

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING: BINGHAMTON, NY 2015

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EXECUTIVE SUMMARY

The Analysis of Impediments to Fair Housing Choice (AI) for the City of Binghamton was conducted by CNY Fair Housing, Inc., a private, non-profit organization that is a qualified fair housing enforcement agency. As a recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Binghamton is required to identify impediments or barriers to fair housing choice and work to address those barriers.

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.¹

The CDBG program specifically contains a regulatory requirement that entitlement jurisdictions certify that they will affirmatively further fair housing (AFFH) as a condition of the receipt of that funding. This obligation to AFFH, requires the jurisdiction to pursue the following broad objectives:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.²

To conduct this Analysis, CNY Fair Housing conducted data analysis and reviewed existing relevant studies.

PROFILE OF BINGHAMTON

Like many Northeastern industrial cities, Binghamton has faced decades of a declining population and economic base. Also, like its Northeastern neighbors, the City is home to large concentrations of individuals living in poverty. Compared to state and national averages, the City has a small minority population that is more concentrated within certain census block groups. The City has a large and growing student population and a significant percentage of individuals with disabilities.

ACCESS TO COMMUNITY ASSETS

Protected class members in the City of Binghamton have less access to community assets including economic, educational, and housing opportunity. Racial and ethnic minorities and female-headed households have higher poverty rates and lower median incomes than Non-Hispanic Whites and married couple families. African-American and Hispanic high school students have lower graduation rates and are significantly less likely to receive an advanced diploma.

¹ Ibid, 2-8. *Emphasis added.*

² Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide*, (Washington, DC. March 1996), Vol. 1, 1-3.

There are stark differences in the housing opportunity available to protected class members. African-American and Hispanic households face higher cost burdens and sharply lower homeownership rates than Non-Hispanic White households. Families with children face limited housing options due to the preference of many landlords to rent to college students. Individuals with disabilities face limited housing options due to the age of the housing stock. Overall, Binghamton residents face a shortage of quality, affordable housing and residents seem to have little knowledge or ability to enforce their rights when living in substandard housing.

FAIR HOUSING OUTREACH AND ENFORCEMENT CAPACITY

Victims of discrimination in Binghamton have several options to pursue enforcement of a fair housing complaint including the City Fair Housing Officer, Binghamton Commission on Human Rights and New York State Division of Human Rights. However, these sources have identified few, if any complaints of housing discrimination indicating that the mechanisms are under-utilized by Binghamton residents. There is little effort on the part of the City or community partners to inform residents or housing providers of their fair housing rights or enforcement options.

As part of this Analysis, CNY Fair Housing conducted undercover testing of Binghamton rental properties for discrimination based on race, disability and familial status. Of the 16 tests that were conducted, five resulted in findings of discrimination. This indicates that housing providers either lack education about fair housing responsibilities or are not sufficiently deterred from violating the law.

IDENTIFICATION OF IMPEDIMENTS AND RECOMMENDATIONS

Impediment 1:

The City of Binghamton lacks a sufficient fair housing education and enforcement delivery system.

One of the most widely agreed upon barriers to fair housing choice expressed by community members is that there is little knowledge in the community of fair housing rights or the means to enforce those rights. The prevalence of discrimination evident in the testing conducted by CNY Fair Housing points to the fact that landlords either don't know fair housing laws or are aware of the laws, but are not sufficiently deterred by the threat of enforcement.

Recommendations:

- 1) Develop a more robust fair housing awareness campaign throughout the community. This could include the distribution of educational materials and PSA's as well as trainings for human service providers in the region. Translated materials should be provided for those in need of language assistance.
- 2) Sponsor a fair housing training for Binghamton landlords. Consider making it mandatory to attend a fair housing training as part of the rental registry program.
- 3) Improve the capacity for enforcement of fair housing violations. This could include providing financial support to existing organizations such as the Human Rights Commission or legal services organizations to assist individuals with fair housing claims.
- 4) Develop a program for regular testing of Binghamton housing providers to ensure continued compliance with fair housing laws.

Impediment 2:

Binghamton renters lack sufficient knowledge of their rights as tenants and sufficient protections against unscrupulous landlords.

A commonly raised issue among community stakeholders and residents was the general lack of knowledge among tenants about their rights and fear of retaliation for enforcing those rights. There is no clear community source for tenant's rights advocacy and information sources can be confusing.

Recommendations:

- 1) Develop a simple tenant's rights guide for the City of Binghamton that also identifies local resources for residents in need of assistance.
- 2) Support tenant's rights education sessions throughout the community.
- 3) Extend the time period for retaliation claims for tenants bringing code enforcement complaints against landlords.
- 4) Analyze the feasibility of creating a "housing court" as a means to improve the legal process for tenants with housing related cases.

Impediment 3:

There is an insufficient supply of quality, affordable housing.

More than half of Binghamton renters are housing cost burdened, a disproportionate share of which are racial and ethnic minorities, and waitlists for subsidized housing programs are lengthy or closed. Many community members expressed concerns that the affordable housing that does exist is in poor condition. Residents who receive rental subsidies such as Housing Choice Vouchers and DSS rental assistance face limited options in locating a unit to rent.

Recommendations:

- 1) Aggressively support efforts by local affordable housing developers to rehabilitate or develop new affordable housing options.
- 2) Add source of legal income as a class protected by local anti-discrimination laws.
- 3) Promote and support efforts to have source of legal income added as a protected class in Broome County and New York State.
- 4) Support efforts to increase the number of landlords that accept housing choice vouchers throughout the region. These efforts should include "selling" the program to landlords and addressing their customer service concerns.
- 5) Require properties that receive incentives such as tax abatements and other programs that assist investors, to accept Housing Choice Vouchers or DSS rental assistance as a source of income.
- 6) Promote and support efforts to develop mixed-income housing to reduce concentrations of poverty and increase opportunity for residents utilizing subsidized housing.

Impediment 4:

The prevalence and promotion of student housing limits housing choice for families with children.

With about half of Binghamton apartments marketed specifically as student housing and rising rental costs associated with the increase in the student population, families with children, particularly low-income families are facing limited options available to rent. Testing by CNY Fair Housing indicates that not only are families with children being discouraged from living in certain housing by advertising preferences and unaffordable rents, they are being illegally denied the opportunity to live where they choose.

Recommendations:

- 1) Enforce fair housing laws against landlords that illegally deny families with children from renting.
- 2) Utilize incentive programs, such as tax abatements, for the development of properties that are available to all residents of Binghamton

Impediment 5:

Homeownership rates in the City are low, particularly for Black and Hispanic families.

