

City of Rochester, NY

**ANALYSIS OF  
IMPEDIMENTS TO  
FAIR HOUSING CHOICE  
2020**

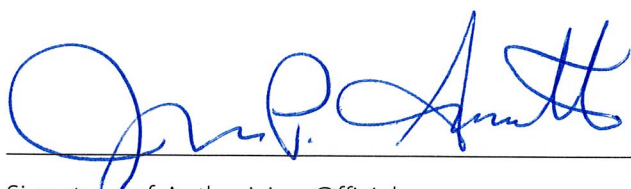
Lovely A. Warren, Mayor  
City of Rochester



**Believe.**

City of Rochester, NY  
Lovely A. Warren, Mayor  
Rochester City Council

By my signature, I certify that the Analysis of Impediments to Fair Housing Choice for the City of Rochester is in compliance with the intent and directives of the regulations of the Community Development Block Grant program.



Signature of Authorizing Official

**James P. Smith**  
**Deputy Mayor**

6.24.20

Date

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# Executive Summary

## Introduction

The Analysis of Impediments to Fair Housing Choice (AI) includes a review of demographic and housing data, analysis of public and private sector policies and programs that impact housing decisions in the City of Rochester, identification of impediments that restrict fair housing choice for residents, and a series of recommended actions to remove the identified impediments.

The Housing and Community Development Act of 1974 requires that any jurisdiction receiving HUD funds affirmatively further fair housing. Entities receiving HUD entitlement funds are required to:

- examine and attempt to alleviate housing discrimination within their jurisdiction;
- promote fair housing choice for all persons;
- provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin;
- promote housing that is accessible to and usable by persons with disabilities; and
- comply with the non-discrimination requirements of the Fair Housing Act.

These requirements can be achieved through the preparation of an AI. An AI is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing. It is also an assessment of conditions, both public and private, affecting fair housing choice.

An impediment to fair housing choice is defined as any action, omission, or decision that restricts or has the effect of restricting the availability of housing choices to members of the protected classes. The federal Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status and disability. These are referred to as protected classes because they are groups of individuals protected by fair housing law. The New York State Human Rights Law and the City of Rochester Human Rights Law protect additional classes.



Figure 1 Protected Classes by Federal, State and Local Laws

	Federal Fair Housing Law	New York State Human Rights Law	City of Rochester Human Rights Law
Race	X	X	X
Color	X	X	X
National Origin	X	X	X
Religion	X	X	
Familial Status	X	X	
Disability Status	X	X	X
Sex	X	X	
Age		X	X
Creed		X	X
Sexual orientation		X	X
Marital Status		X	X
Military Status		X	
Gender expression/identity		X	X
Gender			X
Source of Income		X	X

This AI serves as the basis for fair housing planning; provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and assists in building public support for fair housing efforts. The City is expected to review and approve the AI and use it for direction, leadership, and resources for future fair housing planning. The AI will serve as a point-in-time baseline against which future progress in implementing fair housing initiatives will be evaluated and recorded.

### Fair Housing Action Plan

The Fair Housing Action Plan includes recommended actions for the City of Rochester. It is recognized that addressing certain impediments require the resources and efforts of parties beyond the City's scope of control. The following action plan is recommended for affirmatively furthering fair housing choice within the City of Rochester over the next five years.

Figure 2 City of Rochester Fair Housing Action Plan

Impediment: Persons with lower incomes, who are disproportionately members of the protected classes, are less able to afford safe, decent affordable housing.				
	Action	Discussion	Metric for Success	Timeframe
1	Preserve and increase the number and quality of affordable housing throughout the City.	<p>The City should continue to invest federal, state and local funds in a manner that is consistent with the 2018 Citywide Housing Market study and <i>Rochester 2034</i>. The dual strategies of improving housing and the quality of life in areas of high poverty while increasing access to affordable housing in areas of higher opportunity are consistent with the Fair Housing Act and affirmatively further fair housing choice. The recommendation is based on the analysis of CDBG and HOME funds in the Public Policy Analysis section which indicated that the City is affirmatively furthering fair housing choice in its CDBG and HOME investments.</p> <p>To ensure that the City continues to invest funds in ways that affirmatively further fair housing choice, the City should monitor expenditures for mapping and data analysis purposes on an annual basis. <i>To the extent possible</i>, the City should also monitor the benefit to members of the protected classes.</p>	Maps and summary data analysis showing investment locations and beneficiaries.	Ongoing
Impediment: More fair housing education, outreach, investigation, and enforcement is needed.				
	Action	Discussion	Metric for Success	Timeframe
2	Develop a new prominent, easy-to-find webpage with fair housing information on the City's website.	<p>While the City website does include a fair housing link on the bottom of its home page, the link is difficult to find, and the supplied information does not clearly articulate what constitutes housing discrimination. It is therefore recommended that the City update its webpage to include HUD's fair housing logo and a more visible link to a new fair housing webpage that provides information, such as:</p> <ul style="list-style-type: none"> <li>• What is fair housing?</li> <li>• What is housing discrimination?</li> <li>• Who is protected under fair housing laws (all levels of jurisdiction)?</li> </ul>	Completion of new, fair housing webpage on City's website.	Short-term (2020-2021)

		<ul style="list-style-type: none"> <li>• What are some examples of housing discrimination?</li> <li>• How do I file a complaint?</li> </ul> <p>The website should also include the name and contact information of the City's designated Fair Housing liaison.</p>		
3	Make the City's fair housing webpage accessible for persons who are visually impaired and translate it into Spanish.	Because disability status is the most frequently referenced basis of housing discrimination, making fair housing information available in an accessible format is an important component of education and outreach. And translate the page into Spanish, as the most recent available data (2011-2015 ACS) shows that the number of persons with limited English proficiency and who speak Spanish exceeds the "safe harbor" threshold of 1,000 persons.	Make new City fair housing webpage accessible for persons who are visually impaired and provide a version in Spanish.	Short-term (2020-21)
4	Designate a City department/staff liaison for Fair Housing and provide its contact information on the Fair Housing webpage.	Many people do not file a housing complaint because they either do not know how to do so or are unaware of their rights. A City-designated liaison could help answer questions about housing discrimination and refer people to where they can submit a formal complaint.	Designation of Fair Housing liaison, with contact info displayed on City's new Fair Housing webpage.	Short-term (2020-21)
5	Strengthen fair housing education and outreach.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively further fair housing choice, which includes education and outreach related to housing discrimination in both the rental and homeowner markets. This includes providing education to potential homebuyers, real estate agents, lenders and mortgage brokers, landlords, property managers and owners, tenants, agents who assist in finding rental properties, and lawyers and judges working with persons being evicted.</p>	Fair housing information is integrated into all City-funded housing education agreements (e.g., homebuyer training, landlord/tenant services and training, etc.) and distributed by homebuyer partners. Provision of information tracked.	Ongoing

6	Support and strengthen fair housing investigation, including thru paired testing and other methods.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>Fair housing investigation can help to better document where, how and to what degree housing discrimination is taking place in Rochester and the region to inform more targeted responses to it. It is recommended that the City partner with a local agency or agencies to conduct paired testing and/or other methods to reveal housing discrimination in the rental and homeowner markets (including with lenders, in addition to realtors, and landlords). This could include supporting the YWCA's ongoing efforts and working with Law NY or other partners to develop paired testing activities focused on various protected classes.</p>	Local partners and investigation activities identified, funded, and implemented. Results documented.	Begin short-mid term (2020-22)
7	Work with Empire Justice, the local Community Reinvestment Act (CRA) Coalition, Federal Deposit Insurance Corporation (FDIC), New York Federal Reserve and/or others to identify discriminatory lending practices (e.g., mortgage denials, high-price loans, etc.) and engage lenders to address.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively further fair housing choice, which includes identifying lending discrimination locally and working with partners and lenders to address it.</p>	Discriminatory practices further understood and lenders engaged by local partners to address.	Begin short-mid term (2020-22)
8	Develop City guidelines, policies, or other actions that help to enforce fair housing standards.	The City of Rochester should explore guidelines, policies, or other actions it could take that would help to enforce fair housing standards. This could include, among other things, a formal articulation that the City will not partner with	City fair housing enforcement guidelines, policies, or other actions are identified and implemented.	Ongoing

		individuals or organizations that have unresolved fair housing cases or complaints.		
Impediment: Group homes are not clearly defined in the City's Zoning Code. This makes it unclear whether group homes are allowed by right in low-density residential districts, which could be discriminatory.				
	<b>Action</b>	<b>Discussion</b>	<b>Metric for Success</b>	<b>Timeframe</b>
9	Clearly define a group home as a residence for two or more unrelated persons with one or more disabilities that function as a single housekeeping unit in the City's new Zoning Code.	<p>As per the Joint Statement of the Department of Housing and Urban Development and the Department of Justice's State and Local Land Use Laws and Practices and the Application of the Fair Housing Act:</p> <p><i>The term "group home" does not have a specific legal meaning; land use and zoning officials and the courts, however, have referred to some residences for persons with disabilities as group homes. The Fair Housing Act prohibits discrimination on the basis of disability, and persons with disabilities have the same Fair Housing Act protections whether or not their housing is considered a group home. A household where two or more persons with disabilities choose to live together, as a matter of association, may not be subjected to requirements or conditions that are not imposed on households consisting of persons without disabilities.</i></p> <p><i>In this Statement, the term "group home" refers to a dwelling that is or will be occupied by unrelated persons with disabilities.</i></p>	Adoption of new City Zoning Code	Mid-term (2021-23)
10	Allow group homes by right in all residential districts where single family homes are allowed by right in the City's new Zoning Code.	By defining a group home as a residence in which two or more unrelated persons with one or more disabilities that live together and function as a single housekeeping unit (see action item above) <b>and</b> by allowing group homes by right in all residential districts where single family units are allowed by right would make clear that it is illegal to discriminate against persons in group homes on the basis of disability.	Adoption of new City Zoning Code	Mid-term (2021-23)



		Note that persons with disabilities include those who are in recovery from alcohol and substance use and these persons are protected under the Fair Housing Act in the same manner as persons with other types of disabilities.		
<b>Impediment: The City of Rochester needs to update some of its policies and procedures related to fair housing.</b>				
	<b>Action</b>	<b>Discussion</b>	<b>Metric for Success</b>	<b>Timeframe</b>
11	Write an Anti-Displacement and Relocation Plan.	Per CPD Notice 94 16, grantees receiving HOME funds are required to have an Anti-Displacement and Relocation Plan even if the participating jurisdiction's HOME-assisted projects will not result in the demolition or conversion of a low/moderate-income dwelling. Additional details are found in 24 CFR 42.325.	Completion and Public Display of Anti-Displacement and Relocation Plan	Short-mid term (2020-22)
12	Develop a collaborative Section 3 Plan with other local HUD funded agencies and jurisdictions.	Local HUD-funded agencies and jurisdictions, including the City of Rochester, Rochester Housing Authority (RHA), and Monroe County have discussed collaborating to develop a communitywide Section 3 Plan. This could help ensure that employment and other economic/business opportunities generated by Department of Housing and Urban Development (HUD) funding programs are directed to public housing residents and other low-income persons, particularly recipients of government housing assistance, to the greatest extent possible.  Because of the overall low incomes of City residents – including those living in Public Housing, Housing Choice Voucher holders, etc. – a collaborative Section 3 Plan will particularly benefit city residents.	Development and completion of collaborative local Section 3 Plan.	Mid-term (2021-23)
13	Update the Language Access Plan (LAP).	The current LAP uses data from 2010-2012 ACS 3-Year Estimates, which does not reflect immigration and relocation trends in recent years. The most recently available data for the City of Rochester are the 5-Year ACS Estimates for 2011-2015 (S16002), as the ACS does not publish these data for all geographies in all years. When more up to date data becomes available, the City should	Completion and Public Display of updated LAP document.	Mid-long term (2022-24)

		<p>update its Language Access Plan (LAP) to reflect the most recently available data.</p> <p>As part of updating the LAP, it is recommended that the City identify which front line personnel should be engaged/trained to ensure that persons needing translation or interpretation services are able to communicate effectively with City staff, access programs, etc. The completed LAP should also be displayed on the City's website.</p>		
14	Translate the updated Language Access Plan (LAP) into Spanish.	<p>According to the most recently available data 5-Year ACS Estimates (2011-2015), the number of persons with limited English proficiency and who speak Spanish exceeds the "safe harbor" threshold of 1,000 persons.</p> <p>In addition to translating the document, it should be publicly displayed alongside the English version of the document.</p>	Translation and Public Display of Spanish Language version of the Updated LAP.	Mid-long term (2022-24)

# Introduction

## Background

Equal and unimpeded access to residential housing is a fundamental civil right that enables members of protected classes, as defined in the federal Fair Housing Act, to pursue personal, educational, employment, or other goals. Because housing choice is so critical to personal development, fair housing is a goal that government, public officials, and private citizens must embrace if social equity is to become a reality.

The federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, gender, disability, familial status, or national origin. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes. States and municipalities may also adopt their own fair housing laws to expand upon the protections covered by Federal Fair Housing law, which New York State and the City of Rochester have both done.

HUD awards funds from the Community Development Block Grant (CDBG), HOME Investment Partnership, Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grant (ESG) programs directly to eligible municipalities of a certain size, including the City of Rochester. As administrators of HUD funding, the City has specific fair housing planning responsibilities including:

- conducting an Analysis of Impediments to Fair Housing Choice;
- developing actions to overcome the effects of identified impediments to fair housing; and
- maintaining records to support initiatives to affirmatively further fair housing.

HUD interprets these three certifying elements to include:

- analyzing housing discrimination in a jurisdiction and working toward its elimination;
- promoting fair housing choice for all people;
- providing racially and ethnically inclusive patterns of housing occupancy;
- promoting housing that is physically accessible to and usable by all people, particularly individuals with disabilities; and
- fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

### Purpose of the Analysis of Impediments

The Housing and Community Development Act of 1974 requires that any community receiving HUD funds affirmatively further fair housing. Communities receiving HUD entitlement funds are required to:

- examine and attempt to alleviate housing discrimination within their jurisdiction;
- promote fair housing choice for all persons;
- provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin;
- promote housing that is accessible to and usable by persons with disabilities; and
- comply with the non-discrimination requirements of the Fair Housing Act.

These requirements can be achieved through the preparation of an Analysis of Impediments to Fair Housing Choice (AI). An AI is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing. It is also an assessment of conditions, both public and private, affecting fair housing choice.

This AI will:

- evaluate population, household, income, and housing characteristics by protected classes;
- evaluate public and private sector policies that impact fair housing choice;
- identify blatant or de facto impediments to fair housing choice where any may exist; and
- recommend specific strategies to overcome the effects of any identified impediments.

An impediment to fair housing choice is defined as any action, omission, or decision that restricts or has the effect of restricting the availability of housing choices to members of the protected classes.

This AI:

- serves as the basis for fair housing planning;
- provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
- assists in building public support for fair housing efforts.

The City is expected to review and approve the AI and use it for direction, leadership, and resources for future fair housing planning as well as housing and community development investments. The AI will serve as a point-in-time baseline against which future progress in implementing fair housing initiatives will be evaluated and recorded.

## The Relationship between Fair Housing and Affordable Housing

To the extent that members of the protected classes tend to have lower incomes, then access to fair housing is related to affordable housing. In many areas across the United States, a primary impediment to fair housing is a relative absence of affordable housing. Often, the public policies implemented in towns and cities can contribute to the lack of affordable housing in these communities, thereby disproportionately affecting housing choice for members of the protected classes.



## The Federal Fair Housing Act

The Federal Fair Housing Act covers *most* housing, though some owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members is exempt.

- In the sale and rental of housing, the Federal Fair Housing Act stipulates that no one may take any of the following actions based on race, color, religion, gender, disability, familial status, or national origin:
- refuse to rent or sell housing;
- refuse to negotiate for housing;
- make housing unavailable;
- deny a dwelling;
- set different terms, conditions, or privileges for the sale or rental of a dwelling;
- provide different housing services or facilities;
- falsely deny that housing is available for inspection, sale, or rental;
- persuade owners to sell or rent at a loss ("blockbusting"); and/or
- deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending, no one may take any of the following actions based on race, color, religion, gender, disability, familial status, or national origin:

- refuse to make a mortgage loan;
- refuse to provide information regarding loans;
- impose different terms or conditions on a loan, such as different interest rates, points, or fees;
- discriminate in appraising property;
- refuse to purchase a loan; and/or
- set different terms or conditions for purchasing a loan.

The Fair Housing Act also includes other prohibitions. It is illegal for anyone to:

- threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.

- advertise or make any statement that indicates a limitation or preference based on race, color, religion, gender, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional protections for persons with disabilities are provided. If someone has a disability (including but not limited to hearing; mobility and visual impairments; chronic alcoholism; chronic mental illness; HIV/AIDS, AIDS-related complex; and intellectual disability) that substantially limits one or more major life activities, has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- refuse to let the person with a disability make reasonable modifications to a dwelling or common use areas at the person's expense, if necessary for the person to use the housing. Where reasonable, the landlord may permit changes only if the person agrees to restore the property to its original condition when that person moves.
- refuse to make reasonable accommodations in rules, policies, practices, or services if necessary for the person with a disability to use the housing.

Housing opportunities for families with children are protected. Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with a parent, a legal custodian, or a designee of the parent or legal custodian with written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18. Housing for older persons is exempt from the prohibition against familial status discrimination if:

- the HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a federal, state, or local government program;
- it is occupied solely by persons who are 62 or older; or
- it houses at least one person who is 55 or older in at least 80% of the occupied units and adheres to a policy that demonstrates the intent to house persons who are 55 or older, as previously described.

### State and Local Fair Housing Laws

Three laws govern fair housing in the City of Rochester – the federal Fair Housing Act, the New York State Human Rights Law and the City of Rochester Human Rights Law. Some characteristics are protected under multiple laws (i.e. race, color, national origin, disability status are covered in federal, state and local laws). State and local laws cover additional characteristics as summarized in the table below. On June 20, 2017, the Council of the City of Rochester passed Ordinance No. 2017-163, amending Chapter 63 of the Municipal Code with regard to housing discrimination on the basis of source of income. The new ordinance added source of income as a protected class to age, race, creed, color, national origin, gender, gender identity or expression, sexual orientation, disability, and marital status. The amended ordinance was adopted and went into effect on June 21, 2017. In 2019, a lawful source of income protection was added under the New York State Human Rights Law.

Figure 3 Protected Classes by Federal, State and Local Laws

	Federal Fair Housing Law	New York State Human Rights Law	City of Rochester Human Rights Law
Race	X	X	X
Color	X	X	X
National Origin	X	X	X
Religion	X	X	
Familial Status	X	X	
Disability Status	X	X	X
Sex	X	X	
Age		X	X
Creed		X	X
Sexual orientation		X	X
Marital Status		X	X
Military Status		X	
Gender expression/identity		X	X
Gender			X
Source of Income		X	X

## Recent Changes to HUD Program Regulations

On March 5, 2012, HUD implemented policies to ensure that its core programs are open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status. In response to evidence suggesting that lesbian, gay, bisexual, and transgender individuals and families were being arbitrarily excluded from housing opportunities in the private sector, HUD's aim was to ensure that its own programs do not allow for discrimination against any eligible person or household, and that HUD's own programs serve as models for equal housing opportunity.

This change to HUD program regulations does not amend the Fair Housing Act to prohibit all discrimination in the private market on the basis of sexual orientation, gender identity, or marital status. However, it prohibits discrimination of those types by any housing provider who receives HUD funding, including public housing agencies, those who are insured by the Federal Housing Administration (including lenders), and those who participate in federal entitlement grant programs through HUD.

## Methodology used for the AI

A comprehensive approach was used to complete the Analysis of Impediments to Fair Housing Choice for the City of Rochester. The following sources were utilized:

- the most recently available demographic data regarding population, household, housing, income, and employment at the census tract and municipal level;
- public policies affecting the siting and development of housing;
- administrative policies concerning housing and community development;
- financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database;
- agencies that provide housing and housing related services to members of the protected classes;
- fair housing complaints filed with HUD, the New York Human Rights Commission and several local agencies; and
- interviews and workshop sessions conducted with agencies and organizations that provide housing and housing related services to members of the protected classes.

## Public Engagement

An Outreach Plan was carried out jointly for the City's Analysis of Impediments to Fair Housing Choice, the FY 2020-2010 through FY 2024-2025 Consolidated Plan and the FY 2020-2021 Annual Action Plan. Across all outreach initiatives, the most frequently cited needs include the following:

- Affordable housing
- Fair housing
- Community and economic development
- Homelessness initiatives
- Youth and Health services
- Infrastructure and public facilities
- Housing rehabilitation and homeownership initiatives

In addition to the outreach described, the City recently conducted extensive outreach for its newly adopted Comprehensive Plan, *Rochester 2034*, that garnered input from several thousand community members and over 100 stakeholder groups. Comments received through the City's comprehensive planning process are included within the AI, wherever appropriate.

## Socioeconomic Context

### Introduction

This section of the Analysis of Impediments to Fair Housing Choice (AI) analyzes the socioeconomic characteristics of the City of Rochester’s residents, focusing on members of the protected classes. The data utilized in the AI is primarily the 2013-2017 Five-Year estimates from the American Community Survey (ACS) published by the United States Census Bureau. *Rochester 2034*, the City’s recently adopted Comprehensive Plan, and the 2018 Housing Market study were also used as resources.

### Population Trends

*Rochester’s population decreased 4.7% from 2000 to 2017, while the population of Monroe County grew by 1.8% during the same period.* The portion of Monroe County that is outside of Rochester grew by approximately 4.6%, which slightly outpaced New York State.

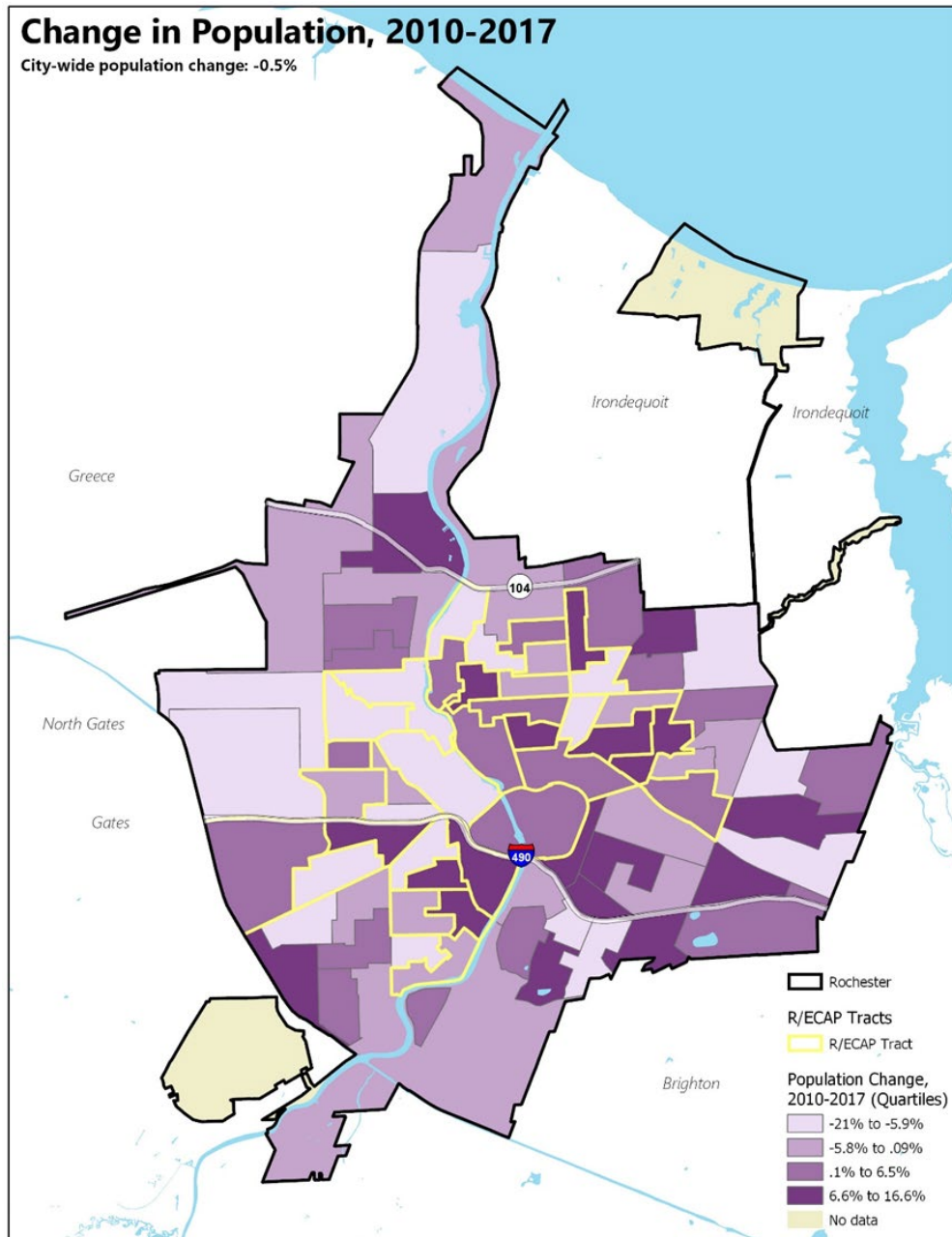
Figure 4 City of Rochester, Monroe County, and New York Population, 2000-2017

	2000	2010		2017	
	Number	Number	Percent Change 2000-2010	Number	Percent Change 2010-2017
Rochester	219,773	210,565	-4.19%	209,463	-0.52%
Monroe County	735,343	744,344	1.22%	748,680	0.58%
Monroe County (without Rochester)	515,570	533,779	3.53%	539,217	1.02%
New York State	18,976,457	19,378,102	2.12%	19,798,228	2.17%

Source: U.S. Decennial Census, 2000-2010; American Community Survey (ACS), 2013-2017

*Changes in population were not uniform throughout the City.* Larger decreases in population occurred in the western portions of the City, though there are tracts in the east with large declines. Additionally, census tracts in areas known as racially and ethnically concentrated areas of poverty (described in the next section) had both significant losses and gains in population with no distinct geographic pattern.

