducted in cities across the United States including in Austin, Texas and Baltimore, Maryland. 18

¹⁶ Turner, Margery, "How wide are the racial gaps in your metro?" http://blog.metrotrends.org/2012/02/wide-opportunity- gaps-metro/, February 2, 2012, Accessed July 24, 2014.

The Overall Opportunity Index is available in the Appendix A.

¹⁸ For further information about methodology, see Appendix A.

ECONOMIC OPPORTUNITY

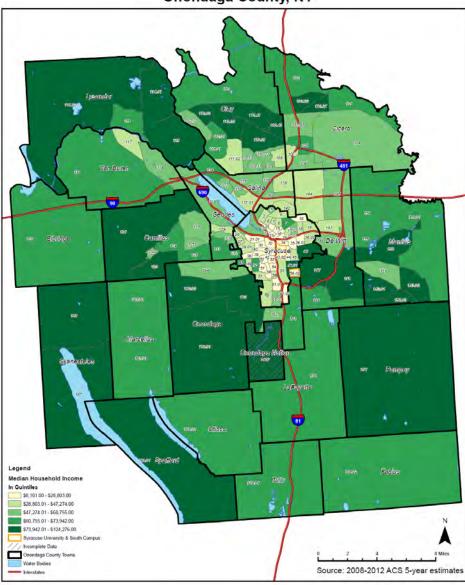
Like many cities, the Syracuse region has noted disparities in how economic assets are distributed across the region. In broad terms, the City is home to large areas of concentrated poverty surrounded by more affluent suburban communities. The chart below compares the median household income for the City of Syracuse, Onondaga County, New York State, and the United States from 2005 through 2012. As evidenced in the chart, the median household income for Onondaga County including the City of Syracuse is nearly double that of the City alone and the gap between them is growing.

Median Household Incomes - 2005 through 2012 \$60,000 City of Syracuse \$50,000 Onondaga \$40,000 County \$30,000 New York \$20,000 United States \$10,000 \$0 2005 2006 2007 2008 2009 2010 2011 2012 Source: American Community Survey Estimates, 2005 through 2012

Figure 6: Median Household Incomes, 2005-2012

Source: CNY Vitals

Map 8: 2012 Median Household Income, Onondaga County



2012 Median Household Income, Onondaga County, NY

Mapping the median household income range for all census tracts in Onondaga County highlights the geographic disparities in economic assets. As evidenced on Map 8 below, all 27 census tracts that fall in the bottom quintile of median household income are within the City of Syracuse while only two of the 28 census tracts in the highest quintile are within the City. A number of census tracts outside of the City fall within the second lowest quintile of household income. These tracts include the inner-ring suburban communities of East Syracuse, Mattydale, Solvay, Lyncourt and Galeville as well as tracts where subsidized housing projects are located in the Towns of Cicero, Clay and Van Buren.

Within the City of Syracuse, there are significant differences in the median household income by race and family type. As Figure 7 indicates, White households within the City of Syracuse have a median household income that is more than 50% higher than African American or Asian households. Figure 8 identifies the median household income by family type. Female headed households have a median income that is nearly 50% lower than male headed households and three times lower than households with married couples. These disparities in household income greatly affect the housing choices made by these demographic groups.

Syracuse Median Household Income by Race 2007-11

White \$36,889

American Indian and Alaska Native \$28,664

Black or African American \$24,051

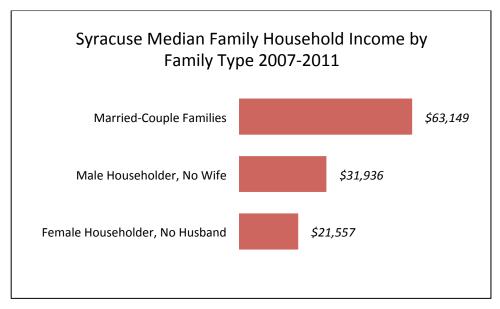
Asian \$23,906

Other \$21,209

Figure 7: Syracuse Median Household Income by Race, 2007-2011

Source: CNY Vitals





Source: CNY Vitals

The differences in poverty levels by geography and race are race are even starker. For the period of 2007 through 2011, 32% of individuals in the City of Syracuse were living in poverty compared to 14% of individuals in the County as a whole. Figure 9 identifies the percentage of individuals living in poverty by age. While City of Syracuse residents are much more likely to live in poverty at any age, the chart highlights the serious problem of childhood poverty in Syracuse with nearly half of all children under the age of 18 living in poverty.

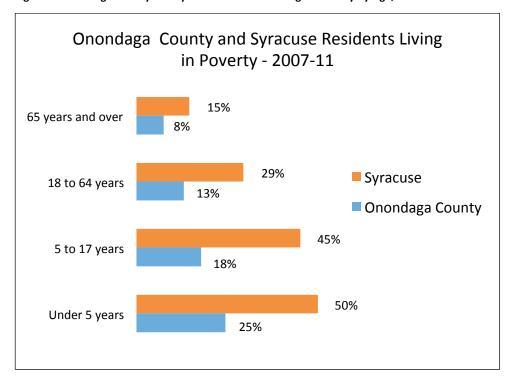


Figure 9: Onondaga County and Syracuse Residents Living in Poverty by Age, 2007-2011

Source: CNY Vitals

The spatial patterns of concentrated poverty are particularly evident when viewing a map of poverty rates for the County. As the map below identifies, only one census tract outside of the City of Syracuse has a poverty rate above 20% while 41 census tracts in the City have poverty rates above 20%. In addition, the City has a high rate of severe poverty with 40% of census tracts having a poverty rate between 41 and 82%.

When broken down by race and ethnicity, significant disparities are revealed in poverty rates within the City of Syracuse. Compared to White individuals, Hispanic/Latino and Asian individuals are more than three times more likely to live in poverty and Black individuals are two and a half times more likely to live in poverty.

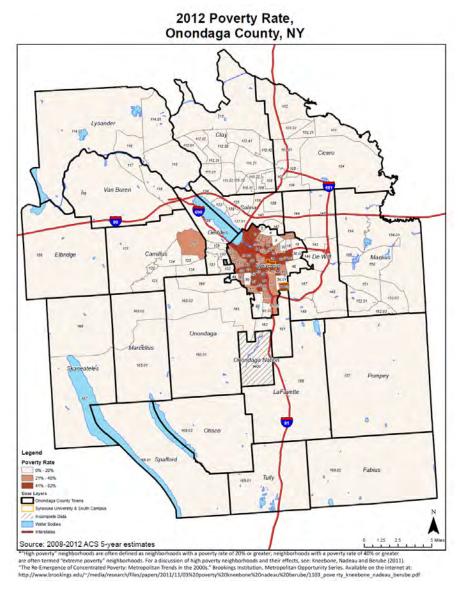
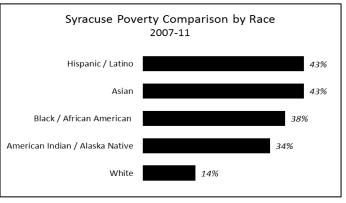


Figure 10: Syracuse Poverty Comparison by Race, 2007-2011

Of particular concern for the purposes of identifying impediments to fair housing choice, are areas in which there are both high concentrations of poverty as well as racial and ethnic minorities. These racially and ethnically concentrated areas of poverty (RCAPs and ECAPs) are defined as census tracts with a non-white population of 50 percent or more and census tracts where 40 percent or more of individuals are living below the poverty line. There are 15 RCAPs and ECAPs within Onondaga County as identified on the map below, all of are within the City of Syracuse.



Source: CNY Vitals

Racially and Ethnically Concentrated Areas of Poverty, **Onondaga County, NY** Lysander Camillus Elbridge Onondaga LaFavette Otisco Legend Onondaga County Census Tracts Racially/Ethnically Concentrated Areas of Poverty Not RCAP/ECAP Incomplete Data Onondaga County Towns

Map 10: Racially and Ethnically Concentrated Areas of Poverty, Onondaga County

Economic Opportunity Index

Nater Bodies

In addition to the obvious disparities in access to economic assets evident from a review of income and poverty statistics, CNY Fair Housing sought to determine the extent to which there were disparities in other factors related to economic opportunity. To do so, an economic opportunity index was created that combines a series of measures related to economic opportunity and ranks each census tract by the combined score. The maps are then overlaid with demographic information such as race and disability as well as information on subsidized housing within the each tract. The measures used to create the index include the following:

*The racially/ethnically-concentrated areas of poverty (RCAPs/ECAPs) are defined as census tracts with a non-white population of 50 percent or

Source: 2008-2012 ACS 5-year estimates

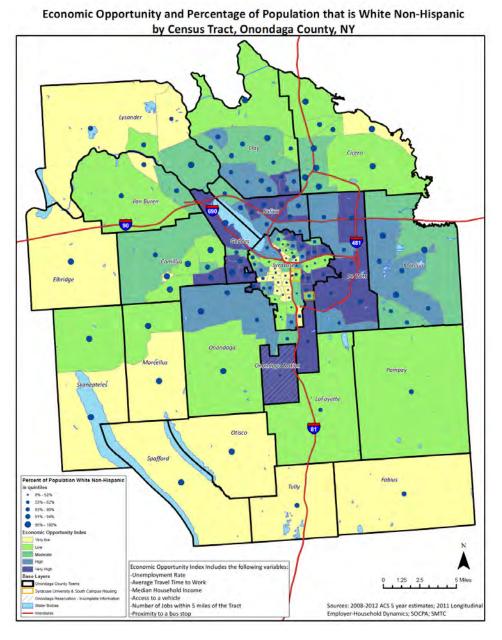
• Unemployment rate – Unemployment rate for each census tract

more and census tracts where 40 percent or more of individuals are living below the poverty line.

Access to Jobs – Total number of jobs located within five miles of the census tract centroid

- Travel time to work Average travel time to work for each census tract
- Household Income Median Household Income for each census tract
- Access to a vehicle Percentage of households that have access to at least one car for each census tract
- Proximity to a bus stop Percentage of the census tract area that falls within a half mile of a bus stop

Map 11: Economic Opportunity and Percentage of Population that is White Non-Hispanic by Census Tract, Onondaga County



The map below shows the economic opportunity index score for each census tract overlaid with census information on the percentage of population that is White Non-Hispanic. 19 areas of very low and low opportunity (indicated by the tan and bright green on the map) exist primarily in the City of Syracuse and rural communities on the outskirts of the County. Within these more rural census tracts, economic opportunity is limited by factors such as the proximity of jobs and transportation.

When broken down by race and ethnicity, the disparities in access to economic opportunity are obvious. Figure 11 below identifies the percentage of each racial and ethnic group

living within each of the five opportunity groupings as identified on the map above. As Figure 11 highlights, 38% of Blacks and 30% of Hispanics in Onondaga County live in census tracts with very low economic opportunity compared to 12% of Whites and 13% of Asians. On the other end of the spectrum, only 24% of Blacks live in areas of high or very high opportunity compared to 44% of Whites.

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¹⁹ The full series of maps is available in Appendix B.

Economic Opportunity by Race in Onondaga County Total Population 16% 23% 20% 22% 20% N=466,179 White 12% 22% 21% 23% 21% □ Very Low N=369,541 ■ Low Black 38% 26% 12% 13% 11% N=48,852Moderate ■ High Asian 13% 18% 28% 23% 18% N=14,662 ■ Very High Hispanic 30% 23% 15% 18% 15% N=18,879

Figure 11: Economic Opportunity by Race in Onondaga County

Map 12: School Districts, Onondaga County

80%

100%

60%

EDUCATIONAL OPPORTUNITY

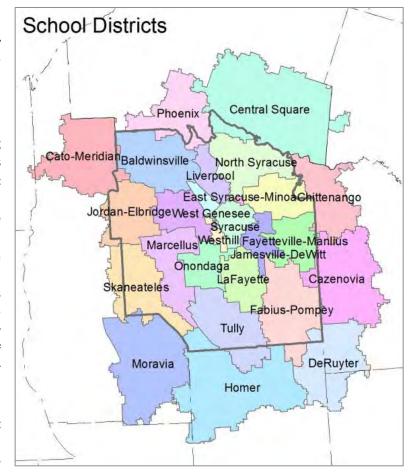
"Children's futures are determined not by their talents or actions but on the zip code in which they are raised." Shaun Donovan, former HUD Secretary

0%

20%

40%

Not surprisingly, with the high levels of racial and ethnic segregation that exists in housing in Syracuse and Onondaga County, comes significant differences in the racial and ethnic makeup of the region's schools. Onondaga County contains 18 school districts that are wholly or primarily within the County. Several other districts that are centered neighboring counties cross into Onondaga County, but are not discussed in this analysis since the majority of their students live outside the County. While the Syracuse City School District boundary follows the City of Syracuse municipal boundary, the 17 other districts traverse municipal boundary lines. The largest of the districts in Onondaga County is the Syracuse City School District with approximately 20,000 students, followed by North Syracuse Central Schools with more



than 9,000 students and Liverpool Central School District with over 7,000 students. The remaining 15 districts have around 5,000 students or less.

The table below identifies the race and ethnicity of students in Onondaga County School Districts in 2010-2011. Of the approximately 12,500 black students that were enrolled in Onondaga County schools in the 2010-2011 school year, 84% were enrolled in the Syracuse City School District. While the City school district had approximately 10,500 black students, the 17 suburban districts had a total of just over 2000 black students.²⁰

Table 1: Race and Ethnicity in Onondaga County School Districts, 2010-2011

Race and Ethnicity in Onondaga County School Districts 2010-11										
	\A/b:+ o		Black or African		Hispanic or Latino		Asian or Pacific		American Indian	
School District	White		American				Islander		or Alaska Native	
	number	percent	number	percent	number	percent	number	percent	number	percent
Baldwinsville (n=5,370)	5,223	91%	87	2%	139	2%	86	2%	33	1%
East Syracuse-Minoa (n=3,313)	2,990	90%	127	4%	38	1%	55	2%	63	2%
Fabius-Pompey (n=787)	751	95%	4	1%	18	2%	8	1%	3	0%
Fayetteville-Manlius (n=4,518)	3,933	87%	128	3%	73	2%	361	8%	361	8%
Jamesville-Dewitt (2,875)	2,302	80%	267	9%	70	2%	201	7%	18	1%
Jordan Elbridge (n=1,463)	1,414	97%	16	1%	14	1%	11	1%	6	0%
La Fayette (n=866)	574	66%	11	1%	5	1%	10	1%	263	30%
Liverpool (n=7,399)	6,052	82%	598	8%	254	3%	296	4%	51	1%
Lyncourt (n=309)	260	84%	26	8%	8	3%	13	4%	0	0%
Marcellus (n=1,958)	1,910	98%	4	0%	16	1%	11	1%	8	0%
North Syracuse (n=9,378)	8,326	89%	387	4%	200	2%	135	1%	81	1%
Onondaga (n=928)	790	85%	68	7%	17	2%	6	1%	39	4%
Skaneateles (n=1,622)	1,589	98%	6	0%	6	0%	17	1%	4	0%
Solvay (n=1,484)	1,277	86%	42	3%	81	5%	8	1%	16	1%
Syracuse City School District (n=19,961)	5,541	28%	10,493	53%	2,399	12%	1,211	6%	317	2%
Tully (n=1,042)	1,000	96%	22	2%	1	0%	9	1%	10	1%
West Genesee (n=4,980)	4,532	91%	164	3%	100	2%	89	2%	79	2%
Westhill (n=1,872)	1,732	93%	71	4%	22	1%	34	2%	8	0%

Source: CNY Vitals

The isolation of black students has substantially increased in recent decades. In 1989, a typical black student in the Syracuse metro area attended schools that were approximately 36% Black and 60% White. By 2010, a typical black student attended schools that were 49% Black and 36% White. In contrast, in 2010, a typical white student attended schools that were 6% Black and 88% White.²¹

With the exception of Lafayette, which has a high proportion of Native American students, the districts with the highest percentage of white students and the lowest levels of racial and ethnic diversity, tend to be in the outer ring suburbs furthest from the City of Syracuse. However, significant differences in levels of diversity are also found in neighboring districts and between schools that are within walking distance to each other. In the 2010-2011 school year, the Westhill School District had a Black population of 4% and White population of 93%. In the same year, at Corcoran High School in the Syracuse City School District, less than two miles away from Westhill High School, the Black population topped 70% while the White population was 19%. Students living in the

²⁰ CNY Vitals, Demographics: Race and Ethnicity in Public Schools, http://cnyvitals.org/onondaga/demographics/race-ethnicity-in-schools, Accessed May 21, 2014.

Kucsera, John; & Orfield, Gary. (2014). New York State's Extreme School Segregation: Inequality, Inaction and a Damaged Future. UCLA: The Civil Rights Project / Proyecto Derechos Civiles. Retrieved from: http://www.escholarship.org/uc/item/5cx4b8pf, p. 105-109.

neighborhoods between these schools could walk to either location to attend school but would a face a starkly different student body depending on which side of the district line their home is located on.

There are also significant differences in the enrollment rates of other racial and ethnic groups across Onondaga County school districts. Of the nearly 3,500 Hispanic or Latino students enrolled in Onondaga County schools, over 68%, nearly 2,400 students, were enrolled in the Syracuse City School District. Also, with the growing population of refugees and new Americans in the City of Syracuse, significant differences in the enrollment patterns of Limited English Proficient (LEP) learners are beginning to emerge. In 2010-2011, of the approximately 2,800 LEP learners that were enrolled in Onondaga County schools, 86% were enrolled in the Syracuse City School District. As the number of refugees being settled in the City of Syracuse continues to grow, the number of LEP learners in the City School District will continue to rise significantly. It is important to note that the City of Syracuse has a much higher capacity to handle LEP students than exists in the suburban districts.

Table 2: Limited English Proficient (LEP) Learners in Onondaga County School Districts, 2007-2011

Limited English Proficent (LEP) I	earners	in Ono	ndaga C	County S	chool D	istricts		
2007-11								
School District*	2007-08		2008-09		2009-10		2010-11	
School District	number	percent	number	percent	number	percent	number	percent
Baldwinsville (n=5,370)	12	0%	24	0%	22	0%	20	0%
East Syracuse-Minoa (n=3,313)	46	1%	34	1%	40	1%	34	1%
Fabius-Pompey (n=787)	0	0%	0	0%	0	0%	0	0%
Fayetteville-Manlius (n=4,518)	46	1%	39	1%	34	1%	38	1%
Jamesville-Dewitt (2,875)	47	2%	61	2%	61	2%	41	1%
Jordan Elbridge (n=1,463)	3	0%	3	0%	2	0%	1	0%
La Fayette (n=866)	0	0%	0	0%	0	0%	0	0%
Liverpool (n=7,399)	100	1%	97	1%	95	1%	108	1%
Lyncourt (n=309)	2	1%	1	0%	2	1%	9	3%
Marcellus (n=1,958)	2	0%	1	0%	2	0%	2	0%
North Syracuse (n=9,378)	2	0%	28	0%	41	0%	40	0%
Onondaga (n=928)	36	1%	8	1%	6	1%	6	1%
Skaneateles (n=1,622)	6	0%	5	0%	2	0%	2	0%
Solvay (n=1,484)	3	3%	45	3%	45	3%	55	4%
Syracuse City School District (n=19,961)	1,485	8%	1,728	9%	2,102	10%	2,444	12%
Tully (n=1,042)	6	1%	6	1%	8	1%	1	0%
West Genesee (n=4,980)	14	1%	14	1%	13	1%	24	0%
Westhill (n=1,872)	19	3%	14	1%	13	1%	16	1%

^{*}n for each school district is based on 2010-11 data

Source: CNY Vitals

In addition to the racial isolation experienced by black students, there is a significant difference in the economic isolation between students in Onondaga County schools depending on their race. In 2010, a typical white student in the Syracuse metro area attended schools where the percentage of low-income students averaged 32.4%. For a typical black student, the percentage of low-income students in the schools they attend is 68.7%.²²

Another way to look at the economic isolation of Syracuse City School District students, is to compare students' eligibility for free and reduced-price lunch by district. As Table 3 identifies, in 2010-2011, the number of students eligible for free or reduced-priced lunch in all of Onondaga County, was 38%. Within the Syracuse City School District, 79% of students were eligible for free or reduced-price lunch. For the 17 other districts in Onondaga County excluding Syracuse, the average percentage of students eligible for free or reduced-price lunch was 21%.

²² Ibid, p. 111.

Table 3: Free and Reduced-Price Lunch Eligibility in Onondaga County School Districts, 2007-2011

		2	2007-11					
School District	200	7-08	200	8-09	200	9-10	2010-11	
SCHOOL DISTRICT	number	percent	number	percent	number	percent	number	percen
Baldwinsville	841	15%	902	16%	839	15%	885	16%
East Syracuse-Minoa	793	22%	1017	30%	926	28%	952	29%
Fabius-Pompey	130	15%	165	19%	177	21%	173	22%
Fayetteville-Manlius	258	6%	244	6%	261	6%	294	7%
Jamesville-Dewitt	375	13%	333	12%	345	13%	383	13%
Jordan Elbridge	509	32%	498	32%	420	28%	445	30%
La Fayette	286	33%	266	31%	300	35%	299	35%
Liverpool	1,754	23%	1790	23%	2393	31%	1,997	27%
Lyncourt	127	39%	117	37%	136	45%	148	48%
Marcellus	211	10%	176	10%	202	11%	173	9%
North Syracuse	2,200	24%	2222	24%	2451	28%	2,485	28%
Onondaga	252	25%	280	29%	255	27%	296	32%
Skaneateles	83	6%	88	5%	104	7%	95	6%
Solvay	621	37%	651	40%	660	42%	680	46%
Syracuse City School District	14,715	75%	14,851	75%	15,388	77%	15,870	79%
Tully	200	18%	202	17%	231	21%	243	24%
West Genesee	626	13%	793	16%	748	16%	852	18%
Westhill	142	8%	141	7%	147	8%	186	11%
Onondaga County	24,123	33%	24,736	34%	25,983	36%	26,456	38%

Source: CNY Vitals

Educational Opportunity Index

To better assess the significance of the differences in racial and ethnic enrollment patterns across districts in Onondaga County, an Educational Outcome Index was created to compare educational data across districts and census tracts. The purpose of the Index is to compare locations within the County on several measures at once. To create the Index, data was collected on the following indicators:

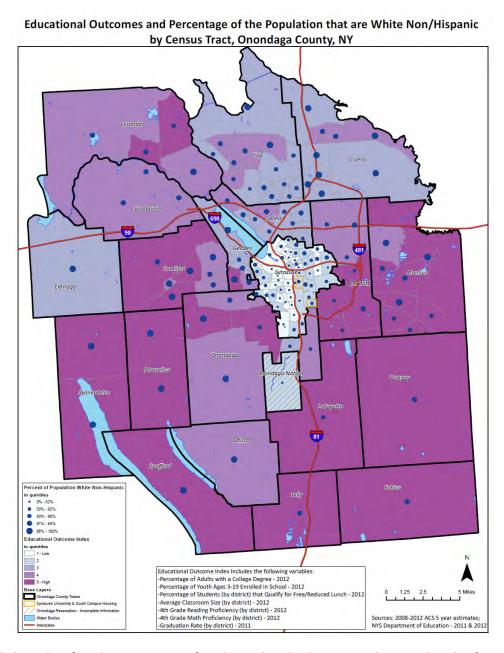
- Educational attainment Percentage of adults 26 years and older with a college degree
- School enrollment Percentage of youth ages 3 19 enrolled in school

 The following educational outcome indicators were collected by school district. The school district the census tract centroid falls within is the data that was assigned to that specific census tract.
- Student poverty Percentage of students that qualify for free/reduced lunch
- Classroom size Average classroom size
- 4th Grade Reading Proficiency Percentage of students that scored a 3 or 4 on the 4th grade reading test
- 4th Grade Math Proficiency Percentage of students that scored a 3 or 4 on the 4th grade math test

Graduation rate

The patterns of housing segregation in the County result in significant differences in educational outcomes by race and ethnicity. The map below shows the Educational Outcome Index for Onondaga County overlaid with the White Non-Hispanic population.²³

Map 13: Educational Outcomes and Percentage of the Population that are White Non-Hispanic by Census Tract, Onondaga County



The chart below identifies the percentage of each racial and ethnic group living within the five opportunity groupings identified on the map. As the chart indicates, 84% of the Black and African American population live in areas of very low or low outcomes – this compared with 31% of the total population in Onondaga County living in areas with very low or low educational outcomes. Hispanics and Asians also have a sizable population residing in areas with very low or low educational outcomes. Over half or 55% of the White population live in areas of high or very high opportunity.

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²³ Additional maps appear in Appendix B.

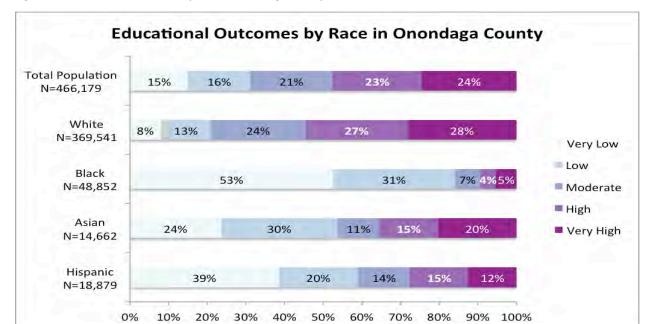


Figure 12: Educational Outcomes by Race in Onondaga County

HOUSING PROFILE

The demographic trends identified in the previous sections are the result of a complex interaction of factors and policies that have developed over generations. At best, this analysis seeks to identify the most significant factors that have led to these trends while recognizing that some of these factors are not easily identifiable.

HISTORICAL CONTEXT

The patterns of racial and ethnic segregation that exist in Syracuse and Onondaga County are largely rooted in historical practices that have occurred over the last century. Discriminatory public policies and private market practices have shaped the way the region has developed and continue to impact access to housing opportunities today. Understanding this historical context is important to identifying and addressing impediments that still exist. The following review highlights some of the most important policies and practices that have created the community we know today.

Beginning during the Great Depression, a number of federal programs were created to stabilize the nation's housing market. In 1934, the National Housing Act created the Federal Housing Administration. The Federal Housing Administration worked to increase homeownership by insuring home loans that were made by private lending institutions against default. This made homeownership an option for more people as banks were willing to take bigger lending risks. Unfortunately, this program created a system in which federal policy sanctioned and encouraged racial segregation in communities. Under the Federal Housing Administration underwriting standards, lenders were advised not to provide loans if there was not a racially restrictive covenant in place that guaranteed a "Prohibition of the occupancy of properties except by the race for which they are intended."

Around the same time, the federal government created the Home Owners Loan Corporation (HOLC) to help slow a nation-wide wave of foreclosures. The HOLC allowed homeowners to refinance mortgages over longer amortization periods. To determine whether properties were suitable for refinance, the HOLC surveyed 239 cities across the country to create "residential security maps." These maps categorized neighborhoods on a four-tier

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²⁴ Federal Housing Administration, *Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act With Revisions to February, 1938* (Washington, D.C.), Part II, Section 9, Rating of Location.

scale. In general, these rankings tended to favor newer, suburban communities and gave the lowest rankings for older, city neighborhoods. In Syracuse, as in other cities, race was an important factor in rating neighborhoods. Areas that were predominately African-American were considered the highest risk for loans and were colored red, which is be believed to be the origin of the term "redlining."

The 1937 residential security map for the City of Syracuse and inner-ring suburbs is below. The areas with the highest ranking of green were areas with higher rates of new construction such as in Dewitt and the Meadowbrook neighborhood of Syracuse as well as older, wealthier neighborhoods such as Sedgewick and Strathmore. On the other end of the spectrum, areas in red include the City's Near West Side and a neighborhood on the Southeast edge of downtown known as the 15th Ward, which was home to a large African-American population. The second lowest ranking in yellow identified areas that were subject to "infiltration of a lower grade population." This includes most of the South and West Side of Syracuse, parts of the North Side, as well as the inner-ring suburban communities of Galeville, Mattydale, East Syracuse, Solvay and Nedrow. Most of the neighborhoods in yellow and red have still not recovered from the systematic disinvestment that was facilitated through this redlining process.

MAP OF THE CITY OF SYRACUSE SERGEI N. GRIMM, C.E.

Map 14: Redlining Map, Syracuse, 1937

Source: "Homeowner's Loan Corporation," Syracuse Then and Now, http://syracusethenandnow.org/Redlining/OldRedlining/HOLC_Maps/Syracuse%201937%20Redline%20Map.pdf, Accessed September 10, 2014.

In 1938, Pioneer Homes, the first public housing project in New York State and only the fifth public housing project in the country, was built in the City of Syracuse in the 15th Ward neighborhood.²⁵ This began a trend of placing public housing in areas that, while facing disproportionate housing needs, also had disproportionately low levels of opportunity.

The final significant historical practice shaping residential patterns in the community is the urban renewal projects of the 1950s and 1960s. During this time, much of the African-American neighborhood of the old 15th Ward was demolished to make way for a highway, new civic structures, and modern residential and commercial towers. Nearly 1,300 residents were displaced from the neighborhood and relocated to other parts of the City, primarily on the South, Southwest and East Side. As African-American families moved into these neighborhoods, white residents moved out to the developing suburbs.

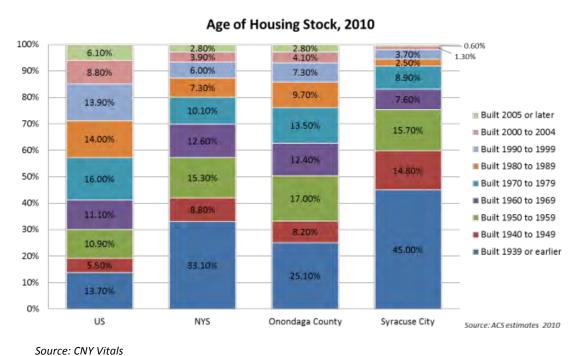
HOUSING OPPORTUNITY

There are stark disparities in a number of housing related factors for members of protected classes and for City residents compared to those outside the City including gaps in housing and neighborhood quality, homeownership rates, and housing cost burdens.

Housing Stock

One of the most important factors affecting the quality of housing and accessibility of housing available to people is the age of the area's housing stock. The chart below compares the age of the housing stock for the City of Syracuse, Onondaga County, New York State, and the United States as of 2010. As evidenced in the chart, the housing stock is significantly older in the City of Syracuse compared to Onondaga County. In addition to the general problem with maintaining aging housing, the City faces a huge burden due to the amount of housing built prior to lead paint regulations, a factor affecting housing supplies available to families with young Ildren.

Figure 13: Age of Housing Stock, 2010



Source. Civi vituis

²⁵ "Brief History of Syracuse Housing Authority: SHA Owned and Federally Funded Projects," http://syracusehousing.org/node/117, accessed September 15, 2014.

The City also has a very small percentage of housing built after design and construction standards were established in 1991, standards that greatly increased the amount of housing that is accessible to people with disabilities. While 28.8% of the nation's housing stock was built after 1990, only 5.6% of the housing stock in the City of Syracuse was built after 1990. This is also a significant, though less severe problem county-wide where 14.2% of the housing stock was built after 1990. Though the City of Syracuse is seeing an uptick in the number of residential units being built particularly in the Downtown census tract, most of these development are rehabs of existing buildings and are usually not subject to accessibility requirements.

The 2010-2014 Consolidated Plan for Onondaga County identifies the need for more accessible, affordable housing. According to the County, renters in the County outside of the City of Syracuse with mobility and self-care limitations face very high percentages of housing problems which include problems with housing quality, overcrowding, and affordability. In addition, elderly homeowners with disabilities also face a disproportionate incidence of housing problems.²⁶ As the County's Consolidated Plan states, "The most pressing need for special needs renters is an adequate supply of affordable rental housing, especially accessible/adaptable rental housing for families with a member who is mobility-impaired."²⁷

Considerable anecdotal information also exists regarding the need for more accessible housing, particularly for affordable or subsidized accessible housing. In surveys and focus groups of housing and service providers facilitated by CNY Fair Housing, long waiting times were frequently cited as a barrier to housing for people with disabilities with some subsidized housing providers indicating they had a two to three year wait for fully accessible units. Moreover, many of the subsidized accessible units that are available are located within senior/disabled housing making it particularly difficult to find suitable housing for families with children who need accessible units.

