City of Albany

Report of the Housing Affordability Task Force

February 26, 2018

Prepared by the City of Albany Housing Affordability Task Force for City of Albany Mayor Kathy M. Sheehan and the City of Albany Common Council.
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1. **Summary**

The City of Albany Housing Affordability Task Force was convened by Mayor Kathy M. Sheehan on April 20, 2016. Made up of landlords, tenants, community and government leaders, the Task Force’s goal is to study the issue of affordable housing in the City of Albany, assess the demand for and supply of it, and explore ways the City of Albany can protect existing opportunities for quality, stable, and affordable housing for city residents and extend those opportunities to underserved communities.

This is the second preliminary report on the Housing Affordability Task Force’s first year activities and future plans. While we still cannot offer final recommendations at this time, we hope this report gives the Mayor and Common Council an idea of what the Task Force has accomplished so far, what it plans to accomplish in the coming six months, and what our preliminary recommendations are likely to be.

a. **Task Force Members**

Members of the City of Albany Housing Affordability Task Force represent a diverse cross-section of individuals representing tenants, landlords, and community stakeholders and leaders in the area of housing. Task Force members were selected so as to create a task force of individuals who represent not only the most knowledgeable members of our community but who represent our entire City and the diversity of perspectives and experiences contained within it.

Since our November 14, 2016 report, we are proud to announce a new member, Valerie Sack, who has replaced Donna Maylath as the Director of Temporary Assistance at the Albany County Department of Social Services.

Below is a full list of Task Force Members:

**Faye Andrews**  
*Director, Albany Community*

**Alicia Borns**  
*Tenant and Bureau Director, NYS*
b. **Task Force History**

The Housing Affordability Task Force was formally appointed on April 20, 2016. The Task Force met for the first time on May 9, 2016 and has met on a monthly basis since then. Annexed to this report are meeting minutes from each of those meetings since our last report in June 2017. These meetings have provided an opportunity for Task Force members to discuss their experiences with affordable housing in the City and to formulate the Task Force’s strategy to accomplish its mission: to produce an informative and useful report on the state of and need for housing affordability in the City of Albany for the Mayor and the Common Council.

c. **Task Force Activities**

i. **Research**
The initial conclusion reached was that information about the availability of and need for affordable housing in the City of Albany is somewhat lacking and inherently difficult to track. Therefore, the Task Force’s first mission has been to gather what data is available and pursuing opportunities to engage stakeholders to better understand the nature of the problem.

A review of available data resources found that available information was often incomplete. In particular, there are substantial gaps in the record of the availability of subsidized housing, whether by the state or federal government. Even determining what is “affordable” for city residents is made difficult by our substantial student population who, while counted in most population and income surveys as “low-income”, typically have access to substantial capital. The City of Albany’s senior population is also increasing as a percentage of the total. As with students, seniors will often appear as low-income in census and housing study reports, even though they may have retirement savings accounts or other savings which they can draw on. Filling in these gaps as best we can is the Task Force’s chief obstacle to providing the Mayor and the Common Council with an insightful and worthwhile report and recommendations.

In order to overcome this obstacle, the Task Force will rely on and synthesize data gathered by various sources wherever available. In many instances, the members themselves were able to generate useful data through their affiliated organizations.

The Task Force was also able to find data from outside sources such as the Census Bureau and data gleaned as part of the ReZone Albany initiative.

ii. Public Forums

Mayor Sheehan wanted to ensure the Task Force checked in with the community and provided an opportunity for public input. With that in mind, the Mayor asked that the Task Force
hold public workshops throughout the City so that different neighborhoods could provide their insight and perspective to the Task Force.

Initial forums were well-attended, but participation dropped off significantly over time. After some exploration as to the reasons for this we concluded that such forums are inherently ill-suited to bringing those most affected by the affordable housing supply to the table. The nature of the problem of housing affordability is that those most in need of affordable housing are typically forced to move from one apartment to another and have little time to attend meetings, fill out surveys or otherwise make their voices heard.

The Task Force opted, therefore, to pursue more targeted and smaller conversations with tenants. Working through tenant and landlord organizations we’ve managed to have very productive conversations with targeted members of both communities. These have provided valuable insights that were key to leading us to the preliminary recommendations made in this report.

iii. **Surveys**

The Task Force developed surveys for both tenants and landlords. The surveys are available in paper and online and are returnable to any Task Force member or the City of Albany Department of Buildings & Regulatory Compliance for processing. The purpose of the survey is two-fold: 1) to gather information not captured in the data sources we have found thus far and 2) provide an opportunity to comment for people who may not be able to attend our public workshops to participate in the conversation the Task Force is promoting. The surveys may be refined as our work continues, but we hope that the surveys will be an ongoing source of information and insight for Task Force members.
Unfortunately, response to the surveys has been limited and not useful. They remain available for the public, however, and will continue to be promoted by Task Force members and to be featured on our website.

2. **Discussion of Research**

Uncovering reliable information on the cost of housing and whether or not it is affordable presents several challenges. The cost of rent depends on numerous factors such as dwelling size, location, and condition and there is no centralized area where rents are reported. Economic affordability also depends on several factors beyond mere income, such as a household’s size, expenses, and other resources. The City of Albany itself presents unique challenges in this respect in that we have a higher-than-average student population, growing senior population, and a greater percentage of renters overall.

Still, there is data available which provides an idea as to the economic affordability of housing which the Task Force will continue to gather and process going forward.

a. **Census Data**

The chief source of raw data on housing in the City of Albany comes from the United States Census Bureau, which estimates the City of Albany’s population to be approximately 98,500.\(^1\) 5.5% of the City population is under the age of 5, 17.9% is under the age of 18, and 11.1% are over the age of 65.\(^2\)

The City has approximately 46,362 housing units, 61.9% of which are renter occupied.\(^3\) Median rent in the City of Albany is $862 and median household income was $41,099 in 2014.\(^4\)

The Census Bureau’s data indicates, therefore, that the median rent accounts for roughly 25% of

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\(^2\) Id.

\(^3\) Id.

\(^4\) Id.
total income for households earning the median income. This would indicate that housing is affordable for City residents generally. However, available Census Bureau data does not distinguish between household or housing unit size and it’s clear that the median rent would increase for larger households which need larger units. It is equally obvious that the City of Albany should aspire to creating quality housing opportunities for all residents, not just those in the vicinity of the median income range.

The Census Bureau states that 45% of city residents who occupy rental units spend more than 35% of their income on rent. The Census Bureau does not, however, take into account whether those 45% of city residents rely on income (as opposed to student loans, government assistance, retirement savings, etc.) to pay rent. Thus, this figure is not determinative of the need for affordable housing in the City of Albany.

b. ReZone Albany Housing Study

Another valuable source of data the Task Force has been fortunate to access is a housing study of the City of Albany by BBC Research & Consulting in the Summer of 2016 as part of the ReZone Albany effort. The data generated in this report has the advantage over the Census Bureau data in that it is more nuanced and focused on the challenges presented by the City of Albany itself. The BBC study was not, however, commissioned to study affordability specifically but rather the City’s housing market generally.

According to the BBC study, the average renter household consists of 2.07 people per housing unit and the median rent in the City of Albany is $896 per month.\(^5\) It would require an annual income of $36,000 for a household to be able to afford that level of rent, based on the often-applied assumption applied by, among others, the US

Department of Housing and Urban Development, that a household should not spend more than one-third of their income on housing. The BBC study agrees with the Census Bureau that median income for the City is $41,099 but notes that the median household income of the City’s renting population is $29,172.

According to this study, half of renters in Albany earn less than $25,000 per year. At this salary, a resident’s rent must be $625 a month or less in order to be “affordable” according to BBC’s definition. It is noteworthy that according to BBC, the median rent in the City has increased 60% since 2000, more than twice the rate at which the median income has grown. The BBC report also puts the City’s poverty rate at 25%.