Map 1 City of Rochester Population Change, 2010-2017



Source: U.S. Decennial Census, 2000-2010; American Community Survey (ACS), 2013-2017

## Race and Ethnicity

*The City's population by race and ethnicity is largely stable.* There were small increases in the number of White, Asian, and Hispanic residents. The American Indian/Alaska Native population doubled between 2010 and 2017 to 2,080 persons. Overall, however, the decline in total population can be attributed to decreases in the number of Black and Other race persons. Other race refers to all other races that are not included in the table as well as multi-racial persons.

For comparison, Monroe County has become more Asian, Hispanic and American Indian/Alaska Native. As in Rochester, there has been a decrease in the number of people identifying as Other race. In the parts of Monroe County that are outside of the City's border, there were moderate increases in the number of Asian, Black and Other race persons and a 29.3% increase in the Hispanic population. Only White and American Indian/Alaska Native populations decreased in number between 2010-2017.

Figure 5 City of Rochester Race and Ethnicity, 2010-2017

Rochester	2010		2017		Percent Change 2010-2017
	Number	Percent	Number	Percent	
White	91,951	43.7%	97,563	46.6%	6.1%
Asian	6,493	3.1%	6,936	3.3%	6.8%
Black	87,897	41.7%	85,277	40.7%	-3%
American Indian/ Alaska Native	1,013	0.5%	2,080	1%	105.3%
Other	23,211	11%	17,607	8.3%	-24.1%
Hispanic*	34,456	16.4%	37,213	17.8%	8%
Total	210,565		209,463		-0.5%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the Number columns will not add to the total.

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017



Figure 6 Monroe County Race and Ethnicity, 2010-2017

Monroe County	2010		2017		Percent Change 2010-2017
	Number	Percent	Number	Percent	
White	566,535	76.1%	568,281	75.9%	0.3%
Asian	24,281	3.3%	27,603	3.7%	13.7%
Black	113,171	15.2%	114,344	15.3%	1.0%
American Indian/ Alaska Native	2,136	0.3%	3,106	0.4%	45.4%
Other	38,221	5.1%	35,346	4.7%	-7.5%
Hispanic*	54,005	7.3%	62,493	8.3%	15.7%
<b>Total</b>	744,344		748,680		-0.6%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the Number columns will not add to the total.

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017

Figure 7 Monroe County (without Rochester) Race and Ethnicity, 2010-2017

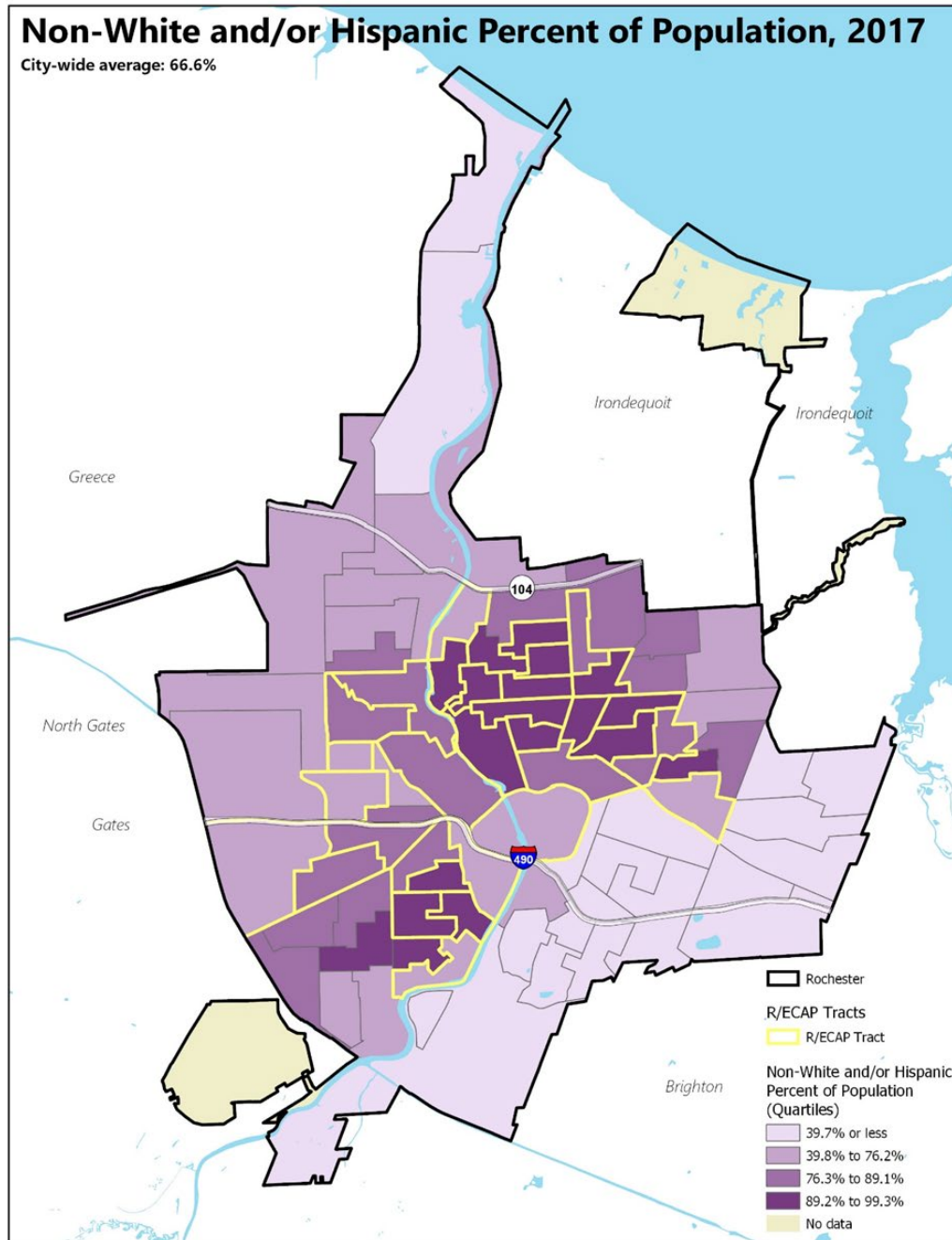
Monroe County (without Rochester)	2010		2017		Percent Change
	Number	Percent	Number	Percent	
White	474,584	88.9%	470,718	87.3%	-0.8%
Asian	17,788	3.3%	20,667	3.8%	16.2%
Black	25,274	4.7%	29,067	5.4%	15.0%
American Indian/ Alaska Native	1,123	0.2%	1,026	0.2%	-8.6%
Other	15,010	2.8%	17,739	3.3%	18.2%
Hispanic*	19,549	3.7%	25,280	4.7%	29.3%
<b>Total</b>	533,779		539,217		1.0%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the Number columns will not add to the total.

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017

There are clear geographic patterns in Rochester by racial/ethnic residential patterns. More White, non-Hispanic persons live on the perimeter of the City, particularly in the southeast quadrant and in the portion of northwest Rochester toward the lake.

Map 2 City of Rochester Non-White and/or Hispanic Percent of the Population, 2017



Source: American Community Survey (ACS), 2013-2017

Note: Hispanic is an ethnicity and is counted separately from race. This map shows the percentage of persons that are non-White and/or Hispanic.

## *Segregation/Integration*

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Latent factors such as attitudes, or overt factors, such as real estate practices, can limit the range of housing opportunities for non-White persons and other members of the protected classes. A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

Segregation can be measured using a statistical tool called the dissimilarity index.<sup>1</sup> This index measures the degree of separation between racial or ethnic groups living a community. For this analysis, the racial statistics for each census tract in Rochester were compared to totals for the City as a whole. Since White residents are the most prevalent race even if they do not constitute a majority, all other racial and ethnic groups are compared to Whites as a baseline.

The dissimilarity index allows for comparisons between subpopulations (i.e. different races/ethnicities) indicating how much one group is spatially separated from another within a community. In other words, it measures the evenness with which two groups are distributed across the neighborhoods that comprise a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a score of 0 corresponds to perfect integration and a score of 100 represents total segregation. According to HUD, a score under 40 is considered low, between 40 and 54 is moderate, and above 55 is high segregation.

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<sup>1</sup> For a given geographic area, the index is equal to  $\frac{1}{2} \sum_i^N \left| \frac{a_i}{A} - \frac{b_i}{B} \right|$ , where  $a_i$  is the population of subgroup  $a$  in census tract  $i$ ,  $A$  is the total population of the subgroup in the jurisdiction, where  $b_i$  is the population of subgroup  $b$  in census tract  $i$ ,  $B$  is the total population of the subgroup in the jurisdiction.

*Using the HUD scale, Black and White segregation is moderate while segregation among Hispanic and non-Hispanic persons is low, but close to moderate.* In comparing White, non-Hispanic persons to all other groups, segregation is moderate.

Figure 8 City of Rochester Racial/Ethnic Dissimilarity Trends, 2010-2017

Race/Ethnicity Pairs	2017
Black/White	49
Hispanic/Non-Hispanic	39
All Other Racial Groups/White	44

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017

### *Labor Force and Unemployment*

The labor force consists of persons who are either employed or looking for work. The unemployment rate is the percentage of people in the labor force without a job. This means that a retired person or a person who has stopped looking for work will not be counted as unemployed because they are not in the labor force. In the aggregate, 62.2% of the population over age 16 is in the labor force with slight variation by race and ethnicity.

*Total unemployment is 12% but there are differences by race and ethnicity.* For example, Black, American Indian/Alaska Native, Multi-racial and Hispanic persons are unemployed at approximately 50% higher rates than the aggregate. When compared to their White counterparts, these groups are unemployed at more than twice the rate.

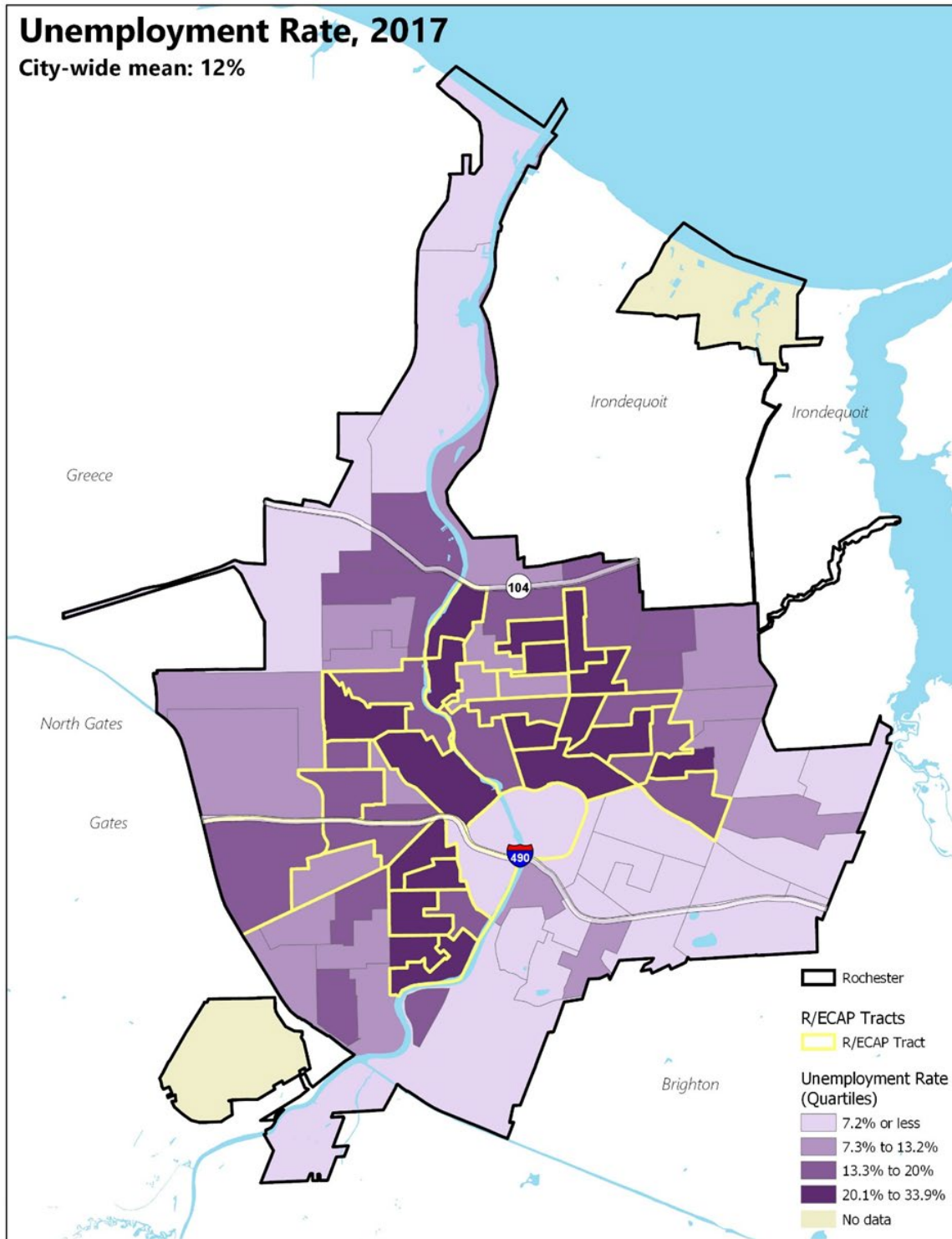
Figure 9 City of Rochester Unemployment by Race and Ethnicity, 2017

	Population (16 years and older)	Labor Force Participation Rate	Unemployment Rate
White	85,505	63.9%	7.6%
Asian	5,786	60.9%	9.3%
Black	61,372	59.5%	17.8%
American Indian/Alaska Native	1,439	70.5%	16.9%
Other	11,424	63.6%	17.0%
Hispanic*	25,586	59.3%	16%
Total	165,526	62.2%	12%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the Number columns will not add to the total.

Source: American Community Survey (ACS), 2013-2017

Map 3 City of Rochester Unemployment Rate, 2017



Source: American Community Survey (ACS), 2013-2017

### *Household Income*

The median income among all households in Rochester is \$32,347 though there are significant variations by race and ethnicity. Household income among Whites is 23% above the overall median income while household incomes of Black and Hispanic households are 23% and 26% below the overall median, respectively.

By family type among households residing in Rochester, married couples with children earn 81% more than the median household while single-parent households earn less. Single male-headed households with children earn 9% less than the aggregated median income while their female counterparts' household incomes are 50% below the median income.

Figure 10 City of Rochester Median Income, 2017

	Number of Households/Families	Percent of Households/Families	Median Income
Total Households	86,180	100%	\$32,347
Race/Ethnicity			
White	46,784	54.3%	\$39,780
Asian	1,787	2.1%	\$33,016
Black	31,397	36.4%	\$25,006
American Indian/Alaska Native	844	1%	\$23,152
Native Hawaiian and Other Pacific Islander	46	0.1%	\$21,731
Other	2,788	3.2%	\$25,098
Two or more races	2,534	2.9%	\$29,045
Hispanic*	12,431	14.4%	\$23,944
Total Families	41,739		
Married couple families with children	5,692	13.6%	\$58,493
Single male-headed households with children	1,610	3.9%	\$29,519
Single female-headed households with children	13,328	31.9%	\$16,291

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers will not add to the total.

Source: American Community Survey, 2013-2017

Among households in Monroe County, by contrast, the median income is over \$55,000, which is approximately 70% higher than in Rochester. The pattern of White households out-earning non-Whites persists in Monroe County. Note that because Rochester is contained within Monroe County, the median incomes among households that are within Monroe County but outside of Rochester are higher than the Monroe County median. That is, Rochester median incomes pull down the median income of the County.

By family type among households residing in Monroe County, married couples with children earn 82% more than the median household while single-parent households earn less. Single male-headed households with children earn 24% less than the aggregated median income while their female counterparts' household incomes are 59% below the median income.

Figure 11 Monroe County Median Income, 2017

Monroe County	Number of Households/Families	Percent of Households/Families	Median Income
Total Households	300,946		\$55,272
Race/Ethnicity			
White	240,391	80.0%	\$61,919
Asian	8,351	2.8%	\$55,677
Black	41,384	13.8%	\$29,094
American Indian/Alaska Native	1,161	0.4%	\$25,606
Native Hawaiian and Other Pacific Islander	46	0.0%	\$21,731
Other	4,371	1.5%	\$30,313
Two or more races	4,792	1.6%	\$41,481
Hispanic*	19,258	6.4%	\$30,922
Total Families	182,129		
Married couple families with children	47,167	25.9%	\$100,455
Single male-headed households with children	5,963	3.3%	\$42,180
Single female-headed households with children	24,243	13.3%	\$23,013

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers will not add to the total.

Source: American Community Survey, 2013-2017



## Poverty

While the population is composed of 41.6% Black persons, 49.7% of persons living in poverty are Black indicating that Blacks are disproportionately affected by poverty. Hispanic persons, who comprise 18.2% of the population, are also over-represented among those living below the poverty line. Asian and American Indian/Alaska Native persons are proportionally represented among those below the poverty line. Persons whose race is Other, which includes multi-racial persons, are moderately over-represented among those in poverty. Non-White and/or Hispanic persons are likely disproportionately below the poverty line in part due to higher unemployment rates.

Figure 12 City of Rochester Poverty Status by Race/Ethnicity, 2017

Race/Ethnicity	Total Population with Poverty Status Determined		Population in Poverty	
	Number	Percent of Population	Number	Percent of Population in Poverty
White	92,260	45.9%	23,130	34.8%
Asian	5,902	2.9%	1,967	3%
Black	83,603	41.6%	33,063	49.7%
American Indian/Alaska Native	2,074	1%	956	1.4%
Other	17,203	8.6%	7,370	11.1%
Hispanic*	36,524	18.2%	15,945	24%

Source: American Community Survey (ACS), 2013-2017

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers will not add to the total.

*Racially and Ethnically Concentrated Areas of Poverty (R/ECAP)*

*Of Rochester's 88 census tracts, 30 meet the criteria to be classified as a racially or ethnically concentrated area of poverty (R/ECAP).* HUD defines R/ECAPs as census tracts with a non-White population of at least

50% and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. In Rochester, the definition of R/ECAPs uses the 40% poverty threshold.

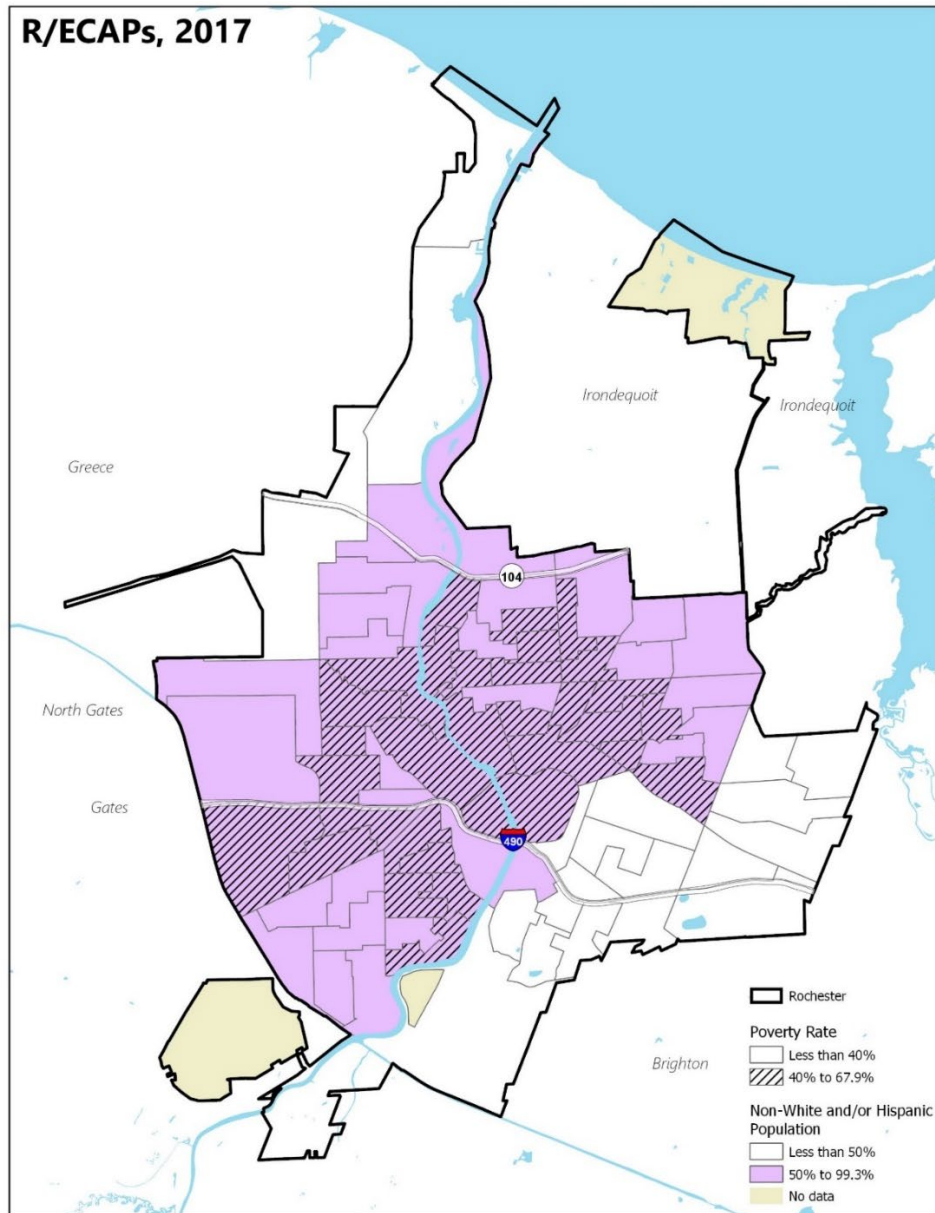
Figure 13 City of Rochester Census Tracts Designated as R/ECAPs, 2017

	Percent Non-White and/or Hispanic	Poverty Rate
Census Tract 2	88.0%	67.9%
Census Tract 13	97.0%	58.8%
Census Tract 15	95.8%	46.1%
Census Tract 23	83.4%	42.2%
Census Tract 24	78.0%	43.5%
Census Tract 27	99.3%	44%
Census Tract 39	93.4%	45.4%
Census Tract 40	65.3%	41.4%
Census Tract 46.02	71.8%	53.4%
Census Tract 48	93.0%	53.4%
Census Tract 49	94.5%	61%
Census Tract 50	96.5%	47.7%
Census Tract 52	98.3%	51.9%
Census Tract 53	96.2%	58.7%
Census Tract 55	94.1%	47.9%
Census Tract 56	86.5%	52.4%
Census Tract 59	73.7%	40.1%
Census Tract 64	96.1%	46.5%
Census Tract 65	92.0%	53.7%
Census Tract 69	76.2%	44.4%
Census Tract 75	86.9%	44.1%
Census Tract 79	84.1%	59.6%
Census Tract 80	90.7%	41.7%
Census Tract 87.02	70.9%	45.8%
Census Tract 92	91.7%	61.3%
Census Tract 93.01	83.8%	47.3%
Census Tract 94	53.5%	43.6%
Census Tract 96.01	86.8%	40.4%
Census Tract 96.02	83.0%	58.7%
Census Tract 96.03	68.7%	59.2%

Source: American Community Survey (ACS), 2013-2017

The following map indicates in purple the census tracts in which least 50% of the population identifies as non-White and/or Hispanic. The hashed areas indicate census tracts in which the poverty rate meets or exceeds 40%. The intersection of the purple and hashed areas is designated as R/ECAPs. Poverty is clustered in the central parts of the City and R/ECAPS are located within the concentrated areas of poverty. Areas on the perimeter and in the panhandle are neither concentrated areas of poverty nor racially/ethnically concentrated.

Map 4 City of Rochester Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs), 2017



Source: American Community Survey (ACS), 2013-2017

## Ancestry and National Origin

*While foreign-born and native-born households had nearly the same median income of approximately \$32,500, native-born persons were slightly more likely to be unemployed.* Foreign-born households - which comprise 9% of the population and largely originate from Jamaica, Cuba, China and the Dominican Republic – have larger households than native-born households and are more likely to be below the poverty level.