Homeownership

Another factor in which there are strong geographic and racial and ethnic patterns of disparities is homeownership rates. Table 4 shows the homeownership rates for the Syracuse MSA by race and ethnicity for 2000 and 2010. As the data indicates, there are sharp differences with homeownership rates of Non-Hispanic Whites well over double that of Blacks and Hispanics. One bright spot in the data is the increase in homeownership rates for Hispanics and Asians/Pacific Islanders from 2000 to 2010.

Table 4: Homeownership Rate by Race/Ethnicity, Syracuse MSA, 2000 & 2010

Homeownership Rate by Race/Ethnicity				
	2000	2010		
Black	30.30%	29.90%		
American Indian or Alaska				
Native	47.90%	38.30%		
Asian/Pac. Islander	37.80%	41.80%		
Hispanic	30.60%	33.80%		
Non-Hispanic White	71.00%	71.90%		

Source: "Syracuse, NY - Profiles - Diversitydata.org - Data for Diverse and Equitable Metropolitan Areas." Accessed September 10, 2014.

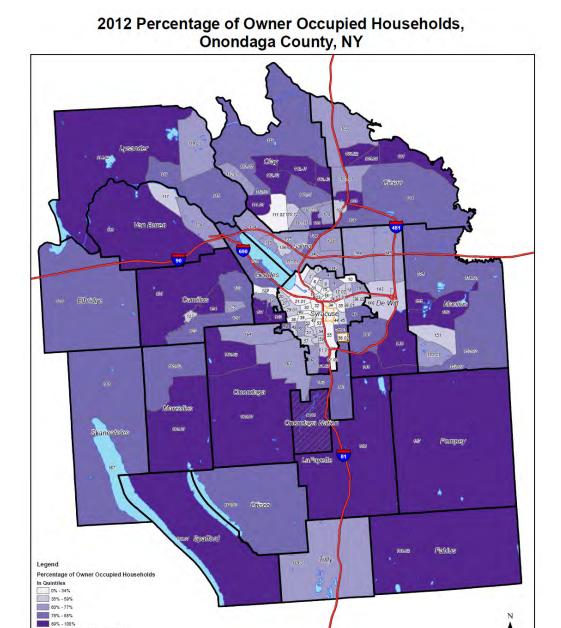
²⁷ Ibid, pg. 62.

²⁶ Onondaga County Five Year 2010-2014 Consolidated Plan and First Program Year Action Plan 2010.

The map below identifies the geographic patterns of homeownership rates in the County and highlights the relatively low homeownership rates within the City of Syracuse. Outside of the City of Syracuse, only two census tracts fall within the lowest quintile of homeownership rates, one in the Town of Clay and one in the Town of Geddes.

Map 15: 2012 Percentage of Owner Occupied Households, Onondaga County

Water Bodies



To better understand disparities in homeownership rates, CNY Fair Housing analyzed Home Mortgage Disclosure Act (HMDA) data for the City and County. The table below identifies home purchase loan applications by race and ethnicity for each town within the County as well as the City of Syracuse. In nearly every town and the City of Syracuse, minority applicants had much lower origination rates and much higher denial and frustration rates than White Non-Hispanic applicants. The exceptions were towns in which a small number of minority applications were

Source: 2008-2012 ACS 5-year estimates

processed. County-wide, minority applicants faced a denial rate nearly double that of white applicants. Also interesting to note is the difference in the number of minority applicants in the City of Syracuse compared to the other towns in the County. In the City, 25% of all home purchase loan applications were by minority borrowers. In the rest of the County outside of the City, just over 10% of loan applications were by minority borrowers.

Table 5: 2012 Home Purchase Loan Applications by Race/Ethnicity: Onondaga County

2012 Home P			•		aga County			
	White - Non-Hispanic Applicants				Minority Applicants			
	# of	%	%	%	# of	%	%	%
Town	Applicants	Originated	Denied	Frustrated	Applicants	Originated	Denied	Frustrated
Camillus	326	83%	6%	10%	32	72%	6%	22%
Cicero	416	83%	7%	10%	39	77%	10%	13%
Clay	658	84%	7%	9%	94	79%	14%	7%
DeWitt	233	82%	7%	10%	31	74%	10%	16%
Elbridge	57	72%	5%	23%	1	100%	0%	0%
Fabius	27	70%	19%	11%	2	50%	50%	0%
Geddes	180	76%	13%	12%	10	60%	20%	20%
LaFayette	44	77%	16%	7%	1	100%	0%	0%
Lysander	288	86%	5%	9%	24	67%	13%	21%
Manlius	385	83%	4%	12%	52	63%	10%	27%
Marcellus	61	74%	15%	11%	5	80%	0%	20%
Onondaga	217	84%	7%	8%	33	79%	9%	12%
Onondaga Nation	0				0			
				100/				
Otisco	28	79%	4%	18%	0			
Pompey	85	85%	9%	6%	11	91%	0%	9%
Salina	343	83%	8%	9%	46	61%	17%	22%
Skaneateles	82	90%	2%	7%	11	73%	9%	18%
Spafford	21	90%	5%	5%	2	100%	0%	0%
Syracuse	573	82%	8%	10%	192	68%	17%	15%
Tully	26	73%	12%	15%	1	0%	0%	100%
VanBuren	161	79%	11%	10%	20	55%	15%	30%
County- wide	4211	83%	7%	10%	607	70%	13%	16%

Source: 2012 HMDA Data

The chart below identifies the loan denial reasons by race and the ethnicity for all County applicants. Minority applicants were more likely to be denied loans due to their credit history and debt-to-income ratio while white applicants were much more likely to be denied due to lack of collateral and employment history. Interestingly, applications for minority applicants were much more likely to have a denial reason identified than applications from white borrowers. This issue could warrant further investigation in the future.

Top Home Purchase Loan Denial Reasons by Race/Ethnicity -**Onondaga County, 2012** Minority ■ White - Non-Hispanic 22% Debt-to-income ratio 22% Credit history Other 16% Credit application incomplete 9% Unknown 16% Insufficient cash Collateral 10% Unverifiable information Mortgage insurance denied **Employment history** 5% 0% 5% 10% 15% 20% 25%

Figure 14: Top Home Purchase Loan Denial Reasons by Race/Ethnicity: Onondaga County, 2012

Source: 2012 HMDA data

Data on home improvement loan applications identified similar disparities. County-wide, 54% of applications from minority applicants resulted in denial or frustration compared to just 34% of white applicants. Again, there are striking differences in the percentage of minority applicants in the City versus in the County outside of the City. Nearly half of all home improvement loan applications in the City came from minority applicants while just under 16% of applications outside of the City came from minority applicants.

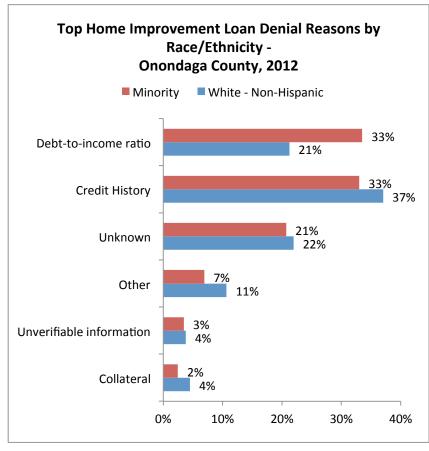
Table 6: 2012 Home Improvement Loan Applications by Race/Ethnicity: Onondaga County

2012 Home I	mprovement	Loan Applicat	ions by Rac	e/Ethnicity: C	nondaga Cou	inty		
	White - Non-Hispanic Applicants				Minority Applicants			
	# of	%	%	%	# of	%	%	%
Town	Applicants	Originated	Denied	Frustrated	Applicants	Originated	Denied	Frustrated
Camillus	108	64%	26%	10%	18	61%	28%	11%
Cicero	190	64%	27%	9%	31	39%	42%	19%
Clay	259	66%	26%	8%	60	42%	50%	8%
DeWitt	86	71%	27%	2%	22	55%	27%	18%
Elbridge	28	68%	25%	7%	2	0%	50%	50%
Fabius	9	89%	11%	0%	2	0%	100%	0%
Geddes	71	69%	27%	4%	13	54%	31%	15%
LaFayette	10	70%	10%	20%	2	50%	50%	0%
Lysander	102	71%	23%	7%	13	77%	15%	8%
Manlius	102	71%	19%	11%	19	53%	26%	21%
Marcellus	37	70%	27%	3%	6	17%	50%	33%
Onondaga	94	68%	24%	7%	13	31%	54%	15%
Onondaga						420/	000/	00/
Nation	0				8	13%	88%	0%
Otisco	18	56%	11%	33%	3	33%	33%	33%
Pompey	38	71%	24%	5%	5	60%	40%	0%
Salina	126	56%	37%	6%	31	29%	55%	16%
Skaneateles	23	70%	17%	13%	5	60%	20%	20%
Spafford	10	80%	20%	0%	1	0%	100%	0%
Syracuse	227	61%	28%	11%	211	49%	43%	8%
Tully	14	79%	14%	7%	0			
VanBuren	73	62%	29%	10%	11	45%	45%	9%
County-								
wide	1625	66%	26%	8%	476	46%	43%	11%

Source: 2012 HMDA Data

The top reasons for home improvement loan denials are identified below. Again, minority applicants are more likely than white applicants to be denied due to debt-to-income ratio. However, unlike with home purchase loans, minority applicants are less likely than white applicants to be denied due to credit history. This could point to the importance of homeownership in the credit profiles of minority applicants.

Figure 15: Top Home Improvement Loan Denial Reasons by Race/Ethnicity, Onondaga County, 2012



Source: 2012 HMDA data

Both the City of Syracuse and Onondaga County operate a number of programs to assist homeowners and increase homeownership opportunities for area residents. These programs include loans and grants for new homeowners existing homeowners in need of repairs, grants for residents with mobility impairments improve accessibility, and lead abatement grants to help make older homes safe for children. The City of Syracuse provides funding for a number of non-profit groups to conduct neighborhood revitalization and housing rehabilitation programs and recently, a land bank was created to help the City rehabilitate houses that are tax delinquent. The County operates its own housing rehabilitation program that renovates homes and then

provides a subsidy to lower the purchase cost to buyers who meet income qualifications. Some concerns were raised in discussions on the efficiency and efficacy of the County's home rehabilitation program due to its high administrative cost.

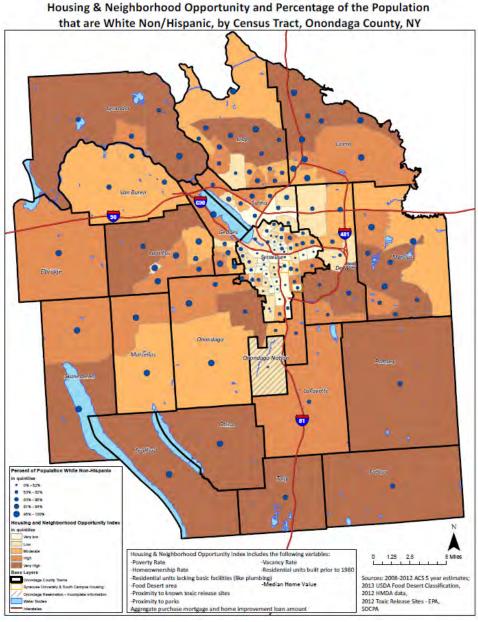
Housing and Neighborhood Opportunity Index

To assess overall housing and neighborhood opportunity, CNY Fair Housing compiled data on a variety of measures to provide information on the quality of housing as well as other characteristics affecting neighborhood quality including the following:

- Poverty rate Percentage of the population in poverty
- Homeownership rate Percentage of owner occupied housing units
- Vacancy rate Percentage of housing units that are classified as vacant for some "other" reason (not due to frictional vacancy)
- Age of the housing stock Percentage of housing units built prior to 1980
- Home Value Median home value per census tract
- Proximity to Parks Distance in feet from the census tract centroid to the closest park
- Proximity to Toxic Release Sites Distance in feet from the census tract centroid to the closest known toxic release site as listed by the EPA
- Inadequate housing Percentage of units lacking basic facilities (like plumbing)
- Access to fresh food Census tracts that fall within a Food Desert as defined by the USDA

 Neighborhood Investment – Aggregate purchase mortgage and home improvement mortgage loan amount in 2012

Map 16: Housing & Neighborhood Opportunity and Percentage of the Population that are White Non-Hispanic, by Census Tract, Onondaga County



As with the Economic and Educational statistics, census tracts were ranked to create a Housing and Neighborhood Opportunity Index that was then mapped and overlaid with demographic information. The map below shows the Housing and Neighborhood Opportunity Index for Onondaga County overlaid with the White Non-Hispanic population. Areas colored lighter are determined to have less opportunity and darker areas are determined to have higher opportunity.²⁸ As the map shows, the vast majority of census tracts ranked as providing very low or low opportunity are within the City of Syracuse.

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²⁸ The complete series of maps is available in Appendix B.

Broken down by race and ethnicity, significant differences emerge. Figure 16 identifies the percentage of each racial and ethnic group living within each opportunity grouping as identified on the map. As the chart identifies, 79% of Blacks and 61% of Hispanics in Onondaga County live in census tracts characterized as having very low or low housing and neighborhood opportunity compared to 22% of Whites. On the other end of the spectrum, 56% of Whites live in areas characterized as high or very high opportunity compared to just 12% of Blacks and 24% of Hispanics. The numbers for the Asian population are interesting. While a majority of Asians (52%) live in neighborhoods of low or very low opportunity, a significant percentage (38%) live in neighborhoods with high or very high opportunity. This likely reflects differences between the Asian population that are recent refugees who live in low opportunity areas and Asian populations with more upward mobility who've chosen high opportunity neighborhoods.

Housing & Neighborhood Opportunity by Race in **Onondaga County Total Population** 15% 25% N=466,179 White 10% 12% ☐ Very Low N=369,541 Low Black 51% 28% N=48,852 ■ Moderate High Asian 36% 16% 10% 18% N=14,662 ■ Very High Hispanic 12% 12% N= 18.879

10% 20% 30% 40% 50% 60% 70%

Figure 16: Housing & Neighborhood Opportunity by Race in Onondaga County

disparities identified in the above index are due to differences in housing opportunity in the City versus the surrounding County, there are also differences in housing opportunity that are not so easily explained by these geographic differences. In its Consolidated Plan. Onondaga County identified disproportionate tendency for racial minorities living in the County outside of the City to encounter housing problems. While an average of 21.9% of all lowincome households in the County

racial

and

ethnic

While

the

experience housing problems, 31.3% of low-income African American households experience housing problems. For low-income Asian households, 29.2% experience housing problems.²⁹

One issue that came up repeatedly in focus groups and surveys was the relationship between housing quality and housing choice. Low-income individuals, and disproportionately, members of protected classes, are often forced to live in substandard housing plagued by habitability issues such as infestations, mold, and other hazards. Many tenants are unaware of their rights, particularly among the refugee population. Code enforcement mechanisms take time and many tenants are fearful of retribution by the landlord which, though illegal, is difficult to prove. Often tenants are left with little choice but to remain in the substandard housing or move.

Affordable Housing

Fair housing and affordable housing are not one and the same, although there is a point at which the two may intersect. Affordable housing is the availability of housing which is suited to residents of modest or scant economic means. Public and subsidized housing fall into this category, as do certain programs or products which make home ownership affordable for lower-income families. Fair housing is the availability of housing on an equal basis, without regard to race, color, national origin, religion, gender, disability, familial status, marital status, age, military status, sexual orientation, and, in the City of Syracuse, gender identity.

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²⁹ Onondaga County Consolidated Plan, p. 32.

Those who are protected by fair housing laws may utilize affordable housing and often do so at disproportionate rates. In some instances, affordable housing may be designed specifically for such protected classes, such as housing for the elderly or disabled. However, though protected classes have a disproportionate need for affordable housing, the achievement of affordable housing does not ensure fair housing practices have been followed; nor does the achievement of fair housing, i.e., non-discrimination, mean that affordable housing needs have been realized.

With this distinction in mind, protected classes disproportionate need for affordable housing warrants a look at how affordable housing policies have affected housing choice. The table below compares demographic characteristics of subsidized housing residents in Onondaga County with the general population of the County along several protected bases. Households participating in HUD programs are more than five times more likely to have a female-head of household than the general population and are more than four times more likely to be female-headed households with children. There are also significant differences in the percentage of people with disabilities living in HUD subsidized housing. While the percentage of the total population in the County with a disability is 12%, among residents of HUD programs, 22% have a disability. Even more significant is the percentage of subsidized housing residents where the head of household or their spouse has a disability. For all HUD programs, 39% of households have a head of household or spouse under the age of 61 who is disabled.

The table also highlights the disproportionate impact of subsidized housing policies on racial and ethnic minorities. The percentage of residents who are racial or ethnic minorities in all HUD programs is three times greater than the total population in the County. For public housing the numbers are even more staggering with 81% of the residents of public housing identified as racial or ethnic minorities compared to 19% of the total population in the County.

Table 7: Demographic Characteristics of Subsidized Housing Residents in Onondaga County, 2009

Demographic Characteristics of Subsidized Housing Residents in Onondaga County 2009*							
	All HUD Programs	Housing Choice Vouchers	Public Housing	Total Population of County			
Female head of household	74%	84%	70%	13%			
Female head of household with children	30%	52%	31%	7%			
Percentage of persons with disability	22%	21%	27%	12%			
Age 61 and younger w/ head of							
household or spouse disabled	39%	42%	38%	N/A			
Age 62 and older w/ head of household							
or spouse disabled	30%	70%	73%	N/A			
Minority	59%	59%	81%	19%			
Black	50%	49%	68%	11%			
Native American	1%	1%	1%	1%			
Asian or Pacific Islander	3%	2%	4%	3%			
Hispanic	10%	10%	16%	3%			

^{*2009} Data used due to perceived inaccuracies in more recent HUD data.

Source: Picture of Subsidized Households, available at http://www.huduser.org/portal/datasets/picture/yearlydata.html; ACS 1 Year Estimates, 2009.

There are two particular issues of concern related to affordable housing and its impact on housing choice, the shortage of quality affordable housing and the location of subsidized housing.

Supply of Affordable Housing

There remains a substantial unmet need for additional quality affordable rental housing in Syracuse and Onondaga County. The chart below identifies differences in the housing cost burden experienced by renters versus homeowners in Onondaga County. Households with a housing cost burden are those that are paying more than 30% of their monthly income towards housing costs. According to the data, 51% of renters face housing cost burden, nearly double the number of homeowners with a mortgage who are facing a similar housing cost burden.

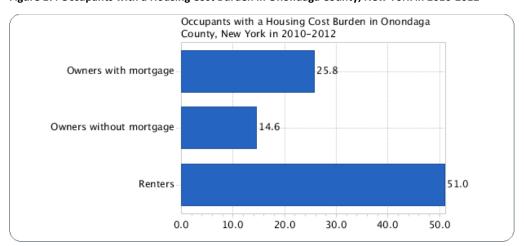


Figure 17: Occupants with a Housing Cost Burden in Onondaga County, New York in 2010-2012

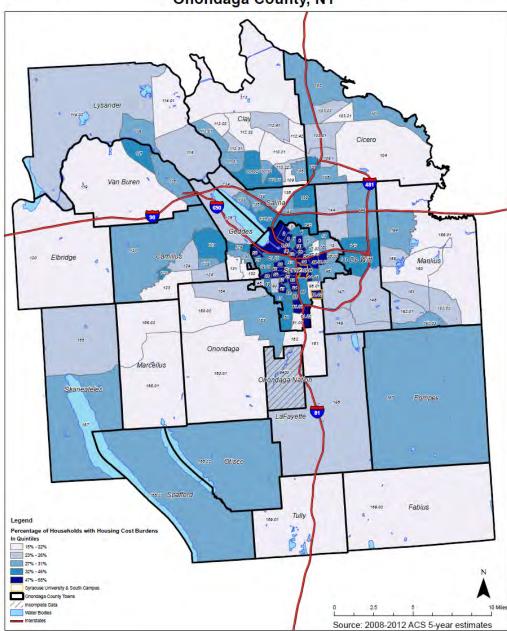
Source: 2010-2012 American Community Survey 3-Year Estimates

Both the City of Syracuse and Onondaga County recognize the need for more quality affordable rental housing in their Consolidated Plans. The County identifies a need for "more elderly rental housing and rentals suitable for families, both small and large." The City of Syracuse identifies one of its top three priority needs is assisting rental households at 0-50% of median income. To that end, the City has committed a significant amount of funding for the rehabilitation and development of rental housing in the City for all household types. The County has committed to "assisting housing providers to develop and provide rental and supportive housing for the homeless and special needs populations" but has not committed to providing assistance to improve rental housing options for households that are not special needs.

Residents of the City of Syracuse generally face a much higher housing cost burden than in the suburban communities despite the fact that housing costs are generally higher outside the City. Map 17 shows the percentage of households with a housing cost burden for each census tract. For the highest quintile of census tracts, all of which are in the City of Syracuse, nearly 50% of households within the census tract are facing a housing cost burden. ³⁰

³⁰ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

Map 17: 2012 Percentage of Households with Housing Cost Burdens, Onondaga County



2012 Percentage of Households with Housing Cost Burdens, Onondaga County, NY

Waiting lists for subsidized housing programs are long and the Syracuse Housing Authority has even shut down their waiting list for Section 8 vouchers due to the length of the list. In 2013, residents of HUD subsidized programs in Onondaga County had waited an average of 34 months on the waiting list before securing their unit.

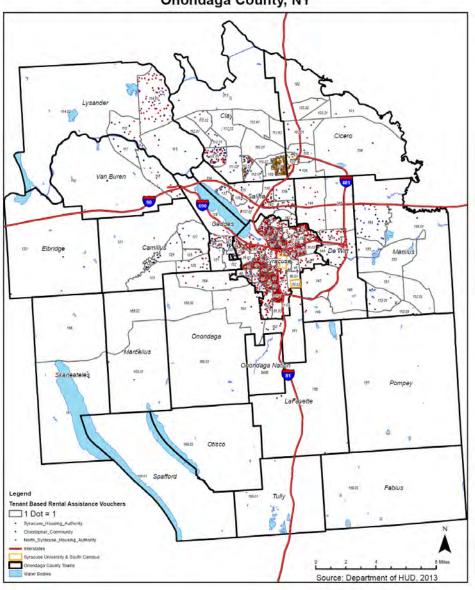
In focus groups, surveys, and meetings conducted by CNY Fair Housing, participants repeatedly cited the lack of quality affordable housing as the biggest barrier to housing choice. According to the survey of social service providers, more than 90% of survey respondents identified the shortage of affordable rental housing as a serious barrier to housing choice. The survey of refugee service providers also identified affordability as the number one reason why refugees choose to live where they do.

The problem of finding quality housing for individuals in extreme poverty was also repeatedly raised. For individuals relying on public assistance, the monthly subsidy is too small to find housing that meets minimum standards of habitability, particularly for single individuals. From a fair housing perspective, this concern was raised specifically for single refugees who only have public assistance income when they first arrive as well as individuals trying to escape homelessness, many of whom have disabilities. In a housing needs survey conducted by the City of Syracuse in June, 2014, homeless and housing vulnerable service providers identified the need for more affordable housing as the most challenging housing need in Syracuse.³¹ In addition to the cost barrier, recipients of public assistance face significant difficulties in finding properties that will accept this source of income.

Map 18: 2013 Tenant Based Rental Assistance, by Census Tract, Onondaga County

2013 Tenant Based Rental Assistance, by Census Tract, Onondaga County, NY

Renters utilizing the Tenant Based Rental Assistance Program, commonly referred to as Section 8, face similar problems. This type of rental assistance allows the family or household to choose where they would like to live by providing the family with a housing voucher. It enables them to afford their monthly because they are only required to pay 30% of their income toward housing. The tenant based rental assistance program pays the landlord directly the difference between market rent and 30% of the household's income. Vouchers are often seen as a very important component of providing affordable housing because enables families to move to with better areas



³¹ City of Syracuse Department of Neighborhood and Business Development, Survey of HMIS homeless and housing vulnerable providers, Conducted June 6, 2014.

schools, better economic or job opportunities, and healthier neighborhoods.

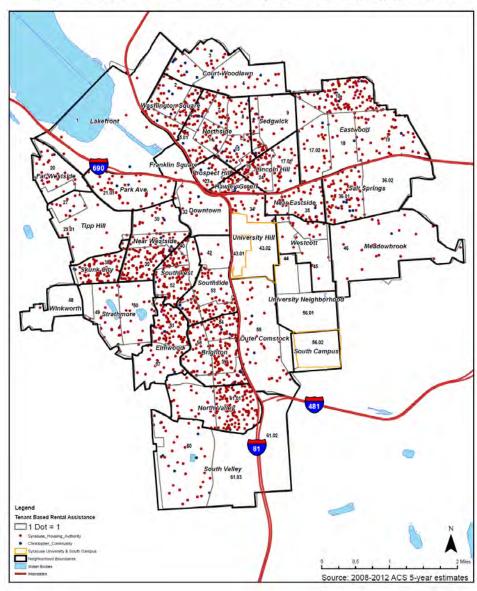
Respondents to CNY Fair Housing's surveys identified "source of income" as the number one reason why individuals are denied housing. Frequently, Section 8 recipients have to request extensions to find housing that will accept their voucher and pass inspection because there are so few options available to them.³² To get a sense of how many properties in the region were willing to accept Section 8 vouchers or Public Assistance (PA), CNY Fair Housing reviewed Craigslist advertisements for the Syracuse area for a one week period. Of the 712 advertisements that were reviewed, only 25 ads said they would take Section 8 or PA while 94 ads specifically said they would not accept either source of income. The vast majority of the ads, 593 of them, were silent on the issue. Of the 25 ads that indicated they would accept Section 8 or PA, only one was outside the City of Syracuse.

Map 19: 2013 Tenant Based Rental Assistance, by Census Tract, Syracuse

Location of Subsidized Housing

Maps 18 and 19 identify where Section 8 vouchers are utilized in Onondaga County and the City of Syracuse by the issuing agency, Syracuse Housing Authority, Christopher Community, or North Syracuse Housing Authority. There are approximately 2,858 Tenant Based Rental Assistance vouchers used by families in Onondaga County. As of 2013, roughly 68% of voucher holders in Onondaga County reside in the City of Syracuse. As the map indicates, much of this voucher use is concentrated within certain neighborhoods in the City. Outside of the City, concentrations of voucher use can be seen in census tracts where there are specific complexes that accept Section 8. The maps also

Tenant Based Rental Assistance, by Census Tract, Syracuse, NY



 $^{^{\}rm 32}$ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

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highlight how vouchers issued by different agencies tend to be concentrated with Syracuse Housing Authority issued vouchers more likely to be utilized within the City of Syracuse and Christopher Community vouchers more likely to be utilized in the suburbs. It is important to note that the Syracuse Housing Authority took over the administration of vouchers for the Phoenix Housing Authority which largely explains the concentration of SHA vouchers in census tract 114.01 on the northern border of the County.

Of particular concern is the persistent use of vouchers in areas of low opportunity. To assess disparities in access to community assets for voucher holders, CNY Fair Housing mapped voucher use on the three opportunity indices that were previously reviewed in this report.³³ The figures below summarize information on the use of vouchers as well as location-based subsidized housing in relation to the opportunity scores within census tracts in which the housing is located. As the Figure 18 shows, 66% of households that receive housing vouchers reside in areas of very low and low housing and neighborhood opportunity while only 12% live in areas of high opportunity. The results are similar for educational outcomes with 68% of voucher holders living in areas with low or very low educational outcomes. Voucher holders fair better in the economic opportunity available in the census tracts they live in with 48% living in areas of low or very low economic opportunity and 35% living in areas of high or very high economic opportunity. The persistent use of vouchers in low opportunity areas is particularly problematic since the voucher program is intended to allow individuals greater mobility in their housing choices than those receiving location-based subsidies.

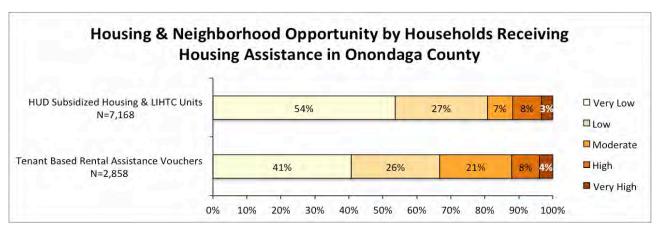
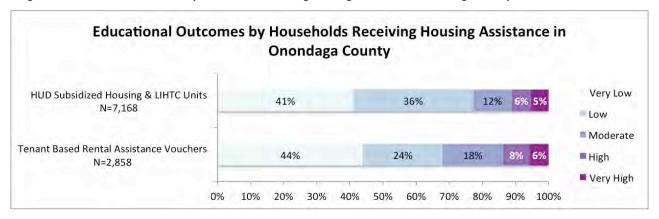


Figure 18: Housing & Neighborhood Opportunity by Households Receiving Housing Assistance in Onondaga County





³³ The full series of maps is available in Appendix B.

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Economic Opportunity by Households Receiving Housing Assistance in Onondaga County Very Low **HUD Subsidized Housing & LIHTC Units** 43% 15% 20% N=7,168 Low ■ Moderate Tenant Based Rental Assistance Vouchers 29% 19% 11% High N=2.858 Very High 10% 20% 30% 40% 50% 60% 70% 80%

Figure 20: Economic Opportunity by Households Receiving Housing Assistance in Onondaga County

HUD subsidized housing units and Low Income Housing Tax Credit (LIHTC) units provide location-based affordable housing for low income populations³⁴. HUD subsidized housing units consist of units developed through the public housing program, the section 236 program and other HUD multi-family housing programs. According to HUD's 2012 subsidized housing unit estimates, in Onondaga County there are approximately 4,598 HUD subsidized units. Of those units, 3,960 or 86% are located within the city of Syracuse.

The Low Income Housing Tax Credit program provides tax credits for investors who invest in building affordable rental housing. These types of projects can be targeted towards specific sub-populations, such as low-income elderly or low-income disabled populations. As of 2011, there are an additional 2,570 Low Income Housing Tax Credit units in Onondaga County with 1,573 of them, 61%, located in Syracuse.

Table 8: Subsidized Housing Units by Program

Subsidized Housing Units by Program					
	County-wide	City of Syracuse			
Total Number of HUD Subsidized Units	4,598	3,960			
Units of Public Housing	2,340	2,340			
Units of Section 236 Housing	1,636	1360			
Units of other HUD Multi-family Housing	622	260			
Total Number of Low Income Housing Tax Credit Units	2,570	1,573			
LIHTC Units Targeted for Elderly and/or Disabled Populations	912	401			

Source: Department of Housing and Urban Development

Syracuse has a significantly larger percentage of housing units that are made affordable through housing programs compared with Onondaga County. The chart below measures the percentage of units that are affordable within Onondaga County, Syracuse, and Onondaga County excluding the city of Syracuse. Roughly 8.5% of the housing units in Syracuse are subsidized to be affordable for low-income families whereas only 1.2% of all units within the county (excluding Syracuse) are subsidized to be affordable.

Table 9: Syracuse & Onondaga County Subsidized Housing

³⁴ The definition of low income populations varies by the type of program. Typically households that earn between 50% and 80% of the HUD Area Median Income are considered "low income"; households that earn between 30% and 50% of the HUD Area Median Income are considered "very low income; and households that earn below 30% of the HUD Area Median Income are considered "extremely low income."