Using data from a 2014 study, the BBC report estimates that there is a deficit of 6,591 affordable units for households receiving less than $24,999 per year. On the other hand, the City of Albany has a surplus of 5,029 affordable units for households receiving between $25,000 and $34,999 per year and a surplus of 8,084 affordable units for households receiving between $35,000 and $49,999 per year. Again, the problem with these estimates is that they do not take into account subsidies, which would result in an overstatement of the deficit of affordable units for families below the poverty level.

c. Albany Housing Authority Data

Task Force member and Albany Housing Authority Executive Director Steven Longo reports that the Albany Housing Authority’s waitlist for a Section 8 voucher is five-thousand

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6 Id. at 2.
7 Id.
8 Id.
9 Id. BBC defines “affordable housing” as housing which requires less than 30% of the resident’s income to maintain.
10 Id.
11 Id. at §2, p. 2.
12 Id. at §3, p. 1.
13 Id.
households long and that the waitlist for public housing is nine-thousand households long. Six-thousand of these waitlisted households are City of Albany residents. Additionally, the Albany Housing Authority’s waitlists are not routinely updated and may not reflect the current state of the need for subsidized housing among Albany residents. Certain households may also be represented on these waitlists more than once.

d. **Albany County Department of Social Services Data**

Donna Maylath, Director of the Albany County Department of Social Services Division of Temporary Assistance and former Task Force member, reported to the Task Force that as of July 2016, there were 257 households living in emergency housing provided by the Albany County Department of Social Services. This number is in flux and it is difficult to determine the extent to which these residents were City of Albany residents as opposed to residents of outlying communities. Director Maylath also reported to the Task Force that the Albany County Department of Social Service saw a record number of emergency housing assistant applicants in September 2016. Though she has seen an increase in the number of individuals traveling into the City of Albany to receive services, the increase reveals a pronounced demand for stable and affordable housing.

e. **AHA CARES/Subsidized Housing Inventory**

Since the Task Force was created, the Albany Housing Authority has commissioned CARES, who manages the Capital Region Continuum of Care, a coalition of housing advocates throughout the Capital Region, to perform a systematic survey of all subsidized housing units in the City. Once completed, this survey will include unit type, subsidy type, conditions for eligibility and other important data points for every subsidized housing unit in the City. It will
indicate how many units there are and provide a means of assessing if they are truly affordable. This data is important for assessing the status of housing affordability in the City.

Preliminary results have confirmed approximately 3,100 subsidized residential units in the City. This number does not include voucher based subsidies. It is expected that this number will increase as more subsidized housing is inventoried. This inventory is ongoing and we expect final results in the coming months.

3. Public Forums Report

The Task Force has engaged landlord and tenant stakeholders over the course of several public forums and meetings. A full discussion of these can be found in our previous report but the conclusions are discussed in greater detail below.

a. June 8, 2017 Forum

The Task Force held its’ third tenant forum on June 8, 2017 at the Albany Housing Authority offices at 200 S Pearl St. This meeting was designed to be more targeted, smaller scale, and shorter than the first two forums in an effort to find a time and location that would accommodate a more targeted group of tenants more effectively. The result was a less structured and more in-depth discussion with tenants than we had been able to achieve at the previous, larger tenant forums. As at the previous forums, we asked what affordable housing meant to participants, what their experience had been in finding and maintain affordable housing in the City of Albany. However, the Task Force also tried to tweak the format by asking more specific questions about the availability of information on affordable housing, the cost imposed by housing transitions, and what solutions they would proposed for the problems they face with respect to housing affordability.
Attendance at the June 8 meeting was light, there were five attendees not including Task Force members, but the attendees were active and had a lot of opportunities to engage with task force members. Attendance was split, as at previous forums, between tenants and tenant advocates.

b. **Availability of Information**

Attendees at the June 7 forum considered lack of information a major hurdle in their effort to secure affordable housing. The attendees quickly identified the need for a centralized and reliable source for information about affordable housing opportunities as they now have to rely largely on word-of-mouth or online services such as Craigslist when looking for affordable apartments. Specifically, attendees reported that the list of affordable housing providers provided to tenants by the Albany County Department of Social Services can be unreliable and includes landlords who no longer accept tenants whose rent is paid through a DSS voucher. The listings they were able find of affordable housing units lacked useful information about the apartments themselves. Available lists of affordable units don’t indicate whether they are accessible, the landlord’s history with previous tenants or code enforcement, or the actual conditions of the units themselves. It was agreed that a centralized repository for this information would be incredibly useful in the search for affordable housing.

c. **Sufficiency of Housing Assistance**

As at the previous tenant forums, attendees at the June 8 meeting agreed that the amounts provided for rental assistance were insufficient and didn’t go far enough in supporting people who were struggling to find or stabilize their family’s housing situation, much less secure quality housing. Attendees reported that the maximum assistance a single tenant could receive from DSS, estimated at $367 per month to cover rent and utilities, is not enough for most tenants to
Attendees reported that it was common for tenants and landlords to agree to under-report the cost of rent in order to secure a DSS subsidy that they wouldn’t be able to receive if the actual cost of rent were reported. The risk in these cases is born disproportionately by the tenant who, if found out, risks losing their access to assistance on top of having to make an unaffordable rent payment each month. Tenants, who by virtue of the rent reporting circumstances, are the ones providing the documentation to the Department of Social Services, are also much more vulnerable to criminal charges for welfare fraud. This serves to exacerbate the already precarious housing situation for low income families and compels tenants to accept substandard living conditions which only get worse over time and will eventually plague subsequent tenants.

Attendees reported that the federal wage calculation for public assistance purposes, which estimates wages based on the last 30 days for earnings, places people who have lost a job recently in a difficult position as their wage for public assistance purposes may appear much higher than it actually is. During that wait to become eligible problems that could have been avoided by the receipt of assistance can become compounded a much more expensive to solve. For example, a late rent check may lead to an eviction meaning that the tenant will have to pay moving and move-in costs far in excess of a single month’s rent.

Additionally, attendees found that in their experience, the definition of “housing emergency” which entitles an individual to emergency assistance on an expedited basis in order to avoid eviction or housing loss, is too restrictive. Attendees reported that by the time a “housing emergency”, as defined for state and federal assistance purposes, has manifested itself, it’s often too late to avoid housing loss.

d. **Housing Quality**
While the difficulty in finding affordable housing compels many low-income tenants to accept sub-standard living conditions, sometime these conditions are bad enough that they will compel tenants to abandon otherwise affordable apartments. Anecdotally, poor conditions are the primary reason tenants abandon affordable units.

But leaving a unit for this reason is difficult, particularly if tenants are relying on state or federal housing assistance. Attendees reported that in these cases, it is particularly important for these conditions to be documented by third parties, such as code enforcement or HUD housing inspectors but that securing such documentation can be difficult. Even then, attendees reported that it can sometimes seem as if housing assistance providers want to spend more money to keep people in substandard housing rather than provide sufficient funds to move tenants into a new livable and affordable unit. The attendees reported that convincing housing assistance providers that conditions are so bad as to necessitate moving can be extremely difficult.

Attendees also reported that they have had difficulties in getting rental assistance abated in cases where living conditions are bad. Often the pressures of a housing transition will often compel tenants to accept a substandard apartment which will often get worse as time goes on. This puts them in a difficult position when they apply for assistance to move out of the apartment due to poor conditions because caseworkers will question why they moved into the unit if it was as poor as they say it is. Attendees reported that, anecdotally, outcomes changed significantly depending on who was the assigned DSS case worker when it came to moves necessitated by poor housing decisions. Attendees also reported uneven and inconsistent responses from code enforcement and HUD inspectors, who may fail to issue citations or withhold approvals in instances where the apartment’s condition is questionable. Withdrawing rental assistance to landlords in such instances could be an opportunity to encourage more responsible property
maintenance by building owners and would improve the quality of housing for low-income renters. Unfortunately, providing such an effective self-advocacy tool to tenants who receive housing assistance would also tend to discourage landlords from renting to tenants who receive housing assistance.

e. Transition Costs

An overlooked dynamic in housing stability is the costs imposed by having to move from one housing situation to another. These costs can be extremely high and having to pay these costs sets up the household for failure at a new apartment, thus exacerbating the household’s instability, increasing the likelihood they will have to find a new apartment, and creating in this way a vicious, self-reinforcing cycle.

All the attendees reported that it was difficult in securing assistance for costs related to a housing transition. These costs are often not covered by traditional housing assistance sources and, even if they are, can be difficult to prove, both as having been paid and as having been an unavoidable and necessary cost. It’s also often the case that displaced households are unaware that they can seek compensation for or help with costs imposed by housing emergencies. Attendees agreed that tenant education would help with this. They also agreed that it would be useful for housing assistance providers to develop a clearer standard for what can be compensated and what can’t and to provide more training on this standard to caseworkers.

Attendees found that getting security deposits back can be difficult especially during a housing emergency when most low-income households need it in order to move into a new apartment. They related that many tenants are unaware of their right to sue for the return of their security deposit or of how to do so and that many assume that their security deposit can’t be recovered no matter the condition of their apartment. The attendees reported that, in general, it is
rare to get a security deposit back without substantial effort on the part of the tenant, usually with assistance from an advocate.

Transitions that arise from code enforcement condemnations or unsafe and unfit orders also present unique difficulties for tenants. Tenants and landlords often treat them, incorrectly, as evictions. Securing assistance where this happens is uniquely difficult because tenants will not have notice as they would in the case of an actual eviction. Though they are entitled to emergency housing in these cases, many tenants don’t know how to get their belongings out of the home or of their right to return to and reoccupy the apartment after the problem is fixed. This is another example where tenant education would be useful.

Overall, the attendees at the June 8 confirmed that the problem of obtaining and retaining housing is exceedingly difficult for low-income household, but their insights yielded some ideas into what we can do as a City to ameliorate the difficulties they face.