Increasing homeownership rates in the City can help stabilize neighborhoods and increase household wealth for racial and ethnic minorities.

Recommendations:

- 1) Develop an affirmative marketing plan for the City's homeownership program that targets racial and ethnic minorities.
- 2) Improve outreach to local realtors and lenders about the homeownership program.
- 3) Provide information about the City's homeownership program in Spanish.
- 4) Conduct a Spanish language homeownership class at the Binghamton Homeownership Academy.
- 5) Recruit Spanish speaking realtors to be included in the "Preferred Provider List" that is offered by the Binghamton Homeownership Academy.

INTRODUCTION

The Analysis of Impediments to Fair Housing Choice (AI) for the City of Binghamton, New York was conducted by CNY Fair Housing, Inc., a private, non-profit organization which is a qualified fair housing enforcement agency. As recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Binghamton is required to identify impediments or barriers to fair housing choice and work to address those barriers.

BASIS OF THIS STUDY

Under the Fair Housing Act, the US Department of Housing and Urban Development (HUD) is obligated to administer its programs in such a way as to “affirmatively further fair housing” (AFFH), a requirement that extends to grantees of HUD programs. The Community Development Block Grant (CDBG) program specifically contains a regulatory requirement that entitlement jurisdictions certify that they will affirmatively further fair housing as a condition of the receipt of that funding.

This obligation to AFFH, requires the jurisdiction to pursue the following broad objectives:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promote housing that is physically accessible to, and usable by, all persons, particularly persons with disabilities;
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.³

Specifically, the AFFH obligation requires the grantee to:

1. Conduct an analysis to identify impediments to fair housing choice within the jurisdiction.
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis.
3. Maintain records reflecting the analysis and actions in this regard.⁴

While the obligation to AFFH arises in connection to the receipt of HUD funds, the obligation extends beyond the operation of HUD-funded programs and applies to all public and privately-funded housing and housing-related activities in the jurisdiction.⁵

OVERVIEW OF FAIR HOUSING LAWS

A combination of federal, state, and local fair housing laws apply in Binghamton.

The first housing discrimination protections were established with the Civil Rights Act of 1866, which held that “all citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property.” While by statute, the Act bans discrimination on the basis of race or color, through case law, it has been determined to prohibit discrimination on the basis of national origin and religion as well.

³ Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide*, (Washington, DC. March 1996), Vol. 1, 1-3.

⁴ *Ibid*, 1-2.

⁵ *Ibid*, 1-3.

For almost a century, the 1866 Act went largely unenforced. To address the continuing unequal access to housing, particularly for racial minorities, Congress passed Title VIII of the Civil Rights Act of 1968, the Fair Housing Act, which prohibits discrimination in housing based on race, color, religion, and national origin. The Fair Housing Act was amended in 1974, to include sex as a protected class and in 1988, to include disability and familial status.

The first housing discrimination protections were established with the Civil Rights Act of 1866

In addition to these federal laws, additional protected classes have been established under state and local laws. New York State Executive Law §296 prohibits discrimination on the basis of race, color, creed, national origin, sex, familial status, disability, age, marital status, military status, and sexual orientation. Municipal law in the City of Binghamton also prohibits discrimination based on gender identity or expression and weight or height.⁶

Fair housing laws apply to all housing-related transactions including real estate sales, rentals, mortgage lending, homeowner's insurance, zoning and housing-related harassment.

The Fair Housing Act specifically identifies prohibited practices in Sections 3604, 3605, 3606 and 3617. These prohibited practices include:

- To refuse to sell or rent, to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of their membership in a protected class.
- To discriminate against any person in the terms, condition, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of their membership in a protected class.
- To make, print, or publish, any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on membership in a protected class.
- To represent to any person because of race, color, religion, sex, handicap, familial status, or national origin that a unit is not available for inspection, sale, or rental when such dwelling is in fact so available.
- To refuse to permit a reasonable accommodation or modification for a person with a disability when such an accommodation or modification is necessary to afford such person equal opportunity to use and enjoy a dwelling.
- A failure to design and construct multi-family housing to meet accessibility standards.

While discrimination can occur overtly, such as a landlord stating that they will not rent to a family with children, the law also covers practices that are less direct. One such area is differential treatment. For example, a landlord cannot apply a more stringent application process to members of a protected class. Another category of practices covered under the law is disparate impact. These are practices that are seemingly neutral, yet have a disproportionate negative impact on members of a protected class. For example, a landlord may institute a policy that they will only accept income from work to verify that someone is qualified to rent a unit, however this practice could have a disproportionate effect on people

⁶ City of Binghamton, Code of Ordinances Part 1. Administrative Legislation. Chapter 45: Binghamton Human Rights Law. Accessed: <http://www.binghamton-ny.gov/ordinance/binghamton-human-rights-law>.

with disabilities or women with children who receive child support. Regardless of the landlord’s intent, the discriminatory effect of these practices would constitute a violation of fair housing laws.

Under these provisions, a range of historical practices that have the effect of limiting access to housing for members of protected classes have been interpreted to be illegal under the Fair Housing Act. These include racial steering, exclusionary zoning, blockbusting, discriminatory advertising, and redlining in mortgage, insurance and appraisals.

Both the Fair Housing Act and New York State Human Rights Law provide an administrative process to investigate complaints and pursue legal action on behalf of victims of discrimination. Individuals may file administrative complaints with HUD or the New York State Division of Human Rights which is considered a substantially equivalent agency. Complaints filed with HUD are referred to the Division of Human Rights for investigation. If violations are proven, victims are eligible for monetary compensation and affirmative relief. Injured parties, including organizations, may also file civil cases on their own in state or federal court. In the City of Binghamton, where local law includes additional protected classes, individuals may file in City court.

DEFINING THE ANALYSIS

Impediments to fair housing choice are those factors which may preclude an individual or family from living where they would freely choose to live, or which cause them to live under less favorable circumstances than equal treatment under the law would dictate. In other words, absent barriers which relate to federal and state fair housing laws, these individuals or families would reside elsewhere and/or be free of negative circumstances which accrued to them through unfair housing practices.

Impediments to fair housing are not merely acts of discrimination, but any factor that limits the access to housing opportunities for members of protected classes.

The Analysis of Impediments to Fair Housing Choice seeks to identify not only if these prohibited practices are present within a community, but also looks broadly at housing and housing-related issues. Impediments to fair housing are not merely acts of discrimination, but any factor that limits the access to housing opportunities for members of protected classes. Thus, an impediment could be a discrete act of discrimination such as a landlord’s refusal to rent to someone with a mobility impairment. Impediments can also be a broad public policy, or lack of public policy, such as the failure of a municipality to ensure an adequate supply of accessible, affordable housing for people with disabilities.