Table 9: Syracuse & Onondaga County Subsidized Housing

Syracuse & Onondaga County Subsidized Housing					
	County-wide	City of Syracuse	Onondaga County (excluding Syracuse)		
Total Number of Subsidized Units (includes HUD Subsidized & LIHTC)	7,168	5,534	1,634		
Total Number of Housing Units	202,570	65,434	137,136		
% of Units that are Affordable	3.5%	8.5%	1.2%		

Source: 2008-2012 ACS 5 year estimates; Department of Housing and Urban Development

Map 20: 2012 HUD Subsidized Housing Units, Onondaga County

2012 HUD Subsidized Housing Units includes Public Housing, Section 236, & other Multi-family Developments

Location based subsidized housing units are even more likely to be located in areas of low opportunity than tenant based subsidies such as Section 8. As Figures 18, 19 and 20 above indicate, the vast majority, 81%, of HUD Subsidized or LIHTC housing units are in census tracts with very low or low housing and neighborhood

opportunity and 77% are in tracts with very low or low educational outcomes. Like tenantbased vouchers, location-based housing does slightly better when looking economic opportunity however the majority are still located in areas of low or very low opportunity and only 3% are located in areas of very high economic opportunity. Looking at all subsidized housing

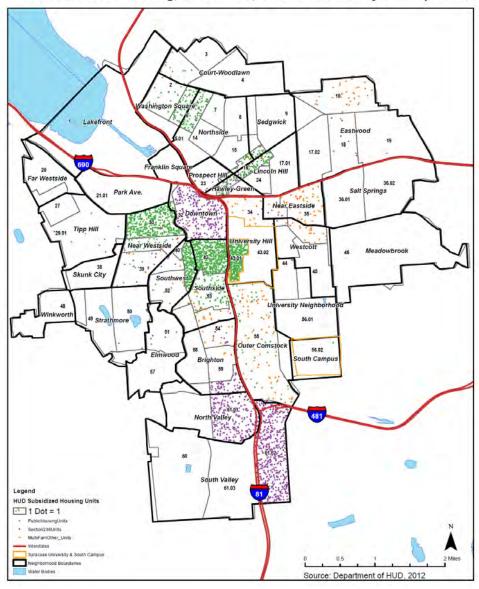
HUD Subsidized Housing Units 1 Dot = 1 Section236Units MultiFamOther_U Water Bodies Source: Department of HUD, 2012

combined, around 81% of the subsidized housing stock in Onondaga County is in areas of low and very low housing and neighborhood opportunity.

The map below identifies the location of HUD subsidized housing units in Onondaga County by subsidy type.³⁵ As the map shows, all public housing units in Onondaga County, identified in green, are in the City of Syracuse. The City also has a number of high-density Section 236 housing projects indicated in purple. While there are some HUD subsidized housing units outside of the City, they do not come close to the same density as the City projects.

Map 21: 2012 HUD Subsidized Housing Units, Syracuse

2012 HUD Subsidized Housing Units includes Public Housing, Section 236, & other Multi-family Developments



To get a better sense of the density of public housing, Map 21 identifies HUD-subsidized housing units for the City of Syracuse alone. This concentration of public housing units has been recognized as problematic and efforts are underway to deconcentrate this housing.

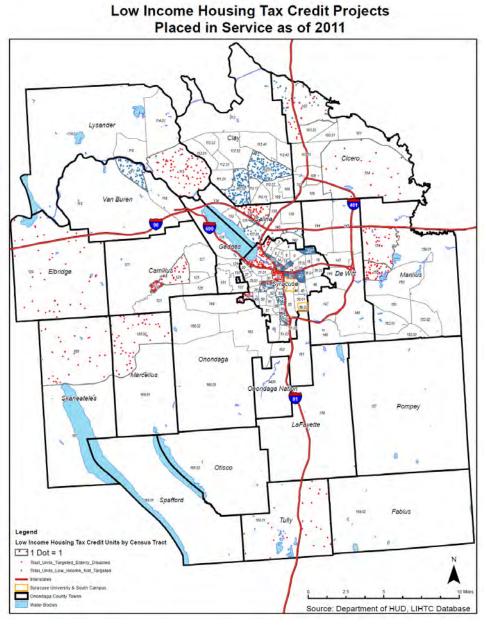
While no large-scale public housing projects have been built in many years, subsidized housing units continue to be built in the region, particularly through the Low Income Housing Tax Credit Program. The map below identifies LIHTC projects in Onondaga County and differentiates between those that are targeted for seniors and disabled persons those that are targeted. While there are some concentrations

of LIHTC properties in the City of Syracuse, they are much more wide spread throughout the County than the HUD subsidized properties. However, of particular concern for fair housing, is the absence of non-targeted LIHTC units

³⁵ Units are mapped by census tract to provide an indication of the density of the housing units so actual locations within the census tracts are not reflected by the dots indicating a housing unit.

in many suburban towns, which substantially limits the options for families needing affordable housing. In many of these communities, there is less local resistance to building affordable housing for seniors than there would be for affordable housing for families.

Map 22: Low Income Housing Tax Credit Projects Placed in Service as of 2011



OTHER FACTORS IMPEDING HOUSING CHOICE

SENIOR AND DISABLED HOUSING

In focus groups and surveys as well as complaints to CNY Fair Housing, another issue has arisen related to senior and disabled housing. There have been several complaints and concerns related to housing individuals with disabilities in housing that are primarily for seniors. A number of the individuals with disabilities have been harassed by senior residents or been cited by management for behaviors that would be more acceptable if it were not senior housing. As one housing provider stated, "The seniors rule the roost." For a person who is not a senior,

their mere presence in the building identifies them as a person with a disability. This is particularly problematic for individuals with no obvious physical ailments as it is assumed by other residents that they have a mental illness. In addition, it is problematic for families with children who require accessible units when the only subsidized accessible housing is in a senior/disabled facility as this is not the ideal place for children to live.³⁶

LAND USE AND ZONING

A review of land use and zoning issues was undertaken to determine the extent that land use and zoning decisions created barriers to housing choice for protected classes. One issue of concern related to fair housing is the increasing practice in some municipalities within Onondaga County of creating zoning districts for "senior" housing. While there certainly is a need for multi-family senior housing, the creation of senior districts has the effect of limiting the development of other needed multi-family housing such as affordable housing for families. Zoning decisions based on the characteristics of who may live in a particular area and not factors such as density and impact on infrastructure, raise fair housing concerns.

In its Consolidated Plan, Onondaga County identifies several zoning related concerns. First, in many parts of the county, exclusionary zoning policies exist that drive up the cost of developing new housing. This includes large minimum lot size or coverage requirements. In addition, the County has identified that the lack of uniform procedures among the 34 municipalities within the County Consortium increases the cost of developing housing. This lack of uniformity also reduces transparency in the system, making it more difficult to monitor how the municipalities are working to further fair housing.

In the City of Syracuse, one zoning issue that has been raised in identifying fair housing barriers, is the limits on which zoning districts would allow the use of a dwelling as a rooming or boarding house. For individuals with very low incomes including refugees and individuals on SSD, there are few housing options currently. Rooming or boarding houses would allow for more than three unrelated individuals to live in the same dwelling without having to be part of the same housekeeping unit and could provide additional housing options for these individuals. Currently, they are allowed in only a limited number of zoning districts.

TRANSPORTATION

Another issue of concern related to subsidized housing locations is transportation. The only public transportation in the area is a bus service operated by CENTRO. While generally, there is a reasonable amount of access to this service within the City of Syracuse, service to the outer suburbs is limited both in terms of the locations of bus routes and the frequency in which those lines are operated. As the County identified in their Consolidated Plan, "there is a 'spatial mismatch' between housing and jobs" that makes it difficult for low income workers to get to work.³⁷

For people with eligible disabilities, CENTRO operates a Call-A-Bus service that provides door-to-door transportation within ¾ of a mile of an existing bus route. CENTRO also offers special services for seniors that are available throughout the County. Several subsidized housing projects that have been built in suburban communities in recent years are located in areas with no retail or other services or job opportunities within walking distance and that lack access to public transportation. Some of these locations are not within the service area of Call-A-Bus so individuals with disabilities do not have recourse to that option either.

³⁶ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

³⁷ Onondaga County Consolidated Plan, p. 9.

CRIMINAL HISTORY

The issue of criminal history came up several times in focus groups and meetings as being another factor that limits housing choice for protected classes. In Onondaga County, as in the rest of the nation, people of color are arrested and sentenced at rates disproportionate to the percentage of the population they make up. In 2012, of the 482 residents that were sentenced to state prison, 57% were Black while only 10.4% of the general population of the County is Black.³⁸

For people looking for housing, having a criminal history is often a non-starter. Both public and private housing providers can refuse housing to individuals because of their criminal history. Often, this leads to individuals living in substandard housing or staying in the homes of family or friends without reporting it to the housing provider. Considering that a lack of stability in housing may contribute to recidivism, addressing the housing needs of this population is essential.

To that end, Syracuse Housing Authority in partnership with the Center for Community Alternatives is currently developing housing specifically for individuals with a criminal history. While this will serve an urgent need, it is only a small step in addressing this problem.

FAIR HOUSING ENFORCEMENT

FAIR HOUSING ACTIVITY

As recipients of CDBG funds, the City of Syracuse and Onondaga County must affirm that they support fair housing and are working to affirmatively further fair housing in their jurisdictions. Evidence of that commitment can be seen in two ways: first, is whether the municipalities own actions work to promote open housing patterns, and second, by ensuring that residents have access to a range of fair housing services.

Both the City of Syracuse and Onondaga County have shown a continued commitment to providing fair housing services to residents in the community. Both municipalities have consistently funded CNY Fair Housing to conduct both enforcement and educational activities through the CDBG program. As a sub-recipient of CDBG funding, CNY Fair Housing accepts and investigates complaints of discrimination, conducts systemic testing of discrimination in rental, lending, sales, and homeowners insurance, provides advocacy and counseling for members of protected classes, and provides free legal representation to victims of housing discrimination. CNY Fair Housing also conducts education and outreach programs to educate the public, social service workers and housing providers on fair housing rights and responsibilities. This includes the distribution of public service announcements and educational materials and trainings for housing providers and service workers whose clients may face discrimination. Finally, CNY Fair Housing is available to provide technical expertise to municipal leaders and local groups receiving federal funds on their obligations to AFFH.

In addition, both the Syracuse and Onondaga County also provide funding to ARISE to provide advocacy and financial assistance to individuals with disabilities that require modifications to their homes such as ramps.

The City of Syracuse took a significant step in expanding fair housing rights to its citizens in 2012 by amending its anti-discrimination law to include gender identity. The law, which passed the Syracuse Common Council with overwhelming support, made it illegal to discriminate against someone based on their "actual or perceived sex, or their gender identity or expression." The law applies to housing as well as employment, public accommodations, school, commercial space and public services and allows victims of discrimination to sue for remedies in civil court.

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³⁸ New York State Division of Criminal Justice Services, Computerized Criminal History System, (unpublished report), July, 2013.

ENFORCEMENT CAPACITY

At part of its contracts with the City of Syracuse and Onondaga County, CNY Fair Housing has worked in recent years to improve its enforcement capacity and to build awareness about fair housing in the community. These efforts include the development of a new, more informative website, and moving to a new office that is more readily accessible to clients, particularly those with disabilities. CNY Fair Housing has also been working to build partnerships with other groups in the community, which has proven particularly helpful in generating referrals of potential complaints. The agency also recently conducted a marketing campaign through a grant from the National Fair Housing Alliance which included television and radio advertisements, transit ads and posters in local shopping malls.

CNY Fair Housing has also developed a new database to better track complaints and outcomes on fair housing cases. With time, this database will serve as an important resource for identifying patterns of discrimination within the community and areas in which housing choice can be improved.

COMPLAINTS

CNY Fair Housing accepts around 350 complaints per year. Of these complaints, an average of about 75% come from Onondaga County with around 40% coming from within the City of Syracuse. A majority of complaints the agency receives are not necessarily fair housing related but relate to landlord/tenant issues such as habitability, evictions, and privacy. CNY Fair Housing advises these individuals of their rights and provides referrals when needed. However, if the complainants are members of protected classes, cases are investigated to determine if the landlord/tenant conflict is a result of discrimination.

Since December 2011 when CNY Fair Housing began its most recent HUD grant, the agency has opened 161 investigations of housing discrimination resulting in 67 meritorious claims. Around 60% of the fair housing complaints received by CNY Fair Housing are related to disability. Some of these cases involve denials of housing or disparate treatment due to a disability but most have to do with requests for reasonable accommodations or modifications. After disability, familial status is the second most frequent basis for complaints followed by race. CNY Fair Housing has also seen an increase in recent years in harassment cases related to disability, race, national origin, and gender.

SYSTEMIC INVESTIGATIONS

CNY Fair Housing also conducts systemic investigations to test whether patterns of discrimination exist against a particular protected class and/or within a particular geographic area. In 2013, CNY Fair Housing, under contract with the City of Syracuse, conducted a series of tests of familial status discrimination in the Syracuse University neighborhood. In eight of the ten tests that were completed, there was some evidence of disparate treatment for the families with children. In three of these tests, the families with children were either denied housing or the disparate treatment was severe enough to warrant legal action. The report also found that much of the housing in the University neighborhood is marketed specifically to students which, while not discriminatory on its face, may discourage families with children from renting in the area. Since the completion of that report, CNY Fair Housing has worked to educate landlords in the University neighborhood on their fair housing responsibilities and may pursue legal action in the future should the discriminatory practices continue.³⁹

CNY Fair Housing continues to conduct systemic investigations of homeowner's insurance, real estate sales, and lending discrimination. Lending investigations conducted since 2009 have not resulted in definitive findings of discrimination. The results of homeowner's insurance and real estate sales testing will be announced in 2015.

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³⁹ http://cnyfairhousing.org/wp-content/uploads/2014/05/University-Neighborhood-ReportFINAL.pdf

IDENTIFICATION OF IMPEDIMENTS AND RECOMMENDATIONS

The City of Syracuse and Onondaga County are products of their past and the housing and demographic patterns discussed in this report are a result of generations of policies and practices. These policies and practices include decades of overtly discriminatory actions that deliberately segregated the community by race. Current policies and practices, while not necessarily discriminatory in intent, have the effect of limiting housing choice. The purpose of this report is to take an honest look at this segregationist legacy, identify the way current actions perpetuate these housing patterns and impede housing choice and then identify achievable strategies for creating more access to housing opportunities.

Some of the impediments identified may be relatively easy to address and the recommendations can be accomplished within a short period of time. Many of the recommendations are things that the City and County are already working to achieve. However, the majority of these impediments took decades to develop and overcoming them will require sustained effort, political will, and resources. Most importantly, overcoming these impediments and achieving more equal access to housing opportunity will require a shared understanding of obligation and responsibility throughout the community.

IMPEDIMENT 1

The economic and social isolation of Syracuse's inner-city neighborhoods restricts housing choice for many low-income, disabled, and minority residents.

The largest impediment to housing choice in Syracuse and Onondaga County is the self-sustaining effects of overtly discriminatory policies from the past. These policies created a community in which the opportunities an individual has is often determined by where they live and where they live can usually be predicted by their race or ethnicity. Racial and ethnic minorities, people with disabilities and families with female headed households are frequently isolated in neighborhoods with little economic, educational, and housing opportunity. Addressing this impediment will require two approaches: expanding opportunities within these neighborhoods and reducing barriers to housing in neighborhoods of opportunity.

It is important to note, that while the immediate concern of this analysis relates to housing opportunity and the majority of recommendations concern housing policies and practices, addressing economic and educational barriers is also critical. The educational opportunity a child receives is determined by the neighborhood they live in and the neighborhood a family chooses is determined by the economic resources they have and educational resources their child will have access to.

Recommendations:

- 3) Expand opportunity in economically distressed neighborhoods
 - a. Continue and expand upon programs to improve housing quality in City neighborhoods and areas of low opportunity in County such as inner-ring suburban neighborhoods. A number of programs currently in operation are working to address this issue including the Syracuse Land Bank, emergency home improvement programs, the City of Syracuse rental registry and other targeted redevelopment programs. Continued and increased investment in programs that have proven to be effective and efficient are essential to improving the quality of housing available to members of protected classes.
 - b. Strengthen tenant's rights systems including advocacy for tenants who may not qualify for legal intervention. Codes enforcement within the City of Syracuse and suburban communities should be improved to allow for tenants to take legal action against landlords who are failing to maintain properties and to reduce the fear of retaliation among tenants.
 - c. Work to equalize educational opportunity

- i. City of Syracuse: Continue and expand investment in programs to improve schools such as the Say Yes to Education program.
- ii. Onondaga County: Analyze the feasibility of consolidating school districts into a County-wide district.
- 4) Reduce concentrations of poverty by increasing the geographic dispersal of affordable housing
 - a. Increase the development of mixed income housing, particularly in low poverty areas
 - i. Target incentives such as tax abatements to properties that develop mixed-income housing.
 - ii. Develop inclusionary zoning policies that require or incentivize affordable housing setasides. In some communities, all new multi-unit housing over a certain size are required to have a percentage (usually 15-20%) of units available at reduced rates. Such a policy at the County level would significantly increase the availability of affordable housing and, if required of all new multi-family housing developments, would reduce the NIMBYism associated with the development of affordable housing.
 - iii. Redevelop public housing for a mix of incomes. With the redevelopment of Route 81, an opportunity exists to deconcentrate public housing in this area which has the highest concentration of public housing in the City.
 - b. Encourage the creation of scattered site subsidized housing. Syracuse Housing Authority, with support from the City of Syracuse, recently completed a project to develop scattered site subsidized housing. Additional projects like this should be supported with an emphasis on building such housing in areas of higher opportunity.
 - c. Develop a county-wide affordable rental housing plan. Currently, Onondaga County identifies the need for more affordable rental housing for both small and large families in its consolidated plan but chooses to focus its housing resources on home-ownership and rental housing for individuals with special needs. The County and consortium members should develop a plan to build affordable rental housing for families in areas of opportunity and direct resources towards achieving this goal.
 - d. Create satellite offices for services for low-income individuals and individuals with special needs within areas of opportunity in the suburban towns and villages. Currently, the vast majority of services such as the Department of Social Services and most non-profit service providers are in downtown Syracuse which makes it more difficult for households that need these services to access them if they do not live within the City. The creation of satellite offices in higher opportunity areas will allow households greater mobility to move to these areas.
 - e. Create a mobility counseling program for recipients of housing subsidies that identifies the value of living in high-opportunity areas. Mobility programs in other cities have been very successful in providing better outcomes for individuals who are able to move into areas of greater opportunity.
 - f. Add source of legal income as a class protected under Fair Housing Laws. (see Impediment 2 for more on this recommendation.)
 - g. Conduct training for municipal leaders in County CDBG consortium on fair housing and affordable housing and their obligation to affirmatively further fair housing.
 - h. Investigate practices and models of community planning that may build greater public support and/or limit neighborhood opposition to development perceived as undesirable.

IMPEDIMENT 2

Discrimination based on source of legal income limits housing choice.

Discrimination based on source of legal income limits housing opportunities for those that derive all, or a portion of, their income from some form other than wages. As discussed in this report, one of the most significant barriers to finding housing for low-income households, was the inability to find rental units that accept Section 8 or public assistance. In surveys and focus groups, this was identified as the number one reason why individuals are discriminated against in their housing. Because of the disproportionate use of vouchers and other subsidy programs by members of protected classes including people with disabilities, families with children, female headed households, and racial and ethnic minorities, this is a significant impediment to fair housing choice. In Onondaga County and the City of Syracuse, tenant-based voucher use is concentrated in areas of low opportunity. This is particularly problematic because the voucher program is designed to provide individuals with mobility and access to better opportunity.

Recommendations:

- 1. Add source of legal income as a class protected by local anti-discrimination laws. Source of income protection needs to be provided county-wide to provide households with greater opportunity and ensure patterns of segregation do not persist.
- 2. Promote and support efforts to have source of legal income added as a protected class in New York State.
- Increase the number of landlords that accept housing choice vouchers throughout all parts of the County.
 These efforts should include "selling" the program to landlords and addressing their customer service concerns.
- 4. Require properties that receive incentives such as tax abatements and other programs that assist investors, to accept Section 8 or public assistance as a source of income.

IMPEDIMENT 3

The lack of accessible, affordable housing is a significant barrier to finding housing for people with disabilities.

With an aging housing stock and small percentage of housing stock built after accessibility standards were put in place, there is a significant shortage of accessible housing for people with disabilities, especially at low income levels. With an aging population in Onondaga County, this problem will only become more significant in coming years and therefore it is essential that housing is created that allows people to age in place.

Recommendations:

- Target incentives to properties that build accessible units at all cost ranges, particularly when properties
 are rehabs of existing buildings that are not subject to the design and construction requirements of the
 Fair Housing Amendments Act.
- 2. Lobby state lawmakers for the adoption of a tax credit to encourage private development and rehabilitation of single-family homes to meet Visitability standards. Such a tax credit will increase the supply of housing that meets minimum accessibility standards.
- 3. Educate landlords and housing developers on the value and importance of building and rehabilitating housing that is accessible.
- 4. Establish additional tenant protections for people with disabilities to allow them more flexibility in their housing. In New York State, seniors are allowed to vacate a lease if they require a higher level of care. Similar protections for people with disabilities should be created so they do not have to rely upon the reasonable accommodation process when they require a change in housing due to their disability.

 $^{^{\}rm 40}$ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

IMPEDIMENT 4

Private market practices in rentals, lending and homeowners insurance disadvantage minorities, families with children, people with disabilities and transgender individuals.

A number of private market practices continue to limit housing choice but may be mitigated by action by the municipalities. These include practices of prima facie discrimination, such as disparate treatment in homeowner's insurance or denying rental housing to individuals with mental illness or families with children. They also include policies that have a disparate impact on protected classes, such as mortgage underwriting standards that lead to minority applicants being denied at disproportionate rates. Finally, private landlords in Onondaga County outside of the City of Syracuse may legally deny housing to individuals based on their gender identity.

Recommendations:

- 1. Increase access to sustainable mortgage products for racial and ethnic minorities. Continue to support homeownership, financial literacy, and credit repair programs that contain affirmative marketing plans to increase minority homeownership.
- 2. Add gender identity as a protected class in Onondaga County.
- 3. Promote and support efforts to have gender identity added as a protected class in New York State.
- 4. Support systemic investigations of housing discrimination. The systemic investigation on familial status discrimination funded by the City of Syracuse in 2013 should be replicated in other areas such as discrimination against refugees and new Americans, discrimination against individuals with mental illness, source of income discrimination, and homeowner's insurance redlining.
- Support and monitor education efforts for housing providers. Ensure individuals involved in the leasing of
 housing receive accurate, helpful information regarding their responsibilities to adhere to fair housing
 laws.
- 6. Continue to support fair housing education for protected classes. CNY Fair Housing recently completed a project that provided additional marketing on fair housing and saw a significant increase in the number of complaints received. Information on fair housing and what to do if you are a victim of housing discrimination should be made available on the websites for the City of Syracuse and Onondaga County as well as websites of the municipalities in the CDBG consortium.
- 7. Support tenant's rights education for all renters. Education on tenant's rights and available local resources should be made widely available.

IMPEDIMENT 5

Populations of hard to house individuals face very limited options including large families, those with a criminal history, and single individuals receiving public assistance.

As discussed in this report, housing options can be significantly limited for specific populations which frequently has a disparate impact on protected households. Large families face difficulties in finding suitable housing in Syracuse and Onondaga County. Not only does this create a barrier based on familial status, it also disproportionately affects refugee households who are more likely to have large families or live as extended family units. Single individuals at the lowest income levels have a particularly difficult time finding housing they can afford. This issue was highlighted as a major concern by local refugee resettlement agencies because refugees have very limited public assistance when they arrive and if they do not have family to live with, are left with few housing options. Finally, individuals with a criminal history who are disproportionately racial or ethnic minorities are frequently barred from housing. Targeted, creative approaches are needed to address these barriers.

Recommendations:

- Target incentives for projects that develop rental units for large families. In the City of Syracuse, a recent rental housing boom has seen the creation of numerous apartments that range from studios to two bedrooms, with a small number of three bedroom apartments. As additional rental housing is developed in both Syracuse and Onondaga County, the construction of larger apartment sizes should be encouraged.
- 2. Explore the viability of permitting regulated rooming houses to be allowed by-right in a variety of neighborhoods in the City and County. Historically, rooming houses supplied residents with affordable housing options but are currently not allowed in most residential neighborhoods. This could increase housing availability through the private market and would be particularly helpful for the settlement of refugees as well as homeless individuals or those at risk of becoming homeless.
- 3. Encourage programs that make it easier for people with criminal histories to find rental housing. While there is currently a project underway in the City of Syracuse to house people with criminal histories, more efforts could be made to open up housing opportunities for people in the private market. This could include encouraging landlords to employ shorter look-back periods or take other factors into account when screening applicants.

IMPEDIMENT 6

Public transportation limits the ability of many residents to choose where they would like to live.

A lack of public transportation options was frequently identified as a factor limiting housing choice in surveys and focus groups. ⁴¹ Access to public transportation is limited in areas of opportunity and where it does exist, routes are infrequent and often don't run later in the day. This is particularly problematic for people with disabilities and low-income individuals who may have a service job with odd hours.

Recommendation:

- 1. Deliberately link the development of affordable housing to public transportation and place affordable housing in areas where cars are not required to access services.
- 2. Explore the possibility of creating special Call-A-Bus districts to service existing subsidized housing locations that are currently not served by public transportation.
- **3.** Identify and eliminate gaps in bus service in neighborhoods of opportunity that may discourage protected classes from seeking housing in those areas.

Conclusion

"Reversing the cycle of decline in the City of Syracuse and anticipating and supporting increasing concentrations of low income and minority households in the outlying County will be key to promoting social and economic vitality within the Metro Area." Onondaga County Consolidated Plan

Overcoming the challenges of social and economic segregation that are identified in this analysis is a complex task. The patterns identified in this report have developed over generations and are rooted in historical practices that we now see as misguided and detrimental to the well-being of our community as a whole.

As recipients of CDBG grants, the City of Syracuse, Onondaga County, and the individual municipalities within the County, have a legal obligation to not only respond to current acts of discrimination, but to proactively improve housing choice and access to opportunity for members of protected classes. While we continue to fight instances of discrimination that limit housing choice through enforcement of fair housing laws, addressing the origins of

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 $^{^{\}rm 41}$ CNY Fair Housing, Unpublished Survey, Conducted April, 2014.

inequality of opportunity and housing will require a serious commitment on the part of public officials in this community. It will require financial resources, time, and political will.

While both the City and County have shown varying levels of commitment to addressing these issues, much work remains to be done to ensure truly open housing opportunity throughout this community. Some of the recommendations presented in this report are specific and immediately actionable. Others are intended to spark a discussion that is long overdue in this community about what kind of opportunities we think all residents of Central New York should have.

APPENDIX LISTING

Appendix A: Methodology & Miscellaneous

Opportunity Mapping Methodology

Human Service Provider Survey Questions

Refugee Survey Questions

Metropolitan Segregation Index

Appendix B: Maps

Urban Development in Onondaga County

Onondaga County Base Maps

2012 Population by Race, Onondaga County, NY

Racially and Ethnically Concentrated Areas of Poverty, Onondaga County, NY

2012 Percentage of Population that is Foreign Born, Onondaga County, NY

2012 Percentage of Population with a Disability, Onondaga County, NY

2012 Poverty Rate, Onondaga County, NY

2012 Percentage of Households with Children Under 18, Onondaga County, NY

2012 Percentage of Households with Adults Over 65, Onondaga County, NY

2012 Median Household Income, Onondaga County, NY

2013 Tenant Based Rental Assistance, by Census Tract, Onondaga County, NY

2012 HUD Subsidized Housing Units

Low Income Housing Tax Credit Projects Placed in Service as of 2011

Syracuse Base Maps

2012 Population by Race, Syracuse, NY

Racially and Ethnically Concentrated Areas of Poverty, Syracuse, NY

2012 Percentage of Population that is Foreign Born, Syracuse, NY

2012 Percentage of Population with a Disability, Syracuse, NY

2012 Poverty Rate, Syracuse, NY

2012 Percentage of Households with Children Under 18, Syracuse, NY

2012 Percentage of Households with Adults Over 65, Syracuse, NY

2012 Median Household Income, Syracuse, NY

2013 Tenant Based Rental Assistance, by Census Tract, Syracuse, NY

2012 HUD Subsidized Housing Units

Low Income Housing Tax Credit Projects Placed in Service as of 2011

Housing and Neighborhood Opportunity Set

Housing & Neighborhood Opportunity and the Percentage of the White Non-Hispanic Population
Housing and Neighborhood Opportunity and the Percentage of the Black/African American Population
Housing and Neighborhood Opportunity and the Percentage of the Population that is Asian
Housing and Neighborhood Opportunity and the Percentage of the Population that is Hispanic
Housing and Neighborhood Opportunity and the Percentage of the Population that is Foreign Born
Housing and Neighborhood Opportunity and the Percentage of the Population that is Disabled
Housing and Neighborhood Opportunity and the Percentage of Households that use Food Stamps
Housing and Neighborhood Opportunity and the Percentage of Households with Children Under 18 Years
Old

Housing and Neighborhood Opportunity and the Percentage of Households with Adults Over 65 Years Old Housing and Neighborhood Opportunity and the Percentage of Households that are Housing Cost Burdened (pay over 30% of their income on housing)

Housing and Neighborhood Opportunity and the Percentage of the Population that are Veterans

Housing and Neighborhood Opportunity and the Number of Households Receiving Tenant Based Rental Assistance

Housing and Neighborhood Opportunity and the Location of HUD Subsidized Housing

Economic Opportunity Map Set

Economic Opportunity and the Percentage of the Population that is White Non-Hispanic

Economic Opportunity and the Percentage of the Population that is Black/African American

Economic Opportunity and the Percentage of the Population that is Asian

Economic Opportunity and the Percentage of the Population that is Hispanic

Economic Opportunity and the Percentage of the Population that is Foreign Born

Economic Opportunity and the Percentage of the Population that is Disabled

Economic Opportunity and the Percentage of the Population who are Veterans

Economic Opportunity and the Percentage of Households with Children Under 18

Economic Opportunity and the Percentage of Households Using Food Stamps

Economic Opportunity and the Number of Households Receiving Tenant Based Rental Assistance

Economic Opportunity and the Location of HUD Subsidized Housing Units

Educational Outcome Map Set

Educational Outcomes and the Percentage of the Population that is White Non-Hispanic
Educational Outcomes and the Percentage of the Population that is Black/African American
Educational Outcomes and the Percentage of the Population that is Asian
Educational Outcomes and the Percentage of the Population that is Hispanic

Educational Outcomes and the Percentage of the Population that is Foreign Born

Educational Outcomes and the Percentage of Households with Children Under 18

Educational Outcomes and the Percentage of Households that Use Food Stamps

Educational Outcomes and the Number of Households Receiving Tenant Based Rental Assistance

Educational Outcomes and the Location of HUD Subsidized Housing

Combined Economic, Educational & Housing Opportunity Map

APPENDIX A: METHODOLOGY AND MISCELLANEOUS

Opportunity Mapping Methodology

To help CNY Fair Housing understand the current geography of opportunity for various populations residing in Central New York, this project develops opportunity scores around three areas: housing and neighborhood opportunity, economic opportunity, and educational outcomes. High opportunity scores show census tracts within Onondaga County where opportunity is the strongest compared to all census tracts within the county. Low opportunity scores show areas where opportunity is the weakest within the county.

Indicators used to measure housing and neighborhood opportunity:

- Poverty rate Percentage of the population in poverty
- Homeownership rate Percentage of owner occupied housing units
- Vacancy rate Percentage of housing units that are classified as vacant for some "other" reason (not due to frictional vacancy)
- Age of the housing stock Percentage of housing units built prior to 1980
- Home Value Median home value per census tract
- Proximity to Parks Distance in feet from the census tract centroid to the closest park
- Proximity to Toxic Release Sites Distance in feet from the census tract centroid to the closest known toxic release site as listed by the EPA
- Inadequate housing Percentage of units lacking basic facilities (like plumbing)
- Access to fresh food Census tracts that fall within a Food Desert as defined by the USDA
- Neighborhood Investment Aggregate purchase mortgage and home improvement mortgage loan amount in 2012

Indicators used to measure **economic opportunity**:

- Unemployment rate Unemployment rate for each census tract
- Access to Jobs Total number of jobs located within 5 miles of the census tract centroid
- Travel time to work Average travel time to work for each census tract
- Household Income Median Household Income for each census tract
- Access to a vehicle Percentage of households that have access to at least one car for each census tract
- Proximity to a bus stop Percentage of the census tract area that falls within a half mile of a bus stop

Indicators used to measure educational outcomes:

- Educational attainment Percentage of adults 26 years and older with a college degree
- School enrollment Percentage of youth ages 3 19 enrolled in school

The following educational outcome indicators were collected by school district. The school district the census tract centroid falls within is the data that was assigned to that specific census tract.

- Student poverty Percentage of students that qualify for free/reduced lunch
- Classroom size Average classroom size
- 4th Grade Reading Proficiency Percentage of students that scored a 3 or 4 on the 4th grade reading test
- 4th Grade Math Proficiency Percentage of students that scored a 3 or 4 on the 4th grade math test
- Graduation rate

To develop the opportunity score for each of the three areas, data points were collected for each census tract within Onondaga County. Once each of the data points were collected, the data was normalized through the establishment of a z-score. This allows the researchers to compare variables with different measurements. The z-

scores for the variables within each opportunity area were then averaged to develop the opportunity score. The opportunity scores were broken into quintiles where the upper quintile is defined as a very high opportunity area, the middle quintile is a moderate or average opportunity area, and the lower quintile is defined as a very low opportunity area.