4. Preliminary Recommendations

The Affordable Housing Task Force’s mission is an ongoing one, in keeping with the evolving difficulties the City of Albany faces as a community in making sure that all the members of our community have access to affordable, quality housing opportunities. The Task Force anticipates that over time our recommendations will be refined, adjusted, made more specific, and expanded upon as we gather more information and as housing needs change over time. We are ready now to make some preliminary recommendations that we hope will improve the condition of low-income households, encourage the development of more affordable housing, and make the maintenance of that housing more affordable.

The recommendations are admittedly undeveloped at this relatively early stage. It is our hope that in the application of the knowledge that the Mayor and Common have acquired in
serving the people of the City of Albany, the specifics of how these recommendations may be applied will be solidified.

The Task Force has sought out recommendations that are achievable by City government using existing resources. We want to see Albany take full advantage of the options it has when it comes to the problem of housing affordability but understand that many of the underlying causes of the problem are outside of our control. We have refrained from recommending, for instance, that state and federal housing subsidy levels be increased or that National Grid policies be changed to decrease housing transition costs. Though these have been clearly identified problems throughout our conversations with both tenants and landlords there is very little that we can do to address them. Advocacy for these changes should be done and we recommend that the Mayor and Common Counsel support those efforts however they can, but we understand that these matters are simply beyond our control.

It should also be acknowledged that hard numbers or clear references for evaluating the problem of housing affordability remain elusive. Extensive market research is beyond the ability or resources of the Task Force at this point. As our work continues we hope to gather this information from other available sources and as that happens we expect our recommendations to be adjusted in light of those. Our recommendations are based on our members’ substantial, albeit personal and often anecdotal, experience with the problem. We hope to apply this same experience to better data in drafting future reports.

a. **Encouraging Acceptance of Housing Assistance by Landlords**

In our work, we have identified numerous instances of landlords who refuse to accept tenant households who receive housing subsidy payments. This reduces the amount of housing options open to low-income households. The Task Force believes this reduction is particularly
pronounced in more stable neighborhoods and therefore tends to concentrate poverty in a way that exacerbates the problem and contributes to housing instability.

Whether a landlord accepts a tenant’s Section 8 voucher or assistance through the Department of Social Services is entirely up to the landlord. It is not illegal or uncommon for landlords to maintain a policy of not accepting tenants who rely on these sources of income to make their rent each month. The Task Force suspects that landlords may accept housing subsidies for their properties in some areas of the city and not for others. There are no hard numbers on landlords who maintain such a policy but based on numerous conversations we’ve had with both tenants and landlords we can conclude that it is not uncommon.

Having identified this practice, the Task Force has sought to engage landlords on the subject. The chief justification for rejecting housing subsidies that we heard from landlords was that households that receive subsidies are “bad tenants” and that housing subsidies come with too much red tape.

We found a perception among landlords and tenants that households that receive housing subsidies are unstable or volatile and cannot be relied on to pay their portion of the subsidized rent, respect the apartment itself, or avoid creating problems with other, “better”, tenants. In this we saw the not uncommon prejudice against low-income individuals we see reflected in society at large. This misperception has not been borne out in the conversations we have had with landlords who do accept housing subsidy payments. These landlords do not report finding a correlation between housing subsidies and “bad tenant” characteristics. They reporting finding that both subsidized and unsubsidized tenants prove to be “bad tenants” or “good tenants” at similar rates.
Many landlords we spoke to were also unwilling to deal with the “red tape” that comes with accepting housing subsidies. For instance, accepting rental assistance on behalf of a tenant may require the landlord to enter into a longer lease agreement than they would prefer or impose greater restrictions in the event of non-payments. They also require landlords to keep their rent lower than it would be if they rented to unsubsidized households. Our conversations with landlords who do accept subsidies reported that while the red tape could be frustrating, it was more than offset by the guaranteed portion of the rental payment. They agreed that learning the ins and outs of housing subsidies was difficult at first, but that they were able to learn the process quickly.

For all these reasons, the Task Force recommends that Mayor and Common Council develop educational materials, including pamphlets and in-person trainings, for landlords on the ins-and-outs of housing subsidy payments. The Task Force believes that the City has an opportunity to fill an educational or public outreach gap when it comes to landlords who do not accept housing subsidy payments. All landlords in Albany interact with the City on a regular basis through the Buildings Department, Albany Community Development Agency, or the City Court. City government is therefore uniquely situated to provide landlords with educational materials that would educate landlords on how to maximize the potential of subsidized tenant household in way that will encourage more landlords to accept subsidized tenant households.

b. Educate Tenants as to Their Rights and Responsibilities

Many tenants are unaware of the resources available to them or, if they are aware, they can misuse them, either relying on them too heavily or not enough. Tenants may be fearful of calling Code Enforcement for fear of retaliation by their landlord or having their building “shut-down”, even though the law forbids such retaliation and Code Enforcement will only declare a
building unsafe and unfit if it’s genuinely hazardous to the household’s health. Many tenants don’t know that the Department of Social Services can provide emergency assistance to help them retain housing or of the other services available to them when they find themselves facing eviction. An awareness of these services would reduce transition costs and help to empower low-income households to stabilize their housing situation.

Additionally, many tenants are unaware what their responsibilities are, which undermines their ability to maintain stable housing and discourages investment in affordable housing. In our discussions with stakeholders throughout the City, we heard numerous instances of tenants not understanding how rent withholding works or their obligations to keep their apartments clean and free of excessive rubbish and waste. The Task Force also heard of numerous instances in which a lack of understanding by some low-income households headed by younger individuals of basic home maintenance skills increased the costs of providing low-income housing for landlords. Even well-meaning low-income household could do things like flush garbage down the toilet, start kitchen fires, or perform other errors simply because they lacked an understanding of how to maintain a home. These kinds of mistakes cost landlords thousands of dollars per year and can lead to an eviction even where the household has managed to make their rent payments.

Though a lack of basic home maintenance skills appears to be found equally across income groups, heads of low-income households would tend to be younger than the heads of higher-income households. Low-income households are also less equipped to absorb the costs of these repairs. It is, therefore, a problem that disproportionately impacts low-income households and low-income housing providers.

City government is well-suited to reach the 60% of the Albany’s population which rents housing and provide them with informational materials or training that will help them to make
the most of the affordable housing opportunities available to them. The Task Force recommends that City officials leverage their relationships with subject matter experts in the City to provide in-person training and educational materials that can be provided to tenants covering subjects such as renter’s rights, simple home maintenance, sources of housing assistance, and sources of affordable housing. The presence of these training resources alone would signal that the City of Albany is committed as a community to equipping low-income households with the tools they need to make the most of the affordable housing opportunities available to them. It would also signal to the developers of low-income housing that our community is committed to making it as easy as possible to develop affordable housing here.

c. Promote Training and Increase the Availability of Laborers Experienced in Home Repair.

The landlord stakeholders Task Force members spoke to about affordable housing uniformly agreed that the cost of finding and hiring competent and licensed workers made the task of developing and maintaining affordable housing nearly impossible. In particular, the limited market for licensed plumbers and electricians was found to increase the cost of work and the amount of time it takes to complete projects. This problem is felt most acutely in the maintenance of affordable housing for the reasons discussed above and because much of Albany’s housing stock is aging and situated in small two, three, and four unit buildings.

To address this problem, the Task Force has two recommendations. First, training programs should be implemented that would teach underemployed City residents basic carpentry, painting, and other home maintenance skills. Second the City of Albany’s professional licensing boards should increase how often they offer licensing exams, increase the number of municipalities whose licenses they recognize, and reduce Class B permit fees. Each of these recommendations, and the problems they address, are discussed in greater detail below.
i. *Training in Building Trades*

According to contractors who assist landlords in developing and maintaining affordable housing, it can be extremely difficult to secure qualified, dependable laborers to work on residential development projects. The skills that are lacking are not overly technical and could probably be taught to potential workers in a relatively short period of time with relatively few resources. The City has undertaken several job training and employment outreach projects over the last several years. The Task Force recommends that home maintenance and repair be made part of these outreach efforts not only to increase the pool of available, qualified, laborers in the City but to provide a path to meaningful and profitable job opportunities.

There is in particular a lack of training available for historic home repair and restoration. Individuals who are able to perform this work are sorely needed in the City’s depressed historic neighborhoods which have disproportionate numbers of vacant housing stock. Restoring these buildings is often prohibitively expensive because it is complex and labor intensive. Fostering a market of laborers who can do this work will foster more rehabilitation, an increase in housing stock, and a decrease in housing costs for low-income households.

