City of Albany

Report of the Housing Affordability Task Force

June 16, 2017

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.
# Table of Contents

1. **Summary** ................................................................................................................................. 1  
   a. Task Force Members .................................................................................................................. 1  
   b. Task Force History .................................................................................................................... 2  
   c. Task Force Activities ................................................................................................................ 2  
2. **Discussion of Research** .......................................................................................................... 4  
   a. Census Data ............................................................................................................................... 5  
   b. ReZone Albany Housing Study ............................................................................................... 6  
   c. Albany Housing Authority Data .............................................................................................. 7  
   d. Albany County Department of Social Services Data ............................................................... 7  
   e. AHA CARES/Subsidized Housing Inventory .......................................................................... 8  
3. **Public Forums Report** ............................................................................................................ 8  
   a. December 8, 2016 Public Forum .............................................................................................. 9  
   b. What is Affordable Rent .......................................................................................................... 9  
   c. Solutions for Affordability ....................................................................................................... 10  
4. **Meeting with CDARPO Representatives on April 7, 2017** ...................................................... 12  
   a. The State of the Market .......................................................................................................... 12  
   b. Typical Move-In Costs ............................................................................................................. 13  
   c. Identifying the Costs of Providing Affordable Housing ......................................................... 14  
   d. Plumber & Electrician Licensing ............................................................................................. 15  
   e. Tenant Education ..................................................................................................................... 16  
   f. Taxes and Insurance ................................................................................................................. 17  
   g. Housing Subsidies ..................................................................................................................... 17  
   h. National Grid & Utilities .......................................................................................................... 19  
   i. Collaboration with Tenant Groups ............................................................................................ 19  
5. **Housing Studies** ..................................................................................................................... 19  
6. **Future Activities** ..................................................................................................................... 19  
7. **Conclusion** ............................................................................................................................. 20  

November 7, 2016 Meeting Minutes ................................................................................................ A-1  
December 6, 2016 Meeting Minutes ............................................................................................... A-3  
January 11, 2017 Meeting Minutes ................................................................................................ A-6  
February 27, 2017 Meeting Minutes ............................................................................................... A-9  
March 22, 2017 Meeting Minutes ................................................................................................... A-12
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 a second preliminary report on the Housing Affordability Task Force’s first year activities and future plans. While we still cannot offer 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 and what it plans to accomplish in the coming year.

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 Development Agency*

**Alicia Borns**  
_*Tenant and Bureau Director, NYS Office for the Prevention of Domestic Violence*_
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. 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 lacking. Therefore, the Task Force’s first mission has
been to gather what data is available while investigating what other municipalities have done to address affordable housing needs within their own borders. A review of available 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.

The Task Force is continuing to work with community members and groups to collect the data needed to adequately assess the need for and supply of affordable housing in the City and we expect to gain more information as our efforts continue.

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.

The Task Force decided that the goal of the workshops should be to develop a common understanding of City residents’ feeling’s on 1) what exactly is “affordable housing”, 2) what are the biggest challenges in creating or maintaining affordable housing, and 3) how these challenges could be overcome. This insight would provide guidance to the Task Force as it researched the relevant issues and moved forward in crafting its recommendations.

In order to maximize the opportunity for participation, the Task Force opted to use a breakout and report back format wherein workshop members would break into small groups facilitated by task force members, discuss the issues, and report back to the larger group. This format has proven effective at other community meetings members participated in and was used very successfully at our first public forum.

iii. Surveys

The Task Force also developed surveys for both tenants and landlords. The surveys are available in paper and online and can be returned 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.

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 total income for households earning the median income. This would indicate that housing is affordable for City residents generally. However, the 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

\(^1\) Census Bureau, Quick Facts, Albany City, New York [http://www.census.gov/quickfacts/table/PST045215/3601000](http://www.census.gov/quickfacts/table/PST045215/3601000) (visited 11/14/16)

\(^2\) Id.

\(^3\) Id.

\(^4\) Id.
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.\textsuperscript{5} It would require an annual income of $36,000 for a household to be able to afford that level of rent.\textsuperscript{6} 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.\textsuperscript{7}

According to this study, half of renters in Albany earn less than $25,000 per year.\textsuperscript{8} At this salary, a resident’s rent must be $625 a month or less in order to be “affordable” according to

\textsuperscript{5} BBC Research & Consulting, Housing Market Review: City of Albany, June 12, 2016 at 2.  
\textsuperscript{6} Id. at 2. This is based on the assumption that less than one third of a household’s income be spent on housing.  
\textsuperscript{7} Id.  
\textsuperscript{8} Id.
BBC’s definition.\(^9\) 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.\(^10\) The BBC report also puts the City’s poverty rate at 25%.\(^11\)

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.\(^12\) 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.\(^13\) 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 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**

\(^9\) 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.
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 reports 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.