Finally, to create a combined opportunity map, the housing and neighborhood, economic, and educational opportunity scores were averaged together and divided by quintiles. The upper quintile is classified as areas with very high overall opportunity, the middle quintile is classified as areas with moderate overall opportunity, and the lower quintile is classified as areas with very low overall opportunity.

Notes on the data:

The primary data source that is used is the 2008-2012 ACS 5 year estimates from the US Census Bureau. Census information collected for census tract 9400 which includes Onondaga Nation is not complete. This is noted on each map that includes tract 9400.

Opportunity Indicators and Data Sources Table

Housing & Neighborhood Indicators

Indicator	Data Source	Notes	Relationship to Opportunity
Neighborhood Poverty Rate	2008-2012 ACS 5 year estimates	Percentage of people living below the poverty level by tract	Negative
Vacancy rate	2008-2012 ACS 5 year estimates	Specifically the percentage of "other" vacant units within a census tract. "Other" vacant units are one measure of abandonment.	Negative
Proximity to parks	SOCPA	Distance in feet from the centroid of a census tract to the nearest park.	Positive
Proximity to toxic release sites	2012 EPA	Geocode addresses of toxic release sites that report to the EPA then measured in feet the closest toxic release site from centroid of each census tract.	Negative
Food Desert	2012 USDA	Census Tracts considered a food desert by the USDA definition of low income and low access tracts at 1 mile urban and 10 miles rural. More information can be found at http://www.ers.usda.gov/data-products/food-access-research-atlas/documentation.aspx#definitions	Negative
Homeownership Rate	2008-2012 ACS 5 year estimates	Percentage of occupied households that are owner occupied by census tract.	Positive
Median Home Value	2008-2012 ACS 5 year estimates	Median home value by census tract.	Positive
Age of Housing Stock – Units built before 1980	2008-2012 ACS 5 year estimates	Percentage of housing units built prior to 1980 by census tract.	Negative
Inadequate Housing	2008-2012 ACS 5 year estimates	Percentage of occupied housing units lacking complete plumbing facilities by census tract.	Negative
Neighborhood Investment – Purchase Mortgage and Home Improvement Lending	2012 HMDA data	Aggregate loan amount invested in each census tract in 2012 for both purchase mortgage lending and home improvement lending.	Positive

Economic Indicators

			Relationship to
Indicator	Data Source	Notes	Opportunity
Unemployment rate	2008-2012 ACS 5 year estimates	Unemployment rate by census tract	Negative
Access to jobs – number of jobs within 5 miles of the centroid of each census tract	LEHD On the Map – 2011	Downloaded file of jobs throughout Central New York. Then assign to each census tract the total number of jobs that fall within 5 miles of that tract	Positive
Mean commute time	2008-2012 ACS 5 year estimates	Average travel time to work by census tract	Negative
Access to transit – Percentage of area in each census tract that falls within a half mile of a bus stop	CENTRO	A half mile buffer was placed around each bus stop countywide. Then the percentage of each census tract that fell within the half mile buffer was calculated. 100% indicates the entire census tract falls within a half mile of a bus stop.	Positive
Car Access	2008-2012 ACS 5 year estimates	Percentage of households that have access to at least one vehicle by census tract	Positive
Median Household Income	2008-2012 ACS 5 year estimates	Median Household income by census tract	Positive

Education Indicators

Indicator	Data Source	Notes	Relationship to Opportunity
Adult Educational Attainment	ACS 2008-2012 5 year estimates	Percentage of adults over 25 years old with a college degree by census tract	Positive
Student Poverty (measured by % of students with free/reduced lunch)	2012 NYS Department of Education data	Collected data by district and assigned each census tract the percentage of students that qualify for free/reduced lunch based on what school district the census tract centroid falls within.	Negative
Average classroom size	2012 NYS Department of Education data	Collected data by district and assigned each census tract the average classroom size based on what school district the centroid falls within.	Negative
4 th grade reading proficiency by district	2012 NYS Department of Education data	Collected data by district and assigned each census tract the 4 th grade reading proficiency rate based on what school district the centroid falls within. To be 4 th grade reading proficient required a score of 3 or 4 on the 4th grade reading test.	Positive
4 th grade math proficiency by district	2012 NYS Department of Education data	Collected data by district and assigned each census tract the 4 th grade math proficiency rate based on what school district the centroid falls within. To be 4 th grade math proficient required a score of 3 or 4 on the 4 th grade math test.	Positive
High School Graduation Rate	2011 NYS Department of Education data	Collected data by district and assigned each census tract the graduation rate based on what school district the centroid falls within.	Positive
Enrollment rate – percentage of children enrolled in school	2008-2012 ACS 5 year estimates	Percentage of children ages 3 –19 enrolled in school within each census tract.	Positive

Thank you for taking part in this survey to identify barriers to fair housing in Syracuse and Onondaga County. For the purposes of this survey, housing discrimination is defined as a violation of the Federal Fair Housing Act, New York State civil rights laws, and local civil rights laws (City of Syracuse). In general, these laws prohibit discrimination in housing on the basis of race, color, national origin, religion, gender, sexual orientation, familial status, disability, age, marital status, military status and, in the City of Syracuse, gender identity.

Fair Housing laws cover most types of housing transactions including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Excluded from the law are owner occupied buildings with no more than two units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.

This survey uses the U.S. Department of Housing and Urban Development's (HUD) definition of impediments, or barriers, to fair housing choice. According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

	low knowledgeable do you feel you and/or your staff are regarding fair housing ues?
0	Very Knowledgeable
0	Somewhat Knowledgeable
0	Not Knowledgeable
2. V	What types of populations do you primarily serve? Check all that apply.
	Elderly
	Persons with mental illness
	Immigrants/Refugees
	Persons with physical disability
	Low income individuals
	Persons with substance abuse/addiction
	Persons with developmental disability
	Victims of domestic violence
	Persons and families who are homeless
	Youth
	Persons with HIV/AIDS
Othe	er (Please List)
3. [Does your agency/organization handle any of the following (check all that apply)?
	Housing provider
	Affordable housing provider
	Emergency housing assistance
	Housing for persons with disabilities
	Advocacy or case management to persons with disabilities
	Housing education and outreach
	Homebuyer or homeowner counseling
	Fair housing complaint intake or referral

	Very Often	Often	Not At All	Not Certain
Elderly	О	0	O	0
Youth	O	O	O	0
Families with children	0	O	O	0
Racial minorities	0	\circ	O	O
Ethnic minorities	0	O	0	0
Immigrants/Refugees	0	0	0	O
Persons with a mental illness	O	O	O	O
Persons with a physical disability	O	O	O	O
Low-income individuals	0	0	0	O
Persons receiving Section 8 or Public Assistance	O	O	O	O
Person with substance abuse or addiction	O	O	O	O
Person with a developmental disability	O	O	O	O
				0
Victims of domestic violence	©	O	O	0
violence Persons and families who are homeless	O	О	0	0
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	Housing provider refusing to make reasonable accommodations or modifications for tenants with disabilities
	Housing providers placing certain tenants in the least desirable units in a development
	Housing providers refusing to rent to families with children or refusing to rent to families with large numbers of children
□ ethn	Housing providers applying more stringent application procedures to people who are in a class protected by fair housing laws (racial and c minorities, people with disabilities, etc.)
	Apartment or manufactured/mobile home managers or owners threatening evictions unless tenants pay additional fees and rents
	Housing providers using discriminatory advertising
	Real estate agents directing clients to rental or for sale housing only in certain neighborhoods
	Sellers of homes refusing to show their home or negotiate with certain buyers
	Deceiving "rent-to-own" programs that sell renters homes with condition problems
□ prod	Lenders refusing to lend to certain applicants, lending at unfavorable rates, or steering members of protected classes to particular loan ucts
	Don't Know
Othe	r (please describe)
	list by client type if relevant.
	list by client type if relevant.
3. F	list by client type if relevant. A A Issue you ever assisted a client with a fair housing complaint?
3. H	
	lave you ever assisted a client with a fair housing complaint?
0	lave you ever assisted a client with a fair housing complaint? Yes
○ ○ If ye	lave you ever assisted a client with a fair housing complaint? Yes No s, was it easy, difficult, etc. Please explain what occurred.
C C If ye	lave you ever assisted a client with a fair housing complaint? Yes No
f ye	lave you ever assisted a client with a fair housing complaint? Yes No s, was it easy, difficult, etc. Please explain what occurred.
© © O O O O O O O O O O O O O O O O O O	lave you ever assisted a client with a fair housing complaint? Yes No s, was it easy, difficult, etc. Please explain what occurred. Oo you know where to refer a complaint if you needed to?
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O O If ye	lave you ever assisted a client with a fair housing complaint? Yes No s, was it easy, difficult, etc. Please explain what occurred. Oo you know where to refer a complaint if you needed to? Yes No

	edge about rights					
Lack of know	ledge about how to file a con	nplaint				
Fear of retali		•				
Fear of losing	housing opportunity					
	vs won't protect them					
	more pressing					
☐ Don't know/N						
Other (please desc						
The (please desc						
Public meeti	ngs					
Public meeting	ngs					
-	information available in publi	c facilities (City Hall,	, Libraries)			
☐ Information o	n city and county website					
Radio annou	ncements					
TV advertisir	9					
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14. Please evaluate the following POTENTIAL barriers to fair housing in Syracuse and Onondaga County on a scale of 0 to 3, (0 = not a barrier, 1 = a minor barrier, 2 = a modest barrier, 3 = a serious barrier) Onondaga County (outside of City of Syracuse Syracuse) Lack of knowledge among residents regarding fair housing Lack of knowledge among landlords/property managers regarding fair housing Lack of knowledge among real estate agents regarding Lack of knowledge among bankers/lenders regarding fair housing Lack of knowledge among insurance agencies regarding fair housing Lack of knowledge among public officials regarding fair housing Economic barriers (employment, low-income) Transportation issues/barriers Abusive lending, including "payday" lending and "rent to Shortage of affordable rental housing • Concentration of low-income housing in certain areas Concentrations of group homes in certain neighborhoods Limits on construction of multi-family housing in certain neighborhoods Limits on number of properties accepting Section 8 or Public Assistance Lack of diversity in housing in neighborhoods Lack of accessible housing in neighborhoods Zoning or land use laws (describe): NIMBYism Other (please specify) 15. What suggestions or considerations do you have for potential changes in fair housing practices and/or to remove impediments to fair housing choice? 16. Additional Comments:

1. Do you feel that refuged provided enough assistan	s and new Americans in Syracuse and Onondaga County ar ce in locating housing?	e
Yes		
□ No		
☐ Not Sure		
Why/Why Not?		
	Y	
_	s and new Americans receive adequate services to purchase ortgage lending or real estate services?	e a
Yes		
□ No		
☐ Not Sure		
Why/Why Not?	A	
	<u>▼</u>	
_	s and new Americans face additional challenges when obtain	ining
	mited English-language skills?	
C Yes		
○ No ○ Not Sure		
\\/hv/\\/hv \\alpha		
Why/Why Not	_	
Why/Why Not	A	

_	refugees and new Americans face additional challenges when obtain	
nousing because	of their family size?	
□ No		
☐ Not Sure		
Why/Why Not		
vviiy/vviiy ivot		
	▼	
5 Do you feel tha	refugees and new Americans are open to choose where they would	ika
to live in our com		INC
Yes		
□ No		
☐ Not Sure		
Why/Why Not?		
	v.	
proper eviction p	refugees and new Americans understand their housing rights such a ocedures, the right to safe and sanitary conditions, or how to identify	
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proper eviction proper distributed are being distributed by they are being distributed by they are being distributed by they are being distributed by the sure why/why Not? 7. Do you feel that City of Syracuse for the sure who have been are being distributed by they are being distributed by the being distributed by	ecedures, the right to safe and sanitary conditions, or how to identify eriminated against?	

Onondaga County outside of the City of Syracuse? Yes No Not Sure Why/Why Not? 9. Do you feel that refugees and new Americans from some nation worse in their housing transactions than people from other nation. Yes No Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treater housing transactions because of their religion(s)?	
Not Sure WhyWhy Not? 9. Do you feel that refugees and new Americans from some nation worse in their housing transactions than people from other nation Yes Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treater housing transactions because of their religion(s)?	
Why/Why Not? 9. Do you feel that refugees and new Americans from some nation worse in their housing transactions than people from other national Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treater housing transactions because of their religion(s)?	
9. Do you feel that refugees and new Americans from some nation worse in their housing transactions than people from other nation. Yes No Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treated housing transactions because of their religion(s)?	
9. Do you feel that refugees and new Americans from some nation worse in their housing transactions than people from other national land of the source of their religion (s)?	
9. Do you feel that refugees and new Americans from some natio worse in their housing transactions than people from other national Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treater housing transactions because of their religion(s)?	
worse in their housing transactions than people from other nation Yes No Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treated housing transactions because of their religion(s)?	
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☐ Yes ☐ No ☐ Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treate housing transactions because of their religion(s)?	ons?
Not Sure Why/Why Not? 10. Do you feel that some refugees and new Americans are treate housing transactions because of their religion(s)?	
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housing transactions because of their religion(s)?	
housing transactions because of their religion(s)?	
□ No	
Not Sure	
Why/Why Not?	
Y	

• • • • • • • • • • • • • • • • • • • •	ery Important	Somewhat Important	Neutral	Not Important	Not Sure			
Affordability	0	0	0	0	0			
ocated near or with amily/friends	0	O	O	O	0			
Located near services/employment	0	O	C	O	О			
_ack transportation	0	0	0	O	0			
Don't feel welcome in other neighborhoods/communities	0	O	C	O	O			
Quality of schools	O	0	O	0	O			
Quality of neighborhood	0	0	0	O	0			
Denied other housing opportunities	O	O	O	O	0			
12. Do you know of any refugees or new Americans who have experienced the following: (check all that apply)								
☐ Denied housing due to lack o	f citizenship							
Security deposit wasn't returned without reason								
☐ Housing professional refused to work with translator or assistance agency								
☐ Landlord failed to make necessary repairs to housing								
Told rent was higher than what was advertised								
Steered to a particular unit or	neighborhood	in their housing search						
Landlord or housing provider	made derogato	ory comments about ethnici	ty or culture					
13. What factors do you think would keep a refugee or new American from pursuing a fair								
ousing complaint? (c	heck all t	hat apply)						
Lack of knowledge about right	ts							
Lack of knowledge about how	v to file a comp	laint						
Fear of retaliation								
Fear of losing housing opport	unity							
Distrust of government								
Belief that laws won't protect	them							
Don't know/Not sure								
Other (please specify)								

Education for refugees and new Americans on their housing rights
Education for landlords on fair housing responsibilities
Increase in amount of affordable rental housing in City of Syracuse
Increase in amount of affordable rental housing in Onondaga County outside of the City of Syracuse
Increase in number of landlords who accept public assistance
Public awareness campaign on the value of diversity in the community
Improvement in quality of housing in areas with large concentrations of refugees
Cultural competency training for people working in public and private housing industry
Increase in legal advocacy on housing issues for refugees and new Americans
Increased support for home-ownership programs for refugees and new Americans
Increase in housing that accommodates large and extended families
Other (please specify)
No
No Do you work with refugees or new Americans in either a professional or voluntary
Do you work with refugees or new Americans in either a professional or voluntary
Do you work with refugees or new Americans in either a professional or voluntary acity in the City of Syracuse and Onondaga County?
Do you work with refugees or new Americans in either a professional or voluntary acity in the City of Syracuse and Onondaga County? Yes No
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100 Largest Metros: Black White Segregation Indices sorted by 2005-9 Segregation

		Black-White	Segregation	n index	2009
Rank	Name	2005-9	2000	Change	Black Share
1	Milwaukee-Waukesha-West Allis, WI	81	83	-2	15.9
2	Detroit-Warren-Livonia, MI	80	86	-6	22.6
3	New York-Northern New Jersey-Long Island, NY-NJ-PA	79	80	-1	16.5
4	Chicago-Naperville-Joliet, IL-IN-WI	78	81	-3	17.4
5	Cleveland-Elyria-Mentor, OH	76	78	-3	19.2
6	Buffalo-Niagara Falls, NY	74	78	-4	11.8
7	St. Louis, MO-IL	73	74	-1	18.0
8	Youngstown-Warren-Boardman, OH-PA	72	73	-1	10.7
9	Syracuse, NY	71	71	-1	7.3
10	Cincinnati-Middletown, OH-KY-IN	70	74	-3	12.1
11	Los Angeles-Long Beach-Santa Ana, CA	70	70	0	6.9
12	Bridgeport-Stamford-Norwalk, CT	70	70	0	9.9
13	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	69	71	-2	20.1
14	Dayton, OH	69	73	-4	14.5
15	Harrisburg-Carlisle, PA	69	71	-2	9.4
16	Toledo, OH	68	71	-3	12.7
17	Pittsburgh, PA	68	69	-1	8.0
18	Springfield, MA	67	67	0	5.7
19	Boston-Cambridge-Quincy, MA-NH	67	68	-1	6.6
20	Birmingham-Hoover, AL	67	69	-2	27.8
21	Grand Rapids-Wyoming, MI	67	67	0	7.2
22	Baltimore-Towson, MD	67	68	-2	28.6
23	Rochester, NY	66	68	-1	10.8
24	Omaha-Council Bluffs, NE-IA	66	67	-1	7.6
25	Hartford-West Hartford-East Hartford, CT	66	66	0	10.1
26	Miami-Fort Lauderdale-Pompano Beach, FL	66	69	-3	19.4
27	Indianapolis-Carmel, IN	66	72	-6	14.4
28	Kansas City, MO-KS	66	71	-5	11.9
29	Chattanooga, TN-GA	66	69	-4	14.0
30	New Haven-Milford, CT	65	67	-1	12.0
31	Denver-Aurora, CO	64	64	0	5.3
32	San Francisco-Oakland-Fremont, CA	64	66	-2	8.3
33	Albany-Schenectady-Troy, NY	64	62	1	7.1
34	New Orleans-Metairie-Kenner, LA	64	69	-6	34.5
35	Memphis, TN-MS-AR	63	66	-3	45.0
36	Akron, OH	63	66	-3	11.8
37	McAllen-Edinburg-Mission, TX	63	49	14	0.5
38	Washington-Arlington-Alexandria, DC-VA-MD-WV	62	64	-1	25.7

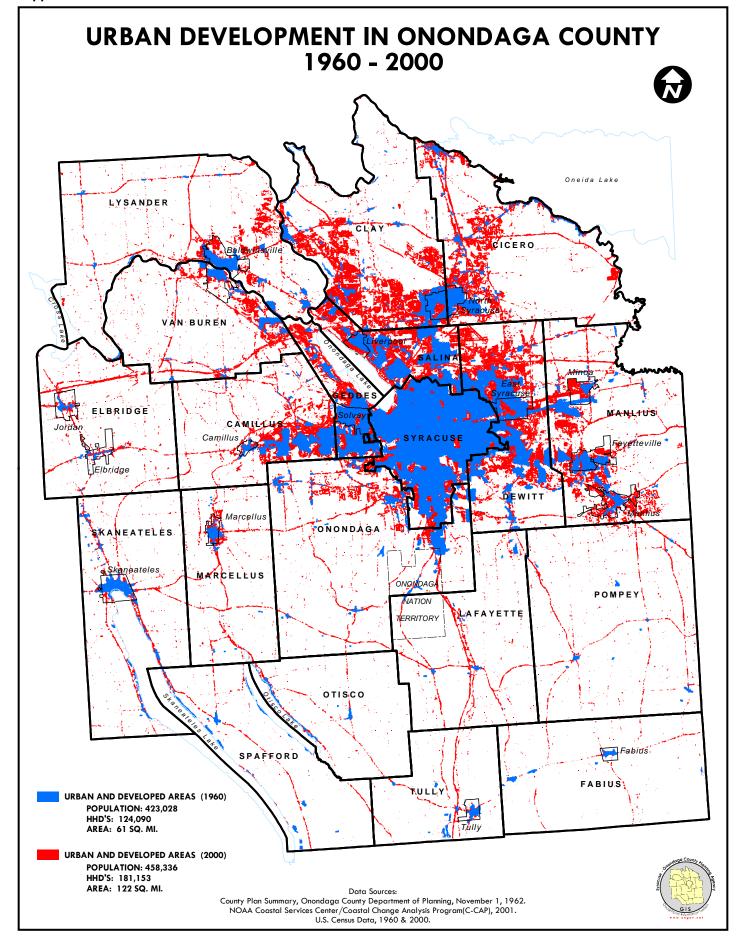
100 Largest Metros: Black White Segregation Indices sorted by 2005-9 Segregation

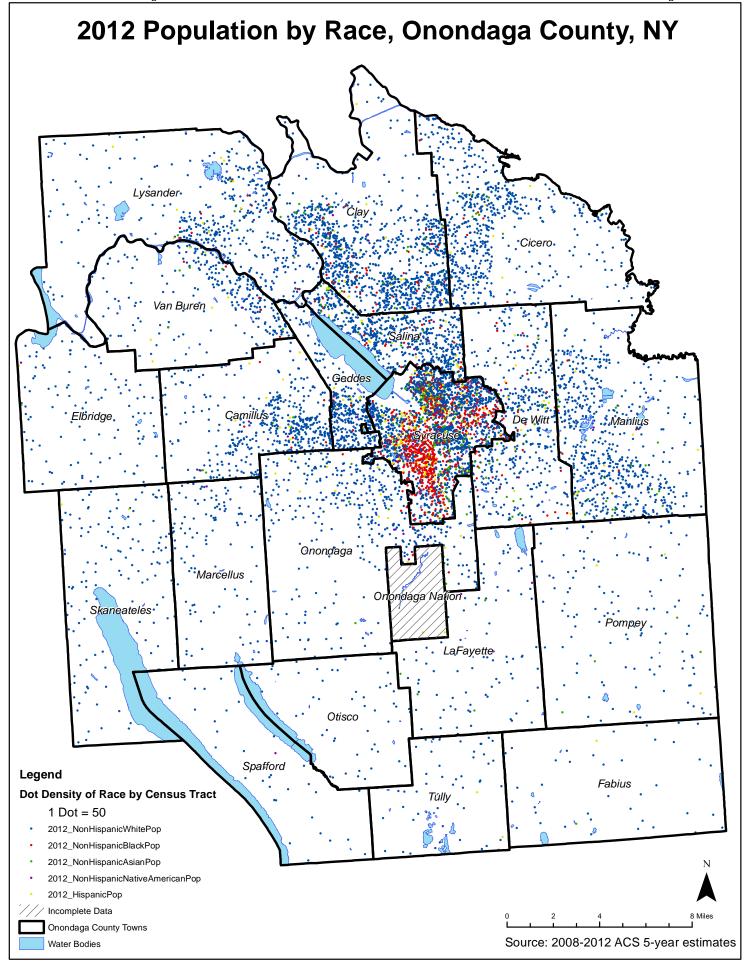
		Black-White Segregation index			2009	
Rank	Name	2005-9	2000	Change	Black Share	
39	Cape Coral-Fort Myers, FL	62	69	-7	7.5	
40	Wichita, KS	62	61	1	7.7	
41	Houston-Sugar Land-Baytown, TX	61	66	-4	16.5	
42	Columbus, OH	61	63	-2	14.0	
43	ScrantonWilkes-Barre, PA	60	60	0	2.4	
44	Atlanta-Sandy Springs-Marietta, GA	60	64	-5	31.3	
45	Baton Rouge, LA	59	60	-1	35.1	
46	Louisville/Jefferson County, KY-IN	59	64	-5	13.4	
47	Tulsa, OK	59	58	1	8.9	
48	Little Rock-North Little Rock-Conway, AR	58	61	-3	22.3	
49	Bradenton-Sarasota-Venice, FL	58	67	-9	6.3	
50	Providence-New Bedford-Fall River, RI-MA	58	57	1	4.5	
51	Tampa-St. Petersburg-Clearwater, FL	58	65	-7	11.2	
52	Dallas-Fort Worth-Arlington, TX	57	60	-2	14.0	
53	Worcester, MA	57	53	4	3.3	
54	San Diego-Carlsbad-San Marcos, CA	56	56	1	4.8	
55	SacramentoArden-ArcadeRoseville, CA	56	58	-2	7.1	
56	Portland-South Portland-Biddeford, ME	56	43	14	1.6	
57	Minneapolis-St. Paul-Bloomington, MN-WI	56	60	-4	6.5	
58	Nashville-DavidsonMurfreesboroFranklin, TN	55	58	-3	15.2	
59	Jackson, MS	55	57	-3	46.5	
60	Bakersfield, CA	55	52	3	5.7	
61	Des Moines-West Des Moines, IA	55	59	-4	4.2	
62	Salt Lake City, UT	54	38	16	1.5	
63	Allentown-Bethlehem-Easton, PA-NJ	54	52	2	4.1	
64	Oklahoma City, OK	54	55	-1	10.6	
65	Seattle-Tacoma-Bellevue, WA	54	52	1	5.5	
66	Richmond, VA	53	54	0	29.6	
67	Knoxville, TN	53	57	-4	6.6	
68	Jacksonville, FL	53	54	-1	21.9	
69	Oxnard-Thousand Oaks-Ventura, CA	53	49	4	1.7	
70	Charlotte-Gastonia-Concord, NC-SC	52	54	-2	23.0	
71	Greensboro-High Point, NC	52	54	-1	24.6	
72	Austin-Round Rock, TX	52	52	0	7.2	
73	Fresno, CA	52	53	-1	5.0	
74	Portland-Vancouver-Beaverton, OR-WA	52	52	0	2.8	
75	Ogden-Clearfield, UT	52	42	10	1.3	
76	Madison, WI	52	50	2		

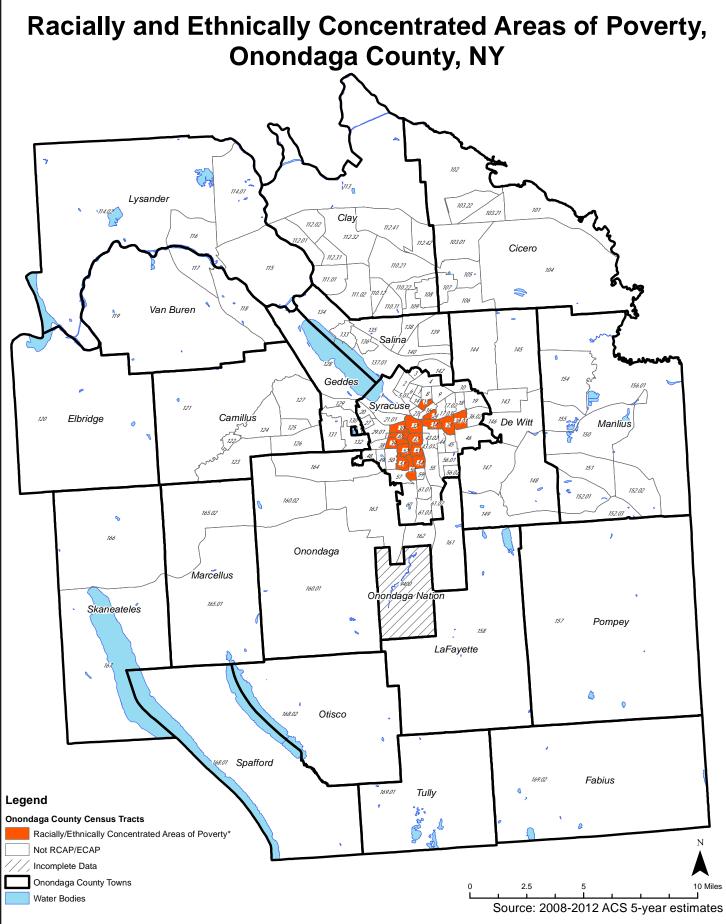
100 Largest Metros: Black White Segregation Indices sorted by 2005-9 Segregation

		Black-White Segregation index			2009
Rank	Name	2005-9	2000	Change	Black Share
77	San Antonio, TX	51	53	-1	6.0
78	Orlando-Kissimmee, FL	51	56	-4	14.7
79	Stockton, CA	51	55	-4	7.3
80	Palm Bay-Melbourne-Titusville, FL	49	49	0	9.7
81	Poughkeepsie-Newburgh-Middletown, NY	49	53	-4	9.6
82	Columbia, SC	48	48	0	33.1
83	Phoenix-Mesa-Scottsdale, AZ	48	45	3	4.4
84	Provo-Orem, UT	47	29	18	0.6
85	Honolulu, HI	47	41	5	3.8
86	Virginia Beach-Norfolk-Newport News, VA-NC	47	47	0	31.2
87	Riverside-San Bernardino-Ontario, CA	46	47	-1	7.2
88	Boise City-Nampa, ID	46	27	19	1.1
89	San Jose-Sunnyvale-Santa Clara, CA	45	42	4	2.4
90	Greenville-Mauldin-Easley, SC	44	46	-2	16.5
91	Augusta-Richmond County, GA-SC	44	44	0	35.2
92	Albuquerque, NM	43	32	11	2.7
93	Charleston-North Charleston-Summerville, SC	42	44	-2	28.2
94	Tucson, AZ	42	40	2	3.3
95	Lakeland-Winter Haven, FL	41	52	-11	13.7
96	Colorado Springs, CO	41	43	-2	6.2
97	Raleigh-Cary, NC	41	41	0	19.7
98	Modesto, CA	40	35	5	2.7
99	Las Vegas-Paradise, NV	39	40	-2	9.6
100	El Paso, TX	37	36	1	2.5

Source: William H. Frey analysis of 2005-9 American Community Survey and 2000 US Census

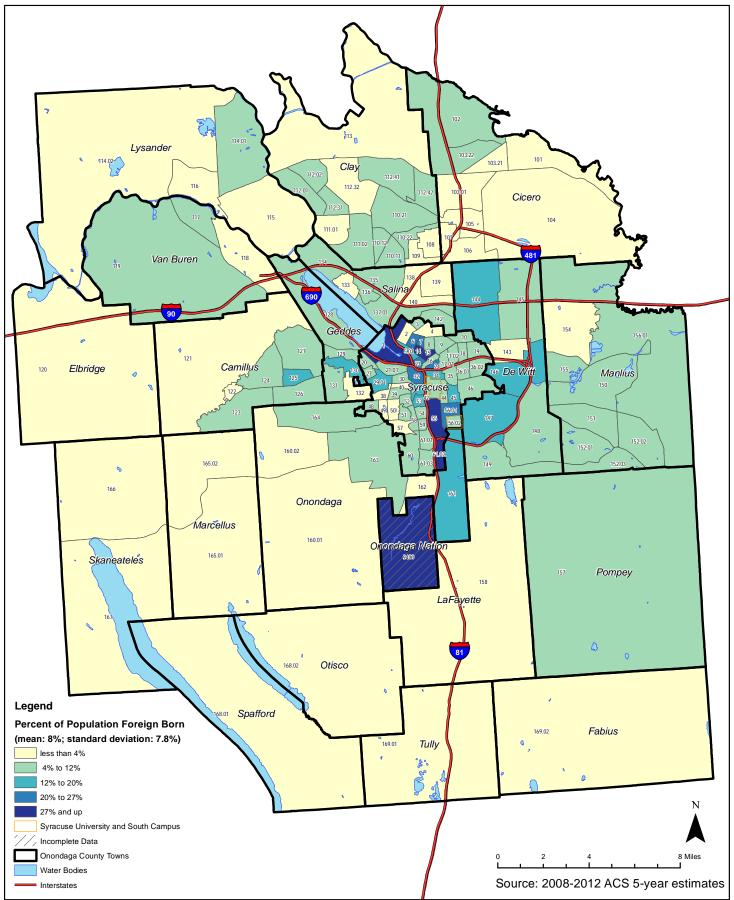




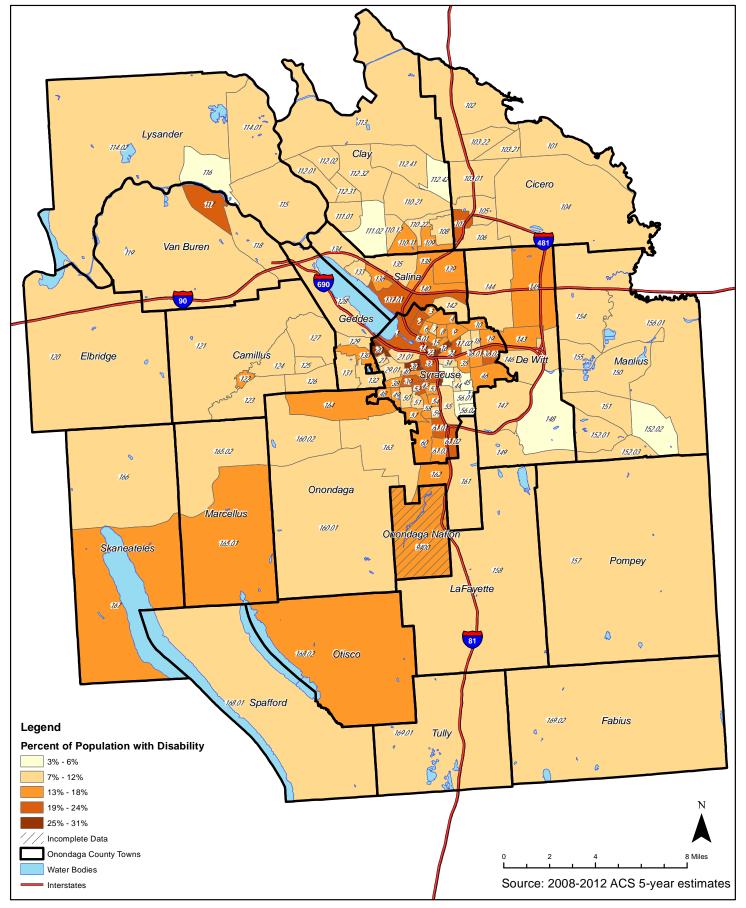


*The racially/ethnically-concentrated areas of poverty (RCAPs/ECAPs) are defined as census tracts with a non-white population of 50 percent or more and census tracts where 40 percent or more of individuals are living below the poverty line.

