



## Group 14621 Community Association, Inc.

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### **Forum: Creating and Implementing a True New York State Housing Trust Fund**

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#### **History:**

Group 14621 Community Association, Inc., is a grass-roots community organization located in the north east quadrant of the City of Rochester, NY. Founded more than thirty years ago by neighborhood residents, it remains resident controlled and focused on our core mission: to advocate for and to involve our community members in collective efforts to improve the quality of life in our neighborhoods. Over the years, Group 14621 has worked with residents to address various issues defined by those residents, including public safety, zoning concerns, economic and commercial development, predatory lending, insurance red-lining, and affordable housing. A 501-c-3, Group 14621 serves a neighborhood with 36,000 residents, with over 70% of the families considered low-moderate income. In addition, it has the highest police and fire department calls for service in the City of Rochester. Over 700 buildings stand vacant, out of 3,000 vacant structures city-wide. In some census tracts, nearly 41% of the children have been identified with elevated blood lead levels (EBLLs), at more than 10 mg/deciliter.

#### **Housing Need:**

When examining the housing needs in the 14621 neighborhood, and in the City of Rochester, it must be noted that there is an extremely high rate of abandonment and vacant property. There is also a serious lack of safe, decent affordable housing – rental or owner occupied. While the City has recently conducted a housing market study and can speak to those results, my comments are more anecdotal in nature, and based on over a decade of work in this community.

In meeting after meeting, residents speak about being unable to ever buy a house – the American Dream is out of their reach, and more so if the goal is for new construction. With the exception of Flower City Habitat for Humanity, the current subsidy and construction costs render new construction impossible unless the family is well above 80% of Area Median Income (AMI). Even rehabilitated homes are out of reach for many in the neighborhood, and availability of houses that are feasible under current financing structure is severely limited. In addition, rental housing is frequently poorly maintained

as the neighborhood is generally low-income, resulting in a narrow profit margin for most landlords.

### **Other Housing Concerns:**

In addition to the lack of decent housing, especially rental housing, the property conditions that exist in many homes leave residents few choices. In 2006, 571 children in Monroe County had EBLLs – a significant decrease, but still far more children suffering permanent harm from housing – most of it rental housing paid by the Department of Social Services using TANF funds. Overcrowding is a common occurrence, with reports of as many as twenty two people living in a three bedroom house – an issue that is usually addressed only with neighbor complaints, or when a tragedy occurs. A number of arsons have left more structures vacant, and in some cases have set occupied homes on fire.

### **Additional Resources Needed:**

Over the past five years, Group 14621 has administered several grant programs, assisting low/moderate income home owners in making repairs, while also rehabilitating vacant houses for first time home-buyers. A critical issue is affordability, and the lack of adequate resources for home construction, rehabilitation of vacant homes, and maintenance of existing homes (both owner occupied and rental). A project, planned for years with significant support from the City of Rochester and the neighborhood residents, was dropped as construction costs escalated to the point that it was no longer possible as an “affordable” project. While a \$90,000 mortgage might seem to be a bargain in some parts of the state, it’s a tough sell when the adjacent homes are assessed at \$35,000, and homes in more affluent neighborhoods are selling in the \$80-100,000 range. Lacking additional subsidy, the project has been reconfigured from a plan to offer owner-occupied new homes, into an affordable rental project. While there is clearly a need for adequate rental property, this had been intended to help balance the ration between rental & owner occupied housing.

### **Conclusion:**

As a housing advocate for more than a decade, I have watched as federal funds declined and competition for existing state dollars has become incredibly fierce. Locally, the City of Rochester has proposed narrow targeting of the limited resources – meaning that most neighborhoods will be further behind and fewer homes will be rehabilitated or built. It is imperative that new funding streams be developed for construction and rehabilitation for both rental and owner occupied housing, especially for low income families. I would urge you to adopt a true Housing Trust Fund for New York State – and for its families.

Thank you for your time.