Figure 14 City of Rochester Ancestry and National Origin, 2017

	Native	Foreign-born
Population	191,226	18,237
Percent of Population	91.3%	8.7%
Unemployment Rate	7.7%	6%
Median Household Income	\$32,311	\$32,860
Average Household Size (Owner-occupied)	2.32	3.03
Average Household Size (Renter-occupied)	2.24	2.69
Percent living below 100% of the poverty level	29.9%	33.4%
Percent living at 100 to 199% of the poverty level	23.8%	26.4%

Source: American Community Survey (ACS), 2013-2017

Figure 15 City of Rochester Top Countries of Origin for Foreign-Born Population

	Number	Percent of Total Population	Percent of Foreign-born Population
Jamaica	1,967	0.9%	10.8%
Cuba	1,363	0.7%	7.5%
China	1,123	0.5%	6.2%
Dominican Republic	1,045	0.5%	5.7%

Source: American Community Survey (ACS), 2013-2017

*Native-born persons and foreign-born, non-U.S. citizens are over-represented among those living below the poverty level while foreign-born, U.S. citizens are under-represented.*

Figure 16 City of Rochester Poverty Status by National Origin, 2017

<i>National Origin</i>	<i>Total Population with Poverty Status Determined</i>		<i>Population in Poverty</i>	
	<i>Number</i>	<i>Percent of Population</i>	<i>Number</i>	<i>Percent of Population in Poverty</i>
Native-born	183,937	91.5%	61,370	92.3%
Foreign-born, U.S. Citizen	7,427	3.7%	1,436	2.2%
Foreign-born, non-U.S. Citizen	9,678	4.8%	3,680	5.5%

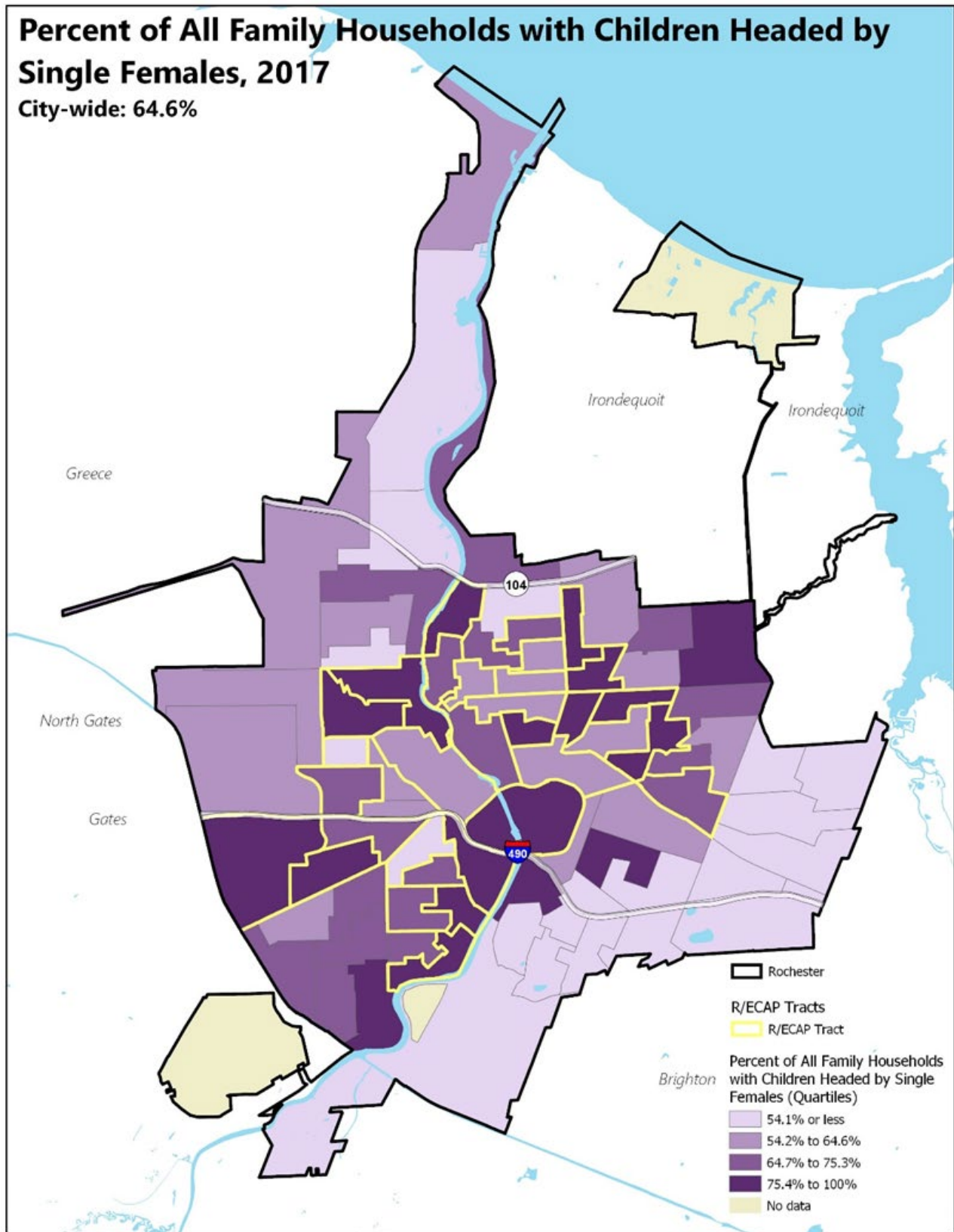
Source: American Community Survey (ACS), 2013-2017

## Familial Status

The Census Bureau divides households into family and non-family households. Family households are married couples (with or without children), single-parent families, and other families composed of related persons. Non-family households are either single persons living alone, or two or more non-related persons living together.

*Family households in Rochester comprise 48.4% of all households and there are more single person headed households than married couple households.* Of the 20,630 households with children, 65% are single female-headed households. Households of this type are concentrated in R/ECAPs and the western neighborhoods of Rochester.

Map 5 City of Rochester Percentage of Family Households with Children Headed by Single Females, 2017



Source: American Community Survey (ACS), 2013-2017

*Among non-family households, which comprise 51.6% of all households, the majority are single-person households.* There are over twice as many single-person households as married couple households indicating that units with two or fewer bedrooms are likely suitable for a significant number of households.

Figure 17 City of Rochester Familial Status by Household Type, 2017

	Number	Percent of all households
<b>Family Households</b>	<b>41,739</b>	<b>48.4%</b>
Married couples	17,044	19.8%
<i>with children under 18</i>	5,692	6.6%
Single male	4,007	4.6%
<i>with children under 18</i>	1,610	1.9%
Single female	20,688	24%
<i>with children under 18</i>	13,328	15.5%
<b>Non-family Households</b>	<b>44,441</b>	<b>51.6%</b>
Unmarried same sex partners	517	0.6%
Unmarried opposite sex partners	6,722	7.8%
Living alone	35,729	41.5%
<i>65 years or older</i>	8,495	9.9%
Other	1,465	1.7%
<b>Total Households</b>	<b>86,180</b>	<b>100.0%</b>

Source: American Community Survey (ACS), 2013-2017



### Income by Sex of Householder

*Females earn about 91 cents for every dollar earned by males.* Because so many children are raised in single female-headed households, differences in earning capacity by sex of the householder have deeper implications for those households. Among the broad occupation categories, females earn less than males in all occupations except Natural Resources, Construction and Maintenance. Males and females earn approximately the same amount in the Service occupations.

Figure 18 City of Rochester Median Earnings by Occupation by Sex of Householder, 2017

	Median Earnings for households with Earnings (All)	Median Earnings for households with Earnings (Males)	Median Earnings for households with Earnings (Females)	Female earnings as a percentage of Male earnings
All occupations	36,719	38,644	35,075	90.8%
Management, business, science, and arts occupations	50,539	56,407	47,389	84.0%
Service occupations	26,375	26,275	26,416	100.5%
Sales and office occupations	33,454	36,250	31,241	86.2%
Natural resources, construction, and maintenance occupations	36,520	36,397	40,488	111.2%
Production, transportation, and material moving occupations	31,230	32,179	29,432	91.5%

Source: American Community Survey (ACS), 2013-2017

## Disability Status

As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

The Fair Housing Act prohibits discrimination based on physical, mental, or emotional disability, provided “reasonable accommodation” can be made. This may include changes to address the needs of persons with disabilities, such as adaptive structural (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal).

### *Disability by Type*

Among residents for whom disability status is determined, 17.9% of residents have one or more disabilities with the most common types, in descending order, being ambulatory, cognitive and independent living difficulties. Each of these three disability types affects approximately 9% of the population.

Figure 19 City of Rochester Disability Type, 2017

	Number	Percent of Population
With a hearing difficulty	6,653	3.2%
With a vision difficulty	6,222	3%
With a cognitive difficulty	17,833	9.3%
With an ambulatory difficulty	18,585	9.7%
With a self-care difficulty	5,935	3.1%
With an independent living difficulty	13,542	8.6%

Source: American Community Survey (ACS), 2013-2017

### Disability by Type by Age

While approximately 18% of the population aged 18-64 have one or more disabilities, the rate more than doubles to 39.9% among residents age 65 and older. Among 18-64 year-old persons with a disability, the most prevalent disability types are ambulatory, cognitive and independent living difficulties. Among those age 65 and older, ambulatory and independent living difficulties are the most common at 27.3% and 20.1%, respectively. Older individuals with these types of disabilities may need units without stairs or accessibility modifications to allow a person to age in place.

Figure 20 City of Rochester Disability Status by Type by Age, 2017

	Number	Percent of Population
<b>Population 18 to 64 Years</b>	<b>137,711</b>	<b>65.7%</b>
Without a disability	113,051	82.1%
With a disability	24,660	17.9%
With a hearing difficulty	3,489	2.5%
With a vision difficulty	4,163	3%
With a cognitive difficulty	12,187	8.8%
With an ambulatory difficulty	12,707	9.2%
With a self-care difficulty	3,573	2.6%
With an independent living difficulty	9,510	6.9%
<b>Population 65 Years and Older</b>	<b>20,023</b>	<b>9.6%</b>
Without a disability	12,037	60.1%
With a disability	7,986	39.9%
With a hearing difficulty	2,616	13.1%
With a vision difficulty	1,580	7.9%
With a cognitive difficulty	2,239	11.2%
With an ambulatory difficulty	5,469	27.3%
With a self-care difficulty	1,702	8.5%
With an independent living difficulty	4,032	20.1%

Source: American Community Survey (ACS), 2013-2017

## Income and Poverty

*People with disabilities have a lower earning capacity than people without disabilities.* According to the ACS, the median earnings for persons with a disability are \$13,586 compared to \$25,600 for persons without disabilities. Among the population with a disability, 45.3% of persons have incomes that are less than 100% of the poverty level compared to 30.4% of the population without a disability. Lower earnings contribute to the higher poverty rates among persons with disabilities and, to the extent that housing choice is linked to the availability of affordable housing, persons with disabilities have restricted housing choice. According to *Rochester 2034*, very low incomes (not high housing costs) are at the root of housing affordability in the City.

Figure 21 City of Rochester Poverty Rates by Disability Status, 2017

	Percentage of the population among those with a disability	Percentage of the population among those without a disability
Less than 50% of the poverty level	18.3%	15.6%
Less than 100% of the poverty level	45.3%	30.4%
Less than 125% of the poverty level	54.7%	36.9%

Source: American Community Survey (ACS), 2013-2017

## Housing Characteristics

This section includes an overview of the Rochester housing market characteristics and, where possible, includes occupancy characteristics by protected class status.

### Overview of the Housing Stock

#### *Housing Occupancy*

According to the ACS, between 2010-2017, there was a decrease of 3,619 total residential housing units through demolition and other means, which contributed to 4,210 fewer vacant residential units throughout the City.<sup>2</sup> Even with the loss of several thousand residential units, housing supply exceeds demand; there are approximately 99,000 residential units and only about 86,000 households. Among the units lost, the vast majority were either one-unit detached structures or smaller multi-family structures with two- to four-units. All residential units lost were older structures built prior to 1940.

The majority of residential units in Rochester are two- or three-bedroom units, which, given the median household size of approximately 2.5 persons, is adequate to prevent overcrowding. The only bedroom types for which there could be strong competition are studios and one-bedroom units as there are approximately 10,000 more single-person households than there are units of these sizes.

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<sup>2</sup> The 2018 Rochester Citywide Housing Market study shows a loss of approximately 3,300 units through demolition and deconversion from 2007-2017. There is variation with the census data because it is a survey. For consistency throughout this document, ACS data is used.

Figure 22 City of Rochester Physical Characteristics of Housing Stock, 2010-2017

	2010	2017	Change
<b>HOUSING OCCUPANCY</b>			
Total housing units	102,651	99,032	-3,619
Occupied housing units	85,589	86,180	591
<b>UNITS IN STRUCTURE</b>			
Total housing units	102,651	99,032	-3,619
1-unit, detached	45,885	44,398	-1,487
1-unit, attached	4,445	5,472	1,027
2 units	19,365	16,816	-2,549
3 or 4 units	11,556	9,945	-1,611
5 to 9 units	6,139	5,748	-391
10 to 19 units	3,388	3,406	18
20 or more units	11,688	12,924	1,236
Mobile home	144	306	162
Boat, RV, van, etc.	41	17	-24
<b>YEAR STRUCTURE BUILT</b>			
Total housing units	102,651	99,032	-3,619
Built in 2000 or later	1,525	2,972	1,447
Built 1990 to 1999	2,002	3,053	1,051
Built 1980 to 1989	2,829	3,759	930
Built 1970 to 1979	7,831	8,208	377
Built 1960 to 1969	6,900	8,270	1,370
Built 1950 to 1959	9,479	9,817	338
Built 1940 to 1949	8,186	9,941	1,755
Built 1939 or earlier	63,899	53,012	-10,887
<b>BEDROOMS</b>			
Total housing units	102,651	99,032	-3,619
No bedroom	3,825	4,529	704
1 bedroom	21,936	21,005	-931
2 bedrooms	28,235	27,657	-578
3 bedrooms	34,776	32,541	-2,235
4 bedrooms	10,994	11,158	164
5 or more bedrooms	2,885	2,142	-743

Source: American Community Survey (ACS), 2006-2010 and 2013-2017

## Tenure

*The majority (63.5%) of households rent their homes and the majority of renters reside in non-family households (56.7%), which includes persons living alone.* Persons living alone comprise 28.74% of all households within the City and nearly half of all renter households (45%).

*The share of non-family households, including persons living alone, that are homeowners (15.6%) exceeds the share of married-couple families (13.4%) who are homeowners.* Single female-headed households comprise 5.6% of owner households as compared to 18.4% of renter households.

Figure 23 City of Rochester Tenure by Family Type, 2017

	Number of Households	Percentage of all Households
<b>Total</b>	<b>86,180</b>	<b>100%</b>
Owner-occupied	31,473	36.50%
Married-couple family	11,581	13.44%
Single male-headed family	1,652	1.92%
Single female-headed family	4,827	5.60%
Living alone	10,961	12.72%
Non-family not living alone	2,452	2.85%
Renter-occupied	54,707	63.50%
Married-couple family	5,463	6.34%
Single male-headed family	2,355	2.73%
Single female-headed family	15,861	18.40%
Living alone	24,768	28.74%
Non-family not living alone	6,260	7.26%

Source: American Community Survey (ACS), 2013-2017

*Citywide, there has been a decrease in the homeownership rate from 37.7% to 36.5% between 2010 and 2017 with variation by race/ethnicity.* There was a decrease of 929 households among Black homeowners while 725 more Hispanic households became homeowners.

Figure 24 City of Rochester Housing Tenure by Race and Ethnicity, 2010-2017

	2010			2017			Percent Change in Number of Owners 2010-2017
	Owner-Occupied Units	Renter-Occupied Units	Percent Owner-Occupied	Owner-Occupied Units	Renter-Occupied Units	Percent Owner-Occupied	
White	20,541	24,431	45.70%	20,333	26,451	43.50%	-1.01%
Asian	645	1,341	32.50%	505	1,282	28.30%	-21.71%
Black	9,680	22,769	29.80%	8,751	22,646	27.90%	-9.60%
American Indian/Alaska Native	135	290	31.80%	149	695	17.70%	10.37%
Other	1,778	5,417	24.70%	1,735	3,633	32.30%	-2.42%
Hispanic*	2,873	8,349	25.60%	3,598	8,833	28.90%	25.23%
Total	32,779	54,248	37.70%	31,473	54,707	36.50%	-3.98%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the columns will not add to the total.

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017



## Average Number of Occupants per Room

*Overcrowding is not a significant housing problem in the City, likely in part because over half of households are non-family households, which includes persons living alone.* Overcrowding is defined as having more than 1.0 persons per room while severe overcrowding indicates more than 1.5 persons per room. Among owners and renters, 99.1% and 97.9% of households, respectively, are not overcrowded. When overcrowding does exist, it is more likely to be among renter households than owner households.

Figure 25 City of Rochester Occupants per Room by Tenure, 2017

	Number of Households	Percent of Households
Owner-occupied	31,473	36.5%
0.5 or fewer occupants per room	26,781	85.1%
0.51 to 1 occupant per room	4,403	14%
1.01 to 1.5 occupants per room	263	0.8%
1.51 to 2 occupants per room	21	0.07%
2.01 or more occupants per room	5	0.02%
Renter-occupied	54,707	63.5%
0.5 or fewer occupants per room	36,746	67.2%
0.51 to 1 occupant per room	16,663	30.5%
1.01 to 1.5 occupants per room	896	1.6%
1.51 to 2 occupants per room	362	0.7%
2.01 or more occupants per room	40	0.07%

Source: American Community Survey (ACS), 2013-2017

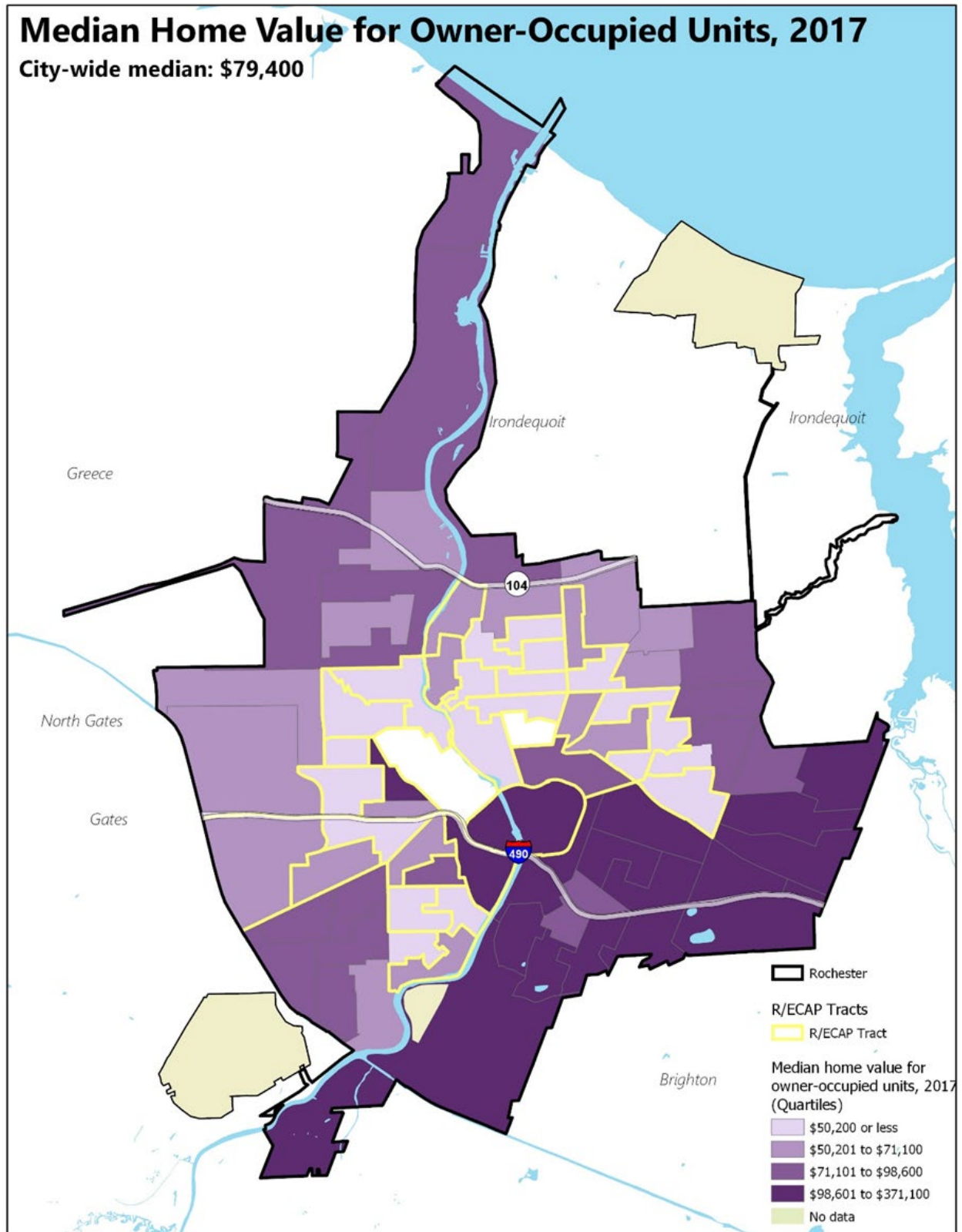
## Median Home Value of Owner-Occupied Units, Gross Rent and Changes in Affordability

### *Median Home Value of Owner-Occupied Units*

*Median home values have decreased by 4% when adjusted for inflation between 2010 and 2017.* The median home value was \$73,600 in 2017, which is 41% of the median home value across the United States, indicating that housing is significantly less expensive in Rochester than in many other parts of the country. However, affordability is determined not only by the cost of housing but also the household incomes of residents.

According to *Rochester 2034*, taxable assessed property values, Citywide, have declined 30% in the last 25 years when adjusted for inflation and residential property values in 2018 were still below pre-housing crisis levels. Decreased revenues limit the City's ability to make investments in its people and neighborhoods while declining values affect homeowners by limiting their ability to build equity that could be accessed to make improvements or build wealth. Tenants are not immune to the impacts of declining home values as landlords, facing a financial loss, may not be inclined or have the financial ability to make investments to maintain their properties.

*There is a geographic pattern to home values – the highest value, owner-occupied homes are in southeastern neighborhoods, middle-value homes are along the northern, western and southern perimeter, and lowest value homes are in areas around downtown to the north, west, and south.* However, there are areas in the City where home values increased, including in approximately one-third of the R/ECAPs primarily to the north and northeast of downtown. Increases in home values have also been high in the eastern part of the City and in the panhandle.



Source: American Community Survey (ACS), 2013-2017

*Changes in Affordability Among Homeowners*

Households spending more than 30% of their income on housing costs are considered to be cost burdened. One of the reasons that households purchase a home, in many cases, is to make a long-term investment to build equity and wealth. This section explores how incomes and home values have changed between 2010 and 2017.

*Median home values among owner-occupied units have decreased 4.0% between 2010 and 2017 when adjusted for inflation. Median incomes have also decreased by nearly the same rate.* However, because the median income is lower than the median home value, the absolute loss in home value exceeds the loss in real income. Homeowners that have owned their homes since at least 2010 must pay an increasing proportion of their income on an asset that is declining in value.

Figure 26 City of Rochester Median Home Value for Owner-Occupied Units vs Changes in Median Income, 2010-2017

	2010 (adjusted to 2017 \$)	2017	Percent Change (adjusted for inflation)
Median Home Value	\$73,600	\$79,400	-4.0%, adjusted
Median Income	\$33,755	\$32,374	-4.1%, adjusted

Source: U.S. Decennial Census, 2010; American Community Survey (ACS), 2013-2017

*A household with one worker earning minimum wage (\$9.70/hour<sup>3</sup>) would need to work 55 hours weekly to pay the mortgage each month for the median value owner-occupied home (\$79,400), not including utilities or ongoing home maintenance costs.* According to the City’s website<sup>4</sup>, the combined City, County and school taxes are \$31.414765 per \$1,000 of assessed value and properties are assessed at full market value. Assuming a 10% down payment and a 4% interest rate on a 30-year conventional mortgage, a household would pay \$662 monthly to afford the principal, interest, insurance and taxes on the median home. This does not include utilities or ongoing home maintenance costs. Given the age of the housing stock with most units built before 1939, utility and maintenance costs are likely significant as homes were not required to be insulated until 1965. Because of the climate of Rochester, home heating bills could consume large portions of homeowners’ incomes during the heating season.

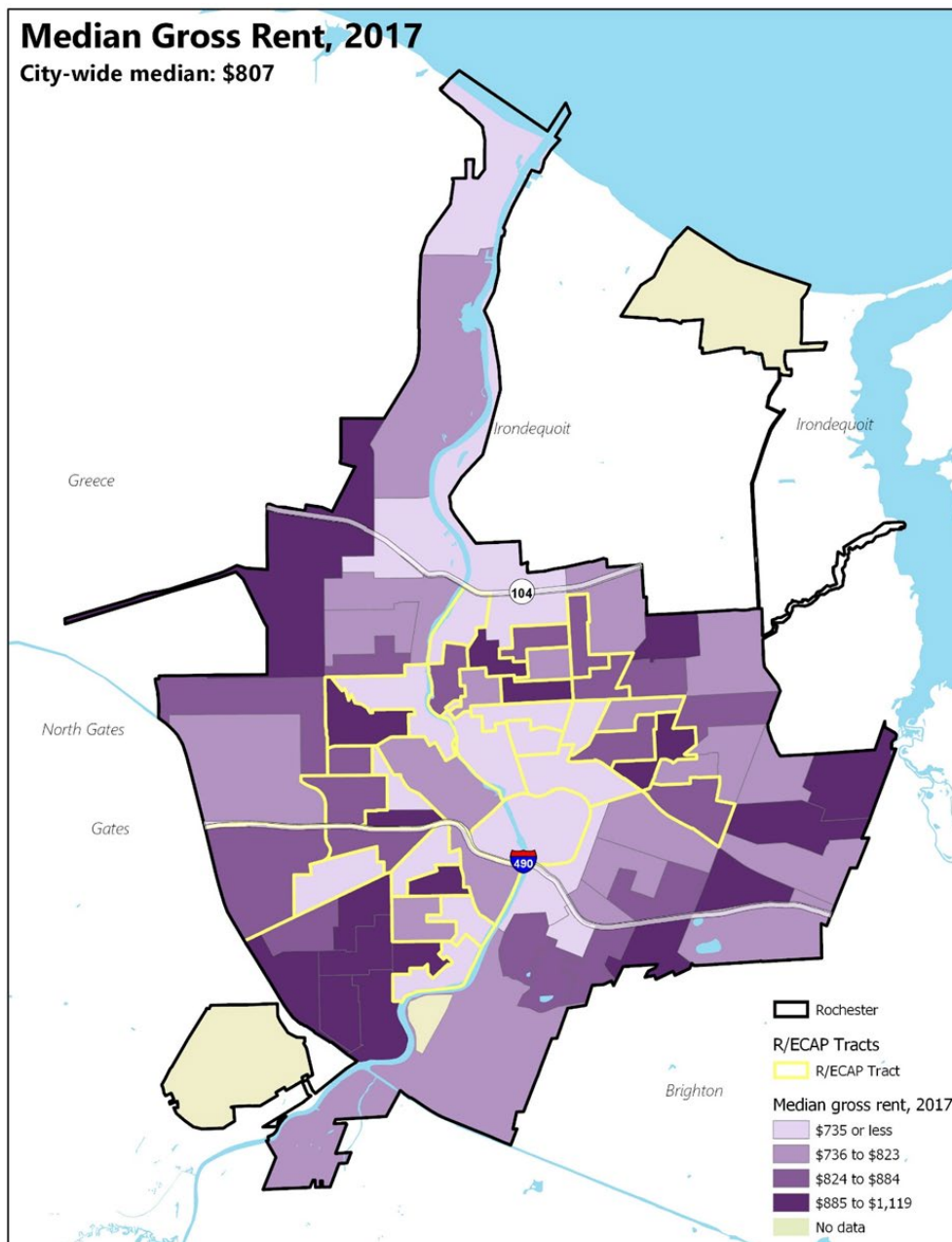
<sup>3</sup> This was the minimum wage in 2017 to allow for a direct comparison with ACS data.

<sup>4</sup> <https://www.cityofrochester.gov/article.aspx?id=8589936228>

## Median Gross Rent

Median gross rents in Rochester have been stable, when adjusted for inflation, increasing less than 1% to \$807 between 2010 and 2017. Median gross rents tend to be lower in the central City areas and higher in the outer neighborhoods as of 2017. Recent development downtown could reveal in future census data that gross rents are higher downtown than in other areas.

Map 7 Median Gross Rent, 2017



Source: American Community Survey, 2013-2017

*Changes in Housing Affordability among Renters*

This section explores how household income and gross rent have changed between 2010 and 2017.