The specifics of how the City could encourage this training could have to be established in cooperation with stakeholders, developers, and potential trainees.

ii. *Increase the Availability of Licensed Labor*

One of the problems that was brought up to members most often by landlords was the difficulty they had securing licensed plumbers and electricians. In order to legally engage in the business of a plumber or electrician in the City of Albany, a person must obtain a license from the Examining Board of Plumbers and Electrical Examining Board, respectively. We heard a number of stories in which otherwise qualified individuals either didn’t apply for a license or
performed unpermitted work simply because it was too time-consuming and costly to obtain the necessary approvals from the City’s professional licensing boards. After some consideration, the Task Force has identified three relatively easy things the City can do to address this problem. While they may not entirely solve the problem, they will go a long way towards reducing their impact.

These recommendations are offered with a large caveat: that the Task Force does not feel qualified in any way to judge or evaluate the standards employed by the professional licensing boards to determine the qualifications for doing plumbing or electrical work in Albany. These are both highly-technical fields that have a profound impact on housing quality and durability and on the quality of life of all households, particularly low-income ones. The Task Force members are not plumbers or electricians and we sympathize with and endorse their efforts to ensure that plumbing and electric work is performed by competent and qualified professionals. We also acknowledge that licensing board members are extremely qualified professionals in high-demand themselves and offer their time to the board and the City at large without compensation and for the sole purpose of improving the quality of life for our community. The Task Force is also, therefore, reluctant to give them more work. We bear all this in mind as we make these recommendations and hope we have identified the easy fixes that will not compromise the quality of plumbing and electrical work done in Albany but look forward to conversations about these recommendations going forward.

The City of Albany’s professional licensing boards should offer their exam at least twice yearly and, once the necessary infrastructure has been established, upon request as is done in some other cities. The amount of time it takes to register for and take the plumbing exam discourages even qualified plumbers from obtaining a license and working in Albany. The
current system forces new license applicants to wait up to a year to obtain a license and this represents a serious drag on a prospective license-holder’s career and livelihood.

The City’s professional licensing boards should systematically evaluate the licensing practices of nearby municipalities and states to assess whether they are rigorous enough to allow the recipients of those licenses to work in Albany. The City’s professional licensing boards do recognize some municipality’s licenses but an expansion of this practice appears to be an easy and reliable way to increase the amount of a licensed plumbers and electricians available to work in the City.

Finally, the Task Force believes that an application for a “Class B” professional license, is currently $400 per project, should be reduced or tied to a project’s size. “Class B” licenses are issued by the licensing boards to qualified plumbers and electricians who do not have an Albany license on a per project basis. Though this fee recognizes that the cost of issuing a Class B license, which requires a decision of the entire professional licensing board, is high, it makes the use of Class B licenses cost prohibitive and appears to discourage qualified plumbers and electricians from working in Albany. It is also uneven in its application in a way that disadvantages small scale developers as the same $400 fee applies whether it’s a new commercial building or a one-family residential project. The Task Force recommends that the Department of Planning and Community Development consider reducing this fee or adjusting it to reflect the cost of the proposed work.

5. **Future Activities**

We have in the works a number of small-scale forums with tenant and landlord stakeholders planned for the coming months. We look forward to holding these in light of the
recommendations we have made here and hope to develop and expound on those recommendations based on those forums.

The Task Force has been updating its webpage within the City’s website and we encourage anyone interested in what we’re working on to check there for updates, upcoming events, and how they can get involved with the Task Force’s efforts.

6. Conclusion

The Task Force looks forward to continuing the dialogue it has begun on constructive and achievable methods of improving City of Albany residents’ access to safe, quality, stable, and affordable housing. We also look forward to discussing our proposed recommendations and in updating future reports as necessary.
Housing Affordability Task Force  
November 7, 2016 Meeting Minutes  
200 Henry Johnson Blvd  
Albany, NY 12210  

Attendees: Nelia Quezada, Konstandin (Dino) Kacani, Robert Magee, Steven Longo, Faye Andrews, Christine Schudde,

Next Meeting: Tuesday December 6, 2016 at 4:30 at 200 Henry Johnson Blvd.

Next Event: Public Workshop in mid-December

To Do List for Next Meeting:

1. Rob will send out a poll to determine when the next public workshop will be held.
2. Rob will reserve a new room and the new date and time for the next public workshop.
3. Nelia will create a new flier with the new date and time, once it is established.
4. Rob will resend links to online polls.
5. Rob will finalize and distribute the final report.
6. Rob will work with the Mayor’s office to set up the task force website.

Minutes

Updates

- The AHA Housing Study is moving forward. Nancy Chiarella at CARES has arranged for the study to be overseen by a UAlbany professor and her or his graduate students. A follow up meeting is scheduled for November 9, 2016 to further develop the scope of the study.

- The website will be up and running shortly. It will include meeting minutes, times and locations of public workshops, a membership list, links to the surveys, the task force report and general information and news about the task force’s activities.

- Survey responses continue to be light. Rob will send out the links to the surveys again and members will continue to promote the surveys in their own circles. It’s hoped that the website will help with distribution of the surveys.
It was discussed that some survey results have been incongruous. For example, respondents stating that they are paying 50% of their income on rent responded that their housing was “affordable”.

It was agreed that discontinuities like this could be accounted for in the analysis and that in any event the surveys are valuable as a test of public perception.

Rob will resend the links to the surveys.

Next Forum

- We will aim to hold the next forum in early to mid-December.
- Rob will send out a poll to determine the best night for the forum.
- The task force confirmed that the plan devised for the second public forum stands.

Report

- The task force discussed the draft report and several grammatical changes were discussed.
- The task force discussed how to frame the point that determining the City’s low income population is difficult because low-income does not mean that a person does not have access to capital. It was decided that a finer point would be put on these distinctions in subsequent reports when we had better information in hand.
- It was agreed that the report did not need any more substantive work, though Rob would work on finalizing the report by adding a cover page, table of contents, appendix and scanning the document for grammatical and typographical errors.

Next Meeting

- We decided to schedule the next meeting for Tuesday December 6, 2016 at 4:30 at 200 Henry Johnson Blvd.
Attendees: Konstandin (Dino) Kacani, Robert Magee, Steven Longo, Faye Andrews, Christine Schudde, Alicia Borns, Erin Reale, Kory Hogan

Next Meeting: TBD

Next Event: Public Workshop December 8, 2016

To Do List for Next Meeting:

7. Kory will arrange for sandwich signs through City of Albany special events department that will announce the event and advise people to come through the back.

8. Steve will arrange for pizza to be delivered at 5:30 to the workshop space.

9. Rob will bring snacks and water.

10. Rob will recirculate the ReZone Albany housing affordability study.

11. Erin will reach out to the people she knows who were part of the recent regional housing study was done for more information about that study.

12. Rob will talk to the planning department about getting additional housing information.

13. We will all look out for initiatives being undertaken in other cities that we may want to look into.

14. Rob will look into what additional city resources can be brought to the task force.

Minutes

Updates

- The AHA’s housing study is moving forward. SUNY Albany has donated a professor to oversee the work of a grad student who will identify all subsidized properties in the city, where they are located, and what types of subsidies are available. The study will also look at subsidized home ownership programs.

- The Task Force website is nearly live. It will provide a central point of contact for the task force and will have links to the surveys. The Task Force also has an official email address, hatf@albanyny.gov.
Survey responses have been light. The group discussed what it can do to better promote the surveys. Having the website will help, but additional things we could do include:

- Arrange for people to actively solicit and collect results. Student volunteers could conduct the survey and there may be grant funded staff starting soon with ACDA or Cares who may be of assistance.

- Provide an incentive for filling out the survey. Christine mentioned she could arrange for coupons to Habit’s ReStore. HHA has used free liters of soda and a raffle for a TV in the past. It was suggested that we could arrange for a donation for a raffle that could be used as an incentive.

The Times Union recently published an article about a regional housing study that was done.

**December 8 Forum**

- Pizza and food will be scheduled to arrive at 5:30PM
- RM will provide snacks and water.
- We don’t need any additional office supplies.
- Workshop assignments
  - Group facilitators
    - Christine
    - Faye
    - Dino
    - Alicia Borns
  - Scribes
    - Kory
    - Steve
  - Rob will generally keep things on track.
- Additional roles will be assigned the day of
- We anticipate about 50 attendees again.
Report

• Next report should include more data from other studies and should include a discussion of strategies implemented in other municipalities and of subsidized housing models that have been successful elsewhere.

• The report will be available on the HATF website when that is posted.

• Assessing the city’s vacancy rate is important to understanding the affordable housing situation in the City of Albany. The ReZone Albany housing study did provide some of this information, but it’s important to bear in mind that the rates will be different in different parts of the city.

• Rents are increasing as more companies move to the area and employ people who want to live in the city.

• Dino estimates that $800 units go immediately and that there is a high demand for cheaper units, that housing prices in the South End have remained the same or increased at a much slower rate as compared to rents in other parts of Albany.

• The Task Force needs to bring in people who can do some of the legwork on the data analysis.