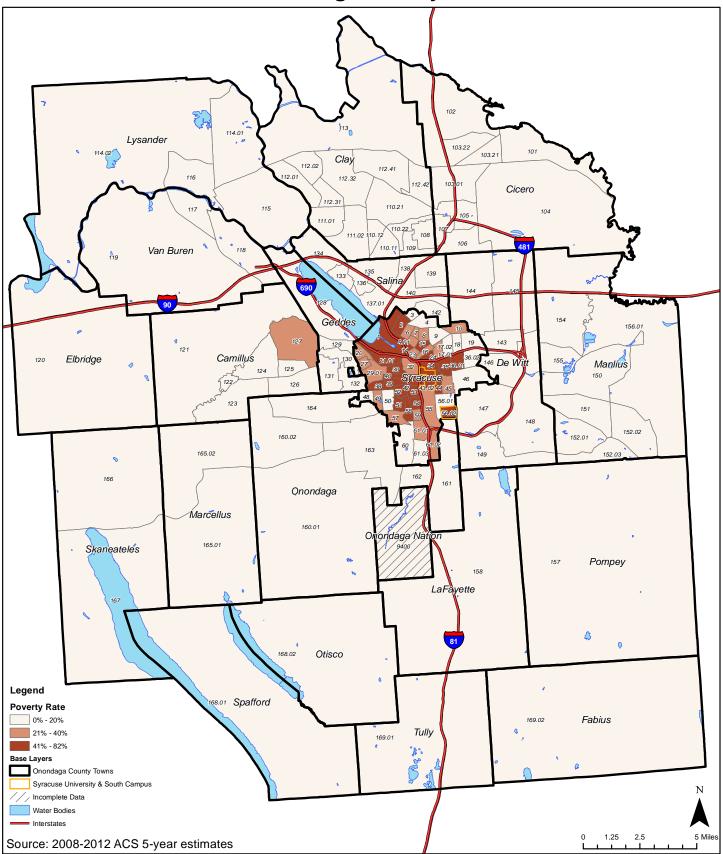
2012 Percentage of Population that is Foreign Born Onondaga County, NY



2012 Percentage of Population with a Disability Onondaga County, NY

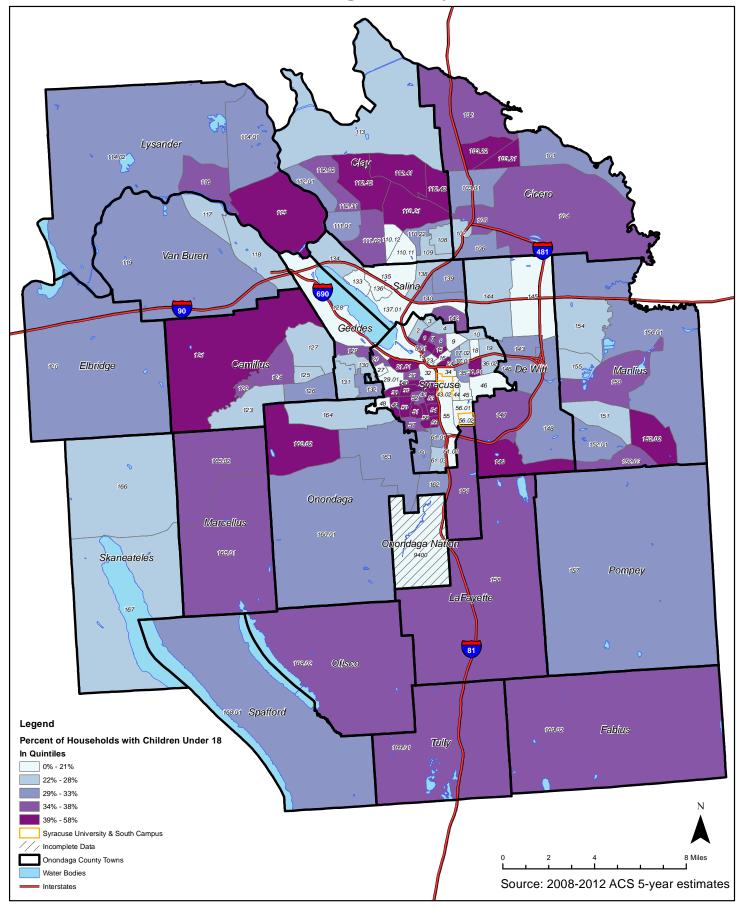


2012 Poverty Rate, Onondaga County, NY

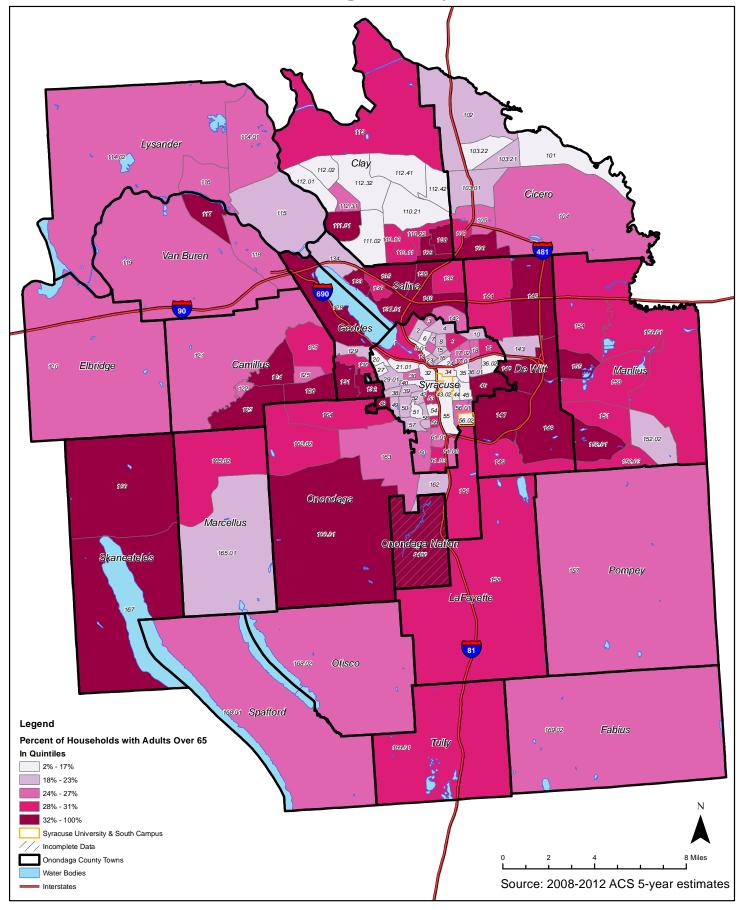


*"High poverty" neighborhoods are often defined as neighborhoods with a poverty rate of 20% or greater; neighborhoods with a poverty rate of 40% or greater are often termed "extreme poverty" neighborhoods. For a discussion of high poverty neighborhoods and their effects, see: Kneebone, Nadeau and Berube (2011). "The Re-Emergence of Concentrated Poverty: Metropolitan Trends in the 2000s." Brookings Institution, Metropolitan Opportunity Series. Available on the internet at: http://www.brookings.edu/~/media/research/files/papers/2011/11/03%20poverty%20kneebone%20nadeau%20berube/1103_pove rty_kneebone_nadeau_berube.pdf

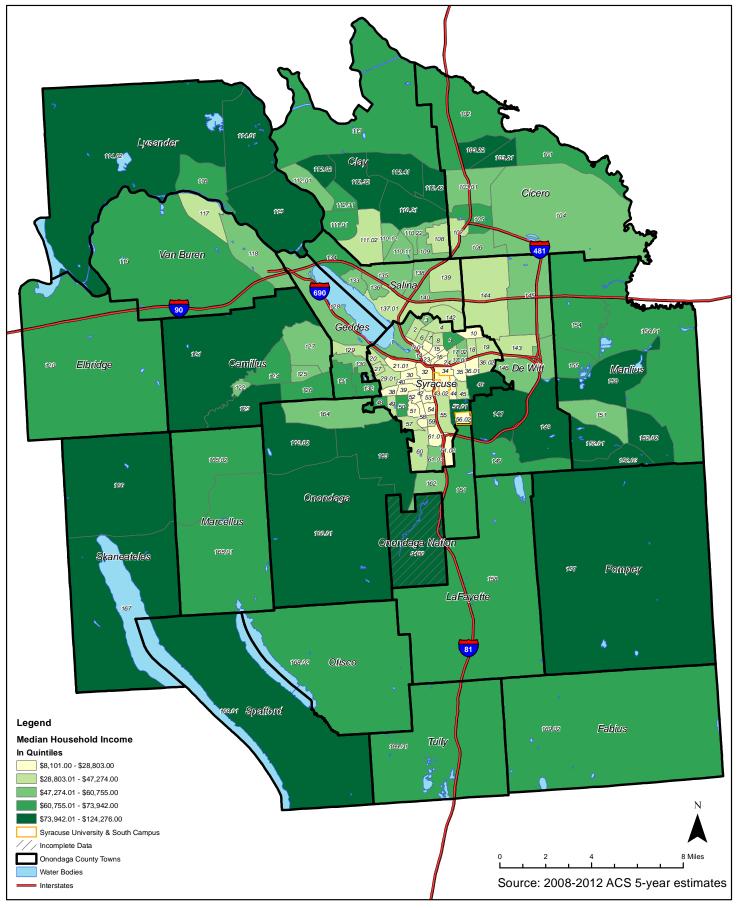
2012 Percentage of Households with Children Under 18, Onondaga County, NY



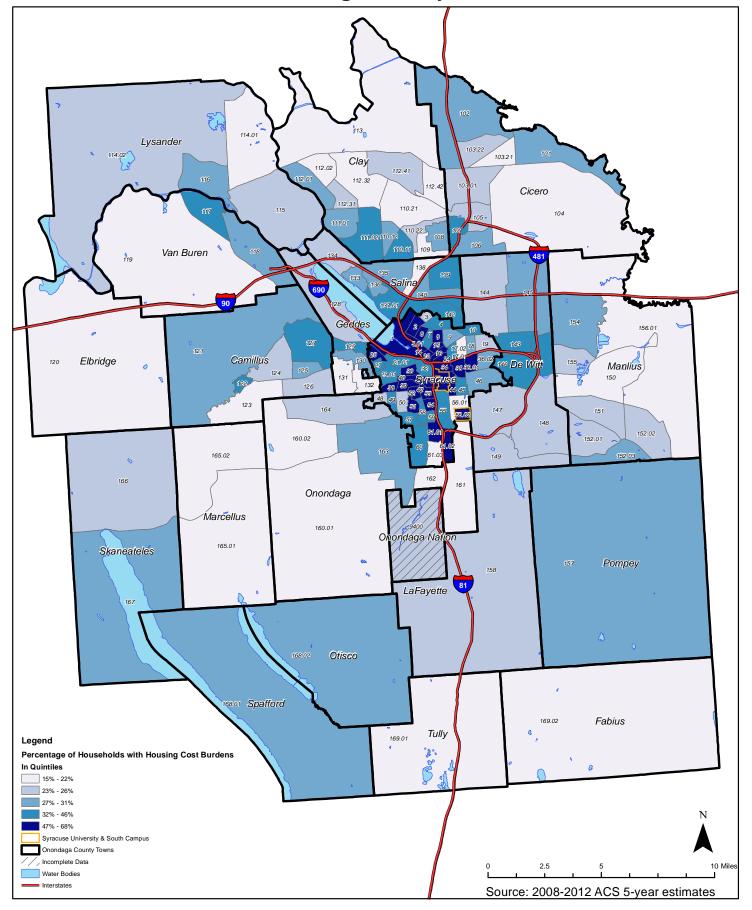
2012 Percentage of Households with Adults Over 65, Onondaga County, NY



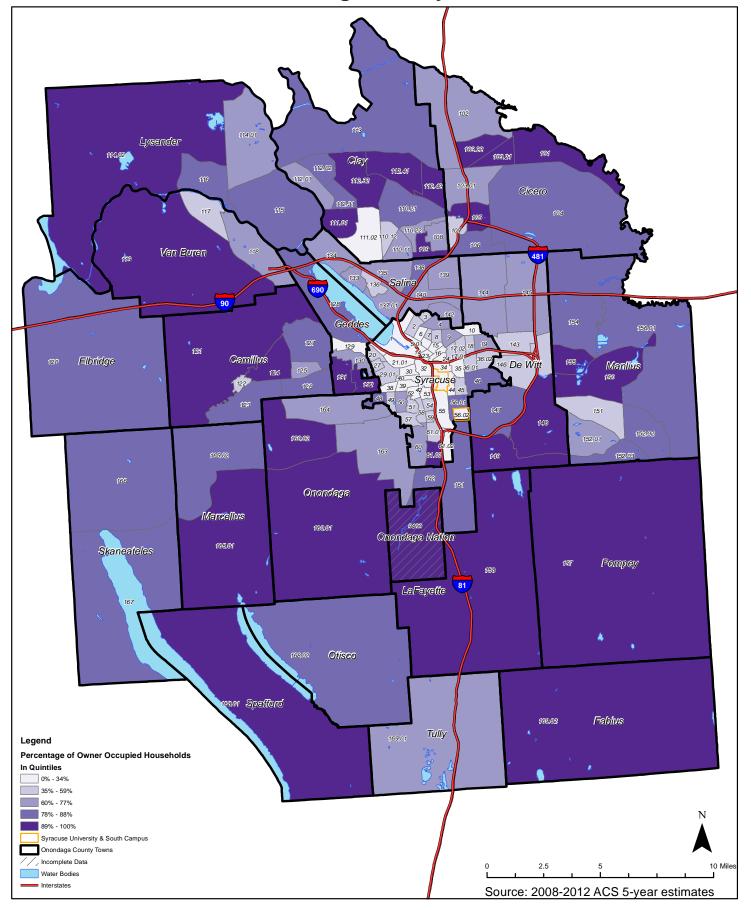
2012 Median Household Income, Onondaga County, NY



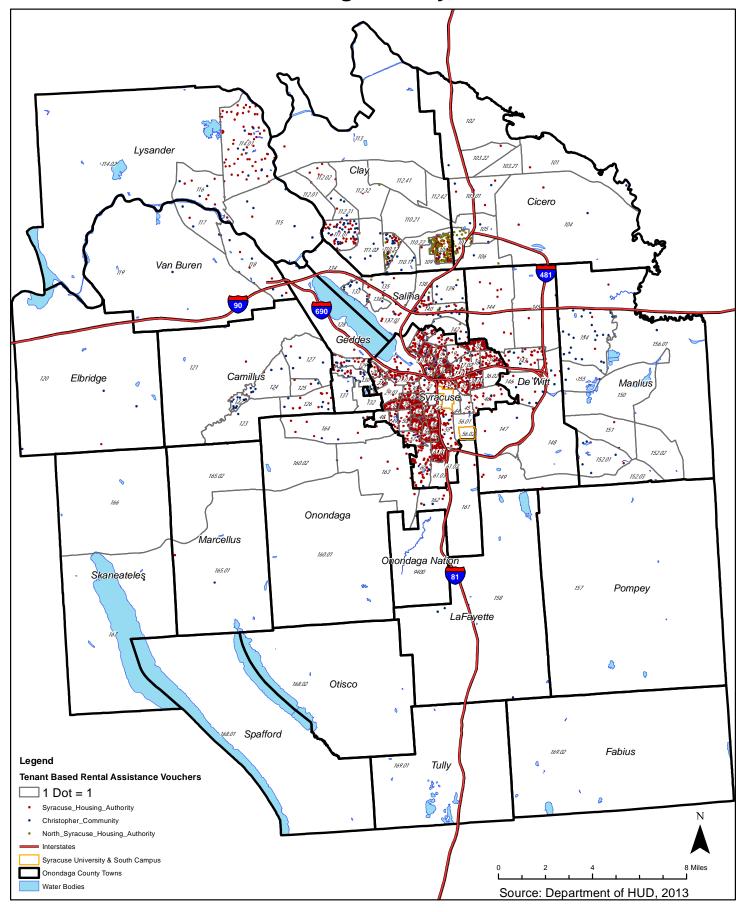
2012 Percentage of Households with Housing Cost Burdens, Onondaga County, NY



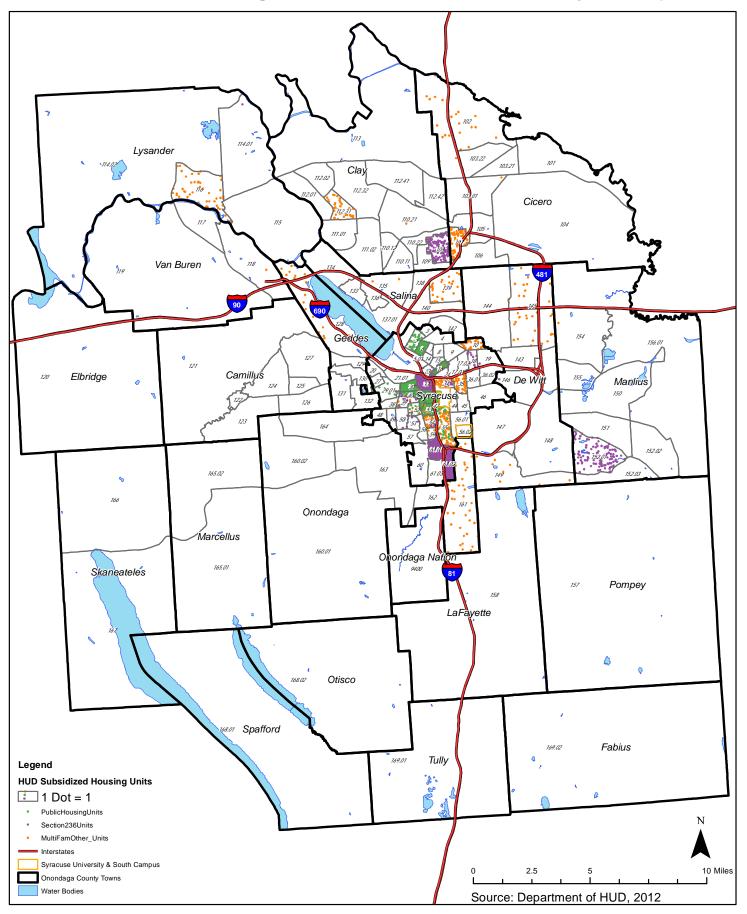
2012 Percentage of Owner Occupied Households, Onondaga County, NY



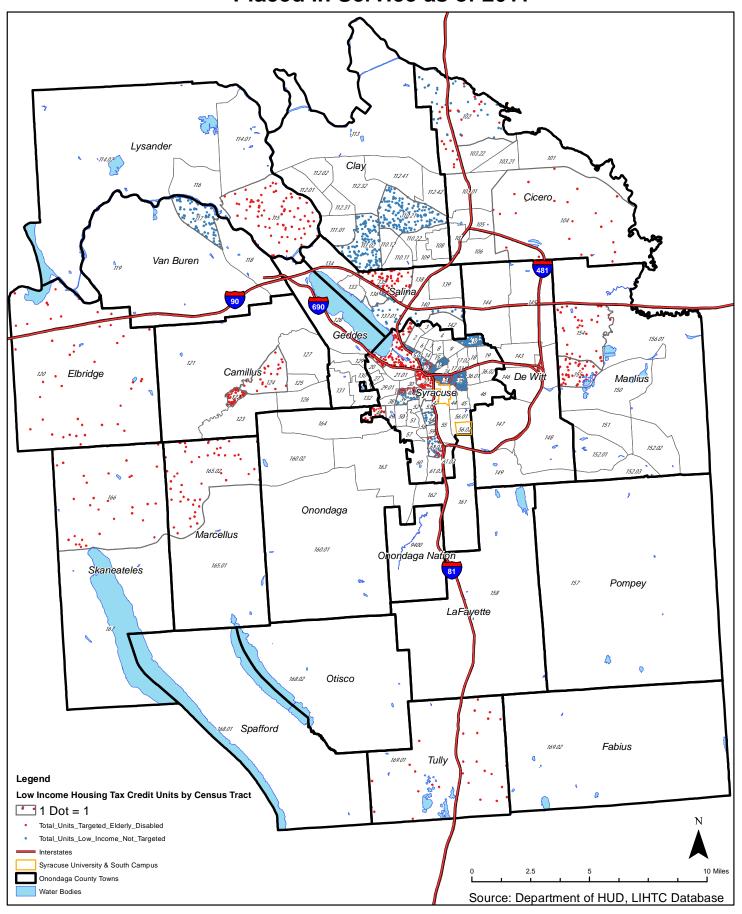
2013 Tenant Based Rental Assistance, by Census Tract, Onondaga County, NY



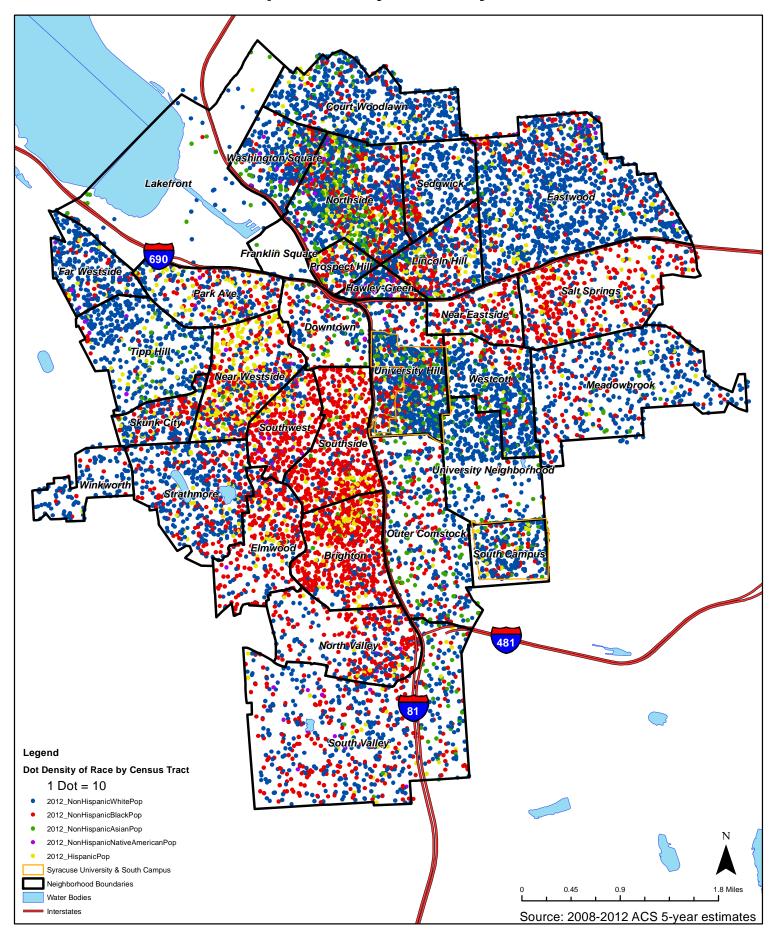
2012 HUD Subsidized Housing Units includes Public Housing, Section 236, & other Multi-family Developments



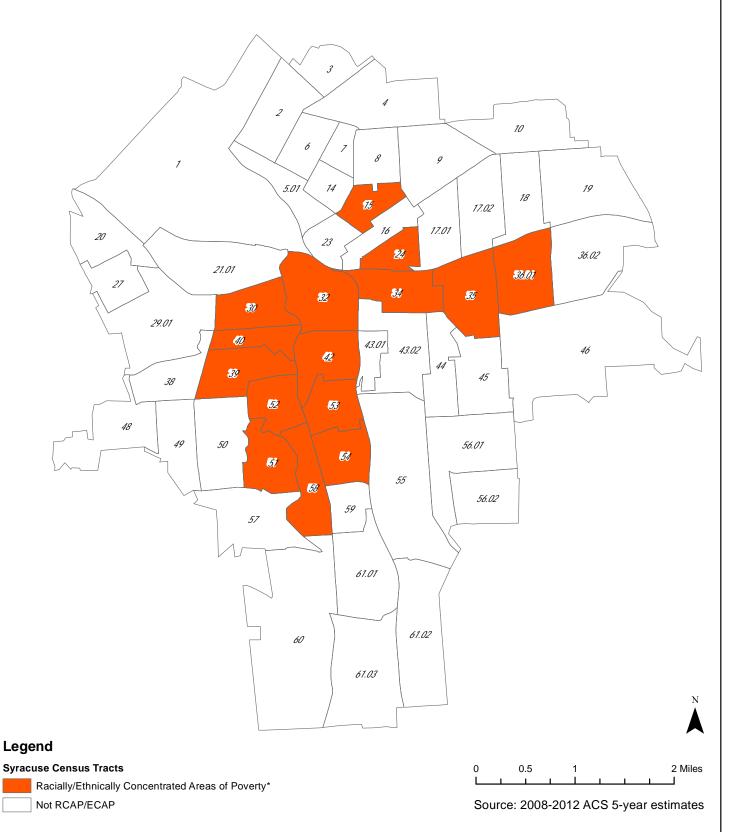
Low Income Housing Tax Credit Projects Placed in Service as of 2011



2012 Population by Race, Syracuse, NY

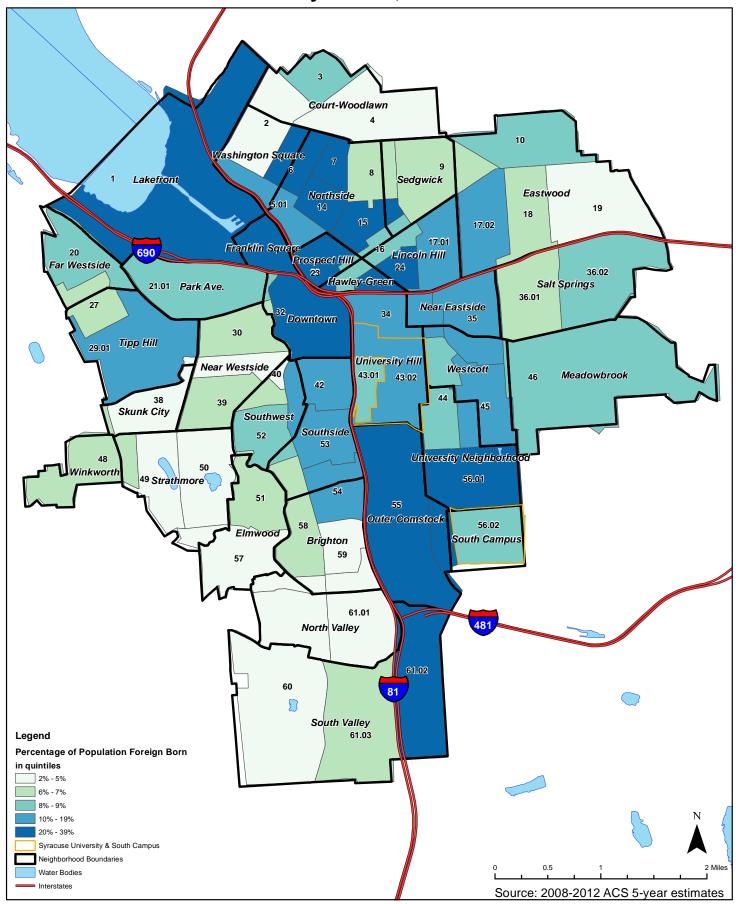


Racially and Ethnically Concentrated Areas of Poverty, Syracuse, NY

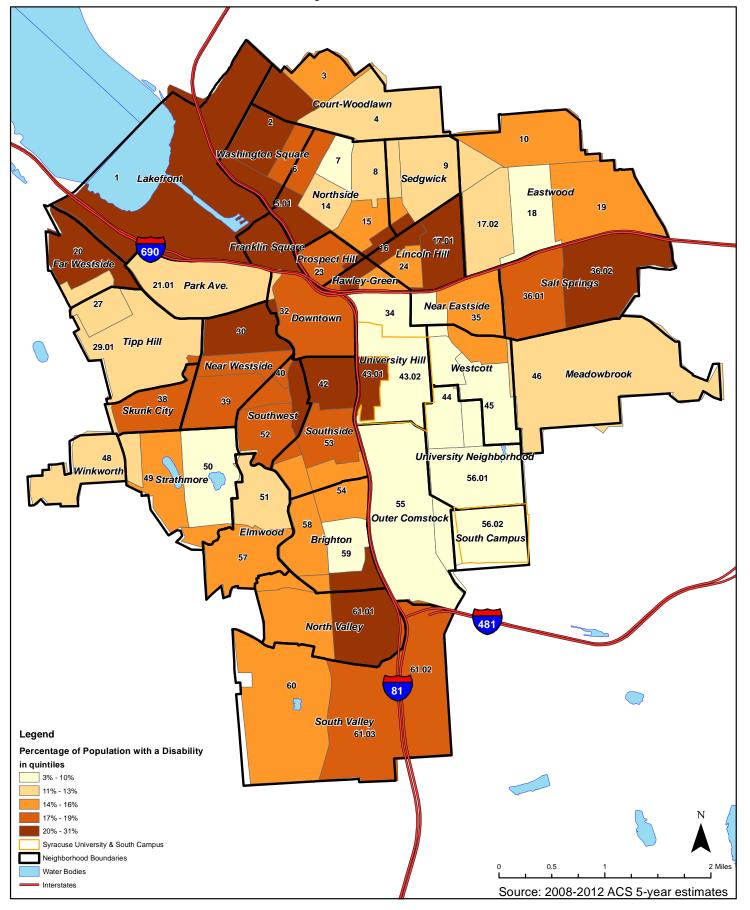


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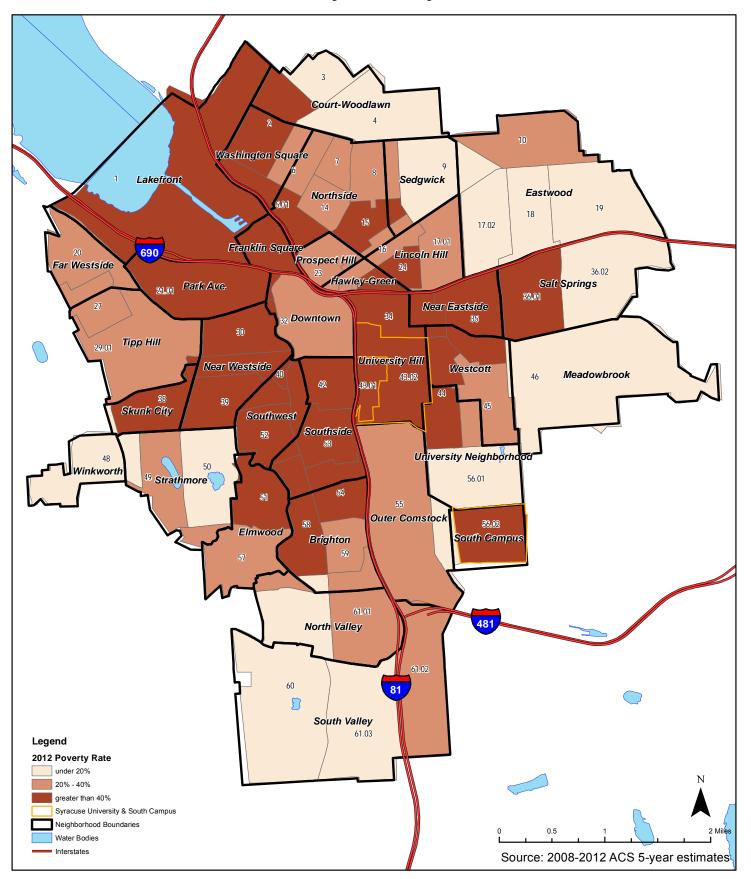
2012 Percentage of the Population that is Foreign Born, Syracuse, NY