*When adjusted for inflation, the median income decreased by 4.1% between 2010 and 2017.* With a median income of \$32,374 in 2017, the median household could affordably spend up to \$778 each month (30% of their income) on housing costs. The median gross rent in 2017 was \$807 monthly, indicating that the median rental unit is slightly unaffordable to a median earning household. In addition, because rent growth has been positive, albeit a small increase, when paired with decreasing real income, renters are forced to pay an increasing percentage of household income toward rent, reducing the amount of income available for childcare, healthcare, groceries, transportation and other necessities and decreasing the potential for a household to save funds for a down payment on a home if that was a household’s goal.

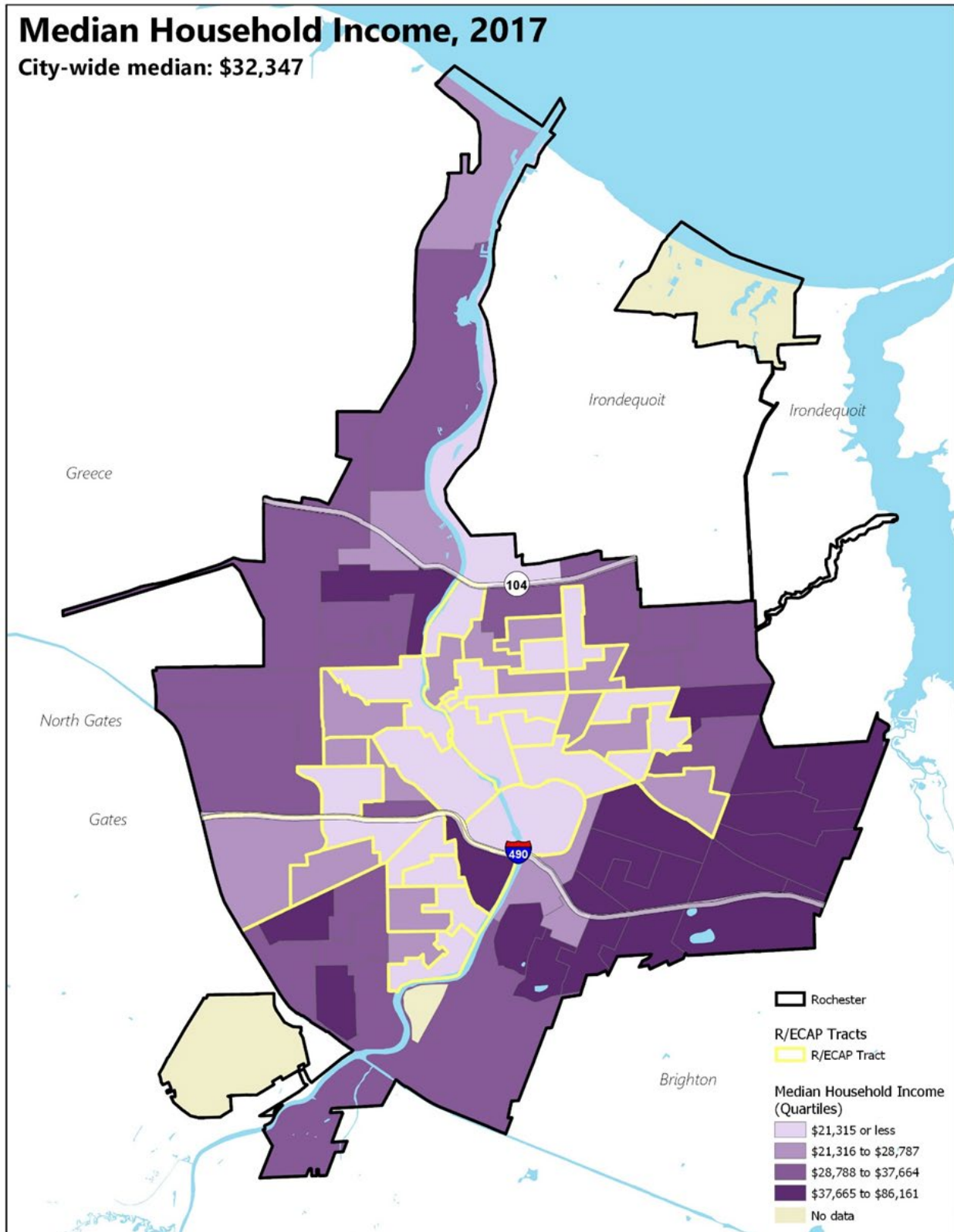
Figure 27 City of Rochester Median Gross Rent, 2010-2017

	2010 (in 2017\$)	2017	Percent Change (adjusted for inflation)
Median Gross Rent	\$802	\$807	0.6%
Median Income	\$33,755	\$32,374	-4.1%

Source: American Community Survey (ACS), 2006-2010 and 2013-2017

*In 2017, a household with one wage earner earning minimum wage would need to work 67 hours per week to afford a rental unit at the median gross rent.* In 2017, the minimum wage was \$9.70 per hour, which rose to \$10.40 in December 2018 and is expected to rise to \$12.50 by the end of 2020.





Source: American Community Survey (ACS), 2013-2017

## Access to Higher Opportunity Areas

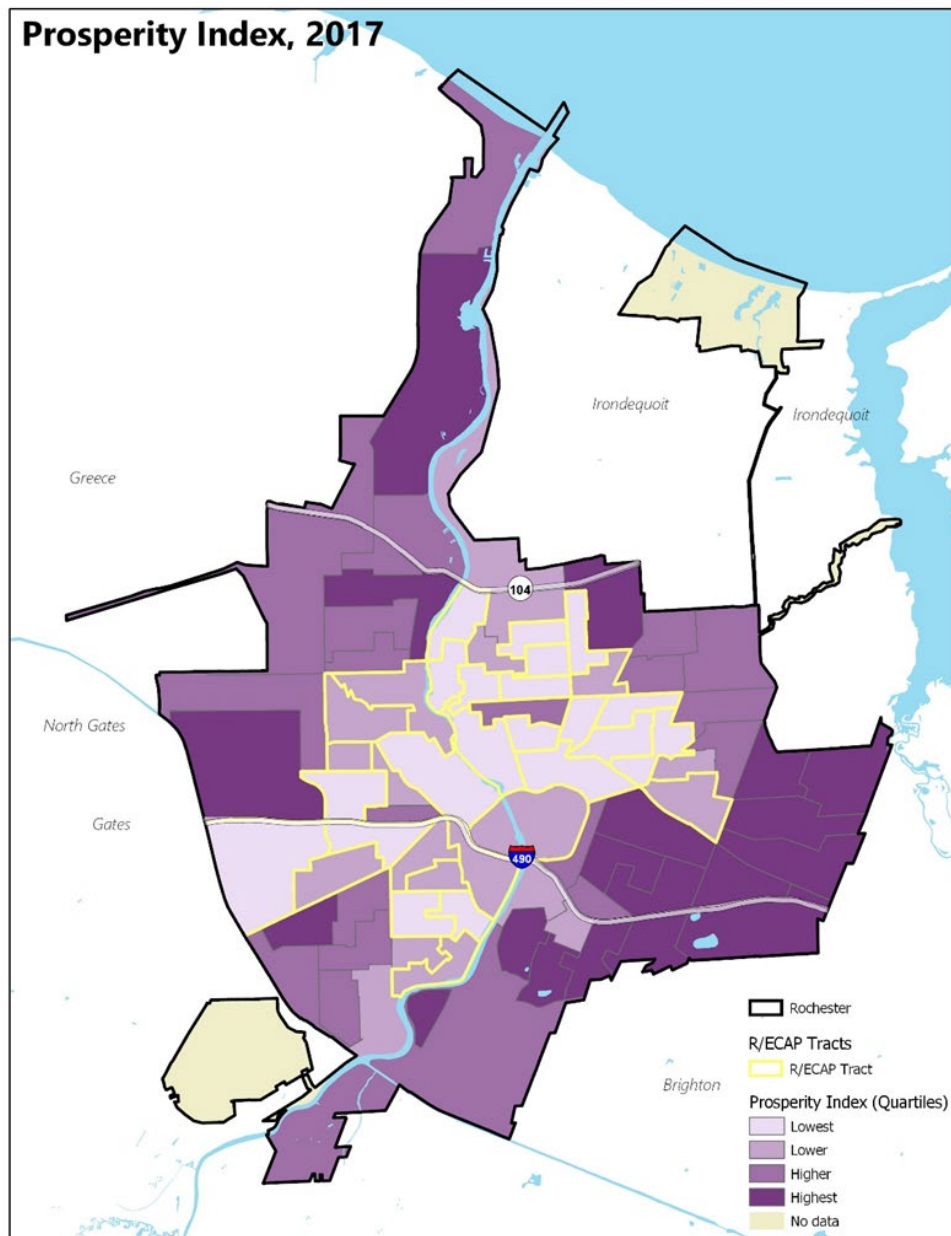
Fair housing choice includes ensuring that members of the protected classes have access to housing in the rental and sales markets free from discrimination. Fair housing also encompasses the idea that all persons can choose where to live to access assets and opportunities such as employment centers, transportation, medical centers and other community amenities. This portion of the document introduces five Opportunity Indices: Health, Jobs Proximity, Labor Market Engagement, Mobility and Prosperity. The composite score map illustrates the average of the five topical Opportunity Indices.



## Prosperity Index

The Prosperity Index indicates the level of poverty in each Census tract. Areas shown in darkest purple have the lowest levels of poverty and receive the highest Prosperity scores. Areas to the northeast, north, northwest, west and southwest of downtown tend to have higher poverty rates and lower Prosperity scores than Census tracts in the eastern and far western neighborhoods of the City.

Map 9 Prosperity Index, 2017

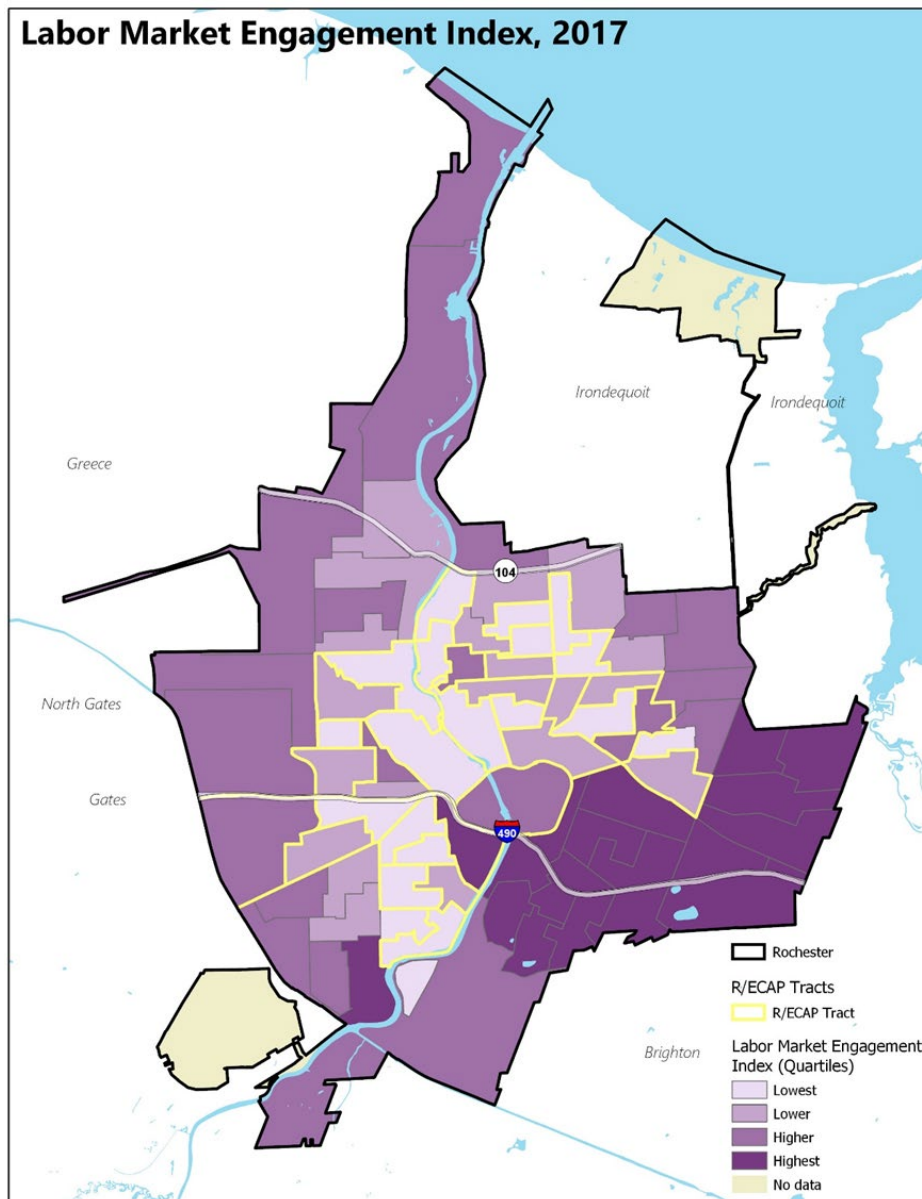


Source: American Community Survey (ACS), 2013-2017

## Labor Market Engagement

The Labor Market Engagement Index is composed of three equally weighted data points: proportion of the population with at least a four-year college degree, the unemployment rate and the labor force participation rate among the civilian population age 16 and older. Labor Market Engagement tracks with Prosperity with areas closer to downtown tending to have lower scores than areas on the perimeter of the City. Highest scores are found in tracts on the eastern edge of Rochester.

Map 10 City of Rochester Labor Market Engagement Index, 2017



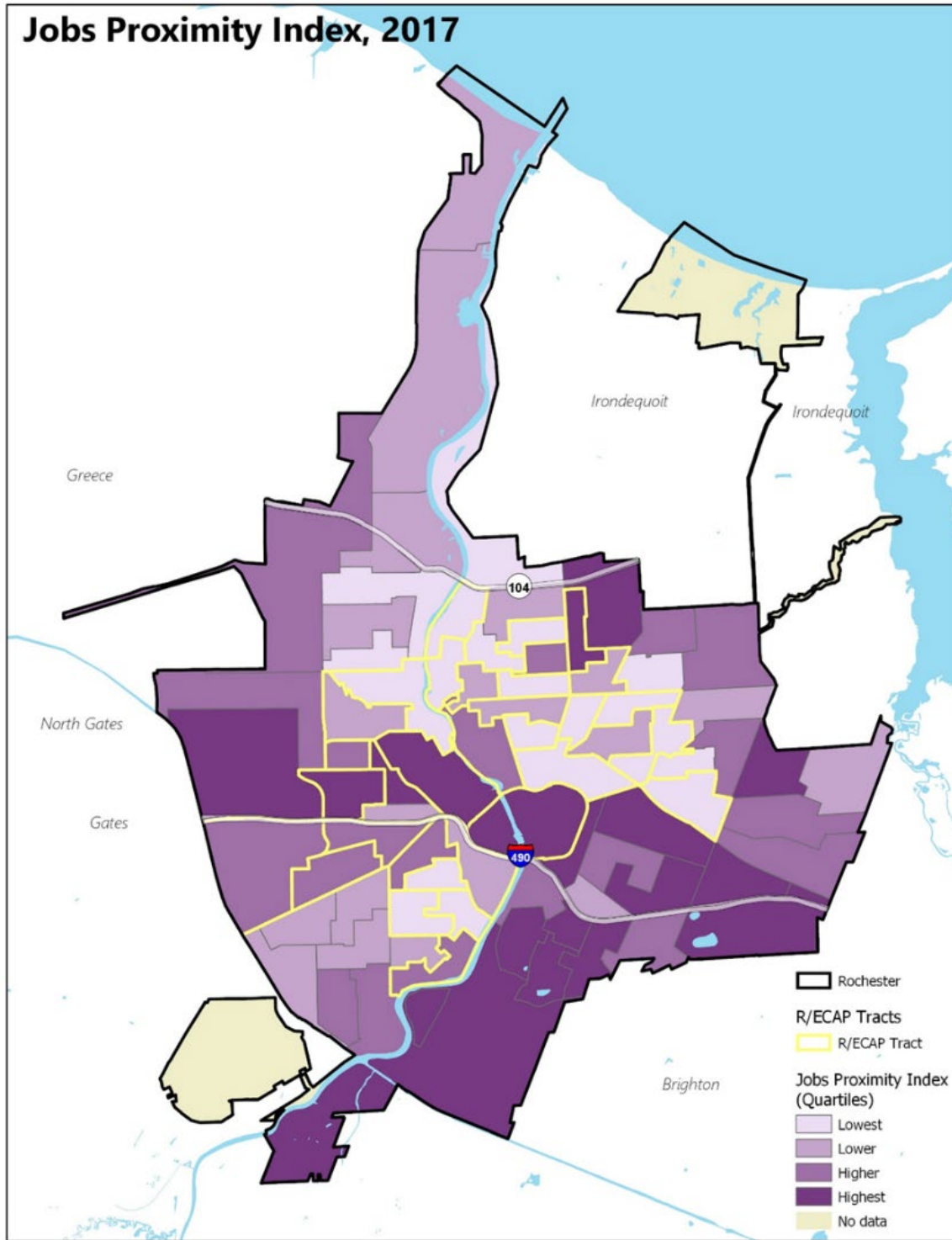
Source: American Community Survey (ACS), 2013-2017

## Jobs Proximity Index

The Jobs Proximity Index is composed of two equally weighted data points: number of non-federal jobs in a Census tract and commute time for persons living in the tract. Commute time is included to account for tracts in which there could be many jobs but fewer people live in those areas. In many communities, this is common in the downtown areas with many jobs but few residential opportunities.

*The highest access to employment centers is in the immediate downtown area and generally in the western and southeastern areas of the City indicating that jobs are present as are residential units.* Lowest Jobs Proximity scores are in the area to the north and northeast of downtown. Many of these areas include R/ECAPs though there are several Census tracts with Higher and Highest scores in Jobs Proximity that are also R/ECAP tracts.

Map 11 City of Rochester Jobs Proximity Index, 2017

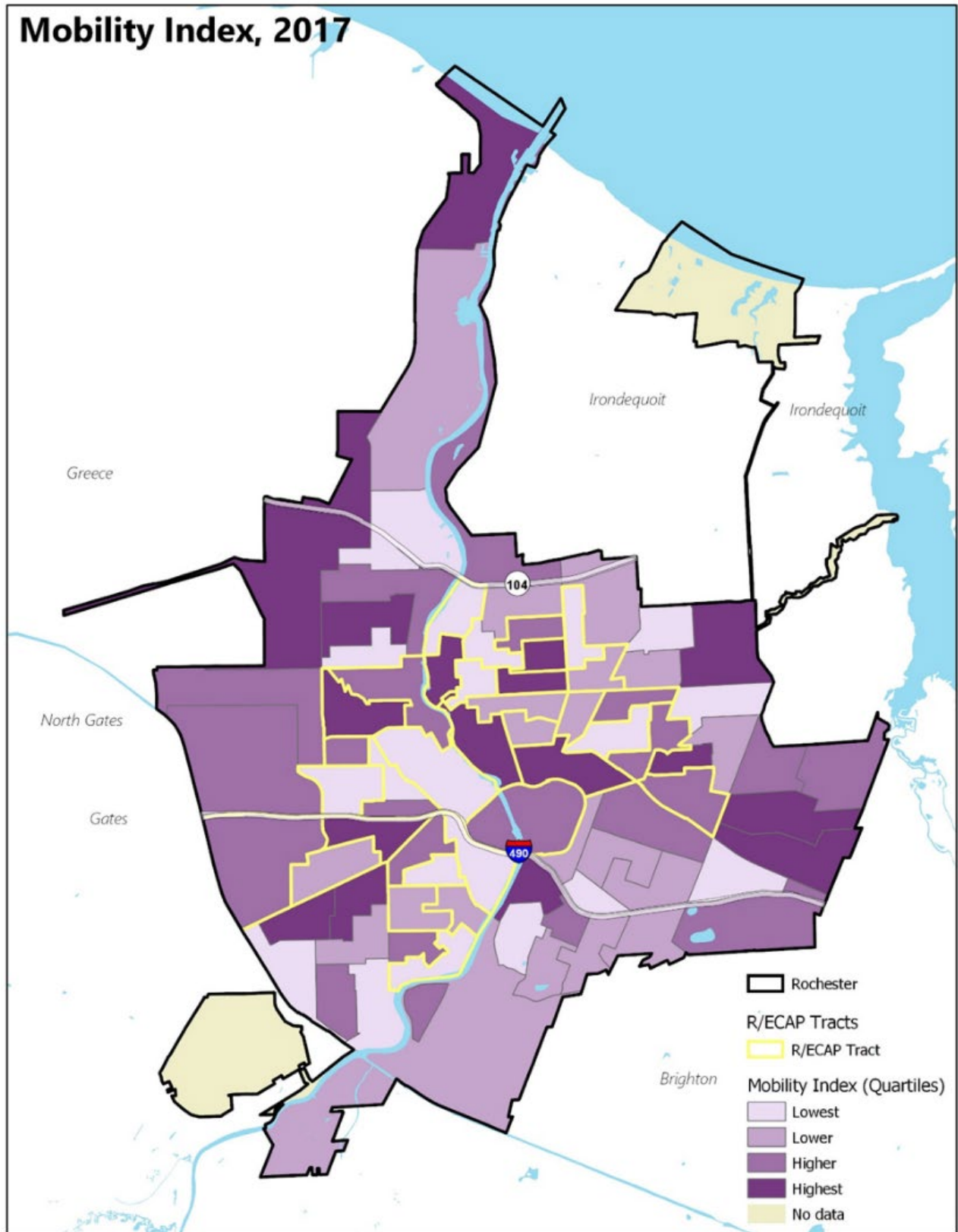


Source: American Community Survey (ACS), 2013-2017; LEHD 2017

## Mobility Index

The Mobility Index is composed of two equally weighted indices from the Housing and Transportation Affordability Index (H+T) developed by the Center for Neighborhood Technology - annual transit trips and transit cost for a moderate-income household. The Index considers both the availability and affordability of transportation and higher scores indicate greater availability and/or affordability.

*Public transit is available in Rochester, particularly in the downtown area and areas that contain many R/ECAPs, many of which are rated in Lower and Lowest quartiles indicating that affordability may be the driver of lower scores.* While the cost of transit can be considered low at one dollar per ride, this could still be unaffordable for the lowest-income households, particularly if multiple people within the household rely on the bus to get to work, school, appointments, etc.



Source: Housing + Transportation Index (H+T), 2017

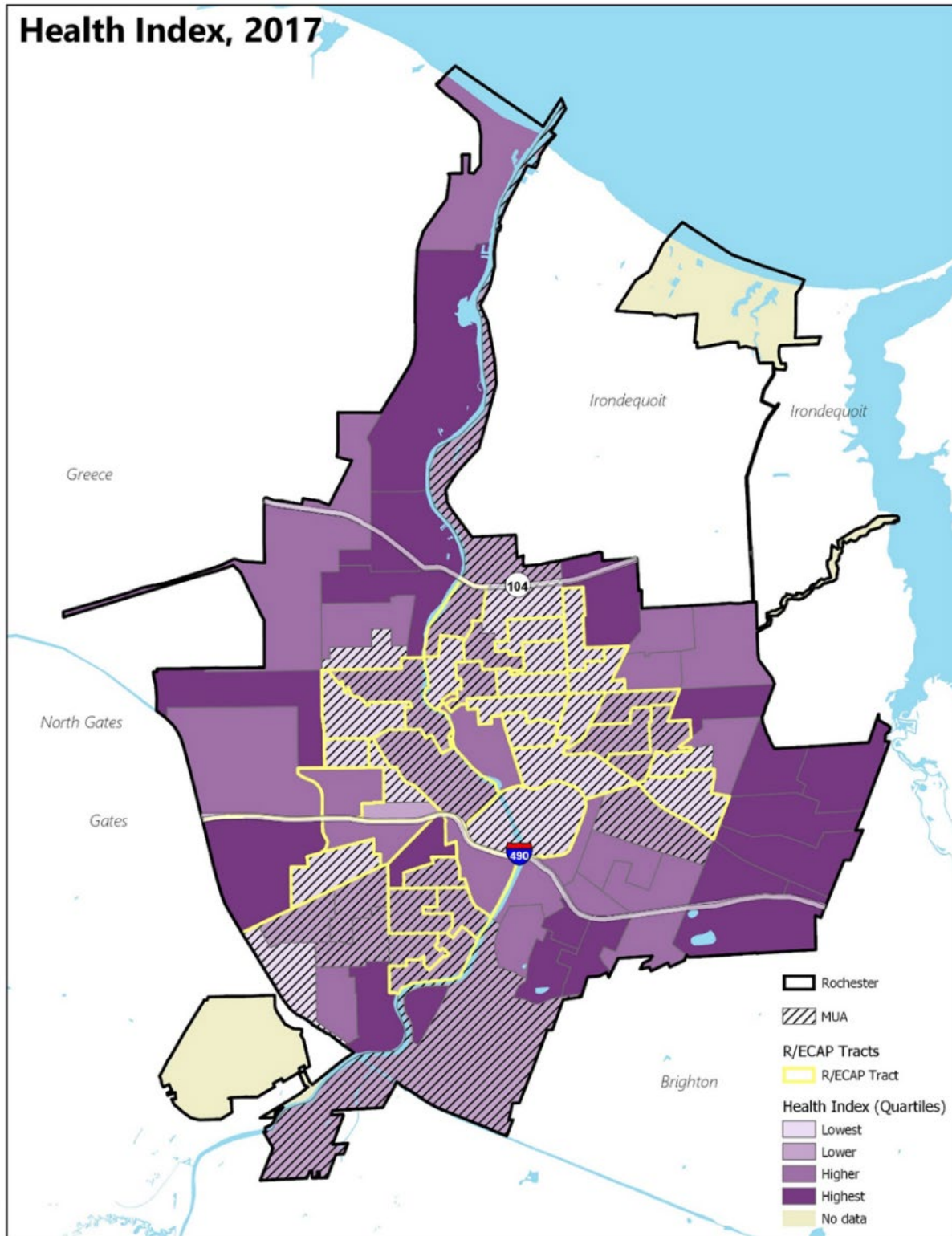
## Health Index

The Health Index is composed of two equally weighted indices: proportion of the population with health insurance and whether the tract is a Medically Underserved Area (MUA) as designated by the Health Resources and Service Administration. MUAs exist in approximately half of the City but are concentrated in the downtown and north of downtown areas as well as to the southwest toward the airport. Despite that a hospital may be located in a MUA, it does not guarantee a person living in that area access to services. For example, the University of Rochester is located in a designated MUA.