As defined by HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.⁷

⁷ Ibid, 2-8. *Emphasis added.*

To identify impediments, an AI involves conducting a comprehensive review of the jurisdiction's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc., affect the location, availability, and accessibility of housing; and an assessment of conditions, both public and private, affecting fair housing choice.⁸

According to new guidance recently put forth by HUD under a proposed Affirmatively Furthering Fair Housing rule, a fair housing review should seek to use data and community input to do the following:

- Identify integration and segregation patterns and trends across protected classes within the jurisdiction and region;
- Identify racially or ethnically concentrated area of poverty within the jurisdiction and region;
- Identify whether significant disparities in access to community assets exist across protected classes within the jurisdiction and region; and
- Identify whether disproportionate housing needs exist across protected classes within the jurisdiction or region.⁹

Based on this review, an Analysis should seek to identify and prioritize fair housing issues, identify the most significant determinants related to these issues, and establish goals for addressing the determinants.

LIMITS TO AN ANALYSIS

The purpose of this report is to identify fair housing impediments and make recommendations for the City of Binghamton. The City, however, does not exist in a vacuum. Regional issues impact the housing choices that individuals in the City face and some recommendations may necessarily involve regional approaches. For this reason, some discussion of regional housing and demographic trends will be necessary particularly in order to provide context to housing choices for protected classes within the City.

METHODOLOGY

To evaluate the barriers to housing choice in the City of Binghamton, CNY Fair Housing conducted several research activities:

- Data analysis and mapping
- Review of documents and existing studies
- Interviews and focus groups

Data Analyses

In conducting this analysis, data was utilized from numerous sources. The primary data source for the original maps and charts created by CNY Fair Housing were the 2009-2013 ACS 5-year estimates from the US Census Bureau. Secondary sources include the NYS Department of Education data, Home Mortgage Disclosure Act data, and HUD data. Additional data is derived from public documents for the City of Binghamton.

⁸ Ibid, 2-7.

⁹ Affirmatively Furthering Fair Housing 79 Fed. Reg. 43710 (July 19, 2013) – to be codified at 24 C.F.R. pts. 5, 91, 92, 570, 574, 576, 903.

Document and Study Review

A number of documents and studies were reviewed to inform this analysis including the following:

- Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014
- Residential Market Analysis for the Blueprint Binghamton Comprehensive Plan, 2013
- City of Binghamton Five Year 2010-2014 Consolidated Plan and First Program Action Plan 2010
- City of Binghamton Draft Consolidated Plan September 2015 to August 2020 and Annual Action Plan September 2015 to August 2016 (Fiscal Year 41)
- City of Binghamton Annual Action Plan FY36, FY37, FY38, FY39, FY40
- City of Binghamton Comprehensive Annual Performance & Evaluation Report (CAPER) FY36, FY37, FY38, FY39
- City of Binghamton, Analysis of Impediments to Fair Housing Choice, 2005 (approximate date)
- Broome County Profile, 2013, Cornell Program on Applied Demographics

Community Input

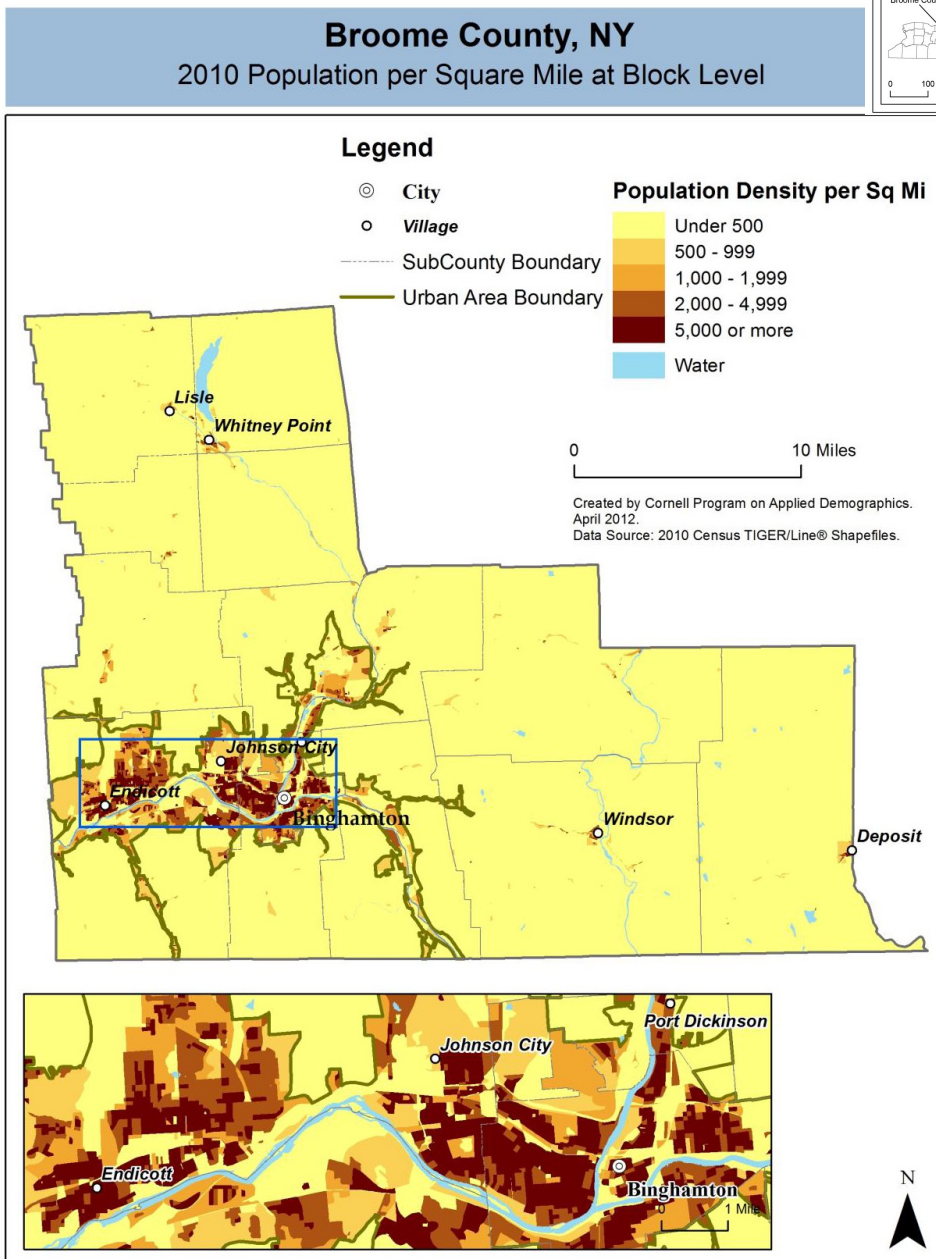
CNY Fair Housing met with a number of individuals and groups to gather community input for the Analysis. This includes city planning officials, affordable housing providers, the Southern Tier Coalition for the Homeless, the Human Rights Commission, neighborhood groups, community activists and legal service providers. The insight provided by these groups was instrumental in determining what issues are the most significant for Binghamton residents and what recommendations would be most useful.