• The plumbing and electricians licensing system imposes a substantial cost on developers in Albany as opposed to other nearby municipalities. The report should address how these requirements can be reformed to reduce those costs.

• City legislators are considering imposing requirements on new development that would have developers account for the impact of their development on housing affordability in the city, provide data about how much they would charge for rent, and provide offsets that would provide for affordable housing. There is concern that this would exacerbate an existing lack of economic diversity as it would disincentivize development generally and encourage segregated affordable housing development. There’s also concern that it would not generate useful information, as market fluctuations would change rent levels over time and undermine reporting data.

• There is a concern city-wide that the Trump administration’s tax and other policies will prove to be very hostile to the development of affordable housing.
Attendees: Alicia Bornes, Kory Hogan, Faye Andrews, Robert Magee, Christine Schudde, Steve Longo, Nelia Quezada

Next Meeting: TBD

To Do List for Next Meeting:

1. All members will talk to stakeholder groups about potential co-sponsorship of public workshops in the future or about having HATF members attend community meetings to discuss housing affordability.

2. RM will assemble housing studies and housing affordability studies for the Task Force to review.

Minutes

Announcements

- Albany Housing Authority’s subsidized housing inventory is underway.

- The Task Force’s website is live. It will be a place to post our meeting minutes, links to our landlord and tenant surveys, annual report, public workshop announcements, and general news updates.

Public Workshop Preparation

- The December 8 public workshop was not as well attended as we had hoped or anticipated, with only about 25 attendees including workshop members. The Task Force thought that this might have been a result of the workshop having occurred in the midst of the holidays.

- A goal for the next workshop will be to ensure participation and several ideas were suggested, including

  o Reaching out to community groups to poll Albany resident’s feelings and impressions at regular membership meetings.

  o Seeking a community group to partner with us in sponsoring a workshop.
o Several specific groups were discussed. Members will reach out as appropriate to relevant groups to gauge interest.

o There was a discussion about the potential benefits of establishing a social media presence. It was determined that we lacked the resources and time to properly maintain a facebook or twitter account at this point, but that we may want to visit the possibility of doing this in the future.

o The Task Force will aim for late March for a potential workshop if it’s not determined that smaller outreach type visits to existing groups would not be a wiser approach.

- Libraries remain best situated to bring in a diverse group of attendees because of their location in and use by their respective communities.

- The Task Force will consider tabling at libraries to promote the workshops or collect survey responses.

**Survey Participation**

- Participation in our landlord and tenant surveys remains limited.

- The Task Force considered methods to try to incentivize participation. Steve raised the point that an incentive, like a coupon or some kind of swag coupled with tabling in high traffic areas might garner responses. Christine offered coupons to Habitat for Humanity Rehab Store. The Task Force also discussed getting a corporate or business sponsor to offer coupons or small gift cards or items that could be exchanged for survey participation.

- These ideas need to be further developed and will be revisited at the next meeting.

**Next Report**

- The focus of the next report will be a survey of housing studies undertaken in other, similar municipalities.

- The Task Force also agreed that it would be worthwhile to include vignettes from a few individuals regarding their struggle to find or provide affordable housing. In selecting candidates for the vignettes, the task force will make an effort to find individuals who are representative Albany’s diversity.

- The Albany Housing Authority’s survey of subsidized housing in the City of Albany will also have yielded results by the time the next report is due which can be incorporated in the report.

**Outside Assistance**
- The Task Force discussed the recent offer to sponsor a fellowship through the SUNY Albany Center for Women in Government and Civil Society which would have provided a fellow to assist the Task Force. It was confirmed that the cost to the Task Force to sponsor the fellowship was beyond our means. It was also uncertain that the Task Force could provide the structure or workload that would make a fellowship worthwhile.

- The Task Force did discuss the possibility about taking on and intern and what an intern might be able to do. It was suggested that an intern could help garner survey results, facilitate public workshops, assist in report drafting, or manage a social media presence. Task Force members will reach out to local educational institutions to see what possibilities might exist for taking on an intern or in securing outside assistance generally.
Attendees: Alicia Bornes, Faye Andrews, Robert Magee, Steve Longo, Nelia Quezada, Dino Kacani, Lillian Moy

Next Meeting: TBD

To Do List for Next Meeting:

3. Members will reach out to community leaders about coming to their meetings to gather information about City resident’s experience with finding or providing affordable housing.

4. Rob & Dino will reach out to CDARPO about possibly having representative members come to the meeting to discuss their experiences in providing housing in the city and what, if anything, prevents them from providing affordable housing.

5. Rob will reach out to Erin about having United Tenants send representatives join us for a meeting to discuss their experiences finding and/or maintaining affordable housing in the City.

6. Rob will look into how we can improve our ability to conference in people who aren’t able to attend the meeting in person.

7. Rob will set up a Google drive to share housing studies and surveys from other cities.

8. Rob will send out a survey for the next meeting date.

Minutes

Announcements

- Albany Housing Authority’s subsidized housing inventory is ongoing. A new intern had to be assigned.

- The conference call bridge is difficult to hear when you’re calling in. Christine attempted to call in but was not able to maintain a connection.

Community Outreach/Workshop Planning
• Members had not had an opportunity to identify groups of tenants that met regularly who we could reach out to about attending a meeting

• We discussed the possibility of reaching out to landlord groups and it was agreed that we would approach CDARPO and United Tenants about sending representatives to one of our meetings to discuss their perspective on the problem.

• We also discussed the possibility of making a similar overture to property developers but decided to discuss that at the next meeting before developing any specific proposals.

Surveys

• Survey responses still have not been forthcoming.

• We discussed the possibility of setting up a table at forthcoming festivals but determined that that would be difficult due to lack of staff and that it might not be useful given that the festivals bring in a lot of non-City residents.

• We discussed the possibility of employing survey gatherers through the Summer Youth Employment Program. This is something we will revisit when the program starts up again in the summer provided the program doesn’t have to be eliminated for budgetary reasons.

• The Community Service program at UAlbany was another possible source of outside assistance.

• Possible tabling locations were considered in addition to libraries. Courts were noted to be a good option, and surveys could be provided to Common Council candidates to pass out. These options may be explored at future meetings.

• It was also clarified that survey collection would be ongoing and that there was no deadline in which people would be required to provide us with surveys.

Next Report

• Rob gathered several housing studies that focus on other cities or general approaches to providing affordable housing which could be instructive for Albany and which could be summarized in the next report.

• We decided that we would make our first recommendations with the third report, which would include data from AHA’s housing survey.
• We discussed affordable housing models, including microhousing, and how the city could attract more attentive and conscientious landlords. Members discussed workforce housing.

• Anecdotally, we have found that demand for housing in the City of Albany is extremely high. One of the goals of the report should be to reflect this. Members identified several sources where this information might be obtained.

• Task Force members had also not been able to find people whose experience finding or providing affordable housing we could use in the report. Members agreed to reach out within their own circles to find people who would be willing to share their stories.

Daytime Meetings

• We discussed the possibility of scheduling meetings in the daytime, preferably early in the morning. It was determined that the next scheduling survey would include daytime slots as a scheduling option.
Attendees: Robert Magee, Steve Longo, Nelia Quezada, Dino Kacani, Lillian Moy, Dino Kacani, Christine Schudde

Next Meeting: Wednesday April 26, 2017 at 9:00AM at 200 Henry Johnson Blvd

To Do List for Next Meeting:

9. Rob will send out housing studies to individual task force members for review and summary. In picking out what’s important, remember we’re looking for information and data in those studies that could be useful to Albany in particular and can be incorporated into the report.

10. Rob will further investigate the conference call situation to come with a solution that doesn’t cut in and out for those who call in.

11. Christine will reach out to an individual whose story can be incorporated into the next report.

12. Rob and Dino will coordinate with CDARPO reps to schedule a meeting and Rob will poll membership about questions they would like asked at the meeting. We’ll also talk to Erin about setting up a similar meeting with tenants.

13. Rob will reach out to Albany City Court about the possibility of posting and collecting surveys at landlord tenant court.

14. Rob will compile a draft of the next HATF report.

Minutes

Announcements

- The conference call bridge is still a problem, even after changing bridges. Rob will research other solutions.

Community Outreach/Workshop Planning
• Because the final list of CDARPO invitees wasn’t settled until shortly before the meeting and this meeting was scheduled for the beginning of the day, we did not set up for a presentation at this meeting as originally planned.

• In the interest of keeping monthly meetings from running on too long, we’ll set up meetings outside regular meeting times and have task force members who attend report back to the group.

• Ahead of those meetings, we’ll poll the group for questions they would like asked (assuming they can’t be there in person).

• The emphasis in these meetings should be for participants to maintain an open mind with respect the positions of tenant’s or landlords, even if they’re predisposed toward the positions of one or the other group.

Surveys

• We discussed places we could disseminate surveys to see if we could get more results. We decided to focus on City of Albany Housing court as being a promising option to explore.