*Located in the east and in the panhandle as well as other areas around the City's perimeter, areas in dark purple have both higher rates of insurance coverage and better access to medical care.*



Map 13 City of Rochester Health Index, 2017



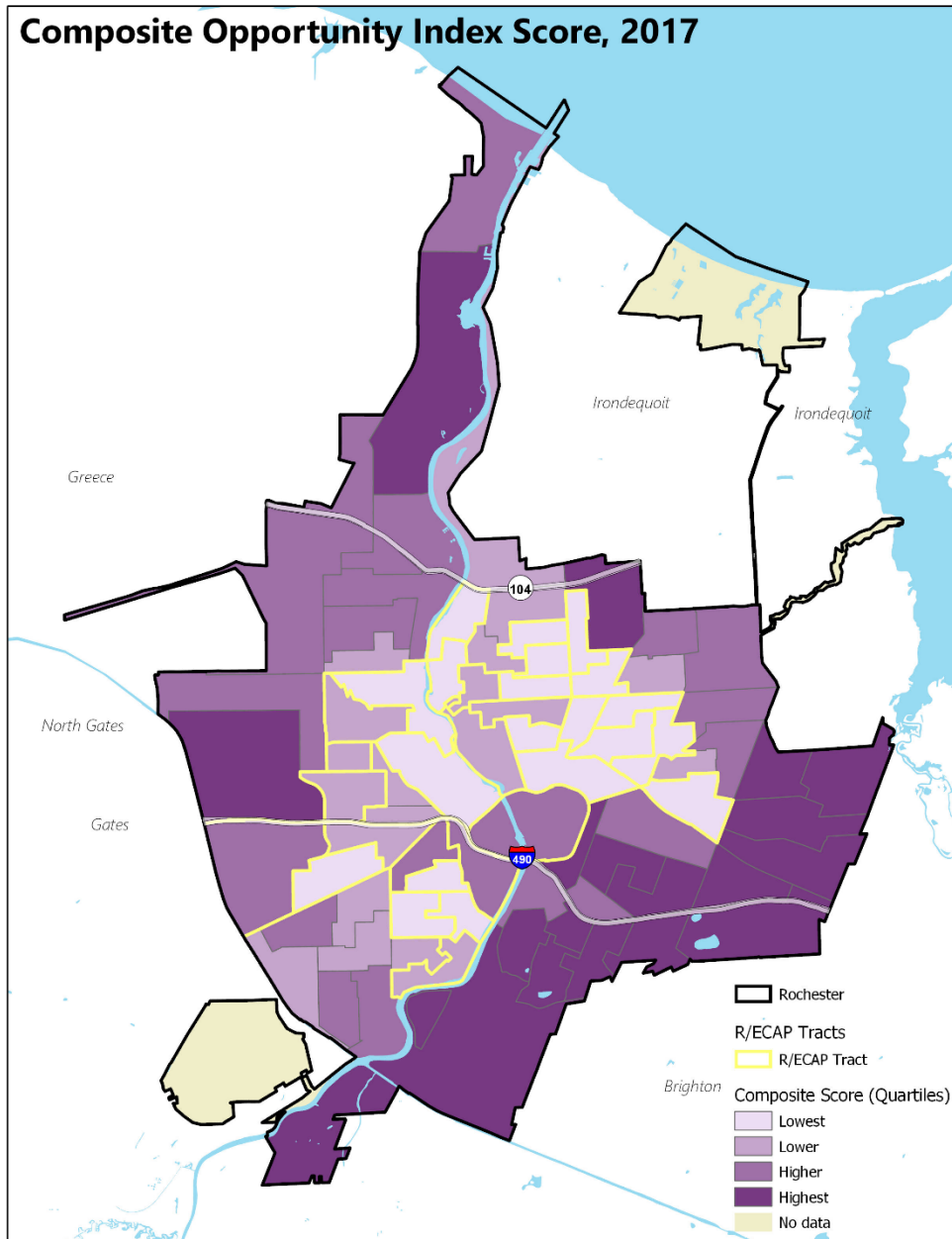
Source: American Community Survey (ACS), 2013-2017; Health Resources and Services Administration (HRSA), 2019



## Composite Opportunity Index

The Composite Score is the average of the scores for the five topical Indices. Overall highest opportunities are in the City's easternmost neighborhoods and generally along the City perimeter. R/ECAPs overall have Lowest and Lower Composite scores.

Map 14 City of Rochester Composite Opportunity Index Score, 2017



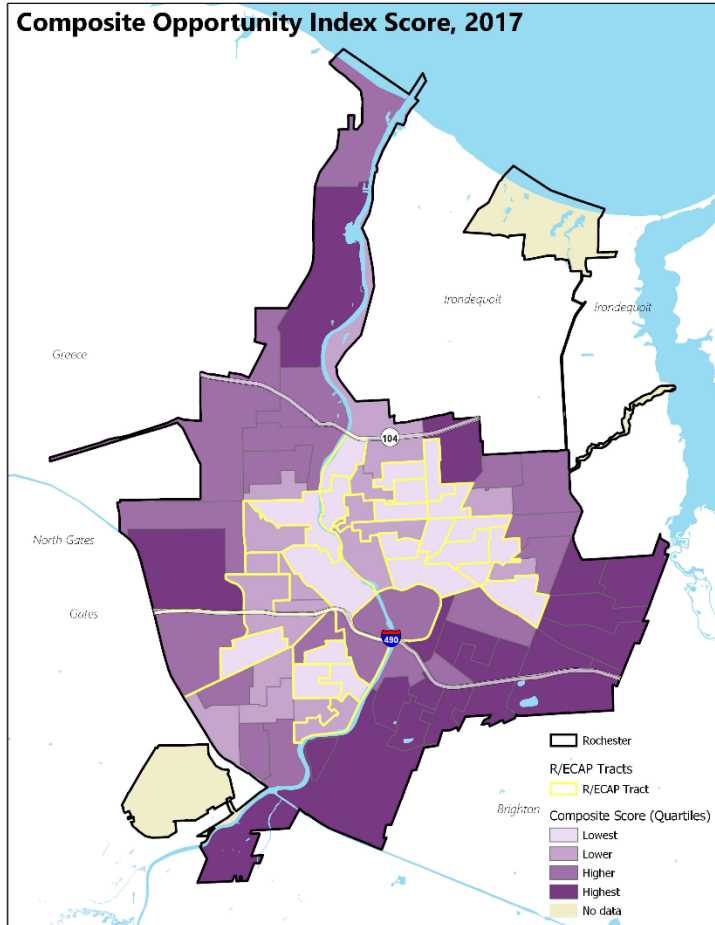
Source: American Community Survey (ACS), 2013-2017; Health Resources and Services Administration (HRSA), 2019; LEHD 2017; Housing + Transportation Index (H+T), 2017

## Comparison of High Opportunity Areas and Housing Market Types

As will be described in a subsequent section, the City released its *Rochester 2018 Citywide Housing Market Study* which outlines three broad housing market types – high, middle and low demand areas. Because these market types are and will continue to influence the policies and strategies employed by the City, comparing these markets with this AI's Composite Score map will allow City staff to better understand the AI and have greater success in implementing the resulting fair housing action plan.

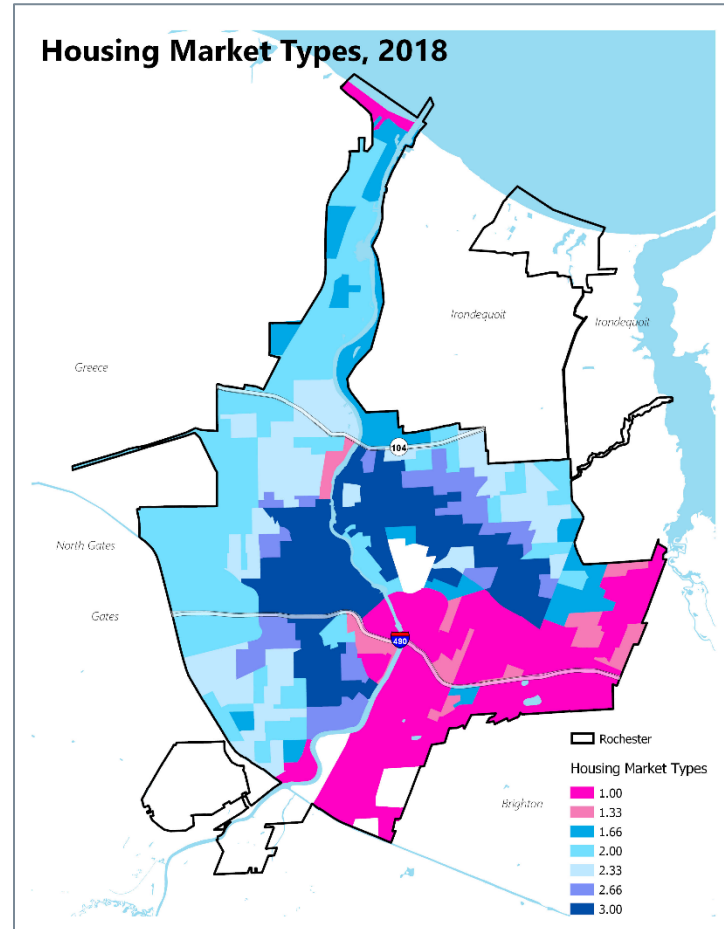
The Opportunity Scores and Housing Market Types largely align with one another. Housing Market Types identified as lower demand areas tend to have Lowest and Lower Opportunity scores while high demand areas tend to have Higher and Highest Opportunity scores. Markets identified as middle demand tend to have opportunity scores that are either Lower or Higher Opportunity, which are the classifications of the second and third quartiles, respectively. Because the Housing Market Types and Opportunity Scores show similar geographic patterns, using the Housing Market Types for the next portion of the analysis will 1) still be in alignment with the intent of the AI, and 2) allow City staff to understand the analysis through a familiar lens with the goal of increased coordination in the implementation of the AI.

Map 15 City of Rochester Composite Opportunity Index Score, 2017



Source: American Community Survey (ACS), 2013-2017; Health Resources and Services Administration (HRSA), 2019; LEHD 2017; Housing + Transportation Index (H+T), 2017

Map 16 City of Rochester Housing Market Types, 2018



Source: City of Rochester 2018 Citywide Housing Market Study

## Public Policy Analysis

Impediments to fair housing choice can take many forms. Some policies, practices, and procedures may appear neutral on their face but adversely affect the provision of fair housing in reality. An important element of the AI is an examination of public policies in Rochester to determine opportunities for reducing obstacles to fair housing and expanding housing choice.

### City Policies

#### *City of Rochester Zoning Code*

In New York, cities have the authority to adopt local zoning codes, an important tool that communities can use to regulate land use and guide development. Zoning codes govern the location and characteristics of various land uses and therefore have the potential to limit or expand fair housing choice.

Affordable housing and fair housing choice are tightly linked, as low-income residents disproportionately tend to be members of the protected classes. Zoning that effectively restricts affordable housing development can be an impediment to fair housing choice. For example, placing restrictions on the location of multi-family housing units can result in the concentration of affordable housing in low opportunity areas.

*Using a Zoning Risk Assessment Tool to review and evaluate the City's Zoning Code, it was determined that the City's Zoning Code is at a moderate risk of containing discriminatory provisions for housing for members of the protected classes.* The Tool calculates a Zoning Risk Score based on reviewing the code and assigning it a score for 11 criteria. Does the code:

1. Define "family" inclusively, without a cap on the number of unrelated persons, with a focus on functioning as a single housekeeping unit;
2. Define "group home" or similarly named land use comparatively to single family dwelling units;

3. Allow up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/conditional use permit or public hearing;
4. Regulates the siting of group homes as single family dwelling units without any additional regulatory provisions;
5. Have a "Reasonable Accommodation" provision or allow for persons with disabilities to request reasonable accommodation/modification to regulatory provisions;
6. Permit multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right;
7. Not distinguish between "affordable housing/multi-family housing" (i.e., financed with public funds) and "multi-family housing" (i.e., financed with private funds);
8. Not restrict residential uses such as emergency housing/homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts;
9. Provide residential zoning districts with minimum lot sizes of ¼ acre or less;
10. Not include exterior design/aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district; and
11. Permit manufactured and modular housing on single lots like single family dwelling units.

Rochester's Zoning Code was reviewed and scored as either a 1, 1.5 or 2 for each of the criteria above, with 1 representing a low risk for housing discrimination among members of the protected classes and 2 representing high risk; 1.5 indicates moderate risk. The 11 scores were then summed and divided by 11 to get an average score.

- The average scores of "1" indicate that the Code is at a low risk of containing discriminatory provisions.
- Average scores of "1-1.49" indicate that the Code is at a moderate risk of containing discriminatory provisions.
- Average scores of "1.5-2" indicate that the Code is at a high risk of containing discriminatory provisions.

The average score for Rochester's Zoning Ordinance was "1.45" indicating that it is at moderate risk of containing discriminatory provisions for housing for members of protected classes. See Figure 62, below, for the scores assigned to Rochester's Zoning Code.

Figure 28 Zoning Ordinance Risk Assessment Tool Summary

Risk Assessment Tool Criteria	Score	Notes on Rochester Zoning Code
Defines "family" inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	2	Defines "family" as those related by blood, marriage, adoption or domestic partnership, and the number of unrelated persons living together is capped at four.
Defines "group home" or similarly named land use comparatively to single family dwelling units	2	Not clearly defined but appears to be either a residential care facility or a rooming house, both of which are permitted in some residential districts with a special permit.
Allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/conditional use permit or public hearing	2	Not clearly defined but if group homes are a residential care facility or a rooming house, then both have live-in staff requirements that are not needed for all group homes. Special permits are needed for both of these types of residences.
Regulates the siting of group homes as single family dwelling units without any additional regulatory provisions	1.5	Not clearly defined but if group homes are either a residential care facility or a rooming house, there are dispersal requirements as well as special permits required.
Has a "Reasonable Accommodation" provision or allows for persons with disabilities to request reasonable accommodation/modification to regulatory provisions	2	Does not contain a reasonable accommodation provision for housing (i.e. reasonable accommodations were not referenced in the zoning section but were referenced with respect to jobs and the workplace)
Permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	1	Permitted by right in the R-3 District.
Does not distinguish between "affordable housing/multi-family housing" (i.e., financed with public funds) and "multi-family housing" (i.e., financed with private funds)	1	Does not limit the locations of housing based on financing or income qualifications.
Does not restrict residential uses such as emergency housing/homeless shelters, transitional housing, or permanent supportive housing facilities exclusively to non-residential zoning districts	1	These residential facilities are permitted in several residential districts with a special permit.
Provides residential zoning districts with minimum lot sizes of ¼ acre or less	1	There are lot sizes permitted that are less than ¼ acre.
Does not include exterior design/aesthetic standards for all single family dwelling units regardless of size, location, or zoning district	1.5	There are minimal exterior design requirements for new single-family dwellings and more stringent exterior design requirements for homes in a City Preservation District.
Permits manufactured and modular housing on single lots like single family dwelling units	1	Zoning code does not define modular or manufactured homes, but other sections of the City Code may regulate the siting of mobile homes.
<b>AVERAGE ZONING RISK SCORE</b>	<b>1.45</b>	

*The primary reasons for a moderate risk of discriminatory provisions rating is because of the current definition of family and the lack of a clear definition and regulation of group homes.* The Code defines “family” as:

Persons occupying a dwelling unit and living together as a family unit. It shall be presumptive evidence that more than four persons living in a single dwelling unit who are not related by blood, marriage, domestic partnership or legal adoption do not constitute the family unit.

There is a provision that states that a household could be family if there is:

Any other factor reasonably related to whether or not the group is the functional equivalent of a family. (Section 120-208 Definitions, Family A(4))

While it is possible that the intention of the provision is to include group homes, group homes are not defined in the Definitions chapter. Other terms, such as residential care facilities and rooming houses, are defined. A residential care facility is allowed by special permit in several residential districts (R1 and R2 and limited in CCD) and require 24-hour care. Not all group homes for persons with disabilities would require this level of care based on the specific disabilities of residents.

Rooming houses are also allowed by special permit in several residential districts (R3, C2, C3 and limited in CCD). Rooming houses are defined and require one staff person per 15 occupants. As in the case of residential care facilities, not all group homes require live-in staff to meet the needs of residents of group homes.

To be consistent with federal fair housing law, group homes for persons with disabilities as defined by the Fair Housing Act should be regulated in the same manner as single-family homes for persons without disabilities. In other words, there should be no additional regulatory requirements for group homes (such as special permits that trigger a public hearing, locally determined staffing requirements, dispersal or distance separations between group homes, among others) than there are for single-family residential units. Amending the zoning code to make it consistent with fair housing law would also make it consistent with the City’s Housing Policy (see section below).



*City of Rochester Housing Policy (2008)*

*The Housing Policy informs and is consistent with other planning documents and studies such as the City's Comprehensive Plan, Rochester 2034, and 2018 Housing Market study.* On March 10, 2008, City Council unanimously adopted the Housing Policy ordinance, which took effect immediately. Through implementation of the Housing Policy ordinance, the City seeks to create healthy real estate markets, stabilize and enhance the tax base and provide diverse housing options to meet the needs of a wide range of household sizes and types. There are several primary focus areas including: 1) the promotion of rehabilitations, redevelopment and new construction of housing; 2) the promotion of home ownership; 3) supporting efforts to strengthen the rental market; 4) promotion of housing choice; and, 5) supporting the implementation of neighborhood and asset-based planning through interdepartmental collaboration.

The City has committed to the following four strategies for promoting housing choice as outlined in the Housing Policy:

- 1) Support for fair housing programs that offer housing opportunities to members of protected classes, low- and moderate-income households, people with disabilities, and a full range of age groups.
- 2) Working toward the de-concentration of poverty in City neighborhoods through efforts that attract more middle- and upper-income households and expand housing choices for lower-income households.
- 3) Ongoing efforts with other jurisdictions to ensure that a fair share of housing opportunities is available throughout the region for households with restricted choices.
- 4) Development of permanent supportive housing that meets the needs of populations requiring supportive services and encouraging the fair share of such housing outside the City.

The Housing Policy ordinance informs and is consistent with other planning documents and studies such as the City's comprehensive plan and 2018 Housing Market study.

*City of Rochester Source of Income Ordinance (2017)*

*In June 2017, the City adopted Ordinance 2017-163 that amended the existing Human Rights Law to include source of income to the list of protected classes, affirmatively furthering fair housing choice.*

Source of income was defined as payments received from sources including but not limited to pensions, annuities, public assistance, supplemental security income, social security disability insurance, unemployment benefits, Housing Choice Vouchers, other housing voucher or subsidy programs and any other governmental or charitable subsidy. Such an ordinance affirmatively furthers fair housing choice as it expands the ability of households to use legal sources of income to secure and retain housing.

Because there are state and local laws protecting source of income under fair housing laws, there is a decreased risk of furthering concentrating poverty due to unintended consequences. For example, if Rochester were the only jurisdiction to protect source of income then persons using a housing voucher may have needed to move to the City from the suburbs to find housing. However, this is unlikely to occur because landlords throughout New York are prohibited from discriminating based on source of income.

*City of Rochester Minority and Women Business Enterprise (MWBE) Ordinance (2018)*

*The City's target participation levels of minority and women-owned business enterprises (MWBE) for City-funded public works construction, construction consultants, service consultants and commodities exceed expectations and satisfies the intent of 24 CFR Part 570.904(d).* Under 24 CFR Part 570.904(d), there is no requirement for HUD grantees to attain or maintain any particular statistical level of participation in its contracting activities by race, ethnicity, or gender of the contractor's owners or managers in the procurement of public works, professional services or other goods and services.<sup>5</sup>

The City of Rochester, however, passed Ordinance 2018-54 in March 2018 to establish participation goals among minority and women-owned business enterprises (MWBE) for City-funded public works construction, construction consultants, service consultants and commodities. The overall participation goal is 30% for MWBEs and is elucidated in the ordinance.

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<sup>5</sup> <https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&rgn=div5&view=text&node=24:3.1.1.3.4&idno=24>

### *City of Rochester Ban the Box Ordinance (2014)*

Gainful employment increases the likelihood that a person can afford to secure housing and remain housed. Stable employment and housing are essential in reducing recidivism among persons with previous contact with the justice system and allowing a person a fresh start. On May 22, 2014 by Ordinance 2014-155, the City passed *Ban the Box*. The ordinance prohibits employers from inquiring about criminal convictions of job applicants on a job application form or during the initial application process and prior to the end of the first interview. The following employers are subject to *Ban the Box*: 1) all vendors who contract with the City; 2) employers who have employees in a position for which the primary place of work is in Rochester; and 3) all temporary, job placement, referral or other employment agencies participating in hiring for positions within companies subject to the ordinance. There are several employers exempt under the law – those with up to three employees and employers hiring for positions for which it is illegal to have certain prior convictions under New York State or federal law. *Ban the Box* went into effect on November 18, 2014.

### *Anti-Displacement Plan*

The Uniform Relocation Assistance and Real Property Acquisition Act (URA) is a federal law that establishes minimum standards for federally funded programs and projects that require the acquisition of real property (real estate) or displace persons from their homes, businesses, or farms. The URA's protections and assistance apply to the acquisition, rehabilitation, or demolition of real property for federal or federally funded projects.

According to HUD, the URA's core objectives are:

1) to provide uniform, fair and equitable treatment of persons whose real property is acquired or who are displaced in connection with federally funded projects; 2) to ensure relocation assistance is provided to displaced persons to lessen the emotional and financial impact of displacement; 3) to ensure that no individual or family is displaced unless decent, safe and sanitary housing is available within the displaced person's financial means; 4) to help improve the housing conditions of displaced persons living in substandard housing; and 5) to encourage and expedite acquisition by agreement and without coercion.

The City is not conducting any activities using HUD dollars that would result in the displacement of households. And as stated in the City's 2019-2020 Citizen Participation Plan, the City's position is that:

"If, as a result of a program activity, any residential displacement and relocation must occur, the City of Rochester ensures that it will develop an Anti-Displacement and Relocation Plan in connection with that project in accordance with federal regulations. Specifically, the City will comply with the anti-displacement and relocation requirements of the Uniform Relocation Act and the Housing and Community Development Act of 1974, as amended, and implementing regulations of 24 CFR Part 42."

### *Visitability Standards*

There are no federal requirements for accessibility features in single family units. However, for persons that need accessible features, the architectural characteristics of a home greatly influences the quality of life and independence of its occupants. Recognizing that there is a growing population of persons with one or more disabilities, the City adopted design guidelines for visitability in 2018. The guidelines require that all newly constructed single family and two-family dwellings supported by any of the City's programs can be visited by persons with disabilities. The three main visitability features are:

- a no-step entrance;
- doorways with thirty-two inches of clear passage space; and
- a half or full bathroom on the main floor.

Typically, these features can be easily assimilated inexpensively into the design and construction of new homes.

## City of Rochester Plans and Studies

### *Persons with Limited English Proficiency (LEP) and the Language Access Plan*

#### ***Persons with Limited English Proficiency (LEP)***

Persons with limited English proficiency (LEP) are defined by the federal government as persons who have a limited ability to read, write, speak or understand English. HUD issued its guidelines on how to address the needs of persons with LEP in January 2007. HUD uses the prevalence of persons with LEP to identify the potential for impediments to fair housing choice due to their inability to comprehend English. Persons with LEP may encounter obstacles to fair housing by virtue of language and cultural barriers within their new environment. To assist these individuals, it is important that a community recognizes their presence and the potential for discrimination, whether intentional or inadvertent, and establishes policies to eliminate barriers. It is also incumbent upon HUD entitlement communities to determine the need for language assistance and comply with Title VI of the Civil Rights Act of 1964.

*In 2015, the most recent year for which data is available for the City, 10,033 persons spoke English less than “very well” and were Spanish-speaking.<sup>6</sup> Another 1,100 persons with LEP speak “Other Indic” languages, which form the largest group of the Indo-Iranian subfamily of languages. Indic languages include Urdu and Hindi, which are counted separately in the 2015 survey, and other regional languages. Given that there are many languages contained within the “Other Indic” languages category within the ACS, it is unlikely that any one language exceeds 1,000 persons with LEP. When there are more than 1,000 persons or 5% of the population with LEP in a particular language, the community exceeds HUD’s established “safe harbor” minimums.<sup>7</sup>*

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<sup>6</sup> ACS data reports on the language proficiency of persons age 5 and older who do not speak English at home.

<sup>7</sup> HUD has adopted "safe harbor" guidelines for translation of written materials for recipients to ensure they have no compliance finding with Title VI LEP obligations. Included in these guidelines is a recommendation that vital documents are translated when there are 1,000 or more within an LEP language group in the eligible population in the market area or among current beneficiaries. More information at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/promotingfh/lep-faq](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/promotingfh/lep-faq).

Figure 29 Limited English Proficiency Languages in Rochester and Monroe County, 2015

	Rochester			Monroe County		
	Language	#	%	Language	#	%
#1 LEP Language	Spanish	10,033	5.12%	Spanish	13,764	1.95%
#2 LEP Language	Other Indic languages	1,100	0.56%	Chinese	2,750	0.39%
#3 LEP Language	Other Asian languages	924	0.47%	Other Asian languages	2,325	0.33%
#4 LEP Language	Chinese	730	0.37%	Italian	2,073	0.29%
#5 LEP Language	African	613	0.31%	Other Indic languages	1,636	0.23%
#6 LEP Language	Vietnamese	597	0.30%	Other Slavic languages	1,496	0.21%
#7 LEP Language	Arabic	420	0.21%	Vietnamese	1,385	0.20%
#8 LEP Language	Laotian	319	0.16%	African	1,141	0.16%
#9 LEP Language	Russian	244	0.12%	Russian	978	0.14%
#10 LEP Language	French (incl. Patois, Cajun)	241	0.12%	Arabic	907	0.13%

Source: 2011-2015 American Community Survey (ACS)

To determine whether the translation of vital documents is required, the City must conduct the four-factor analysis. The term “vital document” refers generally to any publication that is needed to gain access to the benefits of a program or service. The four-factor analysis requires entitlement communities to evaluate the need for translation and/or other accommodations based on four factors:

- the number/proportion of persons with LEP to be served or likely to encounter the program;
- the frequency with which persons with LEP come into contact with the program;
- the nature and importance of the program, activity or services provided by the program; and
- the availability of resources to the grantee versus the costs.