PROFILE OF THE CITY OF BINGHAMTON

GEOGRAPHY

The City of Binghamton is located in Broome County, in New York's Southern Tier region and serves as the County Seat. As can be seen on Map 2, the County is largely rural and sparsely populated with concentrations of the population living in the urban centers of Binghamton, Johnson City and Endicott. About one quarter of the County population of approximately 200,000 people lives in the City of Binghamton, which, according to the most recent Census estimates, has a population of 46,975.

Map 2: Broome County, NY; 2010 Population per Square Mile at Block Level



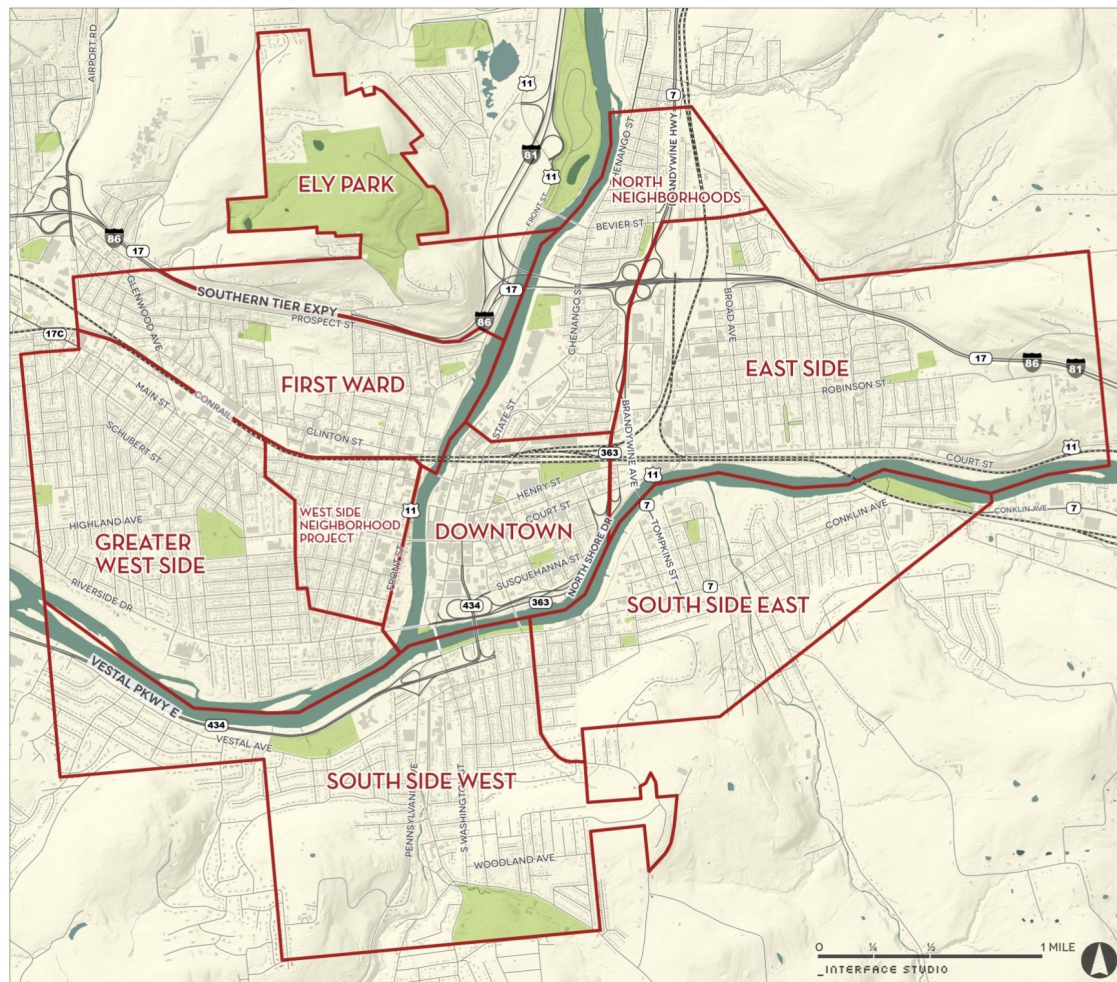
Map 1: Broome County, NY



The City of Binghamton is divided into somewhat distinct neighborhoods that are identified in Map 3. While many of the factors affecting housing choice exist city-wide, there are also some issues that are more neighborhood based that will be discussed further in this analysis.