• DSS was also discussed, which brought the task force to the subject of securing a representative from Albany County DSS for the task force. Once this person is selected they could facilitate the distribution of the surveys at DSS. Rob can pick up the surveys from DSS when that is set up.

Next Report

• Rob will have a draft of our next report ready ahead of the next HATF meeting. On May 17 it will have been six months since we released our first report.

• In general, task force members had not had an opportunity to review the housing studies that had been compiled ahead of last month’s meeting. Instead of having everyone review everything, we’ll parse out reports to individuals for them to summarize.

• Folks will continue to search for a diverse group of people who are engaged in the struggle of securing or providing affordable housing that we can include with our report. Christine believes that one of the families Habitat for Humanity is assisting would be a good candidate for this.
City of Albany  
Housing Affordability Task Force  
April 26, 2017 Meeting Minutes  
200 Henry Johnson Blvd  
Albany, NY 12210

Attendees: Nelia Quezada, Erin Reale, Robert Magee, Dino Kacani, Lillian Moy, Dino Kacani, Faye Andrews

Next Meeting: TBD

To Do List for Next Meeting

1. Nelia will set up one or two small scale meetings similar to our landlord meeting where task force members can discuss the issues with City of Albany tenants.

2. Rob will put together a draft of the report.

3. Lillian will follow-up regarding placement of the surveys at City of Albany housing court.

4. Task force members will find vignettes for the next report

5. Rob will draft a report of the April 7 landlord meeting.

6. Rob will send out a scheduling poll.

Minutes

Announcements

- Valerie Sacks, the Albany Department of Social Services Director of Temporary Assistance will be joining the Task Force but wasn’t able to make today’s meeting.

- The AHA subsidized housing survey is nearing completion and is expected to be finalized in early May.

- Preliminary results indicate that there are about 3,100 subsidized housing units in the City of Albany, not including voucher programs.

Report

- Rob was not able to compile a report draft ahead of the meeting but will strive to have a draft out by the end of next week.
The next report draft will not include vignettes given the amount of time it has taken to locate appropriate subjects, but we’ll continue to search for those for use in later reports.

The report will include a report on the landlord meeting, a report on the housing affordability reports we’ve compiled, a summary of our efforts since the last report, and a discussion of the AHA survey data.

If we feel comfortable doing so, the task force may make small scale recommendations with this report, but we do not expect to have full scale recommendations ready for this report.

Nelia was able to create a housing map using PolicyMaps which she will forward to the group. This report will have information that would be useful in drafting the report.

The Task Force considered scheduling another large scale meeting after the next report was finalized.

April 7, 2017 Landlord Meeting

On April 7, 2017 Steve, Nelia, Dino, Rob, Alicia, and Erin met with Capital District Association of Rental Property Owners leaders Matt Montesano and Gordon Mowbray to talk about the experience of landlords renting buildings of 4 or fewer unit in providing affordable housing.

A formal draft of meeting minutes will be forwarded to the task force shortly.

The chief obstacles identified by the CDARPO representatives were insurance, the cost of turnover, taxes, the difficulty and cost of licensed plumbers and electricians, delays in the eviction process, and the lack of development incentives for small scale developers.

Dino and Faye pointed out that there are a number of incentive programs available for small scale residential development but that developers often aren’t aware of them because they don’t know about them or may be intimidated by the application process.

Dino suggested the possibility of hosting a workshop or providing promotional materials for some of these programs that could better connect landlords with these resources and of having a single office where all of this information was located and staffed by individuals who could work with people through the process.

The Task Force discussed the City’s vacant building initiative and it’s affordable housing component, which requires that 50% of the units be affordable as a condition of receiving the grant.
• Erin mentioned that Albany County Land Bank holds a yearly community workshop and that this could be a good opportunity for education about the VBI and other initiatives.

• The Task Force also discussed the utility of having landlord and tenant responsibility guides that could potentially resolve disputes between landlords and tenants about who is responsible for providing or keeping up what.

**Survey Update**

• United Tenants has been collecting surveys and will forward them to Rob.

• There have not been any additional responses to the online survey.

• Rob will reach out to Valerie about possibly distributing the surveys at Albany County DSS and Steve about the possibility of distributing them at AHA.

• Lillian will follow-up on the steps LASNNY has taken to distribute the surveys at Albany City Court and identify where LASNNY will tabling over the summer and include the surveys there.

• Faye will do outreach through the Albany PD community events that happen over the summer.

• The Task Force also considered the possibility of distributing the survey through elected.

**Tenant Meetings**

• Nelia brought up the possibility of holding smaller scale tenant meetings at different times of day and in different locations so as to accommodate tenant’s scheduling and transportation difficulties. These would be centered around specific tenants to ensure their attendance but would be advertised so as to provide additional tenants with an opportunity to be heard.

• We will develop a structure for these meetings which should be adjusted depending on the amount of attendance.

• Erin will also set up a meeting of tenants who have come to United Tenants.
Attendees: Nelia Quezada, Erin Reale, Robert Magee, Steve Longo, Lillian Moy, Sarah Reginelli

Next Meeting: TBD

To Do List for Next Meeting

7. Rob will draft forum agenda, circulate.

8. Rob will finalize and publish the next report

Minutes

Announcements

- Valerie

Tenant Forum June 8, 2017

- The first tenant forum is happening on June 8, 2017 at 200 S Pearl Street.

- Nelia drafted a flier that we can distribute. Erin will distribute to the HFA listserv

- The meeting format will depend on attendance. If it’s large enough we’ll adopt a modified break out format similar to what we used at the first public workshop. If it’s smaller, we’ll have a less structured conversation between HATF members and tenants.

- We’ll make an effort to get participants to fill out the surveys.

- It was agreed that some time should be given to the positive effects of affordable housing so that we can better understand how it useful, rather than focusing solely on obstacles to affordable housing.

- We confirmed that we’ll have a sufficient number of task force members at the forum.

- The format, generally, will focus on three specific questions. The preliminary questions agreed on by the Task Force were

  - Transition Costs – what expenses do tenants face when trying to secure affordable housing?
- Informally, the Task Force has seen a wide range and variety of such costs, from security deposits to the purchase of new furniture or equipment (such as refrigerators).

- Availability of information. How to tenants find out about affordable housing? The Task Force is interested to know whether tenants receive accurate information about affordable housing opportunities.

- Recommendations. The Task Force will ask what recommendations the tenant attendees have about making affordable housing easier to find and maintain.

• Steve & AHA will provide snacks. Rob will bring water.

• We’ll consider establishing an RSVP system for the next tenant forum.

• Rob will bring materials for break out groups (poster boards, markers, etc.)

Report

• The Task Force discussed the report. Though it is more scaled back than we had originally envisioned, the Task Force was in agreement that it could be published as an update on our activities.

• Rob will go through it again to add some results of member’s research and then proceed with publication.

Next Meeting: Wednesday August 16, 2017 at 200 Henry Johnson Blvd at 4PM and the third Wednesday of every month at 4PM thereafter.

Minutes

Announcements

- Habitat for Humanity has moved to their new offices on Sheridan Ave.
- The Task Force received a “shout out” at the United Tenants annual meeting on June 7, 2017.

Tenant Forum Report Back and Recap

- The tenant forum on June 8, 2017 at 200 S Pearl St was not very well attended. There were only 5 non-task force members in attendance and of the five only two were Albany tenants. The discussion veered too often towards the specifics of those attendee’s housing situations which made it difficult to get an accurate or comprehensive understanding of the issues they have encountered with affordable housing.
- It was agreed among the group that we should reapproach the idea of reaching out to existing tenant groups with ongoing meetings about engaging them in discussion of the issues we have discussed at previous tenant forums.
- Christine suggested a “world café” format for a future meeting, which allows for small group discussion even in a large group setting.
- A number of community groups were discussed and members offered to reach out to them.
- Erin offered to set up a tenant meeting under the auspices of United Tenants, which might be a more effective way to attract attendees.
- It was agreed that the written report back was accurate and that the general format and the questions that were asked at the forum were good and should stay the same for the next meeting.

Continuum of Care Endorsement

- Erin presented the Task Force with the Albany County Coalition on Homelessness’s 10 year plan to combat homelessness. ACCH is looking for endorsement of the plan as part of their efforts to secure federal funding for their homelessness outreach and prevention efforts.
• The plan is the product of 17 months of strategic planning with representatives of the region’s homelessness prevention advocates.

• The new plan is refocused on preventing, reducing, and combating homelessness, rather than simply ending homelessness as that was found to be an unrealistic goal. The plan is designed to provide a benchmark for future action.

• Endorsement would not commit the Task Force to any duties other than possibly advising the ACCH on an as-needed basis. Any such future commitments would most likely come through Erin.

• Endorsements are due by the end of the first week of July so the Task Force decided to review the report and vote on whether to endorse it by email.