3. Public Forums Report
Since our last report, the Task Force has held one public forum, on December 8, 2016 at the Main Branch of the Albany Public Library at 95 Washington Ave. Efforts to publicize the event included posting fliers in several high-traffic locations and emailing stakeholders with connections to tenant and landlord communities. We also offered and advertised refreshments and chose the Washington Ave library for its accessibility to public transportation. Unfortunately, these efforts were not successful in bringing out as many participants as we would have hoped.

We therefore opted for our second forum to target a smaller audience around whose schedule we could work to ensure attendance. We reached out to the Capital District Association of Rental Property Owners (CDARPO), a landlord’s association and advocacy group, about having some representatives meet with Task Force representatives about housing affordability issues.

Below you will find a summary of what was discussed at these meetings.

a. **December 8, 2016 Public Forum**

Though attendance was not what we had hoped for our December 8, 2016 public forum at the Albany Public Library Washington Ave Branch, the roughly 10 attendees were drawn largely from the tenant advocate community and we were able to have a very productive conversation about the struggles faced by those they were advocating for.

b. **What is Affordable Rent**

The group discussed what metrics are typically applied to determine whether rent is affordable. There was consensus that most subsidy program’s definition of affordability was based on 25% to 40% of a household’s income for “safe, decent, and sanitary” housing. These means of calculation, while largely relied on, does not capture other housing costs, such as losses
of personal property due to apartment defects such as infestation or faulty refrigerator, travel time and costs, and the stress of living in poor conditions. It also fails to reflect the reality of move-in costs that many landlords require before allowing a tenant to move in to a new unit such as security deposits and last month’s rent which are compounded with the normal costs, such as the cost of new furniture and lost work that come with any move.

c. Solutions for Affordability

The group found that there was a lack of a pipeline from renting to ownership for low-income renters. This dynamic locks poor households to particular types of rental units and makes it difficult for them to achieve the stability that comes with ownership or even slightly more expensive but still affordable units. The group discussed workforce housing and the work done by groups such as Capital District Habitat for Humanity and Soldier On, both of which have programs explicitly designed to assist low income household own homes in which they can build equity.

Attendees agreed that there is a “not in my backyard” resistance that can come from neighborhoods where affordable housing is proposed notwithstanding the data that support economic diversity as an effective method of ending cycles of poverty and the lack of data supporting the common misunderstanding that affordable housing attracts crime. Neighborhood and political resistance is an obstacle especially to large scale affordable housing development which is the type best suited for long-term viability. The larger a development is, the more likely it will be required to receive formal public support in the form of a site plan or variance. These processes make them vulnerable to efforts by would-be neighbors to scuttle those projects. It was agreed that better or more systematic public outreach on behalf of proposed affordable housing
would ease the path towards the development of affordable housing but it was difficult to identify what the source of this outreach would be.

The attendees also discussed the fact that many landlords refuse to accept tenants who receive rental assistance through Section 8 or the Department of Social Services. Some cities, such as New York City and Buffalo have experimented with laws that make this illegal. Some members of the discussion were skeptical that these laws were effective and felt that tenant-specific advocates who could reach out to potential landlords on a tenant’s behalf would do better to confront prejudice held by landlords against tenants who receive rental assistance. Proponents of the non-discrimination laws countered that the two paths were not mutually exclusive and that the laws added an extra layer of protection for low-income renters. Both sides agreed that it was important for low-income households to find housing in higher income areas.

It was agreed that the poor public perception of low-income renters could be helped with more sustained education for tenants on their rights and responsibilities as tenants. The group discussed basic housekeeping abilities as well as advanced training in a trade which would help low-income households that are dependent on rental assistance develop stronger and more stable sources of income.

The group discussed what the primary barriers to the creation or maintenance of affordable housing in the City were. One of the factors the barriers that the group identified was the cost of construction and the rehabilitation of vacant buildings. It agreed, however, that this presented an opportunity to train disenfranchised communities in building-related trades so that people could rehabilitate or maintain their own buildings affordably. This would also decrease the cost of construction and rehabilitation over all. There was a brief discussion of lower cost
development options, such as condos or small-scale affordable housing which could prove useful in getting around this particular barrier.

Another solution to the cost of housing development that was discussed was to increase City of Albany Industrial Development Agency payments in lieu of taxes (PILOT) incentives for affordable housing developers as property taxes can make it difficult to profitably provide affordable housing. There is a perception as well that small developers are not entitled to PILOT-like incentives. Along these lines, it was discussed that there was a general lack of information about rehab-worth vacant buildings in the City and that more people would invest in such properties if they knew where to find them and from whom they could buy them.