Map 3: Neighborhoods

NEIGHBORHOODS

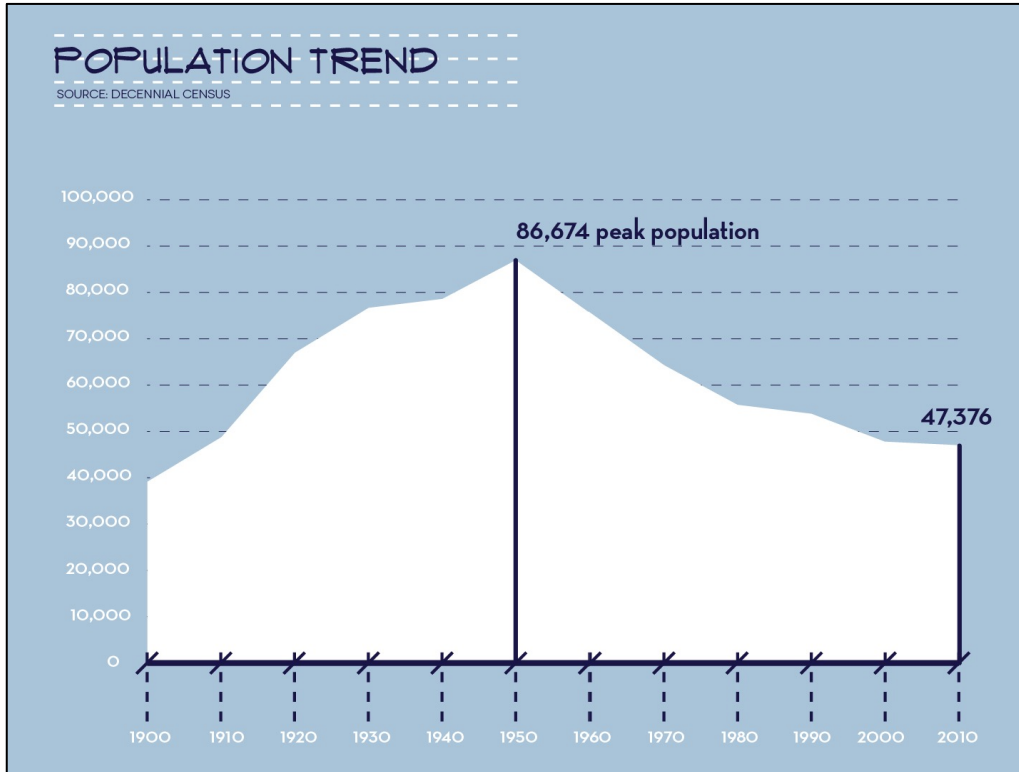


Source: Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.

DEMOGRAPHIC PATTERNS

Like most Northeastern, industrial cities, Binghamton has experienced decades of population decline fueled by both suburbanization and the movement of jobs to southern states and foreign countries. Since its peak in 1950, Binghamton has experienced a 45% decline in its population as evidenced in Figure 1. By contrast, Broome County has experienced a decline of approximately 10% of its population since its peak in 1970.

Figure 1: Population Trend



Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

Of particular concern related to fair housing, are demographic patterns related to race and ethnicity. While overall the City of Binghamton has a much smaller percentage of racial and ethnic minorities than found state-wide or nationally, the population of racial and ethnic minorities within the city is much higher than that of the surrounding county. As Figures 2 and 3 show, the county-wide population which includes City of Binghamton residents, is 86% White, Non-Hispanic while the City is 74% White, Non-Hispanic.

Figure 2: Race/Ethnicity in Binghamton, 2013

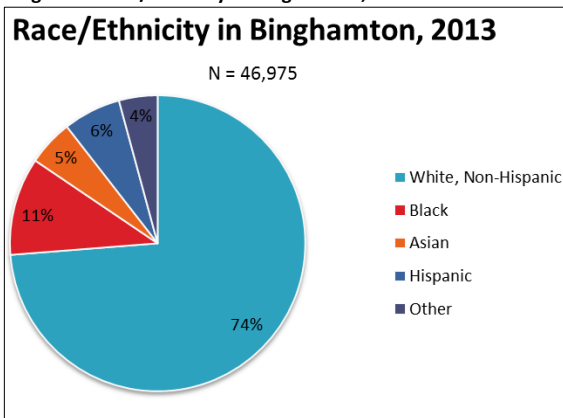
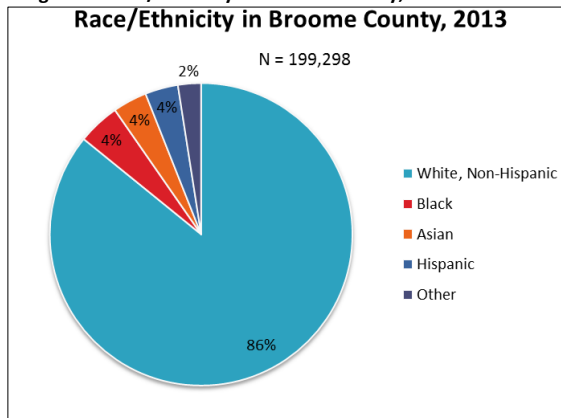


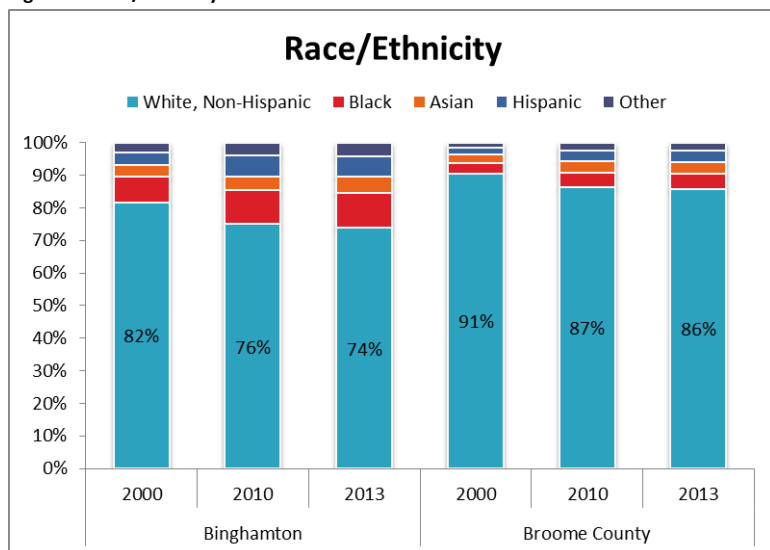
Figure 3: Race/Ethnicity in Broome County, 2013



Source: 2009-2013 ACS 5-year estimates

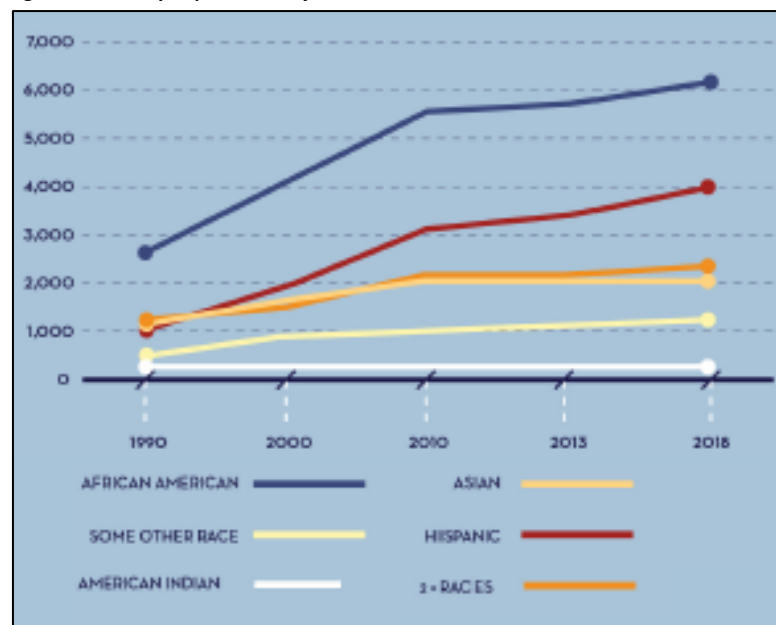
The City of Binghamton and, to a lesser extent, Broome County have become increasingly diverse in recent decades. Figure 4 compares the racial and ethnic composition between Binghamton and Broome County and highlights the changing demographics over time. From 2000 to 2013, the percentage of the population in the City of Binghamton that identifies as a racial or ethnic minority has grown by about 30%, from 18% of the population to 26% of the population. As evidenced in Figure 5, much of this change is due to growth in the African-American and Hispanic populations. This increasing diversification of the City population is projected to continue.