• It was decided that a majority vote would rule.
Housing Affordability Task Force  
September 22, 2017 Meeting Minutes  
200 Henry Johnson Blvd  
Albany, NY 12210  


Next Meeting: Wednesday October 18, 2017 at 4PM at 200 Henry Johnson Blvd  

Minutes  

Announcements  
- The Albany Housing Authority’s development at Ida Yarboro is coming along very nicely and families have begun moving into new units. As part of the process, AHA is collection more information about AHA tenant’s, which has underscored the difficulties faced by families on a limited income. Interested Task Force members should reach out to Steve to arrange a tour.  
- Rent at the new apartments is limited to 30% of the household’s income.  
- Dino has observed, anecdotally an increase in turnover time and a decrease in rents in his apartments. Interest from ‘unqualified’ tenants has been sustained, however.  
- Some task force members had heard that Albany County DSS had adopted a policy of not providing security deposits, but that was unconfirmed at this point. Task Force member Valerie sacks later confirmed that this was not the case and that Albany County DSS is still paying security deposits.  
- The influx of residential development is continuing.  

New Tenant and Landlord Forums  
- The Task Force discussed the possibility of hosting new landlord and tenant forums as a way of engaging the public in determining possible recommendations for the house Mayor and City Counsel.  
- We decided that Rob should reach out to Erin, who wasn’t able to attend the meeting, to talk about doing a small-scale, targeted tenant meeting with task force members.  
- The Task Force also considered the possibility of presenting at Neighborhood Associations.  
- Rob and Dino will also coordinate in arranging a second landlord forum.  

Moving Towards Making Recommendations  
- The Task Force began talking about the solvable problems we have discovered in our work thus far. The problems the Task Force identified at the meeting were, in no particular order,  
  - Lack of willingness on the part of private landlords to accept rental assistance.
- Lack of education on the part of tenants when it comes to their rights and responsibilities and on basic home maintenance.

- A lack of qualified labor to rehab and maintain the city’s aging housing stock, particularly when it comes to licensed plumbers and electricians but also in less-skilled, manual labor.

- The Task Force agreed to research these problems and identify possible causes and solutions ahead of the next meeting.
Announcements

- Families have begun moving into the Albany Housing Authority’s work at the new Ida Yarborough development. Thus far, 62 families have been moved into new units. Households that resided in 76 units that have been taken down have been offered section 8 vouchers or new units. They have not lost housing or housing subsidies as a result of the development and they are given priority for the new units.

- AHA’s subsidized housing study is still awaiting a final draft.

New Tenant and Landlord Forums

- Erin and Rob will coordinate on a new, smaller scale, more targeted tenant forum scheduled and located to meet the needs of pre-selected tenants whose attendance can be assured.

- Rob and Dino will coordinate on scheduling a second landlord forum.

Report Recommendations Discussion

- Landlords who don’t accept housing assistance
  
  o Some cities, including Syracuse and Rochester, have laws forbidding this but it’s not clear how is enforced.

  o United Tenants plans to advocate for a similar rule in Albany but will focus on a county-wide rule because these problems can be more pronounced outside the City.

  o The Task Force agrees that education is needed to overcome landlord’s prejudices when it comes to housing subsidies especially given that these rules would tend to discourage the development of affordable housing options by increasing the perceived risks borne by landlords. Landlords who are convinced that tenants who receive housing subsidies are bad tenants will still have to be convinced otherwise in order for the law to be effective as such laws are notoriously difficult to enforce.

  o Per SL, AHA would be willing to sponsor a “field trip” to Syracuse or Rochester to learn about how these rules function.
The Attorney General’s office is considering promoting a law that would prohibit landlord’s “no housing subsidy” policies across the state.

Per DK, landlords would want more flexibility to terminate leases with bad tenants in these cases but unfortunately many of the lease requirements that come with state and federal housing subsidies are required by state and federal government, which we’re not able to change.

According to SL, one option many landlords don’t realize they have is that a subsidy payment can be withheld for violations by the tenant of the parties’ lease agreement or other program requirements. This, in turn, would enable a landlord to pursue eviction for nonpayment of rent.

One suggestion was including a landlord training component prior to issuing ROPs or otherwise using ROPs as a way to bring landlords to the table so that they can be educated about what accepting housing subsidies actually means.

It was suggested that United Tenants and CDARPO could work on such a training.

- **Tenant Education**

It was agreed by the Task Force that many tenants are unaware of their rights and responsibilities or how to avail themselves of state, federal, and municipal services.

DK pointed out that tenants will often try to use codes to have rent abated when they fall behind, even though code enforcement is not empowered to order rent abatement. In doing so, some tenants will go so as far to damage their apartments, which increases the cost of doing business, especially for smaller-scale landlords.

SL acknowledged that he has observed a “bad apple” problem wherein on tenant can turn a landlord away from offering low-income housing, even though the vast majority of low-income tenants are conscientious.

Rent abatement, however, is often a tenant’s only leverage in cases where a landlord refuses to make needed repairs. According to SL, AHA can continue to pay out on a voucher notwithstanding violations for a “reasonable time” in order to allow repairs but that they will abate rent if violation isn’t fixed in the long run.

Rent abatement, however, can deprive landlords of the money needed to make repairs.

- **Lack of Qualified Labor**

In our conversations with the public a common theme has been a lack of labor to maintain buildings which makes it hard to maintain buildings so that they are habitable and which discourages the creating of new housing. This shortage is particularly pronounced when it comes to licensed plumbers and electricians.

Landlord stakeholders are generally in agreement that finding licensed plumbers and electricians in Albany is much hard and more expensive than it is in other cities and towns in the Capital Region.
o Non-professional labor is also difficult to track down in the City as laborers tend to make more in other nearby markets.

o The Task Force also discussed the possibility that the state licensing requirements might be out of date, given that advances in technology have changed plumbing and electric trades making it safer in some ways and more dangerous in others.
Minutes

New Tenant and Landlord Forums

- Erin and Rob are still working on coordinating a new, smaller scale, more targeted tenant forum scheduled and located to meet the needs of pre-selected tenants whose attendance can be assured. We are currently searching for tenants that would be willing to sit down with us.

- Rob and Dino will coordinate on scheduling a second landlord forum.

Report Recommendations Discussion

- The Task Force continued its discussion of report recommendations in reviewing the first draft of the third report. The Task Force acknowledged that it is difficult to make actionable proposals at this relatively early stage based on the recommendations as they have been formulated at this point.

- Landlords who don’t accept housing assistance
  - The Task Force discussed the possibility of recommending that the Common Council consider a city ordinance forbidding landlords from accepting tenants that receive rental assistance.
  - The members acknowledged that similar rules are in place in other, similar, upstate New York cities.
  - It was also discussed that this rule would have to be accompanied by an investment in the education of landlords on how rental assistance works.
  - Dino related that different kinds of subsidies have different requirements and processes that can make them more or less attractive to landlords. HUD issued Housing Choice Vouchers (aka Section 8 vouchers) are better because they arrive early in the month and more regularly than other sources, which can come later in the month or have additional reporting requirements or other regulations that need to be complied with by the landlord. Education would be needed to prevent a possible exodus of landlords from the City who would be unwilling to comply with this law.
  - The Task Force discussed that it was difficult to enforce such laws and that they may have the effect of driving up housing costs but that they can provide valuable protections for low-income households that rely on housing assistance and can
make reduce the extreme difficult on such households face in securing quality affordable housing.

- The Task Force determined that an examination of this approach could be recommended to the Common Council with these caveats.

**Tenant Education**

- The Task Force discussed how the City might go about informing tenants of their rights and responsibility, the sources of assistance available to them, and how to mitigate the cost of finding and maintaining affordable housing.

- One issue is that City government does not interact with tenants in their capacity as tenants very often. The only instance the Task Force could identify was in housing court, but this is not a representative cross-section of tenants and certainly not all tenants.

- It was suggested that a pamphlet could be created for tenants and sent out with ROP information and that a regular and ongoing training could be scheduled for tenants. It was noted, however, that the demands of maintaining household on a limited income precluded many households from attending such a training. The trick is to find tenants who are in crisis, while they are working with emergency assistance providers, and making the processes of those emergency assistance providers more educational for tenants so that they don’t end up in a similar situation in the future.

- It was also suggested that the Common Council could consider a mediation requirement in the City Court’s eviction court process that would facilitate dialogue between the tenant and landlord before an eviction warrant could issue. In addition to providing landlords and tenants an opportunity to amicably resolve the eviction proceeding, this could be an opportunity to provide tenants with a resource and rights guide.

**Labor Shortage**

- The Task Force discussed the possibility of recommending that the Summer Youth Employment Program could be used to emphasize technical training in things like plumbing, carpentry, electrical repair and other housing trades. The Task Force was unaware, however, of what regulations came with this program, and whether participants in it could be used for this purpose.