The group also discussed the reality that many housing affordability issues are closely linked with disabilities and a lack of healthcare. In such cases, supportive housing may be the only way to achieve stable and affordable housing for effected households but there is not, unfortunately, enough supportive housing available for those who need it. The group agreed that more resources and other incentives should be made available to create and maintain supportive housing.

4. Meeting with CDARPO Representatives on April 7, 2017

On April 7, 2017 we met with representatives from the Capital District Association of Rental Property Owners for a discussion of their experience as landlords in providing or maintaining affordable housing in the City.

a. The 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 generally do not reduce costs for tenants they have a good relationship with but will avoid raising rents for tenants they want to keep in their buildings. 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. They find that 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 CDARPO representatives have noticed a lack of young people getting into the housing business and felt that encouraging entrepreneurship among landlords would help increase the pool of available housing and drive down costs overall.

The CDARPO representatives found that in their experience, small landlords were better for tenants and neighborhood stability. They 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.

There are programs, including tax incentives and grants, available for vacant building rehabilitation, but many landlords are unaware of them and so do not pursue them when considering future investment properties. This leaves the supply of housing smaller than it should be and therefore drives up the cost of housing.

b. Typical Move-In Costs

One of the typically unmentioned costs associated with finding affordable housing is the amount of money that must be provided up front in order to move into an apartment in the form
of security deposits or rent paid in advance. These upfront costs can put units that would be affordable in the long term out of reach for low income households.

In the experience of the CDARPO representatives, they will typically require a security deposit and first month’s rent before they allow a tenant to move in. The security deposit will typically amount to a month to a month and half’s rent. Some CDARPO landlords also charge an application fee to cover the cost of a credit check or last month’s rent.

A tenant’s move-in costs will be commensurate with their perceived risk. Unfortunately, a risky tenant may be one with less or less stable income. More often, however, risk is assessed based on recommendations or lack thereof. While an apparently risky tenant may be required to pay last month’s rent, security deposits may be waived where a tenant has 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. Legally speaking, security deposits are meant to compensate landlords for repairs needed for damage beyond normal wear and tear that a unit may suffer after a tenant has moved out.

c. Identifying the Costs of Providing Affordable Housing

The CDARPO representatives agreed that they can turn a profit on affordable units in the City but doing so requires a lot of work and experience and that they do not make the amount of money their tenants typically believe that they do.

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 and usually go far beyond the tenant’s security deposit even where the rent has been paid through the end of the lease term. Landlords’ attempts at recovering these costs from the tenant have never been successful as far as the CDARPO representatives were concerned, even where a court has issued a ruling in their favor. In extreme cases, the damage caused by a disgruntled tenant will render a building unprofitable and compel the owner to abandon the building.

The CDARPO representatives found that the length of the in the City of Albany can compound some of these problems. The representatives agreed that New York State’s laws provide a much higher degree of tenant protection than other states but obtaining a warrant in Albany City Court takes longer than in Troy City Court, for example. This 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. The CDARPO representatives expressed frustration with having to appear several times on each eviction and the lack of concrete move-out deadlines imposed on tenants who are subject to an eviction warrant. Multiple appearances will increase attorney costs as well.

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. In many cases, the CDARPO representatives reported that they had lost good tenants or angered neighbors due to the hostile actions of tenants.

d. Plumber & Electrician Licensing

As required by state law, a plumber or electrician must be licensed by the City of Albany in order to work as a plumber or electrician in Albany. The CDARPO representatives stated that the cost of hiring licensed plumbers and electricians to make repairs increases cost for repair and
rehabilitation in Albany as opposed to other nearby municipalities with the same state mandated licensing requirements. They 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 expressed frustration that many of the repairs for which they have had to hire licensed electricians or plumbers they or their maintenance staff could have done on their own. They believed it likely that difficulties in working with the City’s licensed electricians and plumbers were causing many building owners to do illegal work without a permit. This is a safety risk for tenants as unpermitted work is not reviewed for code compliance. It also renders the building harder to sell as this unpermitted work will be seen as a liability by subsequent purchasers.

The CDARPO representatives have found that plumbers and electricians who are licensed in Albany are instead working elsewhere where there may be more work or higher paying work. The decreased supply of licensed plumbers and electricians serves to increase costs and make the creation of new housing unaffordable in many instances.