Figure 4: Race/Ethnicity



Source: 2009-2013 ACS 5-year estimates

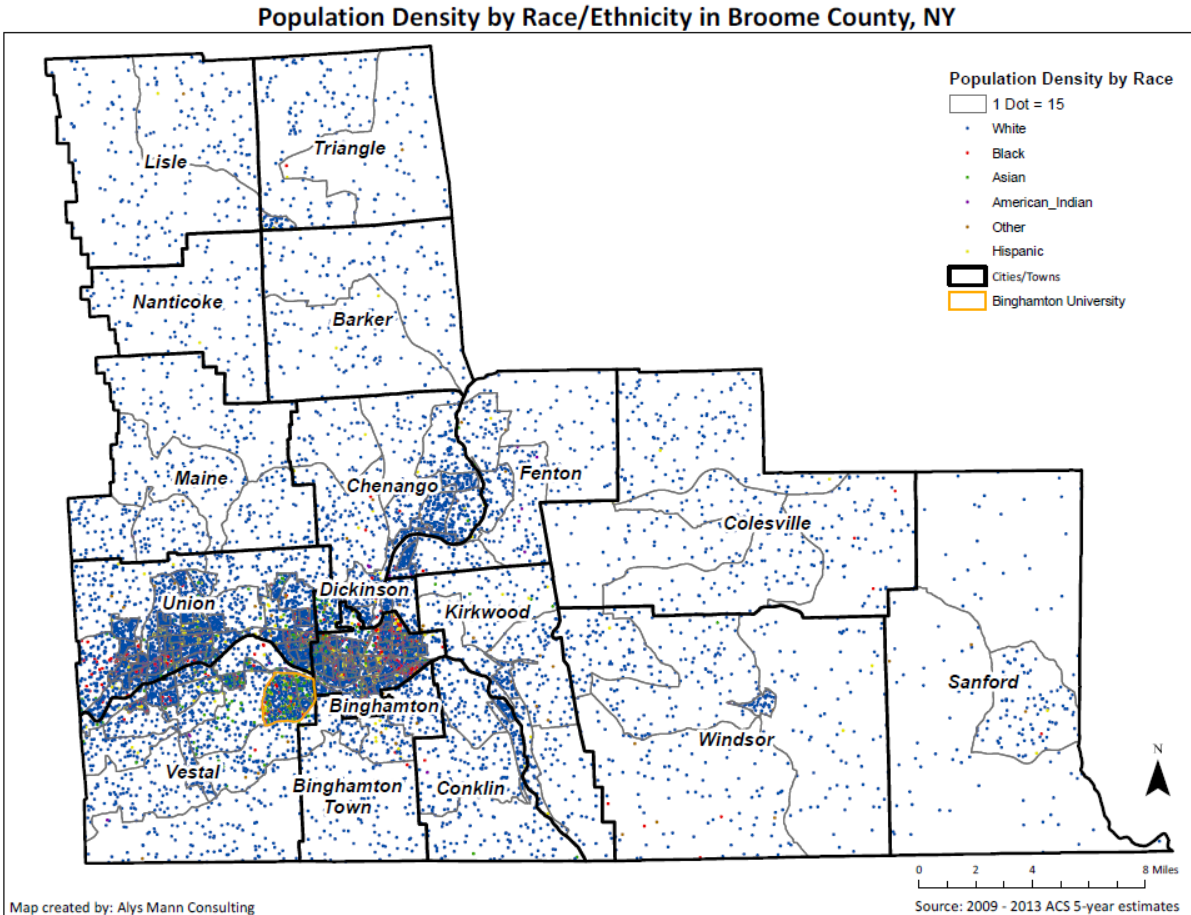
Figure 5: Minority Population Projections



Source: Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.

The differences in the racial and ethnic composition of the City compared to the County can be seen in Map 4, which highlights the population density, by race and ethnicity for the County. While the population of the more rural towns is largely white, concentrations of racial and ethnic minorities are evident within the higher density urban centers.

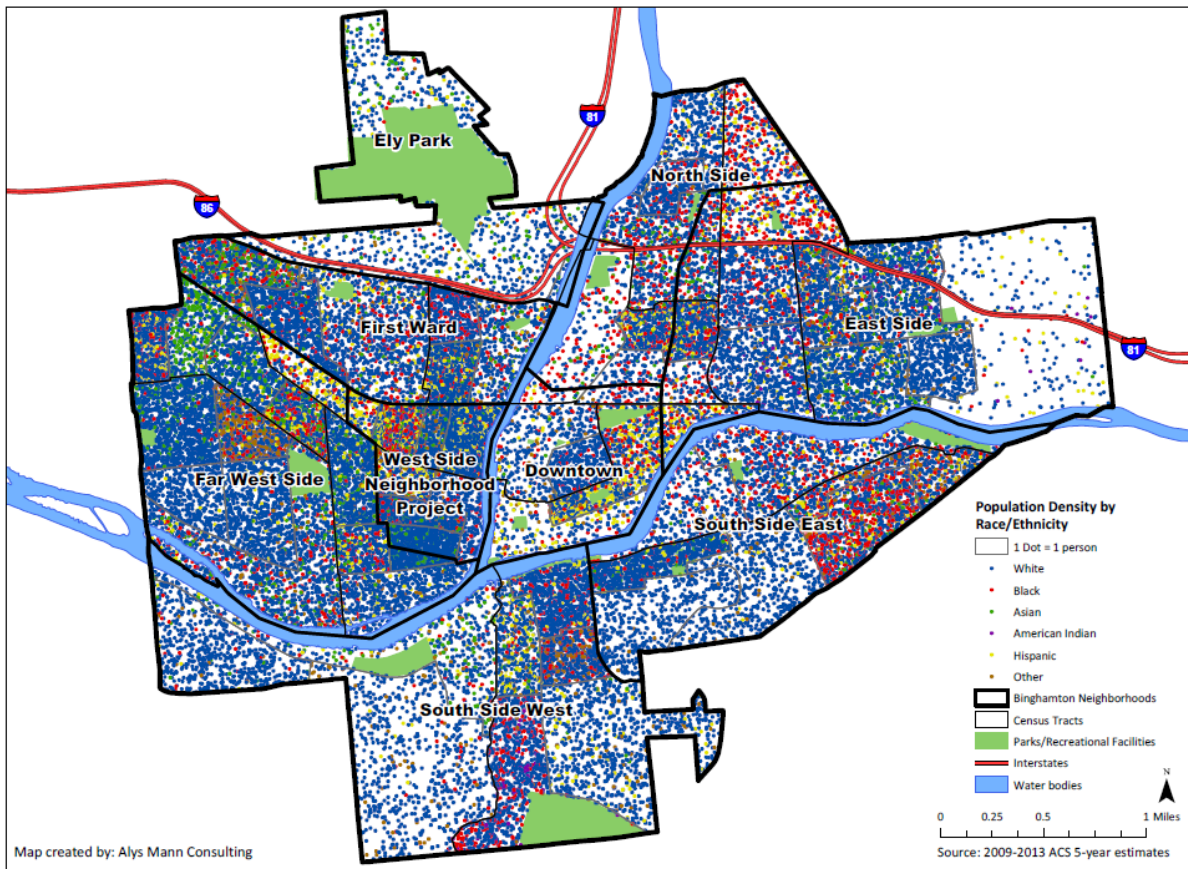
Map 4: Population Density by Race/Ethnicity in Broome County, NY