## *Language Access Plan*

*In 2016, the City completed the four-factor analysis and determined, through quantitative and qualitative data, that the only language in need of translation of vital documents is Spanish, which is consistent with the most recently available data from ACS.* According to the LAP, the Rochester area also has a large deaf and hard of hearing population, due to the proximity of the National Technological Institute for the Deaf at RIT and the Rochester School for the Deaf. While no data is available to indicate the number of people speaking American Sign Language (ASL), anecdotal evidence suggests that it is one of the more prominent languages behind Spanish. Seven actions were proposed in the Language Access Plan (LAP) as listed below, along with a brief description of the progress made on each action item.

- Establish contracts or memorandums of understanding for on-call translation services, both for verbal and printed resources.
- Update list of bilingual/multi-lingual employees (Translator list) and provide it to all departments.
- Develop a language identifier card to assist City staff at key points of public contact.
- Distribute the LAP throughout City Hall to promote availability of existing and planned resources, as well as improve service for residents/customers.
- Encourage staff to learn basic Spanish, ASL and other prominent languages.
- Continue to make hiring of bilingual employees a priority.
- Implement, monitor and update the LAP.

The LAP identifies the department and contact information for persons needing language assistance or for persons wishing to file a language assistance related complaint.



## *2018 Citywide Housing Market Study*

*The recommendations provided in the 2018 Citywide Housing Market Study are consistent with furthering fair housing choice among members of the protected classes as they reduce the concentration of poverty and increase access to areas of higher opportunity.* There were five key findings in the report:

- 1) Overall, Rochester's real estate market is still soft.
- 2) Still, there is significant variation within the city's housing market.
- 3) Very low incomes, not high housing costs, are at the root of housing affordability challenges in Rochester.
- 4) Because of soft market conditions, virtually all new housing development in Rochester requires subsidy, whether to induce or assist.
- 5) In order to strengthen Rochester's markets and financial capacity, the city must grow its share of regional housing demand.

The study's key findings are being used by the City to guide policies and strategies for improving the living environs of low- and moderate-income households, particularly for those living in the most distressed areas of the City, and for improving access to neighborhoods with a higher level of opportunity including in the middle market and high demand areas. The study recommends adopting strategies that will increase access to stronger markets with higher level of opportunity, refrain from further concentrating poverty, strengthen the middle-markets and promote economic diversity through, for example, mixed-income developments. These recommendations are consistent with furthering fair housing choice among members of the protected classes as they attempt to reduce the concentration of poverty and increase access to areas of higher opportunity.

### *Comprehensive Plan, Rochester 2034*

The Housing Market Study, several other technical studies, and an extensive community outreach process that engaged several thousand people and more than 100 community and neighborhood organizations, informed the writing of the City's new Comprehensive Plan, *Rochester 2034*. Some of the key takeaways and action items from *Rochester 2034* that directly affect housing choice include:

- 1) Updating zoning and land use regulations will help create jobs, reoccupy vacant commercial spaces and preserve community assets.
- 2) Continue to encourage and develop commercial opportunities that would bring jobs to the City, raising the median income and alleviating poverty.
- 3) Continue to implement a robust code enforcement and lead ordinance to maintain and increase healthy housing.
- 4) Increase, through a variety of programs and partnerships, access to homeownership.
- 5) Work with RTS to implement a high-frequency transit network and develop partnerships and complementary initiatives to grow its reach and impact.

The City's careful alignment of various policies, planning documents and studies shows a commitment to affirmatively furthering fair housing choice. To the extent that affordable housing is linked to fair housing, the City is committed to advancing opportunities for both the creation and preservation of affordable housing in higher demand/opportunity areas but also in ensuring access for all residents to community assets such as parks and recreational facilities, employment opportunities and other amenities to improve the living environs of low- and moderate-income households.

## City of Rochester Housing Investments

Collectively, the Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Solutions Grant (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) programs are under the authority of the Community Planning and Development (CPD) division of the U.S. Department of Housing & Urban Development (HUD). Annually, the City receives approximately \$12 million in HUD funding through these four programs.

Annually, the City is required to engage the public and stakeholders in the development of its Annual Action Plan to identify the eligible activities it will fund and implement with CDBG, HOME, ESG, and HOPWA funds. In addition, the City undertakes a Consolidated Plan every five years to set priorities and goals for upcoming Annual Action Plans. This section analyzes how the City affirmatively furthers fair housing in the implementation of its CDBG and HOME programs by mapping housing investments. (ESG and HOPWA funds are not allocated and invested locally in the same way as CDBG and HOME funds and, therefore, are not analyzed in the same way for the purpose of the AI.)

### *City Housing Investments (including CDBG/HOME Program Investments)*

This section includes maps that illustrate the locations of several types of housing investments since 2015, the majority of which were funded with CDBG and HOME dollars. Each set of investments is mapped on the housing market types, which as described previously, largely align with the Composite Opportunity Score. Note that the maps are programmatic, so do include some activities funded with local dollars, but mostly represent work that is funded with federal dollars. The total program investments are mapped to illustrate a comprehensive overview of the geography of the City's housing investments.

As a HUD grantee, the City must decide how to allocate funds in a manner that will affirmatively further fair housing choice. Furthering fair housing choice includes both improving the living environment and neighborhoods of low- and moderate-income households as well as increasing access to areas with a higher level of opportunity. If a jurisdiction invests all or most of the available federal funds in R/ECAPs, then there is the potential to further concentrate poverty. If a community invests all or most of its funds

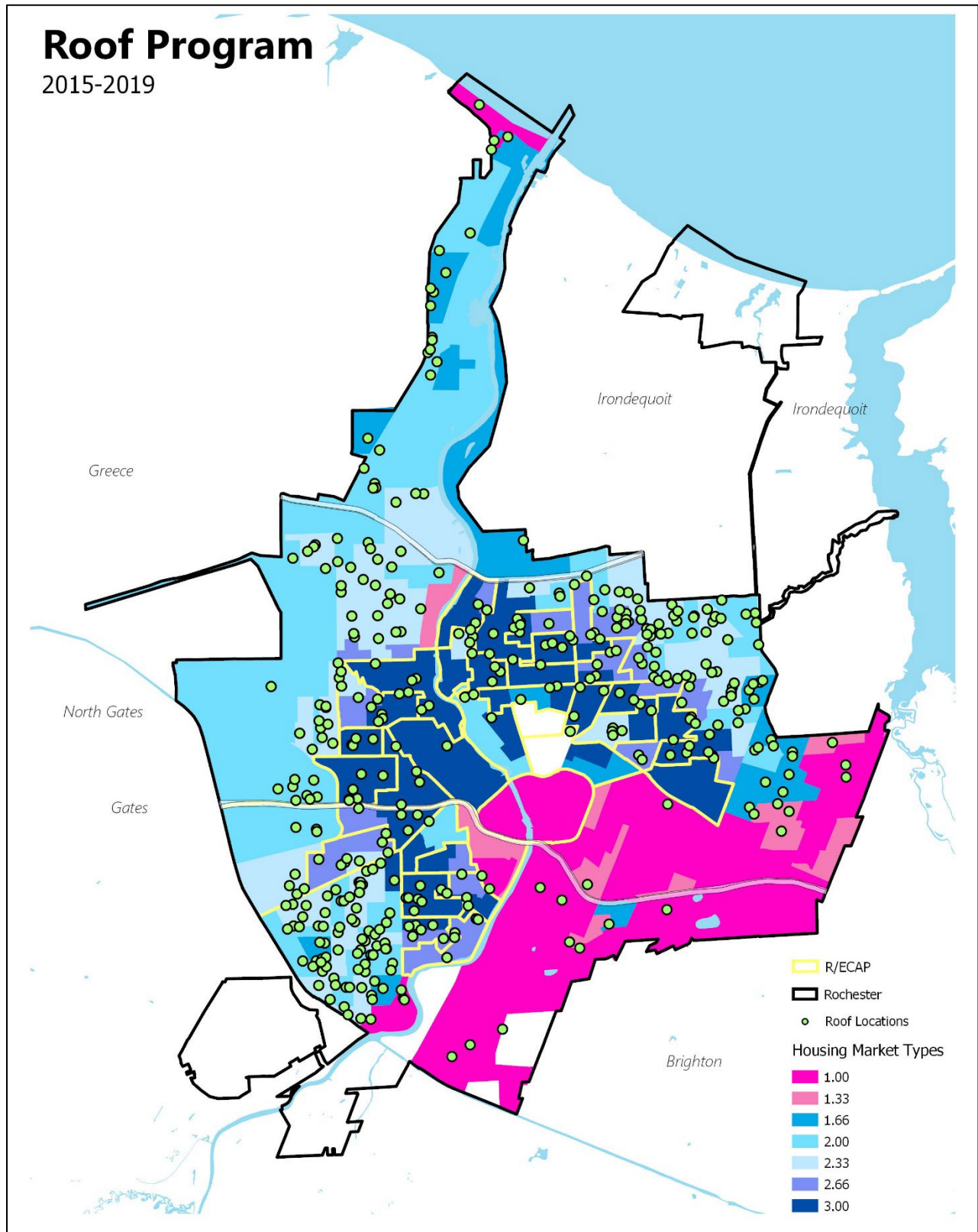
in areas outside of R/ECAPs then the living environment and R/ECAP neighborhoods are not improving. Jurisdictions aim to strike a balance in investing both inside and outside of R/ECAPs to further the goals of improving living conditions for those living in R/ECAPs while at the same time increasing access to areas with a higher level of opportunity.

### *Roof, Emergency Repair and Rehabilitation Programs*

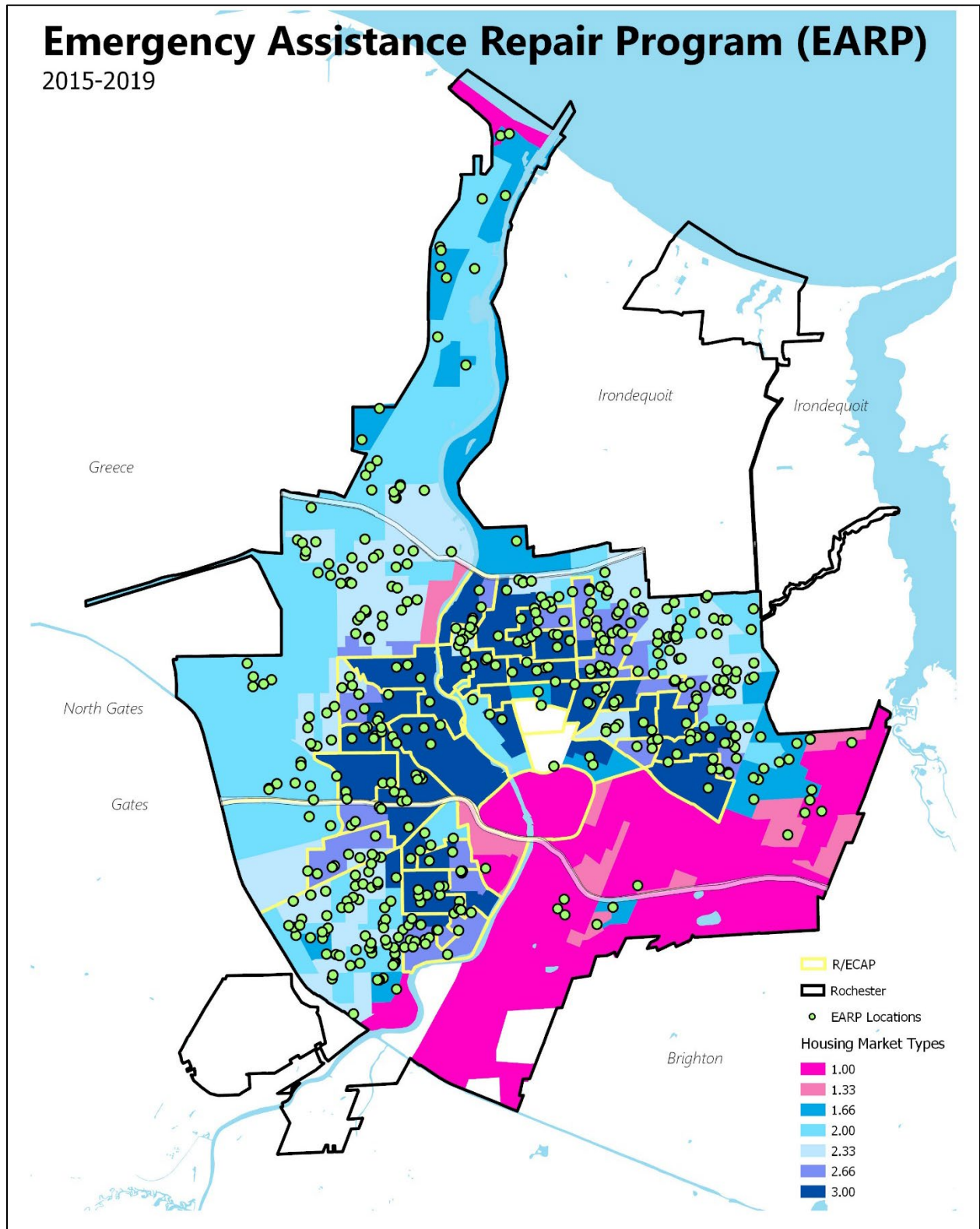
*The spatial investments for roof, emergency repair and rehabilitation programs are consistent with the goals of improving the living environments and neighborhoods in lower opportunity areas.*

The roof program operates throughout the City, though mostly in low and middle demand market types. Many roof repairs are made in R/ECAPs. The emergency repair program follows similar geographic patterns as the roof program. The rehabilitation program also operates throughout the City, with many rehabilitation projects occurring in the middle markets. There are rehabilitation projects in R/ECAPs though they are not as frequent as roof projects.

*The geographical distribution of the City's investments using federal and local funds are consistent with affirmatively furthering fair housing choice as related to roof, emergency repair and rehabilitation programs.*

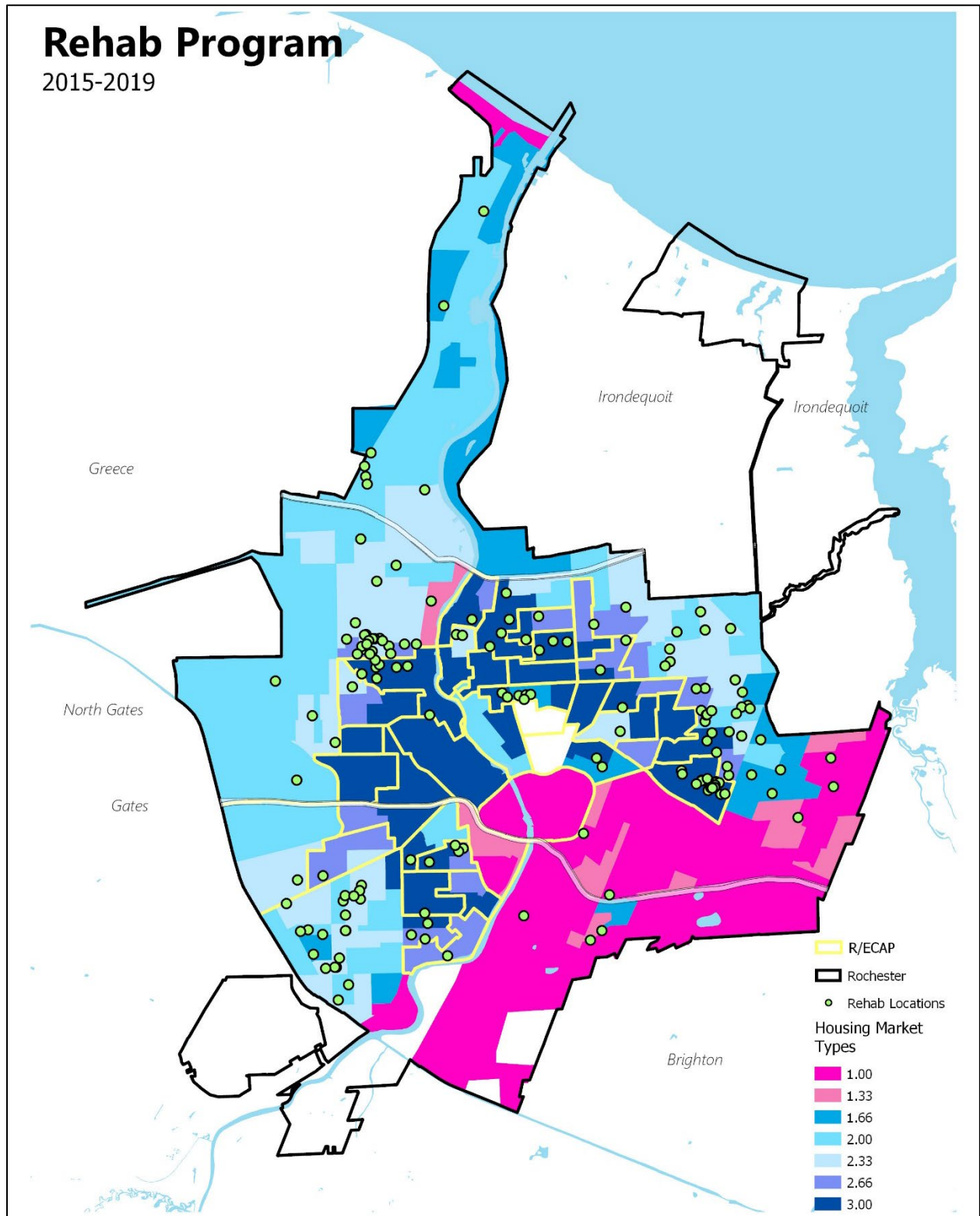


Source: City of Rochester



Source: City of Rochester



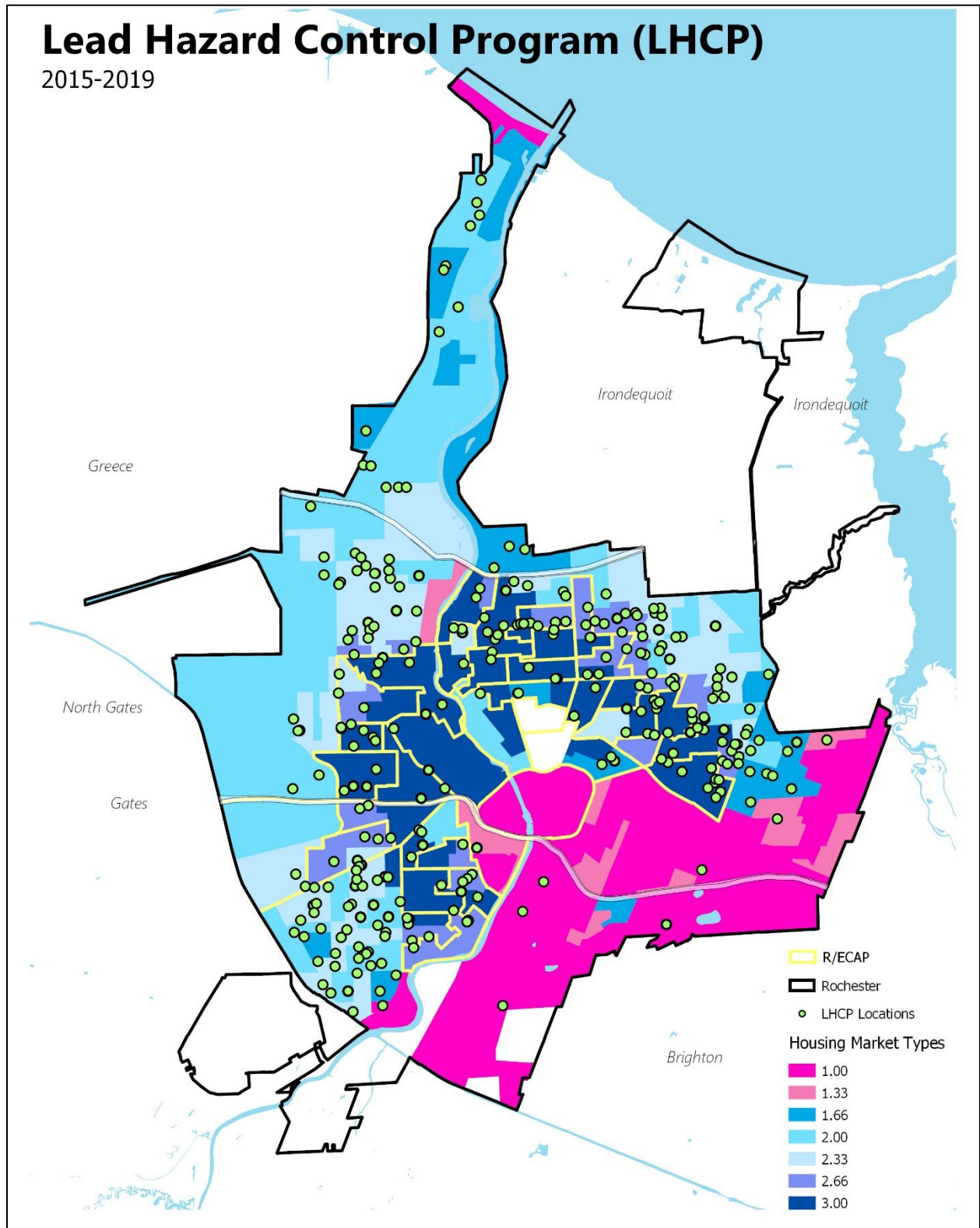


Source: City of Rochester



### *Lead Hazard Control Program*

*The geographic investments of the Lead Hazard Control Program are consistent with the goals of improving the living environments and neighborhoods in lower opportunity areas and therefore affirmatively further fair housing.* Because members of the protected classes tend to have lower incomes and live in neighborhoods with the most affordable housing stock, there is a particular need to provide lead hazard remediation in the lowest-income areas to protect children.



Source: City of Rochester

## *Homebuyer Services*

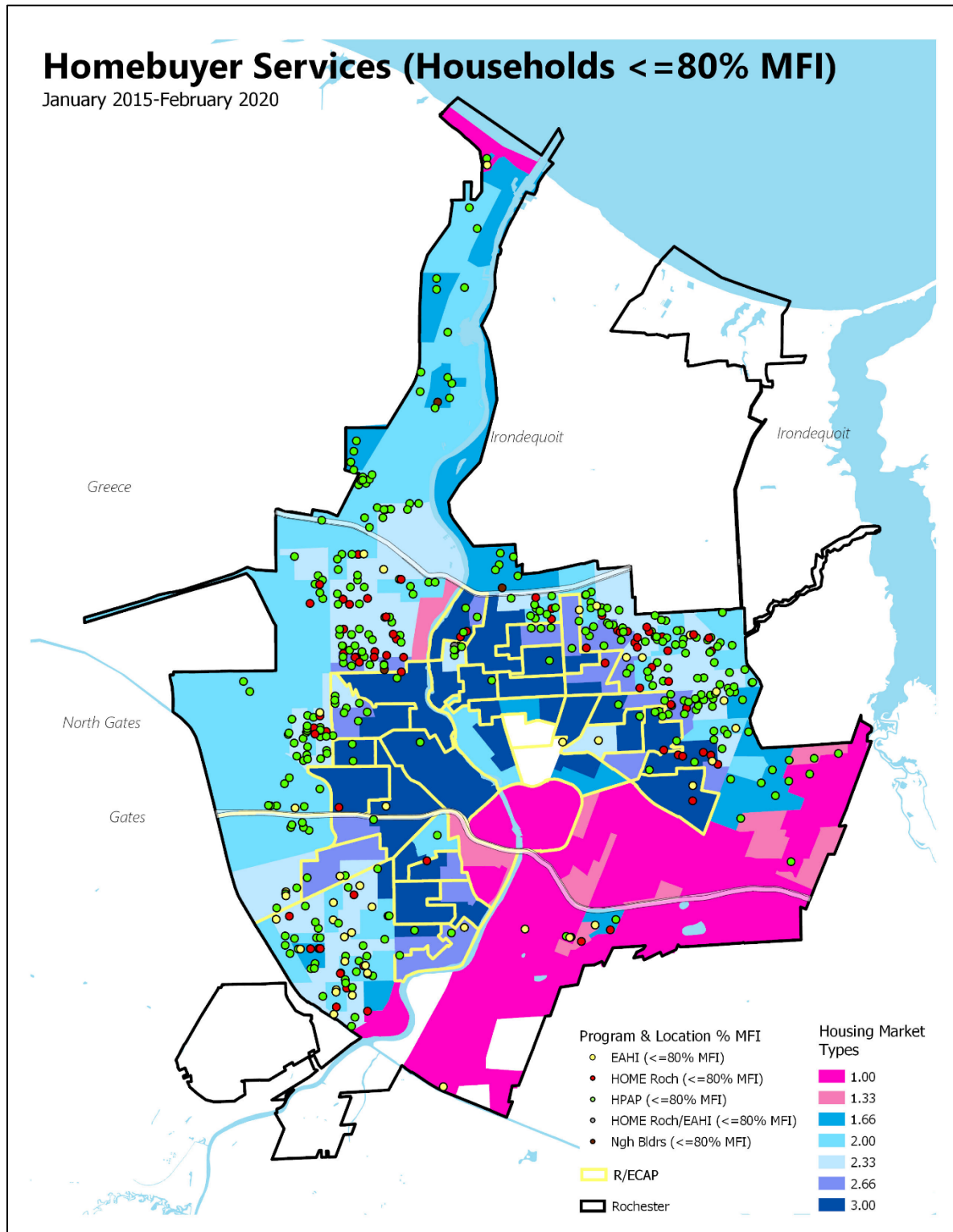
*The City's investments affirmatively further fair housing choice* because the homebuyer assistance investments allow households with incomes at or below 80% AMI to access homes in middle market neighborhoods, which have a higher level of opportunity than the R/ECAPs and to acquire an asset that has the potential to create generational wealth.

The City offers down payment and closing cost assistance to qualified buyers through several programs, all of which are mapped below:

- The Home Purchase Assistance Program (HPAP) provides financial assistance to first-time homebuyers who meet program requirements.
- The Employer Assistance Housing Initiative (EAHI) is a matching incentive that encourages employers to help their employees purchase homes in the city.
- Home Rochester rehabilitates formerly vacant homes to a high standard and sells them to first time home buyers.
- Neighborhood Builders constructs new single family homes to sell to first time home buyers on formerly vacant city-owned lots.