One suggestion made by the CDARPO representatives was to charge a per inspection fee for work done by unlicensed plumbers and electricians, which would be meant to offset the increased burden placed on the Buildings Department by having to review work done by unlicensed plumbers and electricians.

e. Tenant Education

The CDARPO representatives related that 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. Tenants inexperienced with maintaining a household may not know that there are certain things you are not supposed to flush down a toilet, how to safely cook food, or efficiently
use heating facilities during the winter. Errors in these things can impose high clean-up costs on landlords. Repeated plumbing repairs are a common unnecessary cost the CDARPO representatives have had to bear.

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. This last problem can lead to safety problems as tenants use dangerous chemicals to deal with infestation, for example. Education in these things would reduce the cost of providing housing in the City, though previous programs have been attempted at AHA, unsuccessfully.

f. Taxes and Insurance

Taxes and insurance are high, fixed costs which the CDARPO representatives have found make it more difficult to create or maintain affordable housing. They acknowledged that these factors are largely outside the City’s control.

g. Housing Subsidies

It was agreed among the CDARPO representatives that housing subsidies were generally insufficient to provide housing stability for struggling households. They have found that wages are stagnant while the costs of housing are rising and the financial imbalance makes it impossible for tenants to maintain housing, no matter how well they budget. One representative has some tenants who work two jobs at Walmart and stick to a budget and still struggle to make rent.
The representatives’ position was that they should be increased, provided to more people, and engineered so as not to penalize tenants who begin earning more money through private employment. They have found that many of their tenants who received subsidies would lose them if they started to bring in income through private employment and that this could be extremely destabilizing for financially precarious households.

In their experience, housing voucher-holding tenants are good to work with and the voucher provided assurance that the tenant’s rent would be paid in a timely manner. Still, they found many landlords do not accept housing vouchers because they require a year lease, which may burden a landlord 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 are more requirements than normal in terms of securing an eviction warrant. They believed that more landlords would accept housing vouchers and rental assistance if they could do so without having to enter into a full year lease.

They CDARPO representatives agreed that affordable housing was good for the neighborhoods they owned buildings in as it provides stability and opportunity for neighborhood residents. On the other hand, a lack of subsidization leads to more intensive property use by tenant. For instances, a tenant without rental assistance is more likely to run and illegal daycare or laundry in order to make ends meet, with the costs of bearing both those enterprises falling on the tenant’s building and, by extension, the landlord.

They believe that it would also be useful if more chronically bad landlords were barred from receiving rental assistance paid on behalf of tenants. This would promote more responsible building ownership and rental practices. This has been done by some subsidy providers in the past, but has not been done systematically or on a great enough scale.
h. National Grid & Utilities

The CDARPO representatives reported that, anecdotally, tenant’s utility bills tended to be much higher than for homeowners. The representatives discussed National Grid’s policy of requiring an inspection by the City of Albany electrical inspector before restoring power to a building even when service had been terminated because a tenant moved or failed to pay their bill. This requirement needlessly increases the amount of time it takes to bring a new tenant into a new apartment.

i. Collaboration with Tenant Groups

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.

5. Housing Studies

The Housing Task Force has also begun a preliminary examination of what other municipalities have done to increase the availability of affordable housing.

6. Future Activities

The Task Force’s next public forum will be held in mid-December. The details are being worked out but will be made available on the Task Force’s website as soon as they have been finalized. While we cannot provide any final recommendations to the Mayor or the Common Council in this report, we hope to reach at least preliminary recommendations with the publication of our next report in six months.
The Task Force will also be launching a page within the City’s website which will provide a portal for City residents to learn more about the Task Force and how they can get involved with the Task Force’s efforts.

In the meantime we will continue to compile and analyze data, discover new sources of data where we can find it, and analyze how other cities approach the issue of housing affordability. More importantly, we will continue to work with the community through our public workshop and the distribution of our surveys so that we can better understand the issues surrounding housing affordability from the eyes of the consumers and providers most directly affected by it.

7. **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.
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.
Housing Affordability Task Force
December 6, 2016 Meeting Minutes
200 Henry Johnson Blvd
Albany, NY 12210

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:

  o 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

  o 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
  
  o Group facilitators
    
    ▪ Christine
    
    ▪ Faye
    
    ▪ Dino
    
    ▪ Alicia Borns
  
  o Scribes
    
    ▪ Kory
    
    ▪ Steve
  
  o 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.
Several specific groups were discussed. Members will reach out as appropriate to relevant groups to gauge interest.

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.

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 an 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.
Housing Affordability Task Force
March 22, 2017 Meeting Minutes
200 Henry Johnson Blvd
Albany, NY 12210

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.
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 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

• Nelie 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

  o 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.
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.
o 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.

o 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.

o 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

  o 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.

○ 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.

○ 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.