There are also distinct patterns of segregation of racial and ethnic minorities within the City of Binghamton as seen in Map 5 which highlights the City population by race and ethnicity by Census block group. The concentrations of racial and ethnic minorities is particularly evident when comparing the percentage of minority population by block group (Map 6). For example, Block Group 4 in Census Tract 18 on the City's South Side East neighborhood has a minority population of 2% while Block Group 2 in the same census tract has a minority population of 52%. The highest concentrations of minority population exist in Census Tract 13 on the City's West Side which contains block groups that are 58% - 60% percent minority.

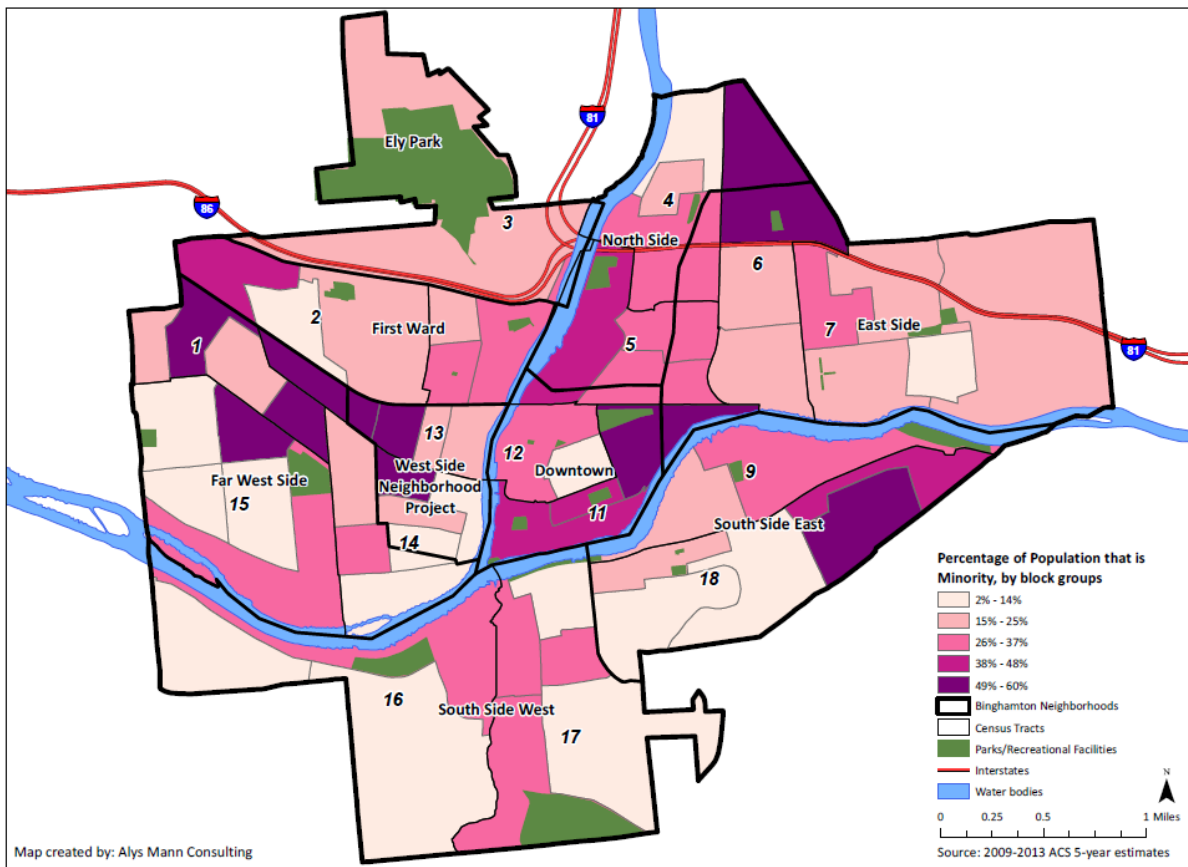
Map 5: 2013 Population Density by Race/Ethnicity in Binghamton, NY by Census Block Groups

2013 Population Density by Race/Ethnicity in Binghamton, NY by Census Block Groups



Map 6: 2013 Minority Population in Binghamton, NY by Census Block Groups

2013 Minority Population in Binghamton, NY by Census Block Groups



While these block level comparisons do highlight some patterns of racial and ethnic segregation within the City, when compared to state and national averages, Binghamton is not considered a highly segregated city. The Binghamton Metropolitan Statistical Area (MSA), which includes Broome and neighboring Tioga County, ranks 188th out of 318 metropolitan areas according to a dissimilarity index, a measure that compares the relative separation or integration of groups across all neighborhoods in a metropolitan area.¹⁰ Table 1 shows the dissimilarity index for different racial and ethnic groups for the City of Binghamton, Broome County, and New York State. The measure shows what percentage of the population would need to move to achieve even distribution of racial and ethnic groups across all

¹⁰ "Segregation: Dissimilarity Indices, US Metro Areas Ranked by White/Black Dissimilarity Index." Available at http://www.censuscope.org/us/rank_dissimilarity_white_black.html, Accessed June 19, 2015

neighborhoods. In Binghamton, 23% of Blacks would need to move to achieve even distribution of the population. By comparison, statewide, 78% of Blacks would need to move to achieve integration.