2012 Percentage of the Population that is Disabled, Syracuse, NY

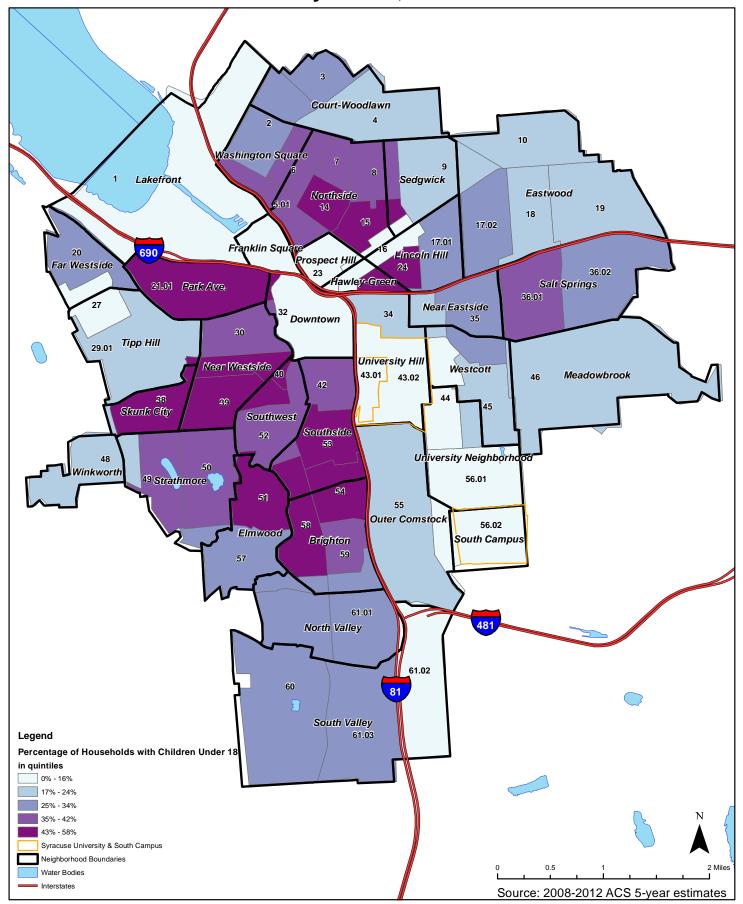


2012 Poverty Rate, Syracuse, NY

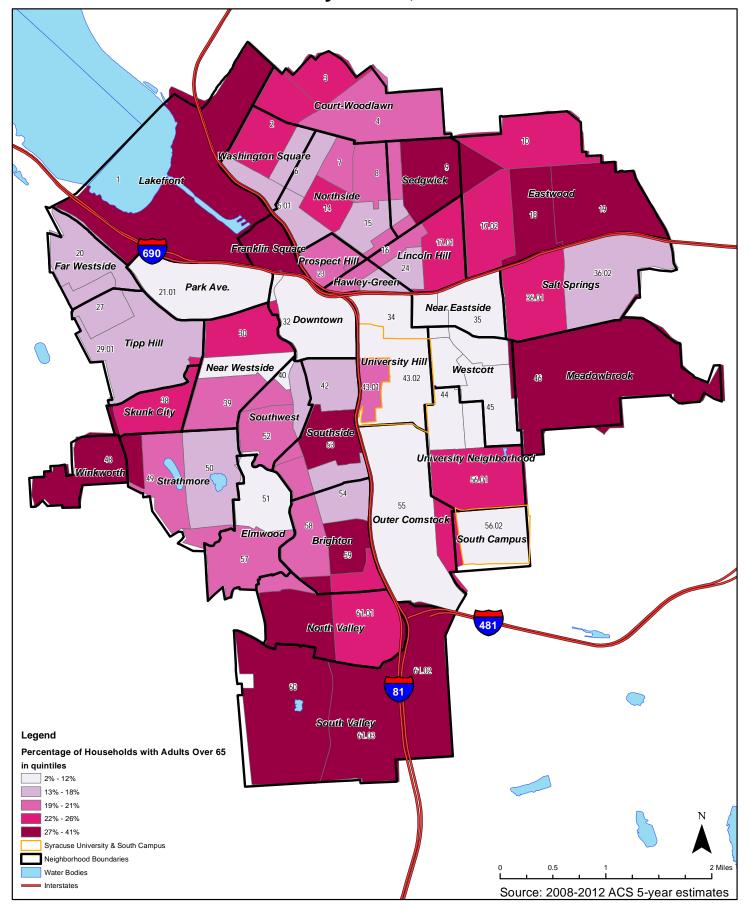


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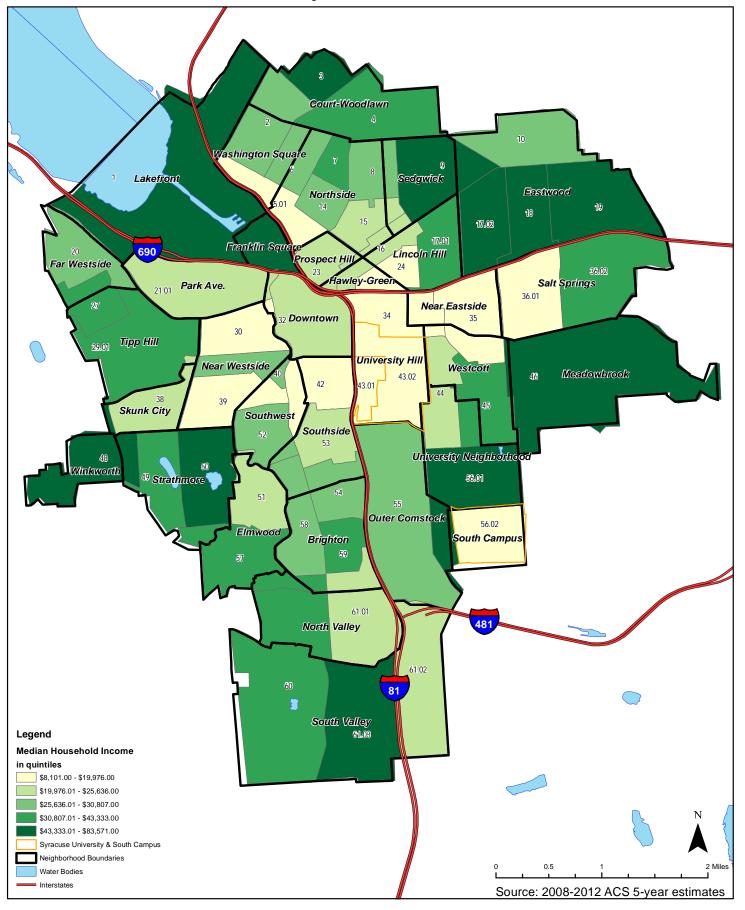
2012 Percentage of Households with Children Under 18 Years Old, Syracuse, NY



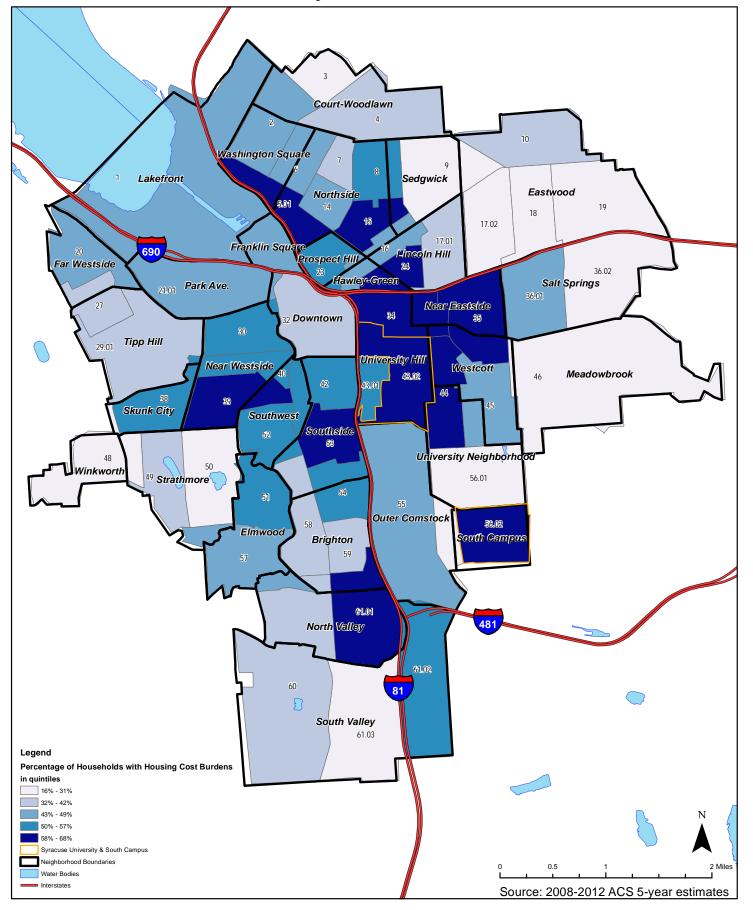
2012 Percentage of Households with Adults Over 65 Years Old, Syracuse, NY



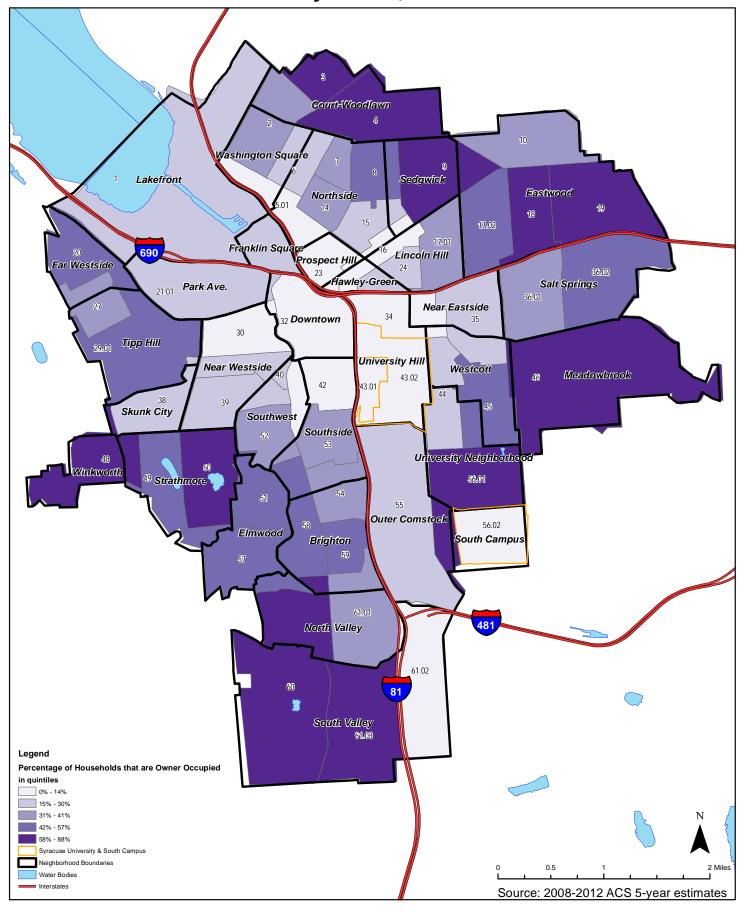
2012 Median Household Income, Syracuse, NY



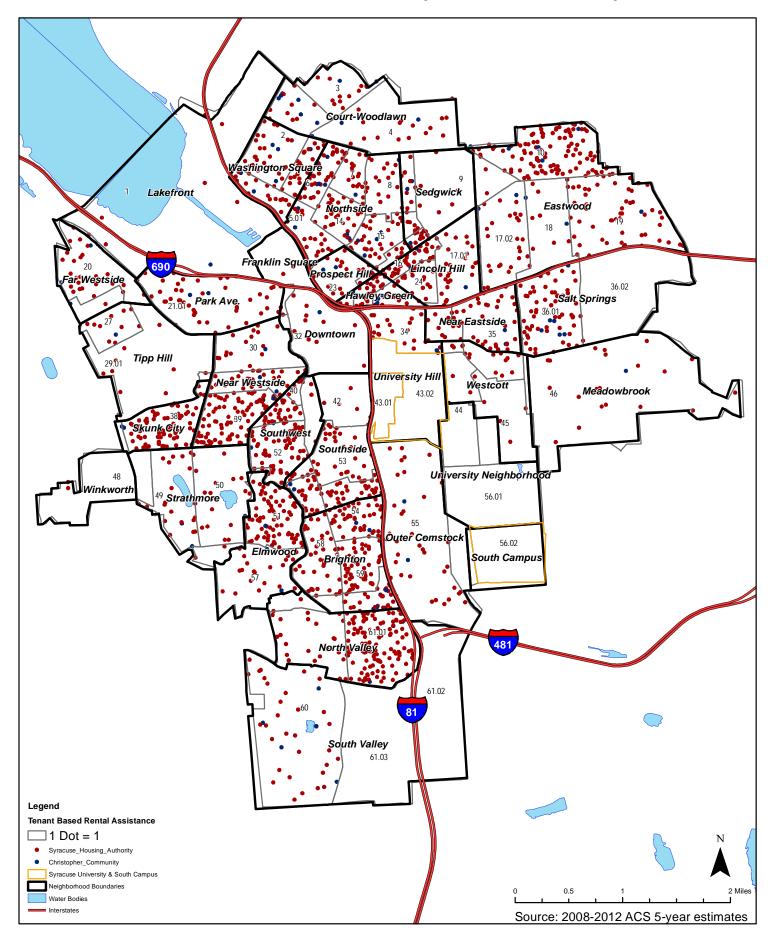
2012 Percentage of Households with Housing Cost Burdens Syracuse, NY



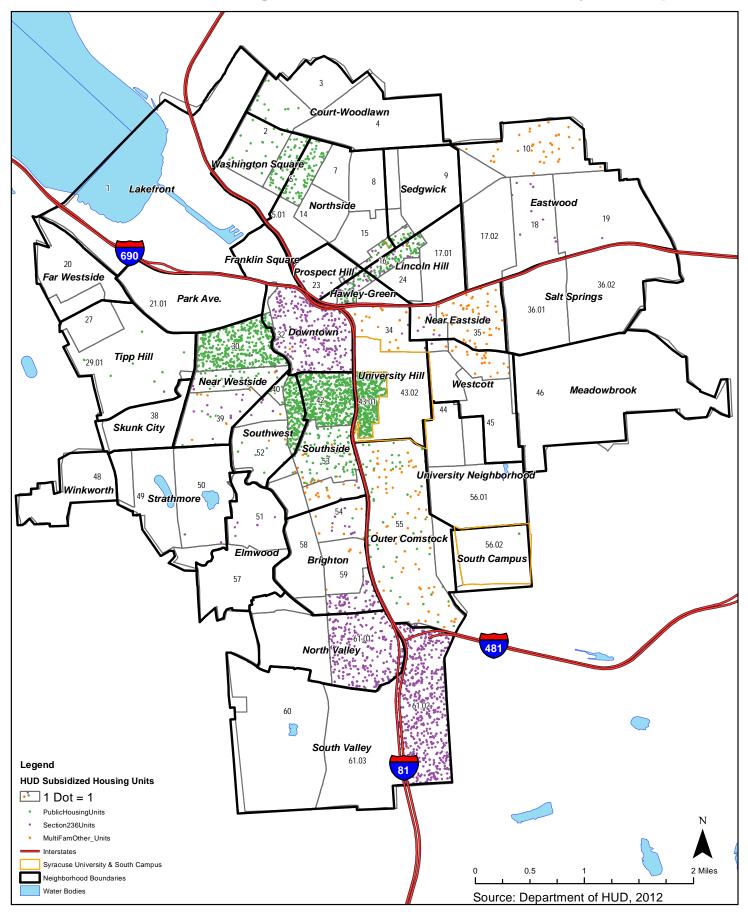
2012 Percentage of Owner Occupied Households, Syracuse, NY



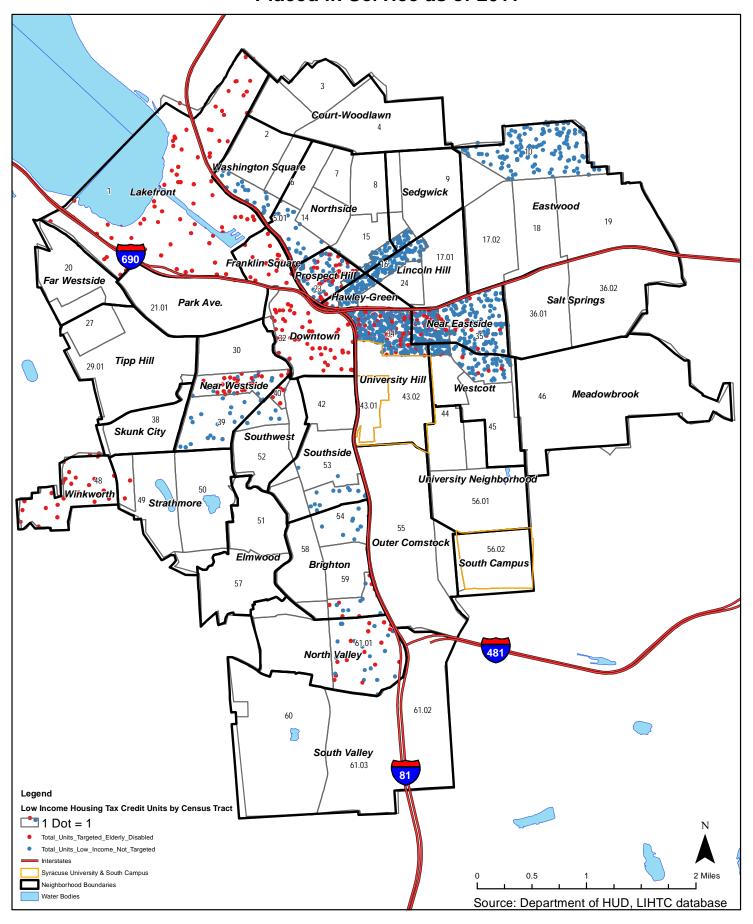
Tenant Based Rental Assistance, by Census Tract, Syracuse, NY



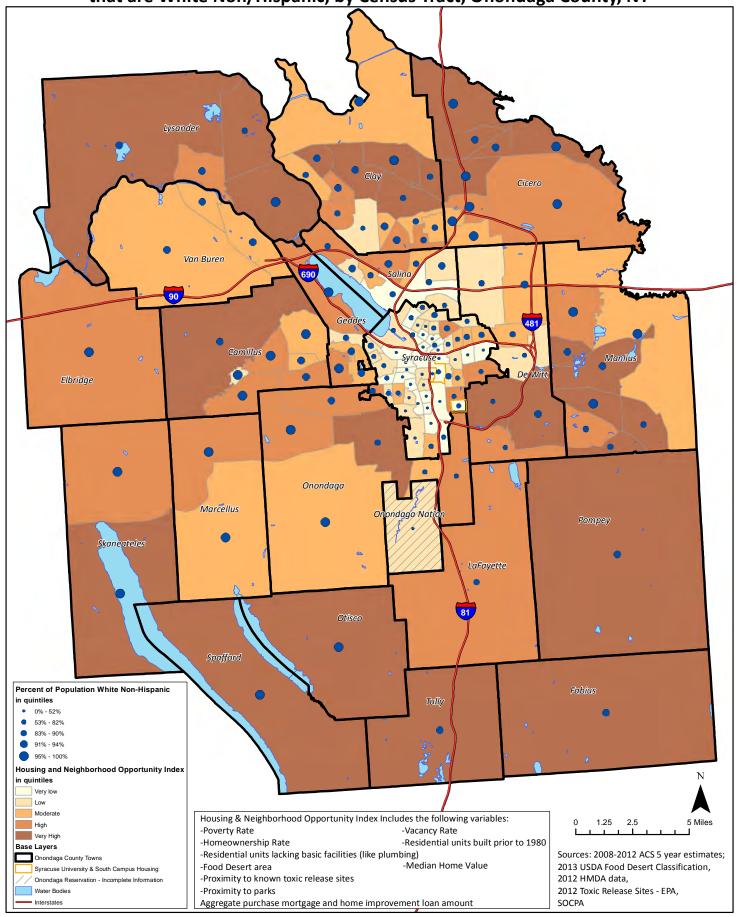
2012 HUD Subsidized Housing Units includes Public Housing, Section 236, & other Multi-family Developments



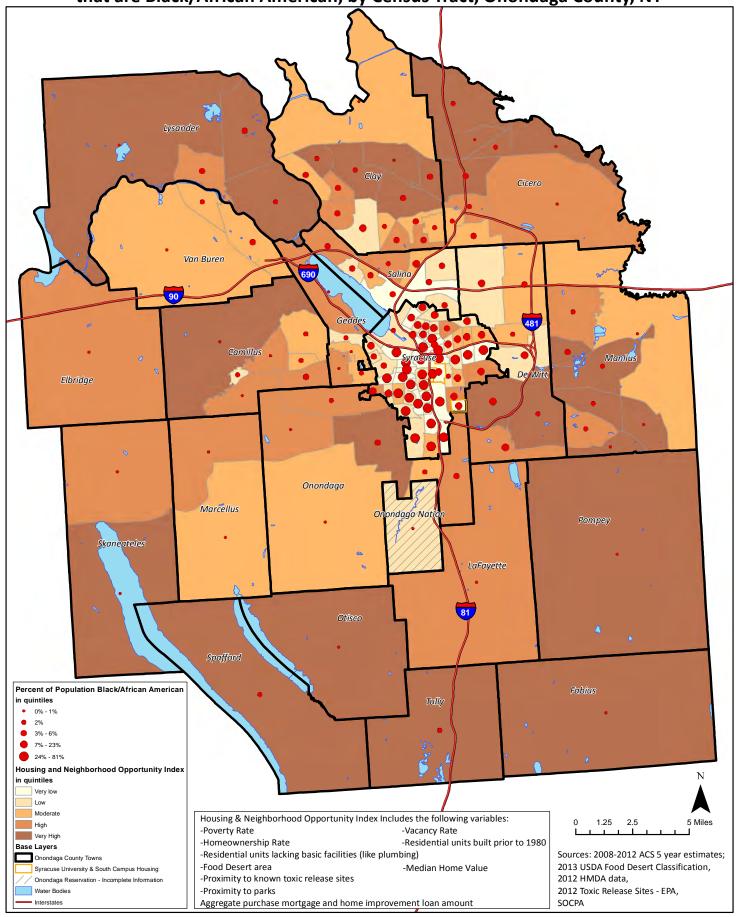
Low Income Housing Tax Credit Units Placed in Service as of 2011



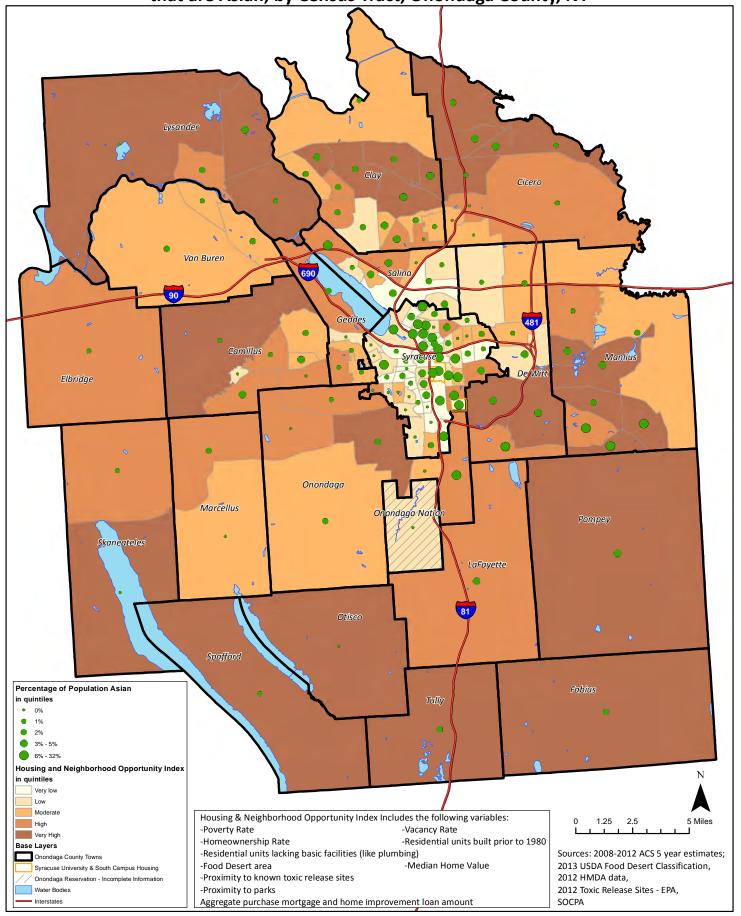
Housing & Neighborhood Opportunity and Percentage of the Population that are White Non/Hispanic, by Census Tract, Onondaga County, NY



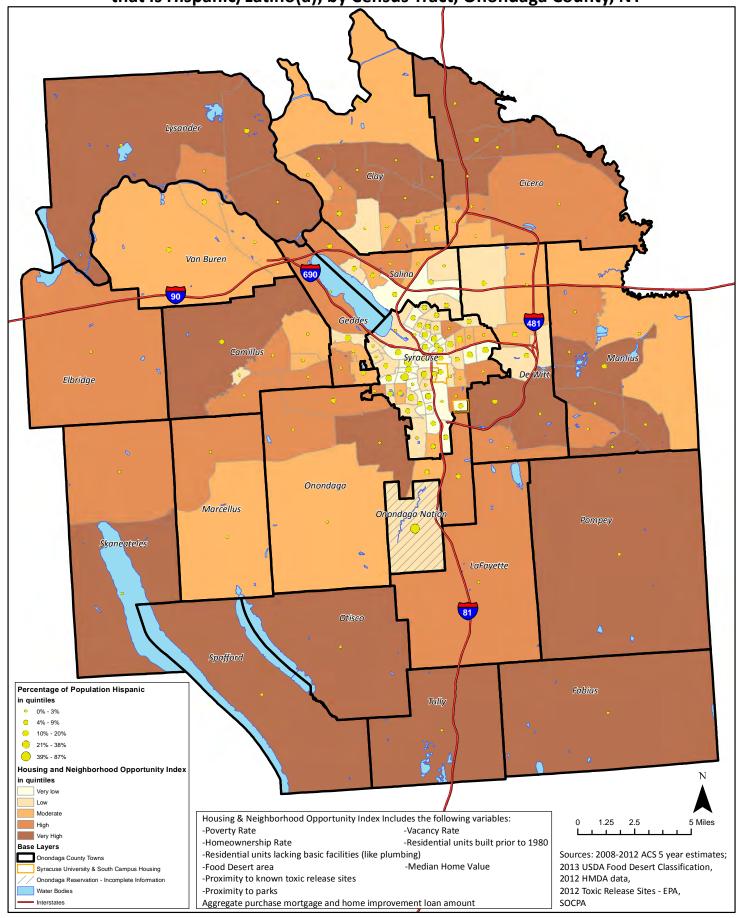
Housing & Neighborhood Opportunity and Percentage of the Population that are Black/African American, by Census Tract, Onondaga County, NY



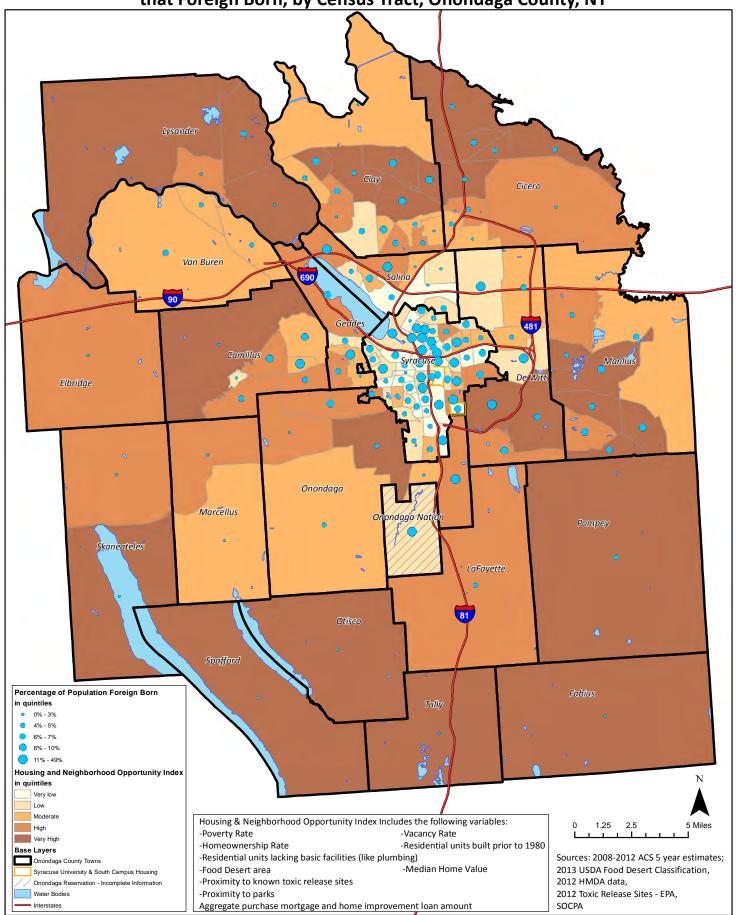
Housing & Neighborhood Opportunity and Percentage of the Population that are Asian, by Census Tract, Onondaga County, NY



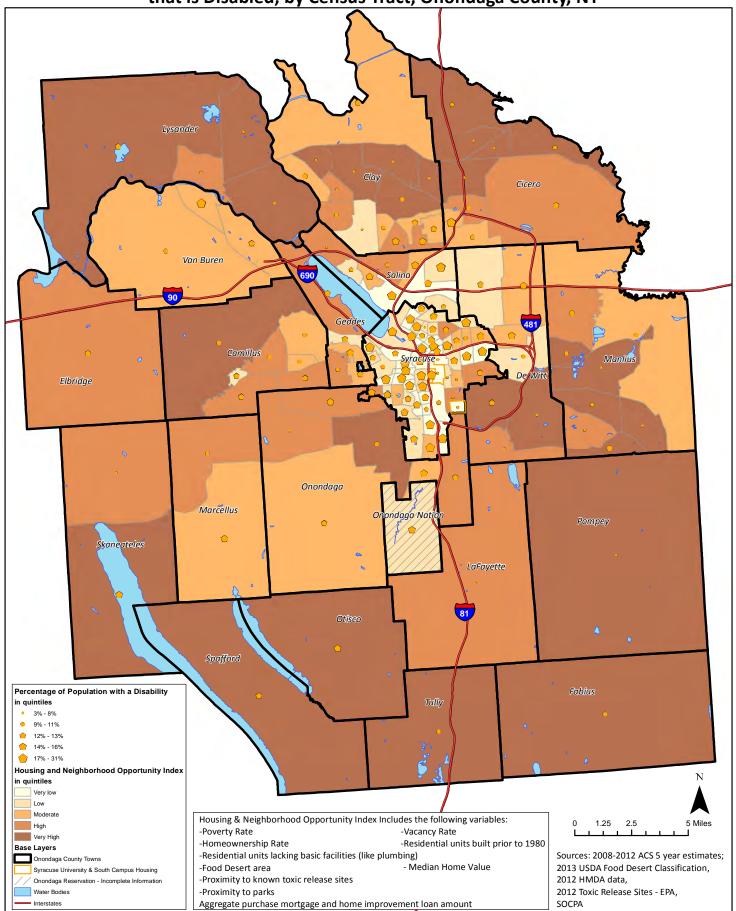
Housing & Neighborhood Opportunity and Percentage of the Population that is Hispanic/Latino(a), by Census Tract, Onondaga County, NY



