City of Albany Housing Affordability Task Force
Public Meeting 1- September 22, 2016: Understanding the Issues
Albany Public Library Bach Branch
105 Schuyler St, Albany, NY
Table Report Back Transcript

**Barriers**

- Lack of funding, political will, inc zoning (8 votes)
- Developers need: Financing = Profit (2 votes)
- Lack of support for existing affordable housing programs (no votes)
- Need better formula for determining eligibility for subsidized housing (3 votes)
- Lack of funding (3 votes)
- Lack of incentives (no votes)
- Lack of habitable housing & expensive rehab costs (1 vote)
- Difficulty preserving affordable housing w/o incentives (1 vote)
- Perceptions about low-income housing tenants (no votes)

**Solutions**

- Increase funding (6 votes)
- Inclusionary zoning (3 votes)
- Support for other models (co-ops, micro, etc.) (2 votes)
- Net income instead of gross income to determine eligibility (no votes)
- Provide more spend downs (no votes)
- Require developers to build affordable housing to obtain bldg. permit (3 votes)
- Simplify applications for obtaining housing funding. (1 vote)

**Table 2**

Table 2 Task 1

- Quality Stable, appropriate housing w/o compromising the quality of life

Task 2

- Lack of stability
- Better formula for determining eligibility for subsidized housing
- Lack of funding
- Lack of incentives
- Accessibility for disabled tenants
- Need more funding to maintain existing housing

Task 3
- Use net income instead of gross income in determining eligibility
- Provide more spend downs
- City should require developers to build affordable housing in order to obtain a building permit
- Simplify application process for obtaining housing funding

**Table 3**

**Table 3 Task 1**
- Quality
- Decent
- Safe
- System for housing/community
- % of income based on how you define income
- Varies by family size
- Housing that does not exceed a reasonable percentage of a household income & provides quality, decent and safe supportive system

**Task 2**
- Not enough habitable housing stock
- Lack of affordable rental
- How to preserve affordability (long term)
- Physical maintenance (increase in costs)
- Subsidies
- Expense of rehabing vacant stock
- Desirability – neighborhoods, crime, schools, surrounding neighborhoods, areas, made more affordable housing
- Difficulties in maintaining units w/o many incentives – expenses for landlords, water sewage, garbage removal
- Market value developers to build higher income units

**Task 3**
- Incentives for developers for market rate housing to include % of affordable rate units
- Equalizing tax rates throughout neighborhoods, areas, region
- Utilize a % of IDA application fees to go toward affordable housing
- Perceptions about low-income/housing tenants subsidy
- Lack of habitable housing & expensive rehab costs
- Difficulty preserving affordable housing w/o market incentives
- Perceptions about low-income housing subsidy tenants

**Bonus**
- Request more funding from state for more affordable housing
Table 4

Table 4 Task 1

- Buzz Words – income based rents, 30%-35% of HH income, rent control
- Monthly cost of rent (including utilities) would not exceed 35% of the HH income leaving funds remaining for other HH essentials

Task 2

- Lack of funding and political will to require the development of affordable units
- Developers need to make a certain amount of funding to get approved by financial institutions investors want to have need a profit
- People don’t want “certain people” living in their neighborhood
- Support to local programs that get vacant buildings back on the market
- Lack of adequate transportation b/c NIMBY
- Lack of inclusionary zoning
- State/regional issue everyone needs to be on board
- Top 3 Barriers
  - Lack of funding corp or gov’t political will/lack of inclusionary zoning
  - Developers needing funding from financial institutions – profit
  - Lack of support for programs, NIMBY

Task 3

- Incentives for developers to include a set of affordable units in their projects (inclusionary zoning)
- Better transport to a larger mkt or a better job
- Develop afford. Housing to transportation together (housing units around transit centers)
- Increase funding
- Looking at other models of housing – co-op housing
- Support (non- profit) redevelopment groups don’t reinvent wheel
- Inclusionary zoning in our codes requirement from state reg.
- Top 2 Solutions
  - Increase funding
  - Inclusionary zoning
  - Other models, co-op housing
Top 3

Barriers

Lack of funding corp or gov’t political will/lack of inclusionary zoning

Developers needing funding from financial institutions – profit

Lack of support for programs

NIMBY