Households must income qualify to participate in the HPAP, Home Rochester, and Neighborhood Builders programs. The EAHI program does not have income qualification requirements and, depending on the employer partner, may restrict home purchase assistance to certain areas of the city.

Based on the City's stated goals outlined in the 2018 Citywide Housing Market Study and *Rochester 2034*, homebuyer assistance strategies are in alignment with furthering fair housing. Most homebuyers who participate in the programs are purchasing homes in middle demand markets, which will assist in stabilizing and revitalizing these neighborhoods.



Source: City of Rochester

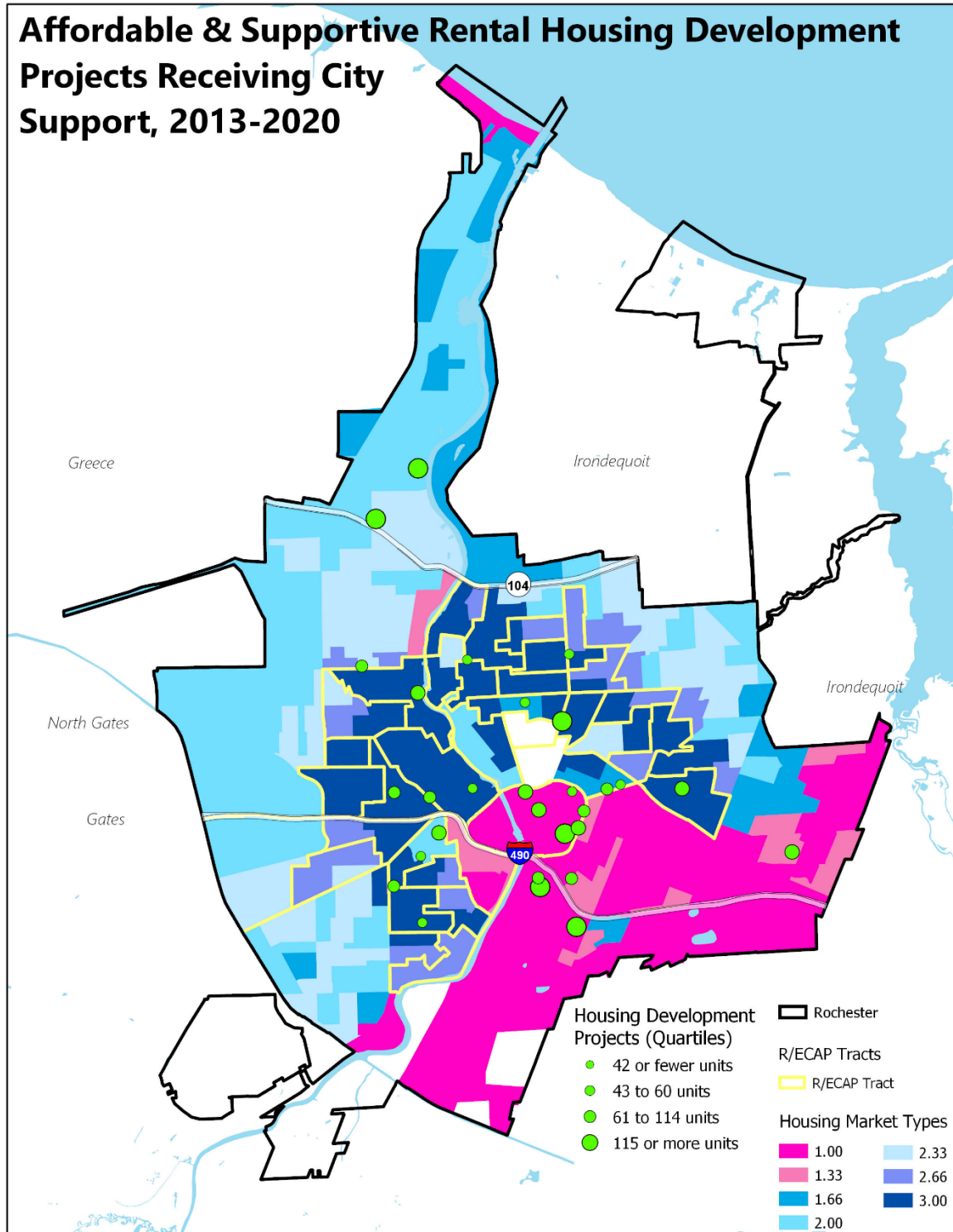
### *Affordable and Supportive Rental Housing Development Projects Receiving City Support*

The City has a history of investing federal dollars, as well as local resources, to preserve and construct various kinds of affordable rental housing – including supportive housing, senior housing, affordable housing at various low-income levels, and mixed-income developments with both affordable and market rate units. Between 2013-2020, the City invested over \$16 million to support the creation of 2,715 rental units in 27 different affordable rental developments located throughout the City as shown on the map that follows. Consistent with the City’s goal of promoting affordable housing options in higher opportunity areas, 55% and 22% of supported units are located in high and middle demand areas, respectively. Locating new affordable units in areas of higher opportunity affirmatively further fair housing choice. Locating the remaining 22% of units in lower opportunity areas also affirms fair housing choice in that it provides additional affordable housing options in areas in which there are already higher numbers of low- and moderate-income households and therefore improves the living environment of residents in those neighborhoods.

Figure 30 Affordable and Supportive Rental Housing Development Projects Receiving City Support, 2013-2020

Market Type	Number of Developments	Total Number of Units	Percentage of Units
1.00	13	1341	49%
1.33	2	164	6%
1.67	3	115	4%
2.00	3	241	9%
2.33	2	245	9%
2.67	0	0	0%
3.00	10	609	22%

Source: City of Rochester



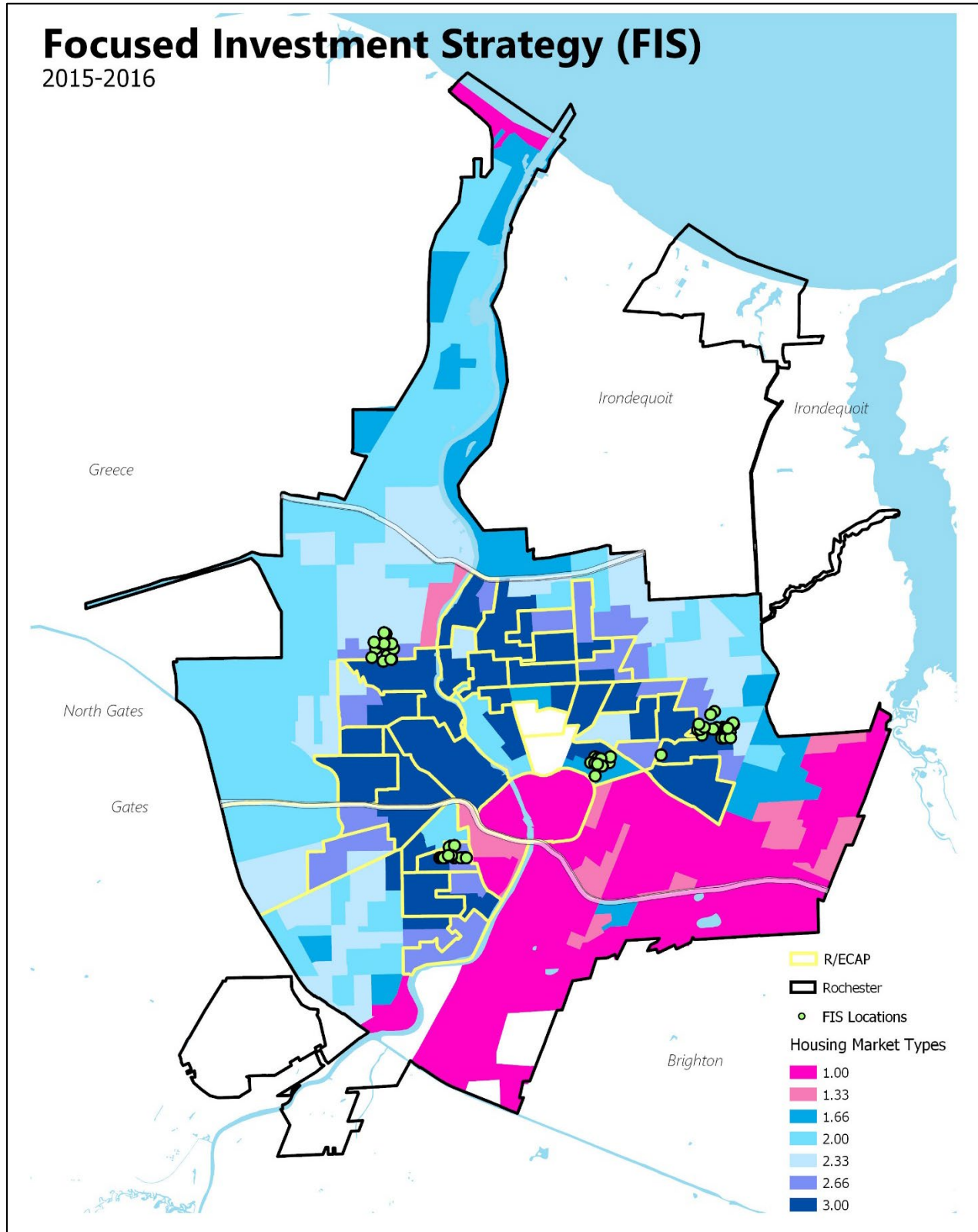
Source: City of Rochester

### *Focused Investment Strategy*

*Focused Investment Strategy area investments were consistent with affirmatively furthering fair housing*

*choice.* In 2015-2016, the City made its final investments in its Focused Investment Strategy (FIS) areas. FIS areas had received targeted investment since 2008, but the following map illustrates the locations of FIS investments in 2015-2016. The 2015-2016 FIS areas were along the borders of R/ECAPs in markets that are low (but not lowest demand) and middle demand. This investment strategy improved the living environs of households living in low/lower opportunity areas. The City currently does not have any FIS areas.





Source: City of Rochester



## City of Rochester Website

*While the City's website does provide a link at the bottom of the home page to be directed to a fair housing information page, the page does not describe information such as definitions of fair housing or what constitutes housing discrimination nor does the page list the City's designated Fair Housing Officer or how to file a fair housing complaint.* There is a link on the fair housing page that will redirect the user to HUD's FHEO home page where additional information can be found. However, providing the following information could be helpful to residents:

- What is fair housing?
- What is housing discrimination?
- Who is protected under fair housing laws (all levels of jurisdiction)?
- What are some examples of housing discrimination?
- How do I file a complaint?

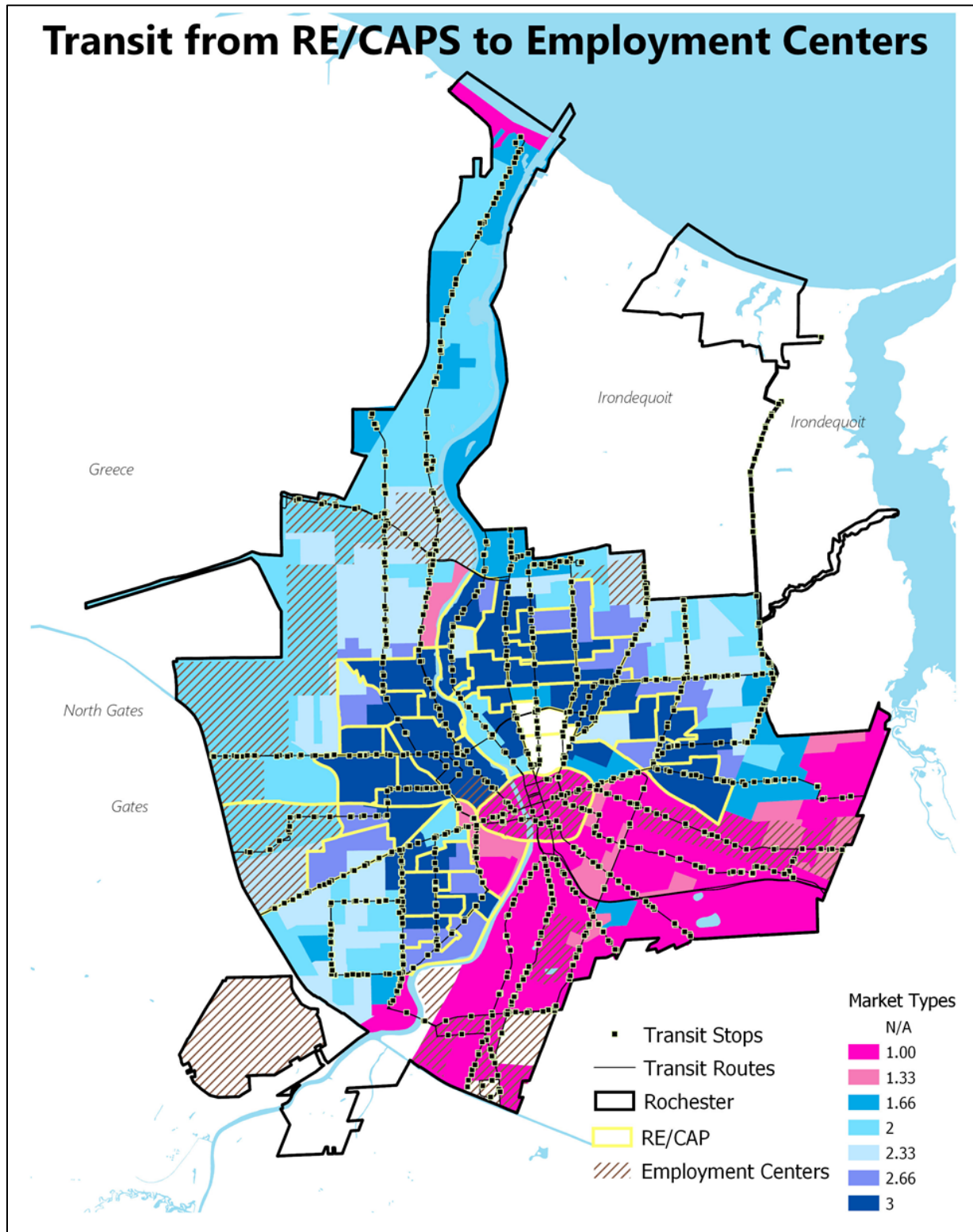
## Other City Agencies

### *Public Transit and Access to Employment Centers*

In a paper titled “Public transit access and the changing spatial distribution of poverty,” authors Pathak, Wyczalkowski and Huang analyzed the link between public bus routes and the spatial distribution of poverty in the Atlanta metropolitan area using census tract level data. The analysis found that, on average, census tracts with public transit tend to have higher proportions of low-income households than census tracts without public transit. The findings suggest that improving access to public transportation could have an effect on the geography of poverty, underscoring the role public transportation could play in deconcentrating poverty.

In June 2020, the Regional Transit Service (RTS) of Monroe County will implement Reimagine RTS, a redesign of the public transit system in Monroe County. The new bus routes have been overlaid with the housing market types to compare the availability of public transit relative to lower demand markets, which tend to include R/ECAPs, and major employment centers

*Based on the routes going into effect in June 2020, there are transit routes to, through, and/or along R/ECAP boundaries that connect lower opportunity areas with employment centers and higher opportunity areas. Additionally, there is public transit available to nearly all identified employment centers except for the airport and some of the employment areas along the western border of the City.* Except for downtown, there are no R/ECAPs that are also identified as employment centers.



Source: City of Rochester; Rochester Transit System, 2018 Citywide Housing Market Study, City of Rochester

*Racial Differences in Accessing Assisted Housing through Rochester Housing Authority*

*Black households are over-represented in all types of housing available through RHA except for project-based Section 8. Hispanic households are over-represented in public housing and for special purpose vouchers for persons with disabilities.*

This analysis is included to determine the extent to which members of the protected classes access housing through the Rochester Housing Authority (RHA) in the form of public housing or a housing voucher. RHA administers 2,142 public housing units and 9,401 total housing vouchers, 2,547 of which are project-based and 6,289 of tenant-based. The remainder are special purpose vouchers. The right-hand column of the following table indicates the proportion of the population that identifies as the specified race. The cells that are outlined in thick borders indicate when a specified race is over-represented in that type of assisted housing.

Figure 31 Public Housing Residents and Voucher Holders by Race/Ethnicity

Race	Public Housing		Vouchers												Proportion of the Total Population
			Total		Project -based		Tenant -based		Special Purpose Voucher						
									Veterans Affairs Supportive Housing		Family Unification Program		Disabled*		
#	%	#	%	#	%	#	%	#	%	#	%	#	%	%	
White	712	33%	3,962	42%	1,551	61%	2,161	34%	87	58%	19	24%	144	43%	47%
Asian	9	0%	36	0%	18	1%	18	0%	0	0%	0	0%	0	0%	3%
Black/African American	1,378	64%	4,901	52%	911	36%	3,689	59%	59	40%	55	71%	187	55%	41%
American Indian/Alaska Native	3	0%	17	0%	5	0%	11	0%	0	0%	0	0%	1	0%	1%
Other	40	2%	485	5%	62	2%	410	7%	3	2%	4	5%	6	2%	8%
Hispanic*	568	27%	1,613	17%	405	16%	1,117	18%	7	5%	12	15%	72	21%	18%

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: Rochester Housing Authority

HUD allows housing authorities to establish preferences for allowing a household on the waiting list to move toward the top of the list and be placed in housing ahead of households without one or more of the identified preferences. RHA has several preferences as described below:

- *Involuntary displacement*: An applicant who is or will be involuntarily displaced if the applicant has vacated their housing unit as a result of an activity carried on by an agency of the United States or by any State or local governmental body or agency in connection with code enforcement or a public improvement or development program.
- *Buildings Designated as Elderly Only Housing*: The following developments have been approved by HUD as being designated for elderly only; Antoinette Brown Blackwell Estates, Danforth Tower East, Danforth Tower West, Glenwood Gardens, Hudson-Ridge Tower, Jonathan Child Apartments, Kennedy Tower and Parliament Arms Apartments. Elderly families will be given preference for admission to housing in these designated developments. If there are no elderly families on the waiting list, next priority will be given to near-elderly families.
- *Buildings Designed for Elderly and Disabled Families*: Preference for admission will be given to elderly and disabled families. If there are no elderly or disabled families on the waiting list, preference will then be given to near-elderly families. If there are no near-elderly families on the waiting list, units will be offered to families who qualify for the appropriate bedroom size.
- Applicants from *Willow Domestic Violence Center*.
- All other applicants.

The waiting list was purged in September 2019, so the wait time is not known. Prior to purging the waiting list, the length of time an applicant remained on the waiting list varied from to 12 months for a studio apartment to four years for a 2-, 3- or 4-bedroom unit.

RHA has a reasonable accommodation request process which is initiated by the tenant based on their individual needs. The request is submitted to either RHA's 504 coordinator when available or to a management panel to be reviewed. The tenant is notified whether or not the approval was approved or if an alternative solution can be provided.

Based on the last two years, RHA received an average of 8.5 requests per month. The requests were primarily for:

- relocation to a new property or unit to be in a more accessible unit or closer to services;
- service or companion animals; and/or
- to have accessibility features added to a unit (grab bars, etc.).

## Private Sector Policy Analysis

In addition to the public sector policies that influence fair housing choice, there are private sector policies that can influence the development, financing, and advertising of real estate. For the purposes of the AI, mortgage lending practices are analyzed.

### Home Mortgage Disclosure Act

Unfettered access to fair housing choice requires impartial and equal access to the mortgage lending market. The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals, and considering whether to purchase loans. An analysis of mortgage applications and their outcomes can identify possible discriminatory lending practices and patterns in a community.

Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn, or incomplete by race, sex, and income of the applicant. The information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending practices and patterns.

This section analyzes publicly available Home Mortgage Disclosure Act (HMDA) data to determine the presence of racial discrimination in mortgage lending in the private sector. HMDA is a disclosure law and relies on public scrutiny and oversight to be effective. It does not require lenders to take specific actions or to meet quotas for mortgages in areas in which there had been historical disinvestment. HMDA can provide insight into whether or not local institutions are meeting the credit needs of the communities in which they are located as well as potentially identify lending discrimination based on race, ethnicity and some additional characteristics of members of the protected classes.



The reporting requirements of HMDA were changed in 2018 and made certain fields mandatory fields. This makes a direct comparison between 2018 and prior years impossible and, for this reason, this AI includes data only from 2018. There are three parts to the analysis: 1) a comparison of denial rates by race and ethnicity; 2) the rate of origination of higher priced loans by race and ethnicity; and 3) the rate of higher priced loans by race and ethnicity by income tier.

### *Denial Rates by Race and Ethnicity*

HMDA data is available at the census tract level for each county. The data was further sorted to compare lending patterns for homes located within City limits as compared to homes in census tracts that are in Monroe County but outside of Rochester.

*The overall denial rates are higher in Rochester than in the balance of Monroe County (i.e. 30% versus 17% denial rate) and Black, multi-racial and Hispanic applicants are more likely to be denied a mortgage than White applicants and, in Rochester, Asian applicants.*

Figure 32 HMDA Approval and Denial Rates by Race in Rochester and Outside of City but in Monroe County, 2018

	Originated	Approved But Not Accepted	Approval Rate	Denied	Denial Rate	Total Applications	
In Monroe Co but Outside of City	<b>14,223</b>	<b>557</b>	<b>83%</b>	<b>3,024</b>	<b>17%</b>	<b>17,804</b>	<b>83%</b>
White	12,147	461	85%	2,256	15%	14,864	83%
Black or African American	439	18	71%	189	29%	646	4%
Asian	397	16	74%	142	26%	555	3%
2 or more minority races	12		57%	9	43%	21	0%
Race Not Available	1,228	62	75%	428	25%	1,718	10%
In City of Rochester	<b>2,542</b>	<b>94</b>	<b>70%</b>	<b>1,104</b>	<b>30%</b>	<b>3,740</b>	<b>17%</b>
White	1,654	57	79%	455	21%	2,166	58%
Black or African American	519	13	55%	441	45%	973	26%
Asian	63	5	75%	23	25%	91	2%
2 or more minority races	4	1	38%	8	62%	13	0%
Race Not Available	302	18	64%	177	36%	497	13%
Grand Total	<b>16,765</b>	<b>651</b>	<b>81%</b>	<b>4,128</b>	<b>19%</b>	<b>21,544</b>	<b>100%</b>

Note 1: Action taken does not include withdrawn/incomplete applications or purchased loans. Approved but not accepted means that the lender approved the loan but the applicant did not accept the loan. These are counted with the originations in the approval rate because the lender was willing to lend money to the applicant.

Note 2: The total number of applications may not be consistent from table to table depending on the filters applied and which rows of data have null values.

Source: Home Mortgage Disclosure Act (HMDA), 2018

Figure 33 HMDA Approval and Denial Rates by Ethnicity in Rochester and Outside of City but in Monroe County, 2018

	Originated	Approved But Not Accepted	Approval Rate	Denied	Denial Rate	Total Applications	
In Monroe Co but Outside of City	<b>14,296</b>	<b>567</b>	<b>83%</b>	<b>3,045</b>	<b>17%</b>	<b>17,908</b>	<b>83%</b>
Hispanic or Latino	404	13	76%	129	24%	546	3%
Not Hispanic or Latino	12,575	491	84%	2,457	16%	15,523	87%
Ethnicity Not Available	1,317	63	75%	459	25%	1,839	10%
In City of Rochester	<b>2,552</b>	<b>98</b>	<b>70%</b>	<b>1,131</b>	<b>30%</b>	<b>3,781</b>	<b>17%</b>
Hispanic or Latino	285	7	64%	161	36%	453	12%
Not Hispanic or Latino	1,981	72	72%	796	28%	2,849	75%
Ethnicity Not Available	286	19	64%	174	36%	479	13%
<b>Grand Total</b>	<b>16,848</b>	<b>665</b>	<b>81%</b>	<b>4,176</b>	<b>19%</b>	<b>21,689</b>	<b>100%</b>

Note 1: Action taken does not include withdrawn/incomplete applications or purchased loans. Approved but not accepted means that the lender approved the loan but the applicant did not accept the loan. These are counted with the originations in the approval rate because the lender was willing to lend money to the applicant.

Note 2: The total number of applications may not be consistent from table to table depending on the filters applied and which rows of data have null values.

Source: Home Mortgage Disclosure Act (HMDA), 2018

### Higher Priced Loans by Race and Ethnicity

Higher priced loans are loans in which the annual percentage rate (APR) exceeds the average prime offer rate (APOR) by 1.5 or 3.5 percentage points for a first-lien or subordinate mortgage, respectively.

*There is a higher incidence of higher-priced loans in Rochester than in the remainder of Monroe County, with Black applicants being more likely than White applicants to have a higher priced loan.* Multi-racial applicants are also more likely to have higher priced loans, though the sample size is small and is therefore unreliable. Within Rochester, there does not appear to be any differences in the incidence of higher priced loans among Hispanic applicants.

Figure 34 Higher Priced Loans by Race in Rochester and Outside of City but in Monroe County, 2018

	Not Higher Priced		Higher Priced		Unknown		Total
	#	%	#	%	#	%	#
In Monroe Co but Outside of City	9,740	43%	1,044	5%	12,024	53%	22,808
White	8,350	47%	857	5%	8,599	48%	17,806
Black	303	39%	68	9%	400	52%	771
Asian	325	47%	29	4%	333	48%	687
2 or more minority races	10	40%	1	4%	14	56%	25
Race Not Available	752	21%	89	3%	2,678	76%	3,519
In City of Rochester	1,293	32%	316	8%	2,430	60%	4,039
White	924	42%	163	7%	1,138	51%	2,225
Black	239	23%	116	11%	685	66%	1,040
Asian	33	38%	5	6%	48	56%	86
2 or more minority races	3	23%	4	31%	6	46%	13
Race Not Available	94	14%	28	4%	553	82%	675
<b>Total</b>	<b>11,033</b>	<b>41%</b>	<b>1,360</b>	<b>5%</b>	<b>14,454</b>	<b>54%</b>	<b>26,847</b>

Note 1: This table contains only applications for homes that will be the primary residence of the applicant and for loans that were originated or approved by not accepted.

Note 2: The total number of applications may not be consistent from table to table depending on the filters applied and which rows of data have null values.

Note 3: NA indicates that the interest rate was not reported and therefore the status of the loan as higher priced cannot be determined.