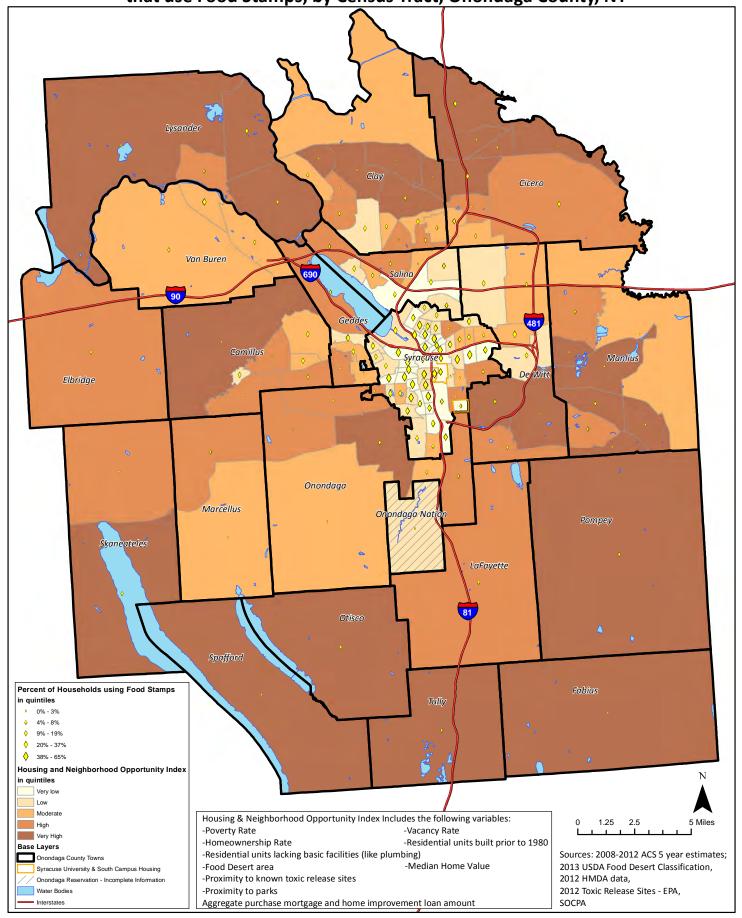
Housing & Neighborhood Opportunity and Percentage of the Population that Foreign Born, by Census Tract, Onondaga County, NY



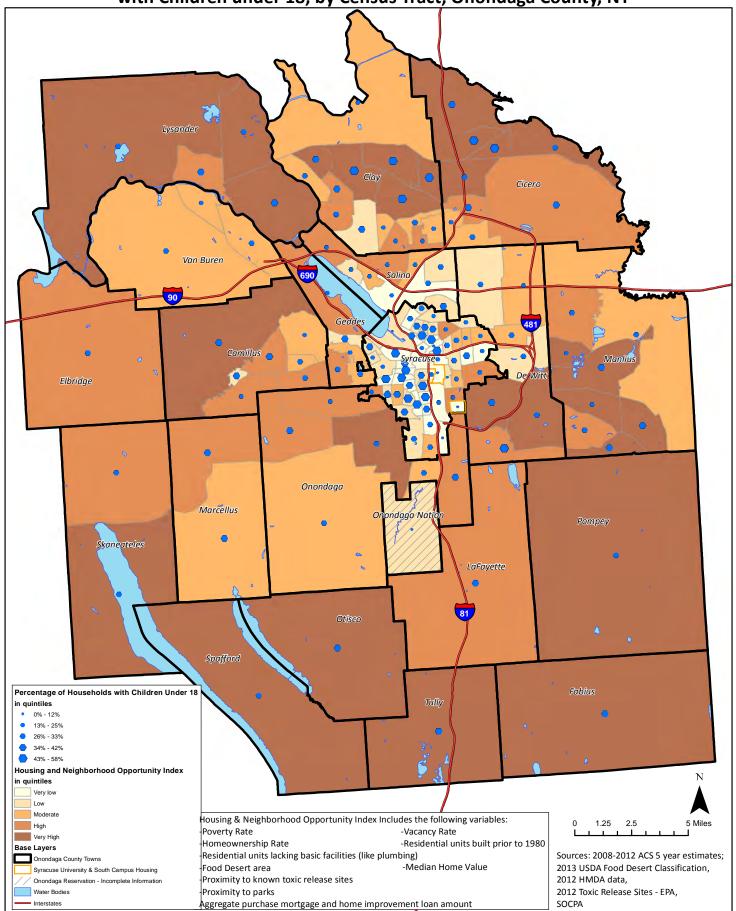
Housing & Neighborhood Opportunity and Percentage of the Population that is Disabled, by Census Tract, Onondaga County, NY



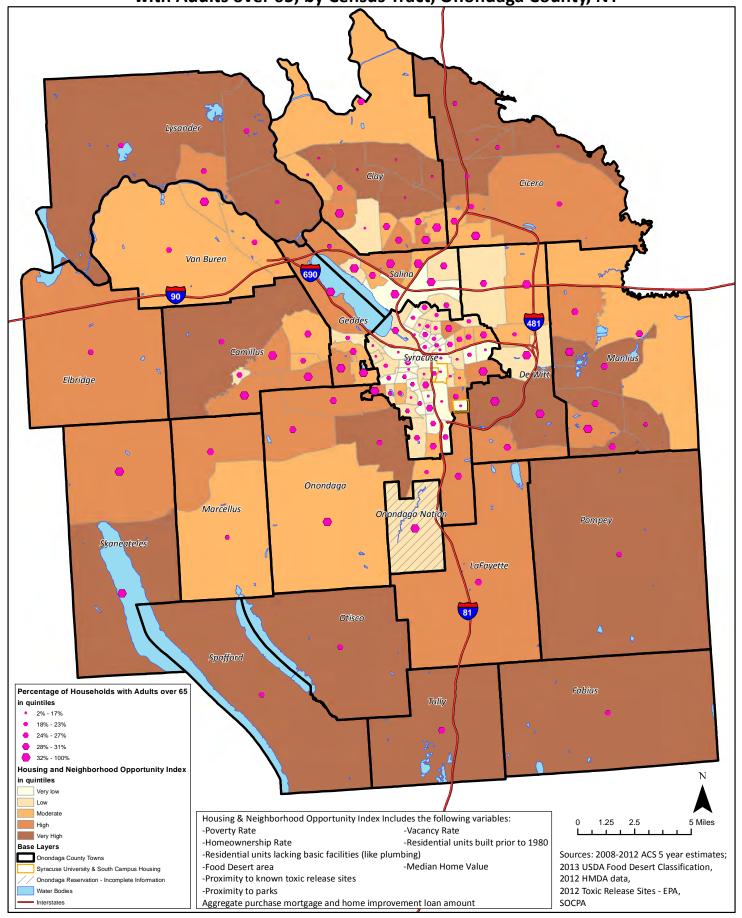
Housing & Neighborhood Opportunity and Percentage of the Households that use Food Stamps, by Census Tract, Onondaga County, NY



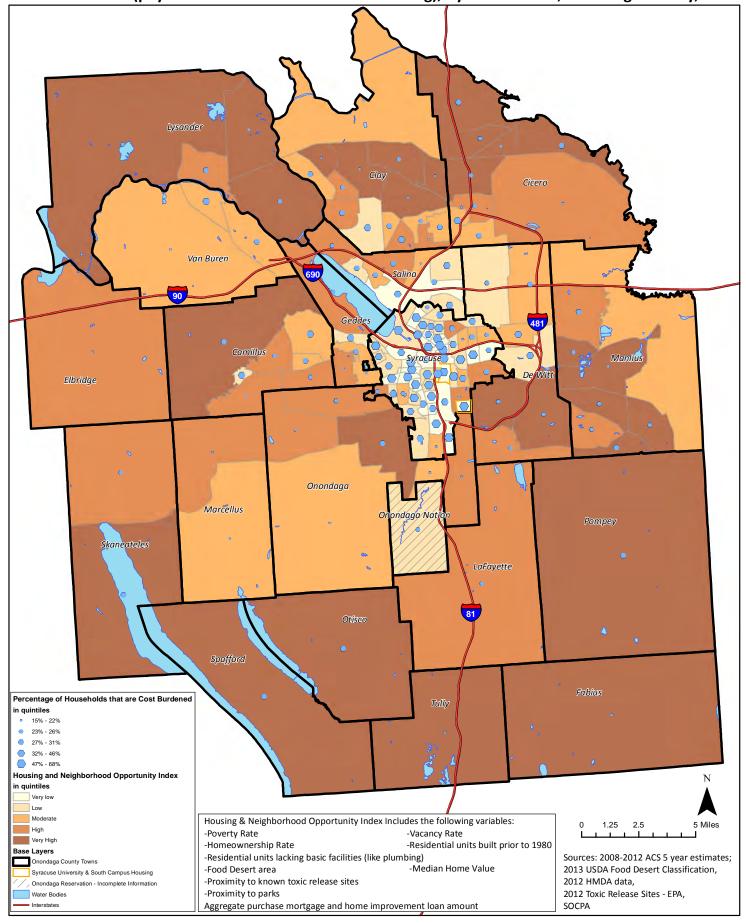
Housing & Neighborhood Opportunity and Percentage of the Households with Children under 18, by Census Tract, Onondaga County, NY



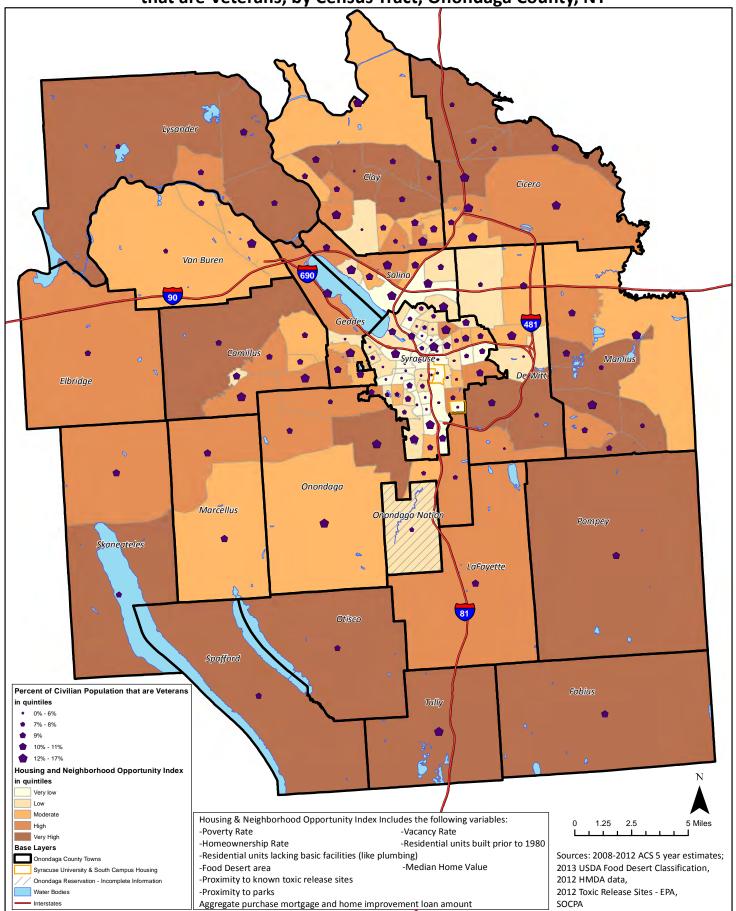
Housing & Neighborhood Opportunity and Percentage of the Households with Adults over 65, by Census Tract, Onondaga County, NY



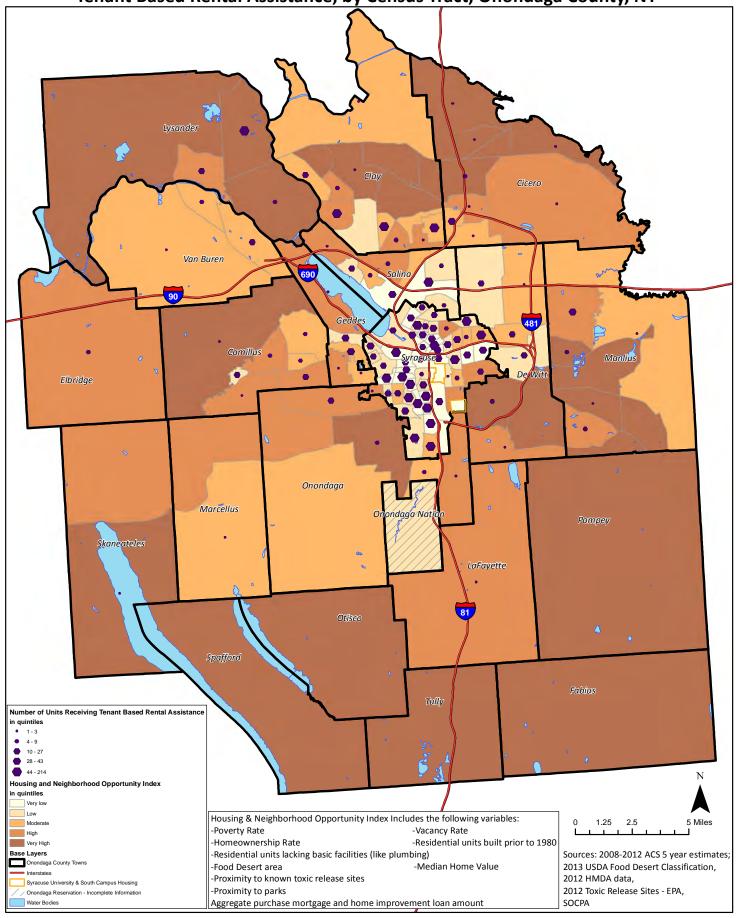
Housing & Neighborhood Opportunity and Percentage of the Households that are Housing Cost Burdened (pay over 30% of their income on housing), by Census Tract, Onondaga County, NY



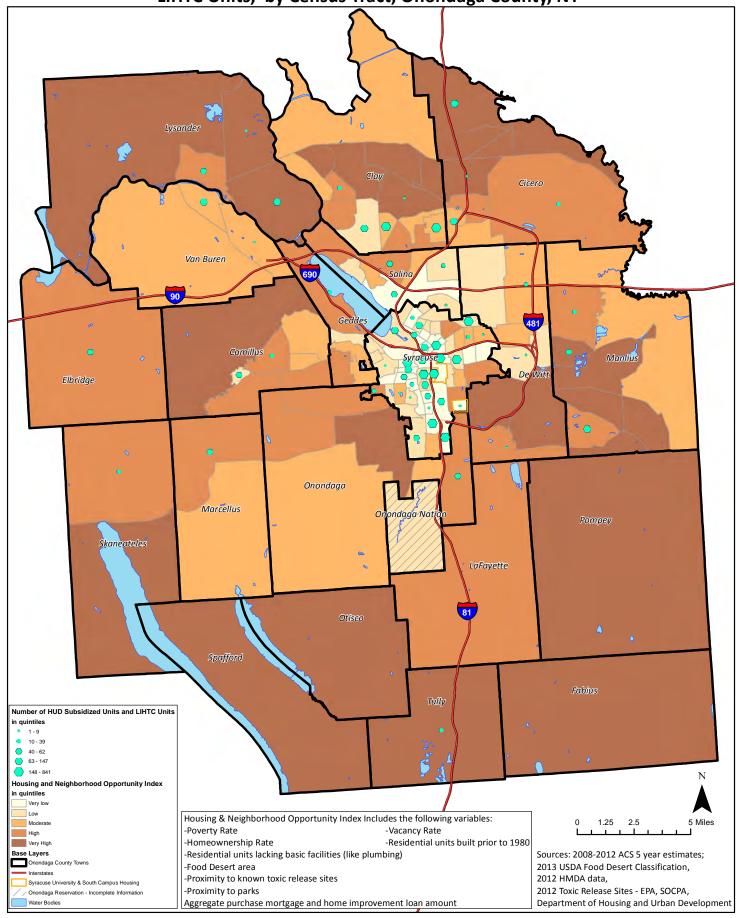
Housing & Neighborhood Opportunity and Percentage of the Population that are Veterans, by Census Tract, Onondaga County, NY



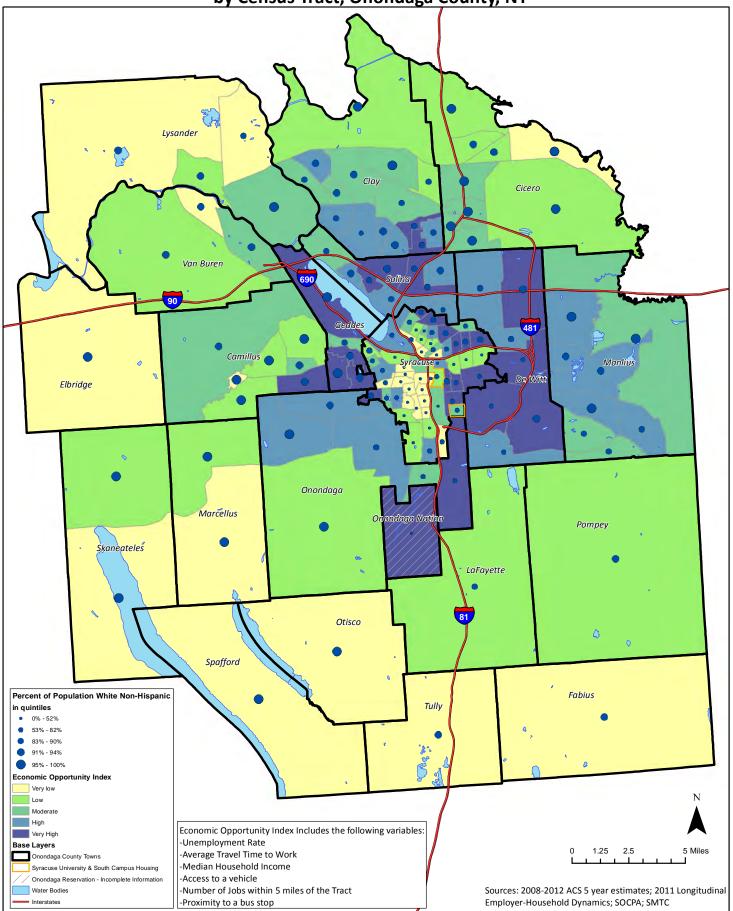
Housing & Neighborhood Opportunity and the Number of Households Receiving Tenant Based Rental Assistance, by Census Tract, Onondaga County, NY



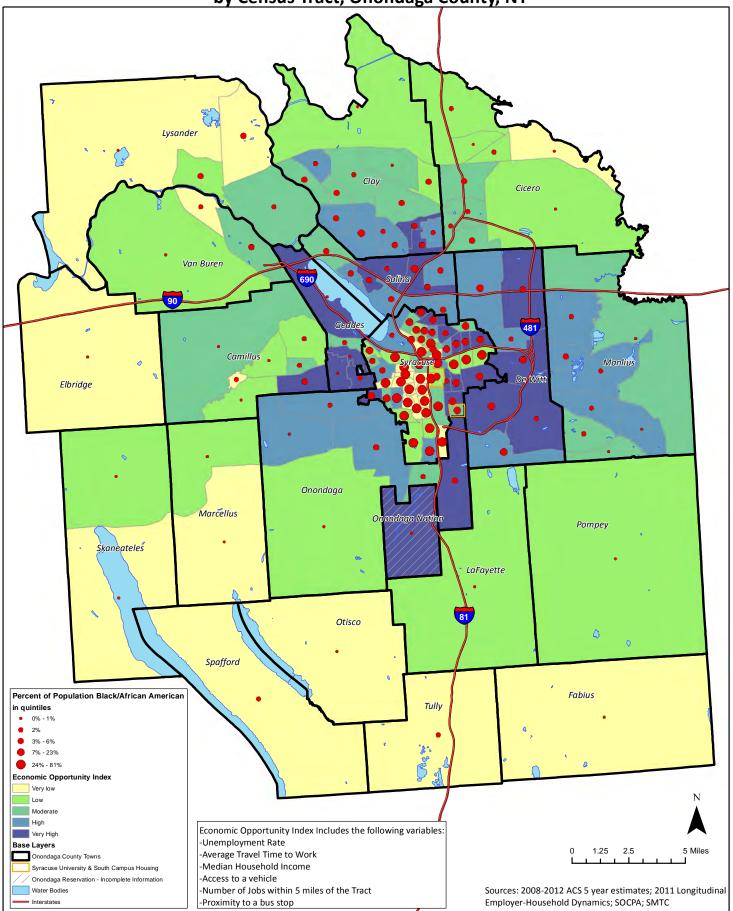
Housing & Neighborhood Opportunity and the Number of HUD Subsidized Units & LIHTC Units, by Census Tract, Onondaga County, NY



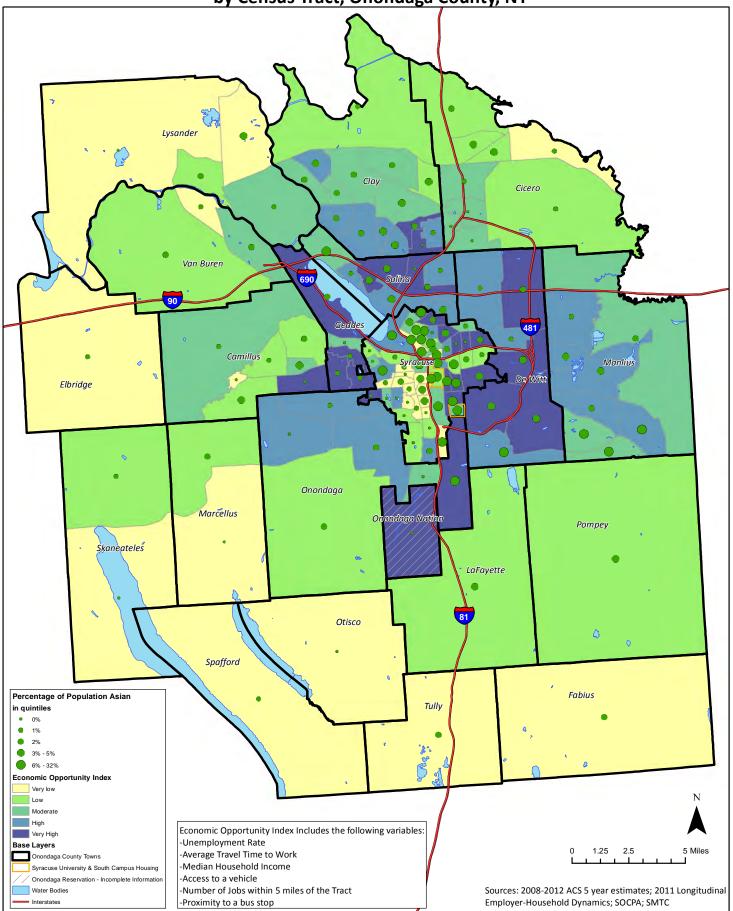
Economic Opportunity and Percentage of Population that is White Non-Hispanic by Census Tract, Onondaga County, NY



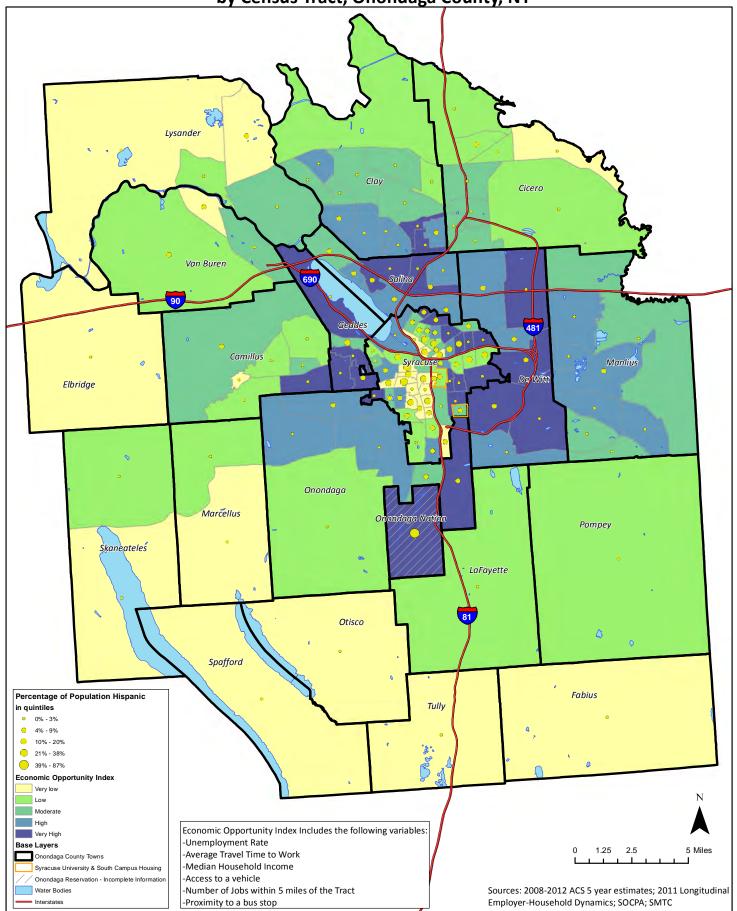
Economic Opportunity and Percentage of Population that is Black/African American by Census Tract, Onondaga County, NY



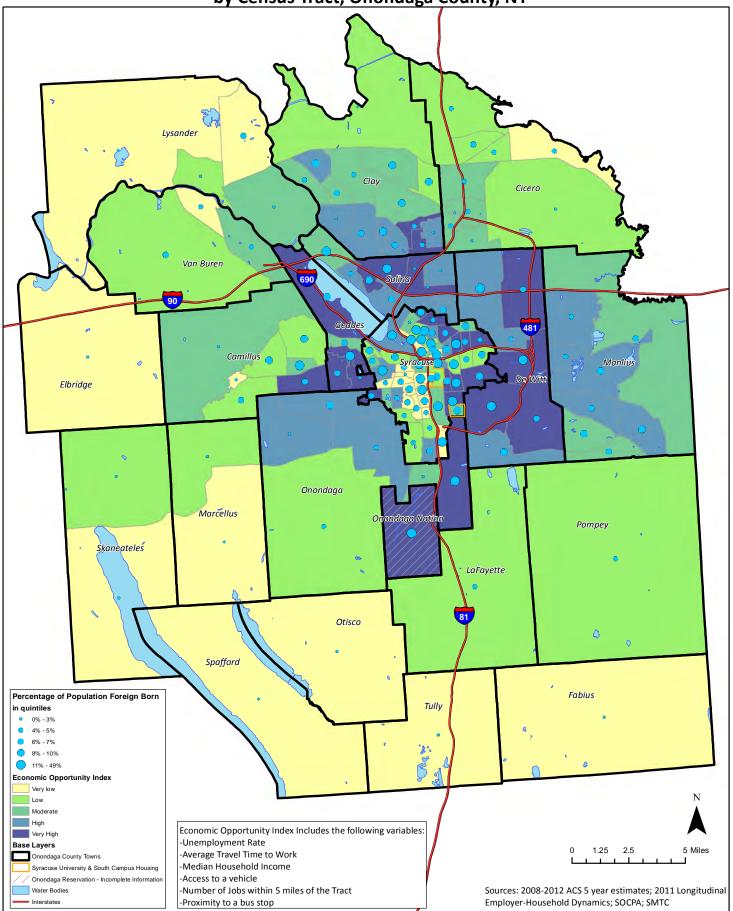
Economic Opportunity and Percentage of Population that is Asian by Census Tract, Onondaga County, NY



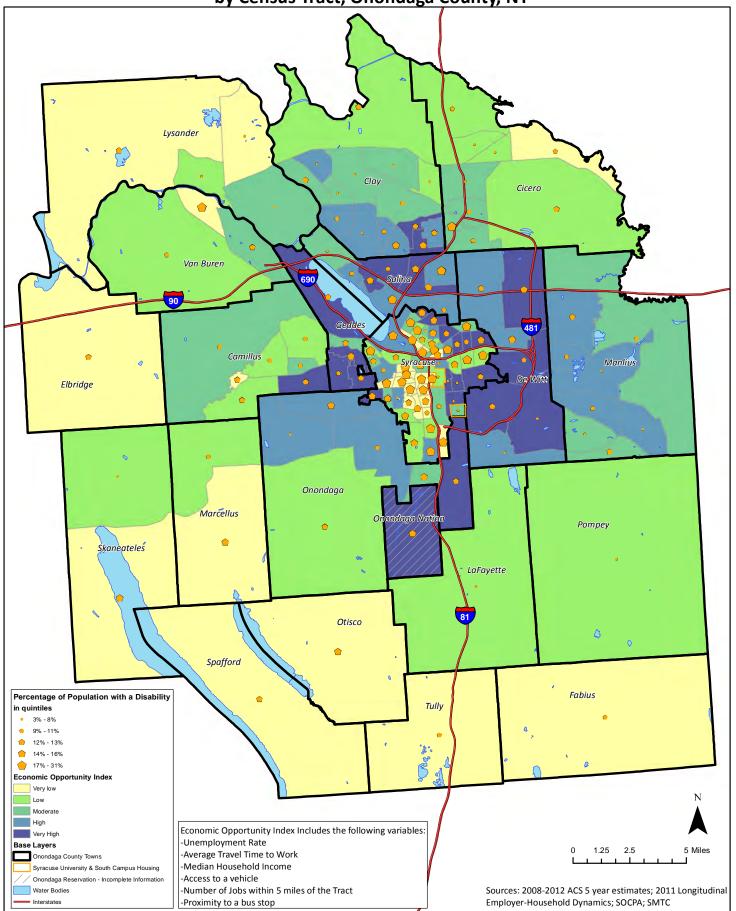
Economic Opportunity and Percentage of Population that is Hispanic by Census Tract, Onondaga County, NY



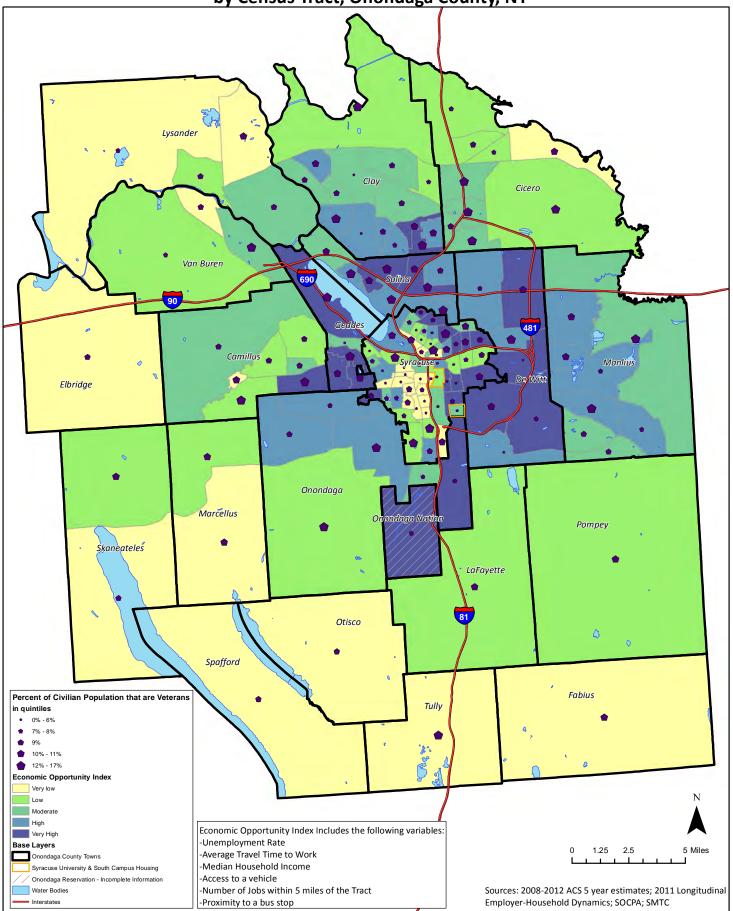
Economic Opportunity and Percentage of Population that is Foreign Born by Census Tract, Onondaga County, NY