- There was also the reality that many adults in the City would likely participate in this training and would be interested in working these fields if the opportunity were presented to them. The Task Force discussed the partnership between Hudson Valley Community College and Habitat for Humanity wherein HVCC students receive practical technical property maintenance instruction by working of Habitat’s projects.

- One barrier to training that the Task Force noted was the fact that many union training programs appear to be situated outside the City, making it difficult for City residents to attend. Towards this end, it was suggested that the City could
partner with local unions to provide training space within the City so that more city residents could attend training.

- It was noted that local unions seem to be in need of trainees, so a move into the City might be beneficial in that regard.
- With respect to the City’s professional boards, the Task Force was in agreement that offering the test more often and meeting more regularly.
- The Task Force agreed, however, that it should not meddle in the Board’s licensure requirements or generally become too embroiled with the Boards’ operation as they regulate highly technical fields in which the City and the license holders take on substantial liability and which have wide ranging consequences for the City’s housing stock.

- It was mentioned as well that New York City recently created a right to counsel for housing defendants such that every tenant facing eviction there is provided with an attorney. The Task Force briefly discussed this possibility and determined it would be worth investigating in the future.

**Future Meetings**

- It was determined that Rob would send around a poll to see if members still wanted to meet in December in light of the holidays.
- The poll would also include the question of whether meetings should continue at 4 or whether they should be moved out of regular business hours.
On April 7, 2017 the City of Albany Housing Affordability Task Force met with CDARPO representatives to discuss the experience of landlords who own smaller, one to four unit properties in the City, and their experience creating and providing affordable housing in the City. Below are notes on what was discussed. We’ve arranged it by topic and attempted to capture the points and issues addressed below.

Attendees

CDARPO Representatives: Matthew Montesano, Gordon Mowbray

Task Force Members: Erin Reale, Alicia Bornes, Robert Magee, Steve Longo, Dino Kacani

Meeting Notes

- State of the Market
  - The CDARPO representatives agreed that the profit margins in renting smaller apartments buildings are very thin and that events like an ugly eviction or an expensive repair can make it impossible to make money as a landlord.
  - Regardless, demand for units is very high, particularly downtown and in buildings where rents are low.
  - They don’t reduce costs for tenants they have a good relationship with but will not raise rents for tenants they want to keep in their buildings except when they must. The CDARPO representatives said that in general they very rarely raise rents on existing tenants, instead raising the rent when necessary when there has been a turnover in the unit.
  - Many tenants, even those with strong income, gravitate towards less costly units to save money. Landlords will prefer such tenants because they are less risky, which places stress on the affordable housing stock.
  - The Red X’s have hurt morale in low income neighborhoods.
  - The CDARPO reps have noticed a lack of young people getting into the housing business.
A tenant’s move in costs will depend on the tenant but the CDARPO representatives will usually require security, and first month’s. Some landlords charge an application fee to cover the cost of a credit check. For riskier tenants they may also require last month’s rent. Security deposits may be waived where a tenant had good references or strong credit.

- The CDARPO representatives agreed that security deposits were generally unhelpful as when they are needed the tenants will have opted to not pay the last month’s rent in the belief that the security deposit could be credited for that month.

- The CDARPO representatives agreed that the larger a landlord’s portfolio, the less likely they were to be invested in any particular tenant, neighborhood, or building and that encouraging smaller-scale property development for landlords with fewer units would encourage better conditions for the city and for tenants.

- The CDARPO representatives agreed that they can turn a profit on affordable units in the City but that they don’t make the amount of money their tenants typically believe that they do.

**Identifying Costs**

**Turnover Costs**

- One of the biggest costs of providing housing is in processing tenant turnover, particularly after the landlord tenant relationship has broken down. The costs include repairs, advertisement, and redecoration.

- Tenants often cause damage to an apartment if they feel wronged, particularly if they are being evicted against their will. The repair costs and the amount of lost rent while the repair is being made can be extremely high. Their attempts at recovering these costs from the tenant are never successful.

  - Some of this damage will result in the landlord abandoning the building.

- The eviction process in Albany City Court also takes longer than in Troy, for example, which makes it harder to get the apartment re-rented and gives angered tenants, in some cases, too much opportunity to cause damage to the apartment.

  - There is generally an unwillingness in Albany City Court to set concrete eviction dates in favor of having the parties return to court multiple times.
• Difficulties with eviction also impose costs on other tenants and neighbors who can be forced live with the problem tenant who often directs hostility at innocent neighbors.

• If this is very bad, a landlord may end up losing good tenants which imposes an even higher cost on maintaining housing.

• New York State’s laws provide a much higher degree of tenant protection than other states.
  ▪ Gordon identified the “Grouper Law” as often making it more difficult to rent an apartment to an otherwise eligible tenant household.
  ▪ Even where the relationship is good, tenants often don’t have experience in maintaining a household or don’t know how to maintain a household which imposes high clean-up costs on landlords.

  o Licensed Plumbers & Electricians
    ▪ The requirement that plumbing and electrical work only be done by licensed plumbers and electricians increases the cost of repair and rehabilitation.
    ▪ The CDARPO representatives have found that finding licensed plumbers and electricians is difficult and that work takes long to complete and is expensive because of the lack of licensed plumbers in the City.
    ▪ The CDARPO representatives believe that many simpler repairs could be done by themselves or their property maintenance staff.
    ▪ It’s likely there is a lot of unlicensed plumbing and electrical work being done by people who would otherwise be applying for permits and having their work inspected by the Buildings Department. This work is less safe, will make the building harder to sell and more likely to become vacant.
    ▪ Many plumbers and electricians who are licensed in Albany are instead working elsewhere where there may be more work or higher paying work.
    ▪ The CDARPO representatives would be willing to pay a per inspection fee if additional inspections were required for work done by unlicensed plumbers and electricians.

  o Taxes
    ▪ Taxes make it difficult to make a profit on affordable housing throughout the City.
• Insurance
  ▪ Insurance is another fixed cost that makes it hard to manage affordable housing.

• Possible Improvements

  o Increased subsidies

    ▪ Gordon believes that wages are stagnant while the costs of housing are rising. The financial imbalance makes it impossible for tenants to maintain housing, no matter how well they budget. He has some tenants who work two jobs at Walmart and stick to a budget and still struggle to make rent.

  o Housing subsidies for Tenants and Landlords Renting to Low-Income Tenants

    ▪ The CDARPO reps agreed that housing subsidies were generally inadequate given the economy. They should be increased, provided to more people, and engineered so as not to penalize tenants who begin earning more money through private employment.

    ▪ Even though most voucher holding tenants are good to work with, many landlords do not accept housing vouchers because they require a year lease, which may burden them with a bad tenant who will ultimately cost them money. Housing subsidy management is also difficult to work worth after the landlord/tenant relationship breaks down because there is a lot of “red tape”.

      • One suggestion is to have limited leases or an opportunity for the landlord to opt out after a shorter period than one year.

    ▪ Generally, though, public housing is good for neighborhoods and lowered subsidies encourage tenants to resort to doing things like using a landlord provided washer and dryer to make money doing laundry or managing an informal daycare in the apartment, which can increase landlord’s costs.

    ▪ Certain chronically bad landlords should be barred from receiving subsidies to encourage them to better care for their buildings. This has happened in the past with some subsidy providers.

    ▪ There are programs available for vacant building rehabilitation, but many landlords are unaware of them and so don’t pursue them when considered future investment properties.

  o National Grid
Tenant utility bills are higher for tenants than for homeowners, the CDARPO reps have found.

National Grid’s policy of requiring a code inspection before restoring power to a property even where the only reason power was cut was because of nonpayment and not damage to the system increases the amount of time it takes to bring a new tenant into a new apartment.

Tenant education

The CDARPO representatives and Task Force members discussed the issues that come with tenants who do not have experience in maintaining a household in terms of physically caring for a living space and maintaining a household’s finances.

Tenants may lack basic maintenance experience and end up making costly mistakes that are borne by the landlord, such as clogging toilet drains, causing kitchen fires, allowing children to draw on the walls, or harboring infestation.

Education in these things would reduce the cost of providing housing in the City.

This can create safety problems as tenants can use dangerous chemicals to deal with infestation, for example.

Tenants could also be better educated about utility use as utility bills for tenants are much higher than for homeowners, the CDARPO representatives have found.

Steve discussed AHA’s attempts to constitute a program that provided this education, but that it was ultimately unsuccessful as tenants had difficulty learning new habits.

Erin discussed United Tenant’s plan to work on a similar program.

Misc

CDARPO’s relationship with local tenant advocacy groups has been productive. They find that most tenants are familiar with all the available programs and assistance opportunities and that often these are not enough to help a tenant who is struggling, particularly over an extended period.

CDARPO has collaborated with the Affordable Housing Coalition to conduct landlord trainings which have been well received.