Source: Home Mortgage Disclosure Act (HMDA), 2018

Figure 35 Higher Priced Loans by Ethnicity in Rochester and Outside of City but in Monroe County, 2018

	Not Higher Priced		Higher Priced		Unknown		Total
	#	%	#	%	#	%	#
In Monroe Co but Outside of City	9,793	43%	1,054	5%	12,109	53%	22,956
Hispanic or Latino	287	46%	54	9%	281	45%	622
Not Hispanic or Latino	8,718	47%	902	5%	9,028	48%	18,648
Ethnicity Not Available	788	21%	98	3%	2,800	76%	3,686
In City of Rochester	1,299	32%	316	8%	2,463	60%	4,078
Hispanic or Latino	151	31%	46	9%	291	60%	488
Not Hispanic or Latino	1,065	36%	246	8%	1,622	55%	2,933
Ethnicity Not Available	83	13%	24	4%	550	84%	657
Total	11,092	41%	1,370	5%	14,572	54%	27,034

Note 1: This table contains only applications for homes that will be the primary residence of the applicant and for loans that were originated or approved by not accepted.

Note 2: The total number of applications may not be consistent from table to table depending on the filters applied and which rows of data have null values.

Source: Home Mortgage Disclosure Act (HMDA), 2018

### *Higher Priced Loans by Race and Ethnicity by Income Tier within Rochester*

The following analysis considers only higher priced mortgages for units located within Rochester. Because the median household income in Rochester is approximately 43% of the area median income of Monroe County, the incomes of applicants were sorted into the following income bands to compare the incidence of higher priced loans by race and ethnicity by income tier: 0-30% AMI, 31-50% AMI, 51-80% AMI, 81-100% AMI, 101-120% AMI and above 120% AMI.<sup>8</sup>

*Among higher priced loan originations for applicants in the lowest income tier, Black applicants are nearly three times as likely to have a higher cost loan.* The disparity closes slightly in the 31-50% AMI band with Blacks and Whites at 18% and 14%, respectively. At the 51-80% AMI tier, Black applicants are approximately twice as likely to have a higher cost loan than Whites. The only income tier for which Hispanic applicants are more likely to have a higher price loan than their non-Hispanic counterparts in the 31-50% AMI tier.

The following tables illustrate the number of percentage of higher priced loans by race/ethnicity and income tier.

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<sup>8</sup> Note that the classification into income tiers does NOT account for household size as household size is not reported in HMDA. Therefore, the household income classifications are approximate. Despite these limitations of the data, the classifications are still useful in exploring the rates of higher priced loans by more granular income ranges.

Figure 36 Higher Priced Loans by Race by Income Tier, 2018

Income Tier as a Percentage of AMI	Higher Priced		Total Applications
	#	%	#
White			
0-30%	11	8%	141
31-50%	43	14%	302
51-80%	41	10%	395
81-100%	25	13%	197
101-120%	10	9%	116
120%+	11	4%	285
Black			
0-30%	12	22%	54
31-50%	28	18%	154
51-80%	40	21%	187
81-100%	6	15%	39
101-120%	1	5%	21
120%+	0	0%	35
Asian			
0-30%	0	0%	7
31-50%	1	9%	11
51-80%	1	7%	15
81-100%	0	0%	5
101-120%	1	50%	2
120%+	0	0%	9
Two or More Minority Races			
0-30%	0	-	0
31-50%	0	-	0
51-80%	0	0%	4
81-100%	0	-	0
101-120%	0	-	0
120%+	1	100%	1
Race Not Available			
0-30%	2	11%	19
31-50%	8	24%	34

Income Tier as a Percentage of AMI	Higher Priced		Total Applications
	#	%	#
51-80%	11	19%	57
81-100%	0	0%	12
101-120%	1	8%	12
120%+	3	9%	35

Note 1: This table contains only applications for homes that: 1) will be the primary residence of the applicant, 2) are in Rochester, 3) have loans that were originated or approved but not accepted, 4) for applications in which applicant income was known, and 5) have a known interest rate.

Source: Home Mortgage Disclosure Act (HMDA), 2018

Figure 37 Higher Priced Loans by Ethnicity by Income Tier, 2018

Income Tier as a Percentage of AMI	High Cost		Total Applications
	#	%	#
Hispanic or Latino			
0-30%	28	58%	48
31-50%	71	63%	113
51-80%	29	41%	70
81-100%	9	50%	18
101-120%	6	60%	10
120%+	7	64%	11
Not Hispanic or Latino			
0-30%	108	65%	166
31-50%	194	54%	356
51-80%	334	61%	547
81-100%	130	59%	220
101-120%	78	60%	131
120%+	214	67%	318
Ethnicity Not Available			
0-30%	4	40%	10
31-50%	17	57%	30
51-80%	26	54%	48
81-100%	9	53%	17
101-120%	6	50%	12
120%+	20	54%	37

Note 1: This table contains only applications for homes that: 1) will be the primary residence of the applicant, 2) are in Rochester, 3) have loans that were originated or approved but not accepted, 4) for applications in which applicant income was known, and 5) have a known interest rate.

Source: Home Mortgage Disclosure Act (HMDA), 2018



## Fair Housing Profile

This section provides a review of the existence of fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section will review the existence of any fair housing discrimination suits filed by the United States Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

The City requested housing complaint data from the HUD Region II Office of Fair Housing, the New York State Division of Human Rights, the Center for Dispute Settlement, The Housing Council, and Legal Assistance of Western New York (Law NY) covering the time period from January 1, 2016 to the present (February 2020). Because each agency uses different vocabulary and classification systems and some agencies provide additional information, each agency's complaint data is analyzed separately.

### Housing Discrimination Complaints

A lack of filed complaints does not necessarily indicate a lack of housing discrimination. Some persons may not file complaints because they are not aware of how to go about filing a complaint or where to go to file a complaint. Tenants may also not submit complaints because they want to avoid confrontations with prospective landlords. And discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing his treatment with that of another home seeker.

Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Finally, households may be more interested in achieving their first priority of finding decent housing and may prefer to avoid going through the process of filing a complaint and following through with it. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

### *HUD Office of Fair Housing and Equal Opportunity (FHEO)*

These data were available at the city level as HUD reports the housing complaints at the city level. HUD provided complaint data for 88 complaints; 78 were in Rochester and other ten were misclassified and deleted from the analysis. Each complaint can have more than one basis of discrimination so the number of complaints will not be equal to the number of bases of discrimination. Each case can have one outcome so the number of outcomes will match the number of complaints.

*The three most common bases of complaint submitted to HUD, in descending order, based on the total number of complaints over the study time period are disability, race/color and sex. The most common outcomes are No Cause determination and a successful conciliation/settlement.* A No Cause determination means that there was no finding of discrimination while a successful conciliation/settlement means that there was an agreement reached between the parties regardless of whether or not the presence of discrimination was found. This trend also mirrors national trends of disability and race being the two most frequently cited types of housing discrimination, according to the *2019 Fair Housing Trends Report* published by the National Fair Housing Alliance.

Figure 38 Number of HUD FHEO Housing Complaints by Year and Basis, January 2016 – February 2020

	2016	2017	2018	2019	2020 (Jan-Feb)	Total
Disability	10	14	10	14	3	51
Race/Color	8	17	8	13	2	48
Sex	9	7	4	7	0	27
Familial Status	2	4	3	3	0	12
Retaliation	3	8	3	4	2	20
National Origin	3	2	1	1	0	7
Religion	3	3	0	0	0	6
Total	38	55	29	42	7	171

Source: HUD Region II Office of Fair Housing

Figure 39 Closure Reason HUD FHEO Housing Complaints by Year and Basis, January 2016 – February 2020

	2016	2017	2018	2019	2020 (Jan-Feb)	Total
Cause (11/29/19) - FHAP	0	0	0	1	0	1
Complaint withdrawn by complainant after resolution	1	0	0	0	0	1
Complaint withdrawn by complainant without resolution	0	3	0	0	0	3
Conciliation/settlement successful	3	3	2	2	0	10
Dismissed for lack of jurisdiction	1	0	0	1	0	2
FHAP judicial consent order	1	0	0	0	0	1
No cause determination	12	15	12	11	0	50
Open	0	0	1	5	4	10
Total	18	21	15	20	4	78

Source: HUD Region II Office of Fair Housing

### *New York State Division of Human Rights*

The New York State Division of Human Rights (NYSDHR) is responsible for the enforcement of federal fair housing laws, undertaking the mediation/conciliation and litigation of housing discrimination complaints, and enforcing the New York State Human Rights Law. The New York State Human Rights Law makes it unlawful to discriminate against people in the areas of employment, apprenticeship and training, educational institutions, purchase and rental of housing and commercial space, places of public accommodations, and all credit transactions based on race, creed, color, national origin, sexual orientation, military status, sex, age, marital status, religion, disability, source of income and pregnancy/familial status. It is also a violation of the law to retaliate against a person for complaining of discrimination to the Commission.

NYSDHR is a “substantially equivalent agency” under HUD’s Fair Housing Assistance Program (FHAP). This means that NYSDHR has been certified as substantially equivalent after HUD determined that the Commission administers a law (i.e., the New York State Human Rights Law) which provides rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Fair Housing Act. For this reason, HUD refers complaints of housing discrimination that it receives from New York residents to the NYSDHR for investigation. There were 100 housing complaints received over the study time period in zip codes that touch the City of Rochester. It is possible that some of the complaints included in the analysis actually took place outside of the City; there is no way to distinguish between a complaint that was in the City versus out of the City based on zip code alone. Zip codes that are not a part of the City of Rochester were omitted from the analysis.

*The three most common bases of complaint submitted to NYS, in descending order, based on the total number of complaints over the study time period are disability, race/color and retaliation. The most common outcomes are No Probable Cause and Lack of Jurisdiction.* No probable cause refers to the case being dismissed after investigation for lack of evidence while Lack of Jurisdiction indicates that the person alleged something that is not covered under law – whether that means it is not a protected basis or the respondent is not considered a housing provider or an employer with a certain minimum number of employees.

Figure 40 Number of NY State Division of Human Rights Housing Complaints by Year and Basis, January 2016 – December 2019

	2016	2017	2018	2019	Total
Disability	11	17	20	23	71
Race/Color	14	14	9	17	54
Retaliation	6	9	11	9	35
Sex	9	7	7	9	32
Age	1	7	6	2	16
Familial Status	4	4	5	3	16
Sexual Orientation	1	3	3	2	9
Creed	4	3	0	0	7
National Origin	2	2	1	2	7
Marital Status	1	4	1	0	6
Source of income	0	0	0	6	6
Military	0	1	0	1	2
Domestic Violence	0	0	0	1	1
Pregnancy	0	0	0	1	1
Total	53	71	63	76	263

Source: New York State Division of Human Rights

Figure 41 Closure Reason NY State Division of Human Rights Housing Complaints by Year and Basis, January 2016 – December 2019

	2016	2017	2018	2019	Total
Conciliation	3	2	1	2	8
Consent to Discontinuance	1	0	0	0	1
Determination ACD	0	0	2	2	4
LOJ Determination	1	4	6	2	13
NPC Determination	14	15	15	14	58
Order After Hearing Dismissing Complaint	1	0	0	0	1
Withdrawal	1	1	2	1	5
Unknown	0	0	0	10	10
Total	21	22	26	31	100

Source: New York State Division of Human Rights

### *Legal Assistance of Western New York (Law NY)*

Legal Assistance of Western New York (Law NY) is a non-profit law firm that provides free legal assistance to people in 14 counties in western New York, including Monroe County and is committed to eradicating discrimination in housing. Law NY enforces the federal Fair Housing Act, New York State Human Rights Law, and local fair housing ordinances such as the City of Rochester's Human Rights Law. Law NY is certified as a Fair Housing Initiatives Program (FHIP) through HUD to assist people who believe they have been victims of housing discrimination. Law NY participates in the Private Enforcement Initiative (PEI) program, which means it implements initiatives that promote fair housing laws and equal housing opportunity awareness.

Law NY reported 380 complaints by zip code. When housing complaints for zip codes not included in the City are omitted, there were 267 complaints. As with the previous NY State Division of Human Rights data, there is no way to distinguish between a complaint that was in the City versus out of the City based on zip code alone.

*The three most common bases of complaint submitted to Law NY, in descending order, based on the total number of complaints over the study time period are disability, race/color and sex. The most common outcomes are Council and Advice and Limited Action.* Council and Advice refers to providing specific legal advice to a client based on their specific legal issue. The client would have discussed their case with an advocate and received legal advice. Limited Action refers to the advocates providing additional services outside of advice but did not lead to litigation.

Figure 42 Number of Law NY Housing Complaints by Year and Basis, January 2016 – February 2020

	2016	2017	2018	2019	2020 (Jan-Feb)	Total
Disability	50	48	43	55	3	199
Race	18	17	9	7	3	54
Sex	4	5	9	3	0	21
Familial Status	3	4	2	1	0	10
National Origin	1	1	0	1	0	3
Source of Income	0	3	0	0	0	3
Ethnicity	0	1	0	1	0	2
Religion	2	0	0	0	0	2
Domestic Violence	1	0	0	0	0	1
Sexual Orientation	0	0	1	0	0	1
Total	79	79	64	68	6	296

Source: Law NY

Figure 43 Closure Reason Law NY Housing Complaints by Year and Basis, January 2016 – February 2020

	2016	2017	2018	2019	2020 (Jan-Feb)	Total
Counsel & Advice	39	41	37	28	0	145
Limited Action	16	19	9	19	0	63
Negotiated Settlement w/o Litigation	13	13	11	6	0	43
Negotiated Settlement w/Litigation	0	4	2	0	0	6
Admin. Agency Decision	1	0	0	0	0	1
Court Decision - Contested	1	0	0	0	0	1
Extensive Service	2	0	0	0	0	2
No Case Made	3	0	1	2	0	6
Total	75	77	60	55	0	267

Source: Law NY



## Other Fair Housing Agencies

### *The Housing Council at Pathstone*

The Housing Council at Pathstone is a Rochester-based agency that is aware of and stays current on fair housing laws. While The Housing Council has not had funding since 2014 for a robust fair housing program, staff members do stay up to date on changes in fair housing laws and are trained to answer questions on their Housing Hotline. However, due to lack of funding, The Housing Council is unable to process complaints and instead work with clients that call or stop in person to answer and resolve questions. If the issue cannot be resolved, The Housing Council will refer clients to a legal partner and/or to HUD.

The Housing Council received 377 calls on the Housing Hotline since January 1, 2016, of which 171 were calls from within the City of Rochester. These calls resulted in the filing of seven complaints, six of which were referred to Law NY and one to HUD. The bases of complaints of these cases can be classified as harassment (2), disability (2), familial status (2), and needing a reasonable accommodation including an emotional support animal (2).

# Impediments to Fair Housing Choice and Fair Housing Action Plan

The following table provides a summary of impediments to fair housing choice as determined through writing the AI. Each impediment is identified and highlighted in blue. There are one or more associated goals and recommendations associated with each impediment as well as a discussion section that explains the rationale for the identified impediment and corrective course of action. The metrics for success and timeframe are included to ensure that the City is able to implement the fair housing action plan over the next five years.

Figure 44 City of Rochester Fair Housing Action Plan

Impediment: Persons with lower incomes, who are disproportionately members of the protected classes, are less able to afford safe, decent affordable housing.				
	Action	Discussion	Metric for Success	Timeframe
1	Preserve and increase the number and quality of affordable housing throughout the City.	<p>The City should continue to invest federal, state and local funds in a manner that is consistent with the 2018 Citywide Housing Market study and <i>Rochester 2034</i>. The dual strategies of improving housing and the quality of life in areas of high poverty while increasing access to affordable housing in areas of higher opportunity are consistent with the Fair Housing Act and affirmatively further fair housing choice. The recommendation is based on the analysis of CDBG and HOME funds in the Public Policy Analysis section which indicated that the City is affirmatively furthering fair housing choice in its CDBG and HOME investments.</p> <p>To ensure that the City continues to invest funds in ways that affirmatively further fair housing choice, the City should monitor expenditures for mapping and data analysis purposes on an annual basis. <i>To the extent possible</i>, the City should also monitor the benefit to members of the protected classes.</p>	Maps and summary data analysis showing investment locations and beneficiaries.	Ongoing
Impediment: More fair housing education, outreach, investigation, and enforcement is needed.				
	Action	Discussion	Metric for Success	Timeframe
2	Develop a new prominent, easy-to-find webpage with fair housing information on the City's website.	<p>While the City website does include a fair housing link on the bottom of its home page, the link is difficult to find, and the supplied information does not clearly articulate what constitutes housing discrimination. It is therefore recommended that the City update its webpage to include HUD's fair housing logo and a more visible link to a new fair housing webpage that provides information, such as:</p> <ul style="list-style-type: none"> <li>• What is fair housing?</li> </ul>	Completion of new, fair housing webpage on City's website.	Short-term (2020-2021)

		<ul style="list-style-type: none"> <li>• What is housing discrimination?</li> <li>• Who is protected under fair housing laws (all levels of jurisdiction)?</li> <li>• What are some examples of housing discrimination?</li> <li>• How do I file a complaint?</li> </ul> <p>The website should also include the name and contact information of the City's designated Fair Housing liaison.</p>		
<b>3</b>	Make the City's fair housing webpage accessible for persons who are visually impaired and translate it into Spanish.	Because disability status is the most frequently referenced basis of housing discrimination, making fair housing information available in an accessible format is an important component of education and outreach. And translate the page into Spanish, as the most recent available data (2011-2015 ACS) shows that the number of persons with limited English proficiency and who speak Spanish exceeds the "safe harbor" threshold of 1,000 persons.	Make new City fair housing webpage accessible for persons who are visually impaired and provide a version in Spanish.	Short-term (2020-21)
<b>4</b>	Designate a City department/staff liaison for Fair Housing and provide its contact information on the Fair Housing webpage.	Many people do not file a housing complaint because they either do not know how to do so or are unaware of their rights. A City-designated liaison could help answer questions about housing discrimination and refer people to where they can submit a formal complaint.	Designation of Fair Housing liaison, with contact info displayed on City's new Fair Housing webpage.	Short-term (2020-21)
<b>5</b>	Strengthen fair housing education and outreach.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively further fair housing choice, which includes education and outreach related to housing discrimination in both the rental and homeowner markets. This includes providing education to potential homebuyers, real estate</p>	Fair housing information is integrated into all City-funded housing education agreements (e.g., homebuyer training, landlord/tenant services and training, etc.) and distributed by homebuyer partners. Provision of information tracked.	Ongoing

		agents, lenders and mortgage brokers, landlords, property managers and owners, tenants, agents who assist in finding rental properties, and lawyers and judges working with persons being evicted.		
6	Support and strengthen fair housing investigation, including thru paired testing and other methods.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>Fair housing investigation can help to better document where, how and to what degree housing discrimination is taking place in Rochester and the region to inform more targeted responses to it. It is recommended that the City partner with a local agency or agencies to conduct paired testing and/or other methods to reveal housing discrimination in the rental and homeowner markets (including with lenders, in addition to realtors, and landlords). This could include supporting the YWCA's ongoing efforts and working with Law NY or other partners to develop paired testing activities focused on various protected classes.</p>	Local partners and investigation activities identified, funded, and implemented. Results documented.	Begin short-mid term (2020-22)
7	Work with Empire Justice, the local Community Reinvestment Act (CRA) Coalition, Federal Deposit Insurance Corporation (FDIC), New York Federal Reserve and/or others to identify discriminatory lending practices (e.g., mortgage denials, high-price loans, etc.) and engage lenders to address.	<p>Based on stakeholder comments, the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and homeowner markets.</p> <p>While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively further fair housing choice, which includes identifying lending discrimination locally and working with partners and lenders to address it.</p>	Discriminatory practices further understood and lenders engaged by local partners to address.	Begin short-mid term (2020-22)

8	Develop City guidelines, policies, or other actions that help to enforce fair housing standards.	The City of Rochester should explore guidelines, policies, or other actions it could take that would help to enforce fair housing standards. This could include, among other things, a formal articulation that the City will not partner with individuals or organizations that have unresolved fair housing cases or complaints.	City fair housing enforcement guidelines, policies, or other actions are identified and implemented.	Ongoing
Impediment: Group homes are not clearly defined in the City's Zoning Code. This makes it unclear whether group homes are allowed by right in low-density residential districts, which could be discriminatory.				
	<b>Action</b>	<b>Discussion</b>	<b>Metric for Success</b>	<b>Timeframe</b>
9	Clearly define a group home as a residence for two or more unrelated persons with one or more disabilities that function as a single housekeeping unit in the City's new Zoning Code.	<p>As per the Joint Statement of the Department of Housing and Urban Development and the Department of Justice's State and Local Land Use Laws and Practices and the Application of the Fair Housing Act:</p> <p><i>The term "group home" does not have a specific legal meaning; land use and zoning officials and the courts, however, have referred to some residences for persons with disabilities as group homes. The Fair Housing Act prohibits discrimination on the basis of disability, and persons with disabilities have the same Fair Housing Act protections whether or not their housing is considered a group home. A household where two or more persons with disabilities choose to live together, as a matter of association, may not be subjected to requirements or conditions that are not imposed on households consisting of persons without disabilities.</i></p> <p><i>In this Statement, the term "group home" refers to a dwelling that is or will be occupied by unrelated persons with disabilities.</i></p>	Adoption of new City Zoning Code	Mid-term (2021-23)

10	Allow group homes by right in all residential districts where single family homes are allowed by right in the City's new Zoning Code.	By defining a group home as a residence in which two or more unrelated persons with one or more disabilities that live together and function as a single housekeeping unit (see action item above) <b>and</b> by allowing group homes by right in all residential districts where single family units are allowed by right would make clear that it is illegal to discriminate against persons in group homes on the basis of disability.  Note that persons with disabilities include those who are in recovery from alcohol and substance use and these persons are protected under the Fair Housing Act in the same manner as persons with other types of disabilities.	Adoption of new City Zoning Code	Mid-term (2021-23)
<b>Impediment: The City of Rochester needs to update some of its policies and procedures related to fair housing.</b>				
	<b>Action</b>	<b>Discussion</b>	<b>Metric for Success</b>	<b>Timeframe</b>
11	Write an Anti-Displacement and Relocation Plan.	Per CPD Notice 94 16, grantees receiving HOME funds are required to have an Anti-Displacement and Relocation Plan even if the participating jurisdiction's HOME-assisted projects will not result in the demolition or conversion of a low/moderate-income dwelling. Additional details are found in 24 CFR 42.325.	Completion and Public Display of Anti-Displacement and Relocation Plan	Short-mid term (2020-22)
12	Develop a collaborative Section 3 Plan with other local HUD funded agencies and jurisdictions.	Local HUD-funded agencies and jurisdictions, including the City of Rochester, Rochester Housing Authority (RHA), and Monroe County have discussed collaborating to develop a communitywide Section 3 Plan. This could help ensure that employment and other economic/business opportunities generated by Department of Housing and Urban Development (HUD) funding programs are directed to public housing residents and other low-income persons, particularly recipients of government housing assistance, to the greatest extent possible.	Development and completion of collaborative local Section 3 Plan.	Mid-term (2021-23)

		Because of the overall low incomes of City residents – including those living in Public Housing, Housing Choice Voucher holders, etc. – a collaborative Section 3 Plan will particularly benefit city residents.		
<b>13</b>	Update the Language Access Plan (LAP).	<p>The current LAP uses data from 2010-2012 ACS 3-Year Estimates, which does not reflect immigration and relocation trends in recent years. The most recently available data for the City of Rochester are the 5-Year ACS Estimates for 2011-2015 (S16002), as the ACS does not publish these data for all geographies in all years. When more up to date data becomes available, the City should update its Language Access Plan (LAP) to reflect the most recently available data.</p> <p>As part of updating the LAP, it is recommended that the City identify which front line personnel should be engaged/trained to ensure that persons needing translation or interpretation services are able to communicate effectively with City staff, access programs, etc. The completed LAP should also be displayed on the City’s website.</p>	Completion and Public Display of updated LAP document.	Mid-long term (2022-24)
<b>14</b>	Translate the updated Language Access Plan (LAP) into Spanish.	<p>According to the most recently available data 5-Year ACS Estimates (2011-2015), the number of persons with limited English proficiency and who speak Spanish exceeds the “safe harbor” threshold of 1,000 persons.</p> <p>In addition to translating the document, it should be publicly displayed alongside the English version of the document.</p>	Translation and Public Display of Spanish Language version of the Updated LAP.	Mid-long term (2022-24)



## Appendix

The following table summarize poverty rates by various characteristics included throughout the document.

Figure 45 City of Rochester Characteristics of the Population Living in Poverty Summary Table, 2017

	Total Population with Poverty Status Determined		Population in Poverty	
	<i>Number</i>	<i>Percent of Population</i>	<i>Number</i>	<i>Percent of Population in Poverty</i>
<b>Totals</b>	201,042		66,486	
<i>Race/Ethnicity</i>				
White	92,260	45.9%	23,130	34.8%
Asian	5,902	2.9%	1,967	3%
Black	83,603	41.6%	33,063	49.7%
American Indian/Alaska Native	2,074	1%	956	1.4%
Other	17,203	8.6%	7,370	11.1%
Hispanic*	36,524	18.2%	15,945	24%
<i>National Origin</i>				
Native-born	183,937	91.5%	61,370	92.3%
Foreign-born, U.S. Citizen	7,427	3.7%	1,436	2.2%
Foreign-born, non-U.S. Citizen	9,678	4.8%	3,680	5.5%
<i>Sex</i>				
Male	97,472	48.5%	30,077	45.2%
Female	103,570	51.5%	36,409	54.8%
<i>Age</i>				
Under 18 years	48,061	23.9%	24,949	37.5%
18 to 34 years	60,996	30.3%	19,146	28.8%
35 to 64 years	71,962	35.8%	19,244	28.9%
65 years and older	20,023	10%	3,147	4.7%
<i>Educational Attainment (Aged 25 years and over)</i>	130,267		32,913	
Less than high school graduate	24,783	19%	11,169	33.9%
High school graduate	36,380	27.9%	10,133	30.8%
Some college, associate's degree	37,705	28.9%	8,832	26.8%
Bachelor's degree or higher	31,399	24.1%	2,779	8.4%

\* Hispanic is considered an ethnicity by the U.S. Census Bureau so the numbers in the Number columns will not add to the total.

Source: American Community Survey (ACS), 2013-2017