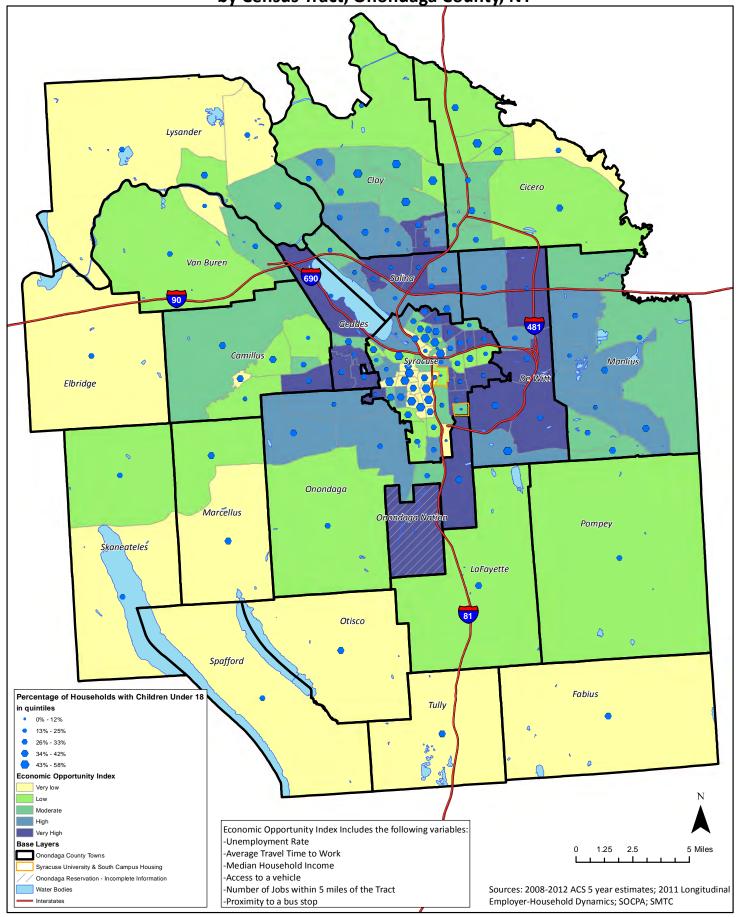
Economic Opportunity and Percentage of Population that is Disabled by Census Tract, Onondaga County, NY



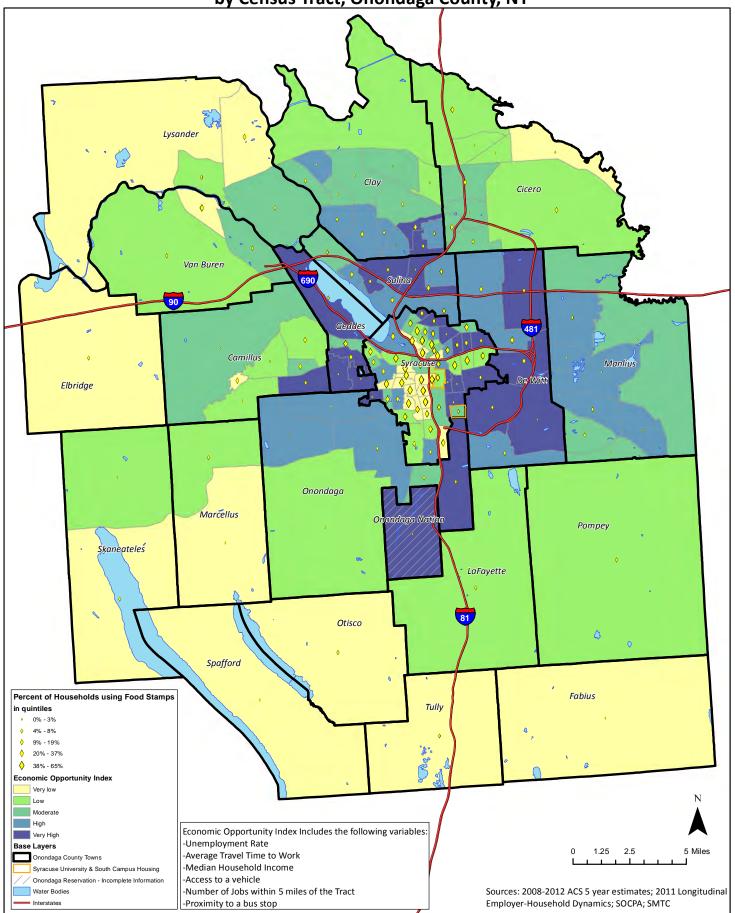
Economic Opportunity and Percentage of Civilian Population that are Veterans by Census Tract, Onondaga County, NY



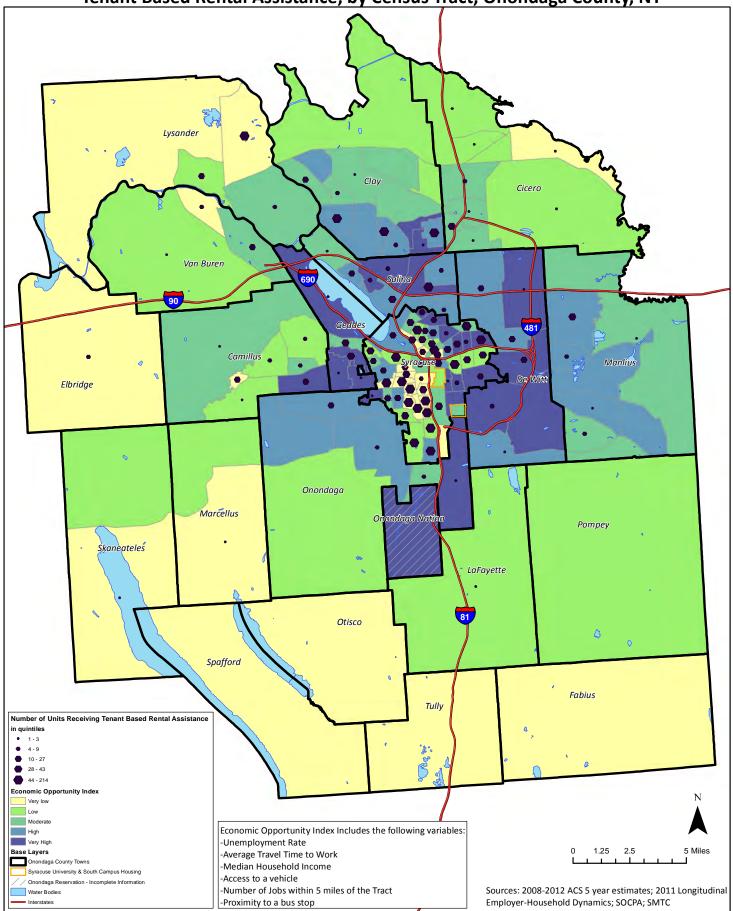
Economic Opportunity and Percentage of Households with Children Under 18 by Census Tract, Onondaga County, NY



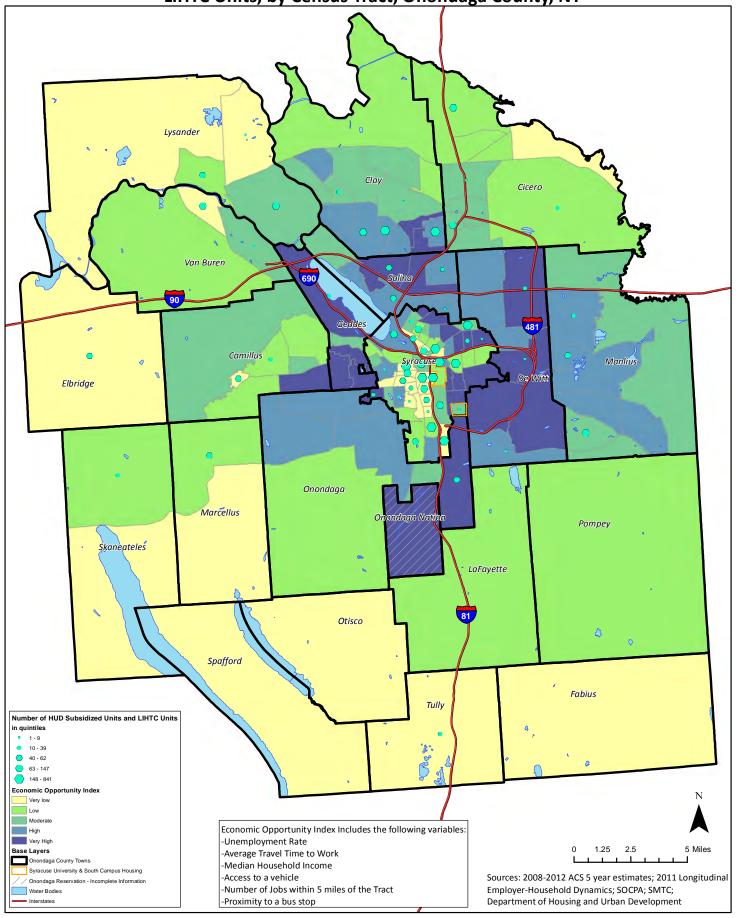
Economic Opportunity and Percentage of Households using Food Stamps by Census Tract, Onondaga County, NY



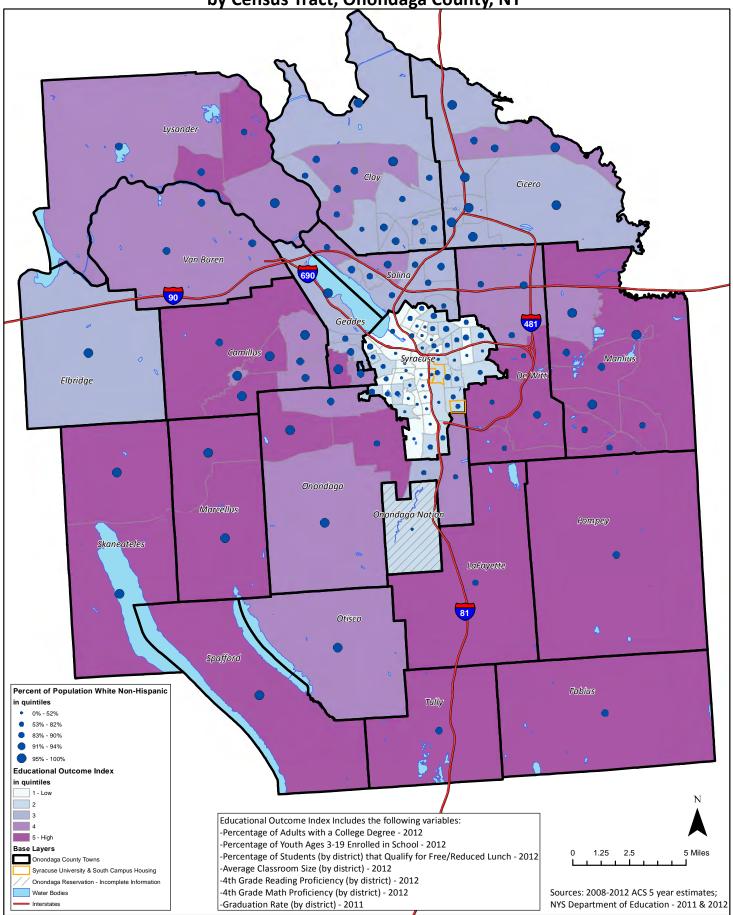
Economic Opportunity and the Number of Households Receiving Tenant Based Rental Assistance, by Census Tract, Onondaga County, NY



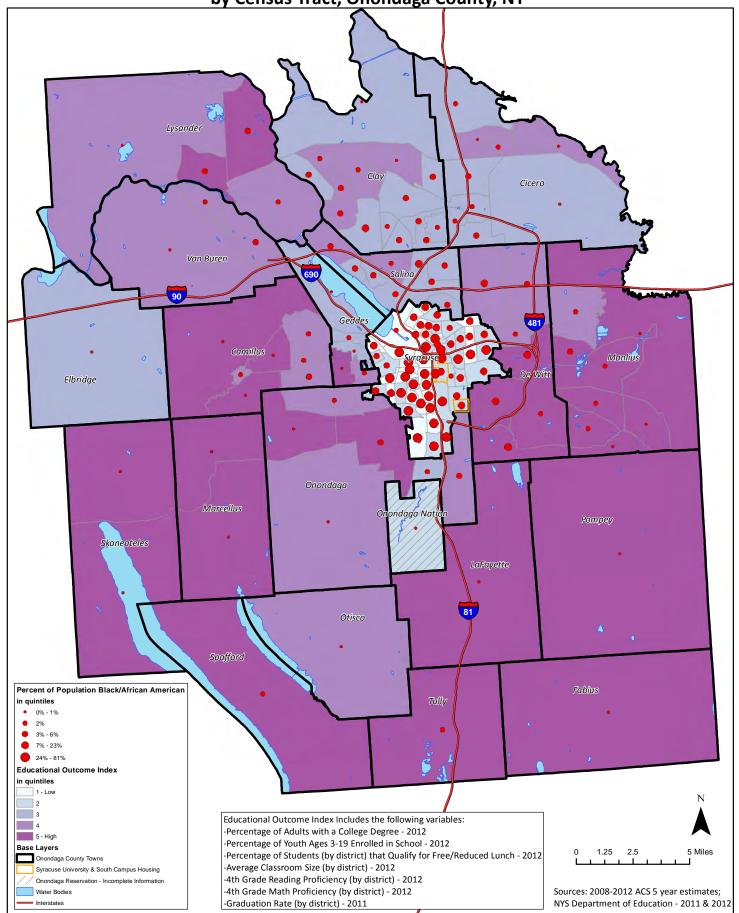
Economic Opportunity and the Number of HUD Subsidized Units & LIHTC Units, by Census Tract, Onondaga County, NY



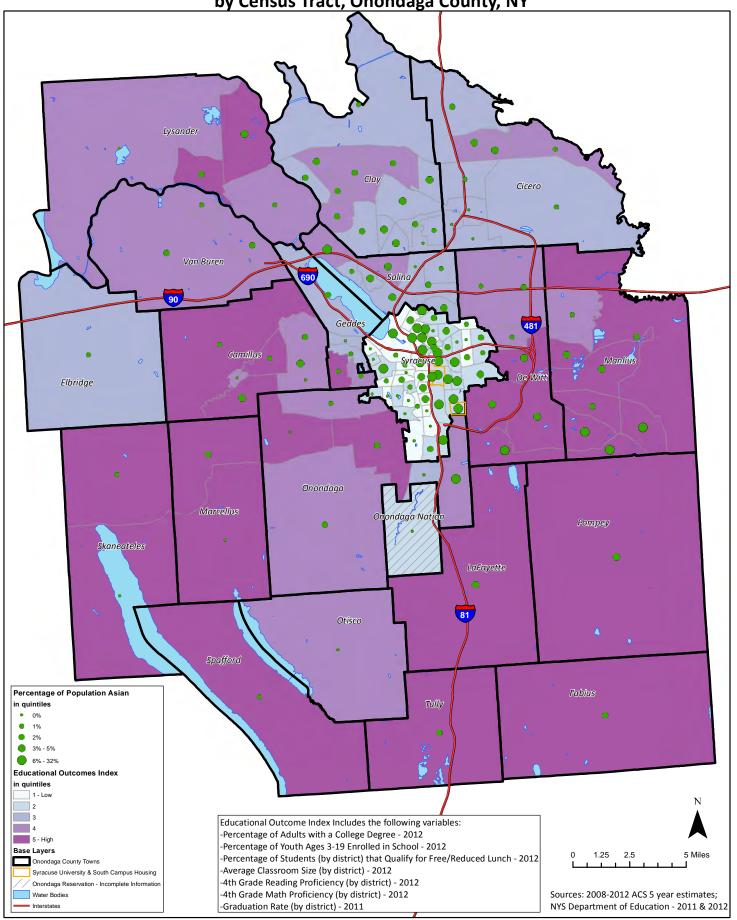
Educational Outcomes and Percentage of the Population that are White Non/Hispanic by Census Tract, Onondaga County, NY



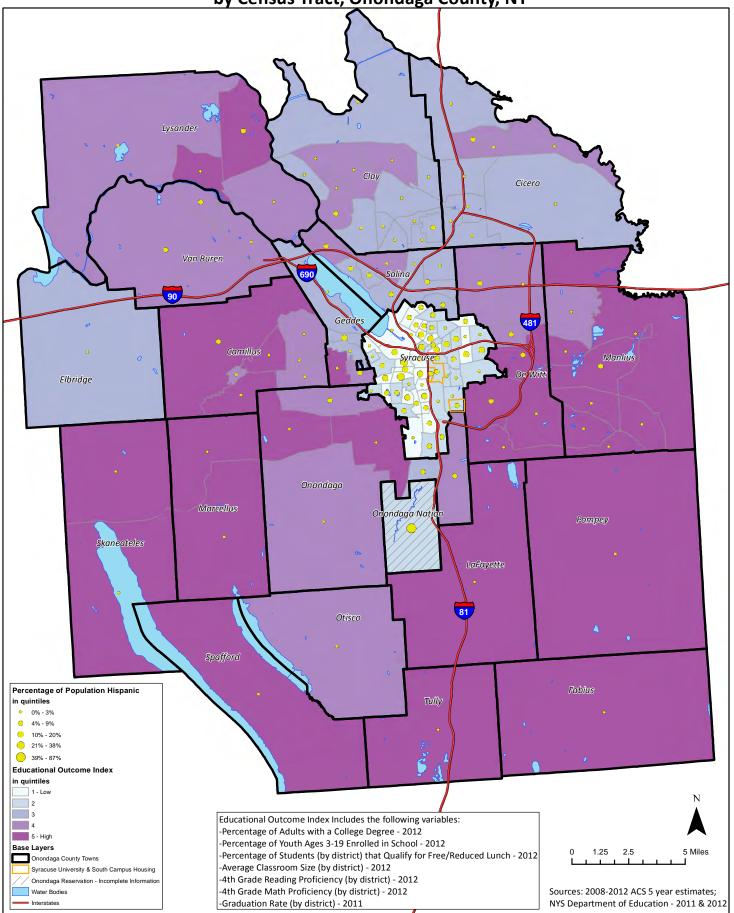
Educational Outcomes and Percentage of Population that are Black/African American by Census Tract, Onondaga County, NY



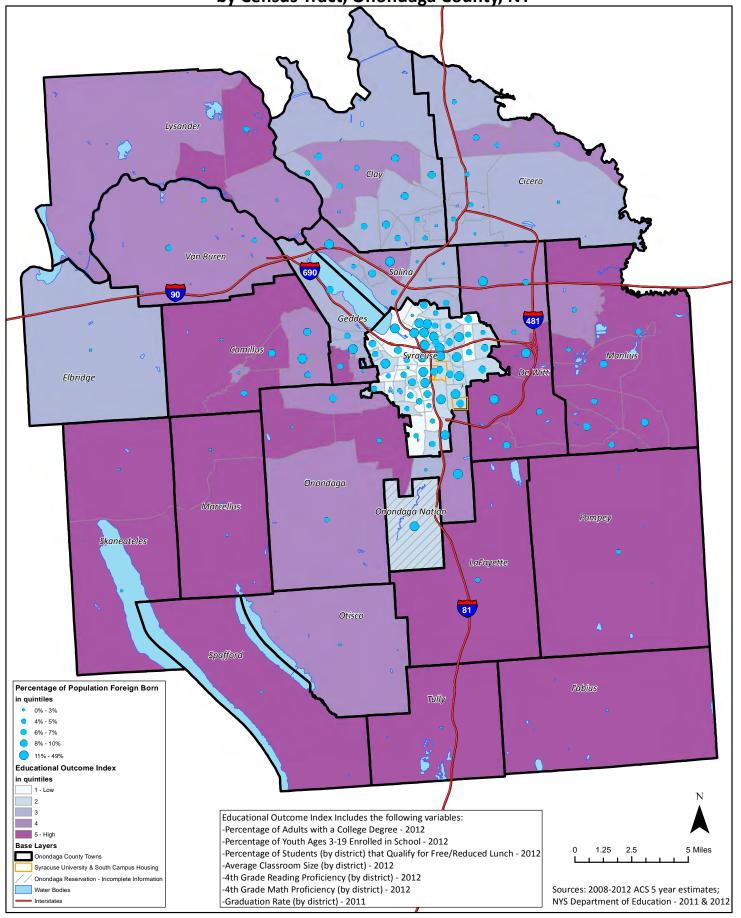
Educational Outcomes and Percentage of the Population that are Asian by Census Tract, Onondaga County, NY



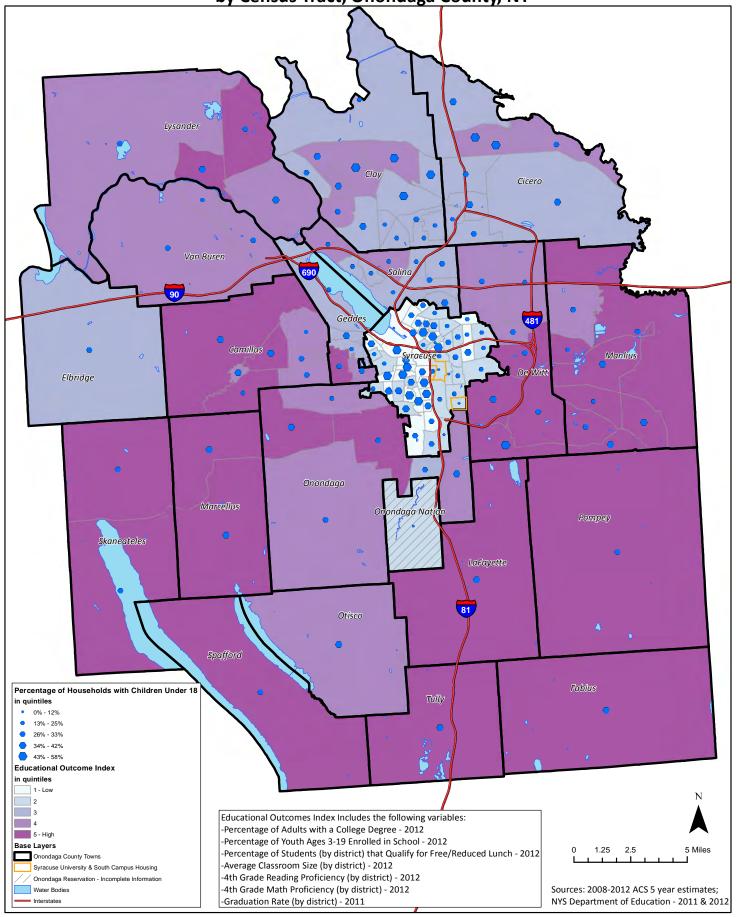
Educational Outcomes and Percentage of the Population that are Hispanic/Latino(a) by Census Tract, Onondaga County, NY



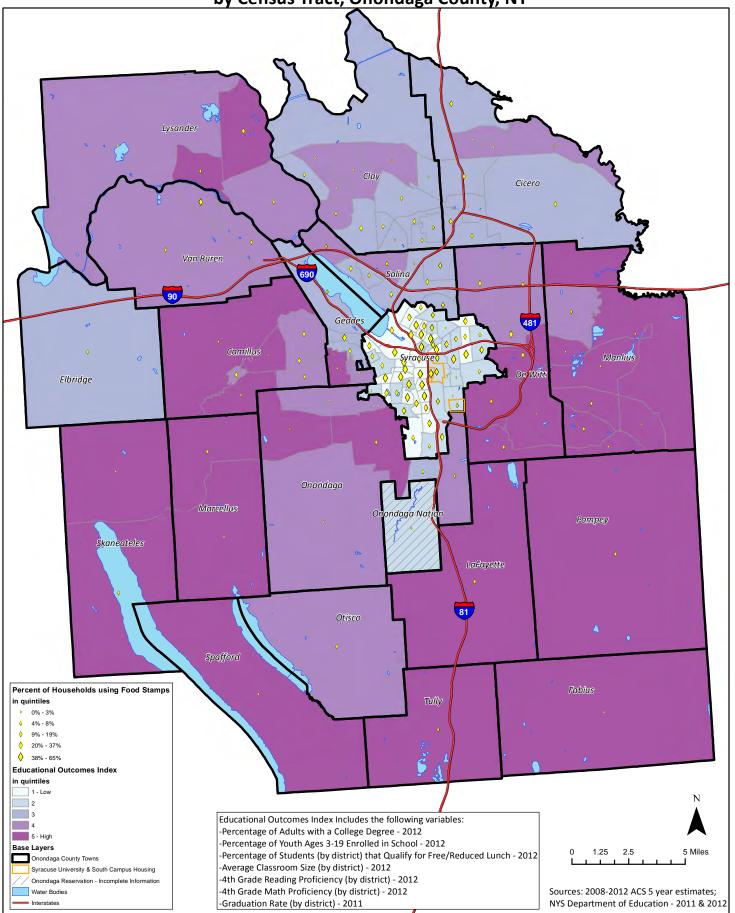
Educational Outcomes and Percentage of the Population that are Foreign Born by Census Tract, Onondaga County, NY



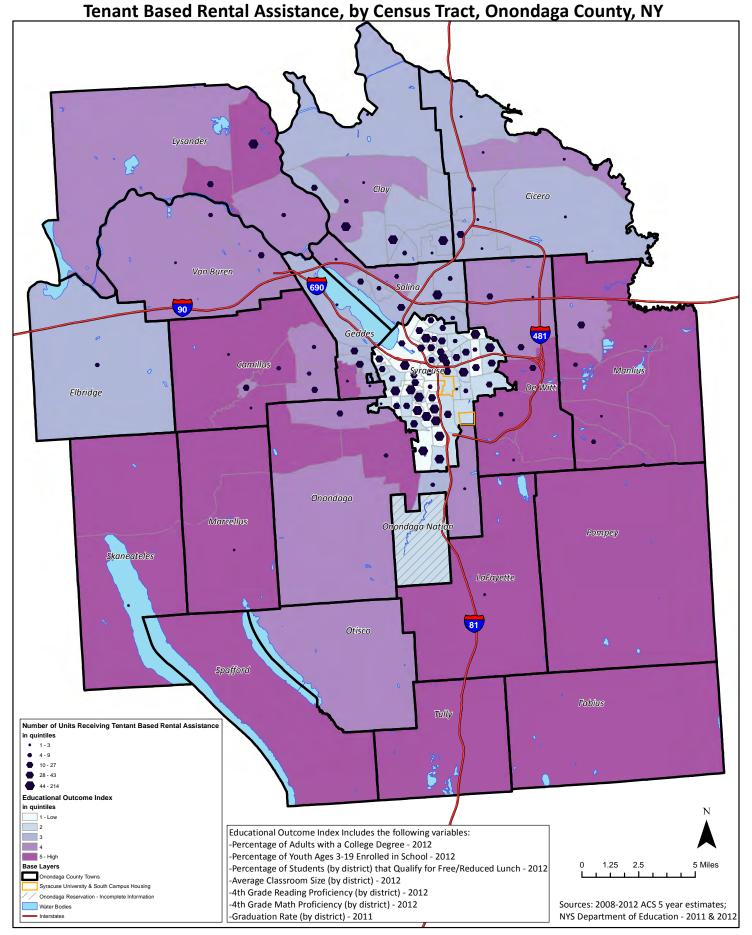
Educational Outcomes and Percentage of Households with Children Under 18 by Census Tract, Onondaga County, NY



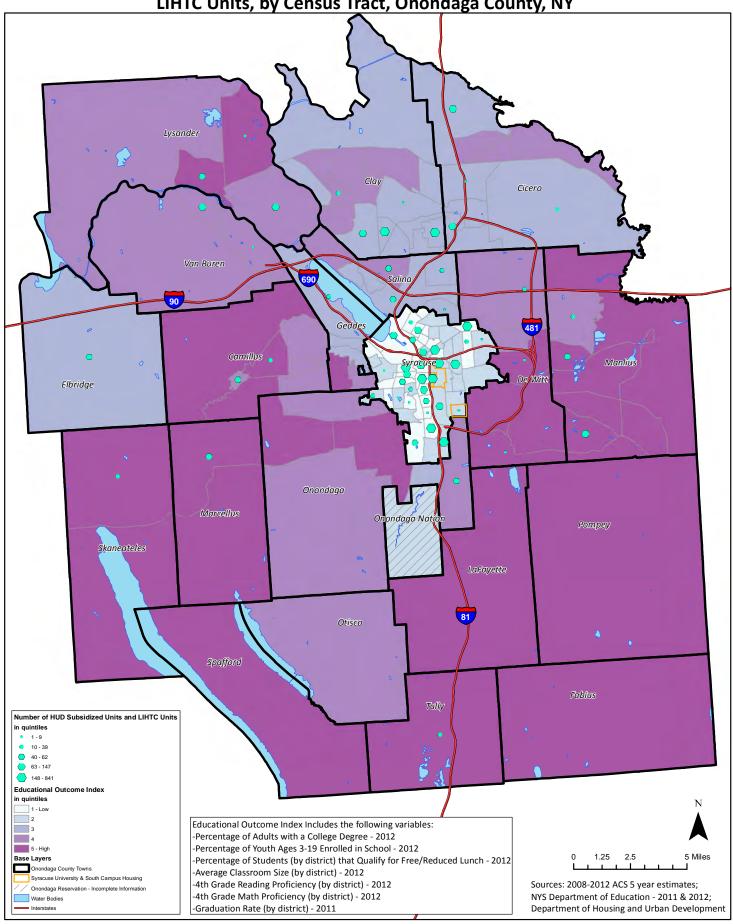
Educational Outcomes and Percentage of Households that use Food Stamps by Census Tract, Onondaga County, NY



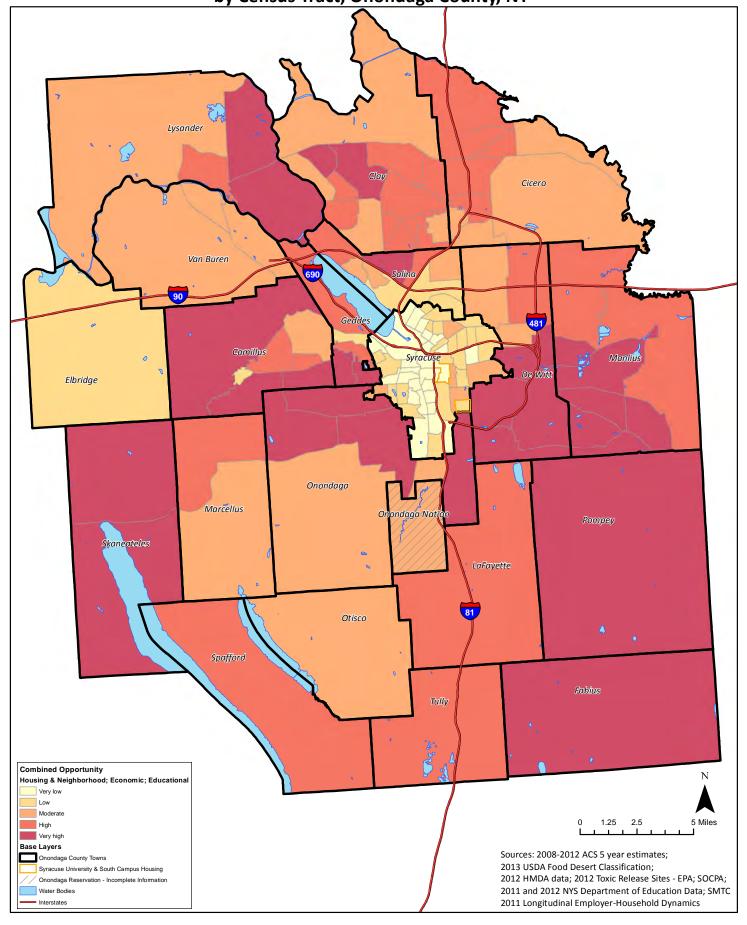
Educational Outcomes and the Number of Households Receiving



Educational Outcomes and the Number of HUD Subsidized Units & LIHTC Units, by Census Tract, Onondaga County, NY



Combined Housing and Neighborhood, Economic, and Educational Opportunity by Census Tract, Onondaga County, NY



CNY Fair Housing

731 James Street, Suite 200 Syracuse, NY 13203

Phone: (315) 471-0420 Fax: (315) 471-0549 Email: info@cnyfairhousing.org