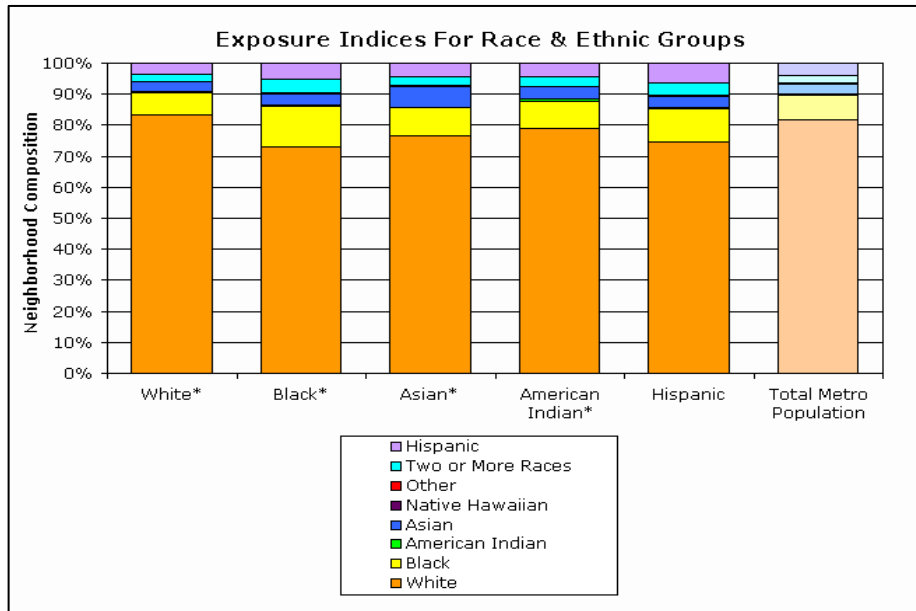
Table 1: Racial/Ethnic Dissimilarity Index

Racial/Ethnic Dissimilarity Index									
	Binghamton			Broome County			New York State		
	2000	2010	2013	2000	2010	2013	2000	2010	2013
Black/White	0.30	0.22	0.23	0.48	0.48	0.51	0.80	0.78	0.78
Hispanic/White	0.21	0.19	0.31	0.37	0.36	0.43	0.69	0.66	0.66
Asian/White	0.27	0.31	0.24	0.49	0.49	0.53	0.61	0.60	0.62
Non-White/White	0.22	0.19	0.15	0.40	0.39	0.39	0.67	0.63	0.64

Source: 2009-2013 ACS 5-year estimates

Another indicator of the level of segregation within a community is an Exposure Index, which measures the average racial composition of neighborhoods lived in by different racial and ethnic groups. With this index you can compare the exposure that different racial and ethnic groups have with their own and other racial and ethnic group within an average neighborhood of the city. Figure 6 shows the Exposure Indices for the City of Binghamton. According to this measure, the average White person in the City of Binghamton lives in a neighborhood that is more than 80% White, while the average Black, Asian or Hispanic person lives in a neighborhood that is between 70% to 75% White.¹¹ By comparison, in the City of Syracuse which is considered highly segregated, the average Black person lives in a neighborhood that is 35% White.¹²

Figure 6: Exposure Indices for Race & Ethnic Groups



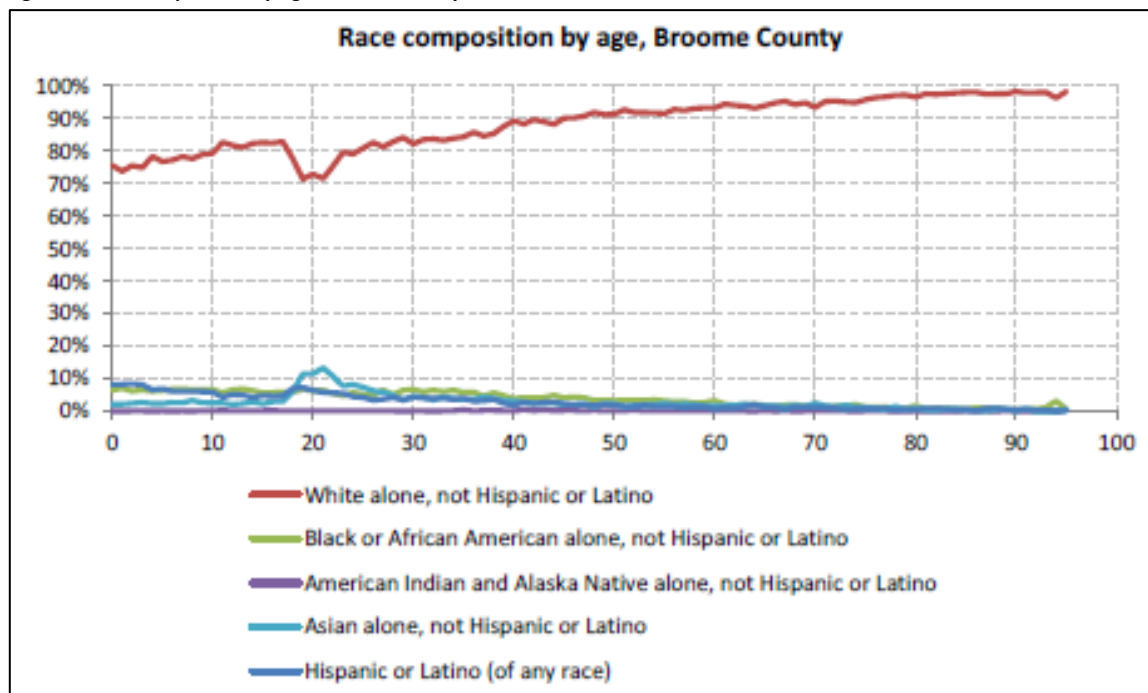
Source: "Segregation: Neighborhood Exposure by Race, Binghamton, NY," Available at http://www.censuscope.org/us/s36/p6607/chart_exposure.html, Accessed 6/19/2015.

11 "Segregation: Neighborhood Exposure by Race, Binghamton, NY," Available at http://www.censuscope.org/us/s36/p6607/chart_exposure.html, Accessed June 19, 2015.

12 "Segregation: Neighborhood Exposure by Race, Syracuse, NY," Available at www.censuscope.org/us/m8160/chart_exposure.html, Accessed June 19, 2014.

In addition to the increase in the Black and Hispanic population, there has also been an increase in the Asian population in the City in recent decades. This trend is largely attributed to the increase in college students who are Asian-American or international students. The graph below shows the racial composition by age for Broome County. In the college age population in the County, there is a significant increase in the percentage of the population in that cohort that is Asian as highlighted by the light blue color on the graph.

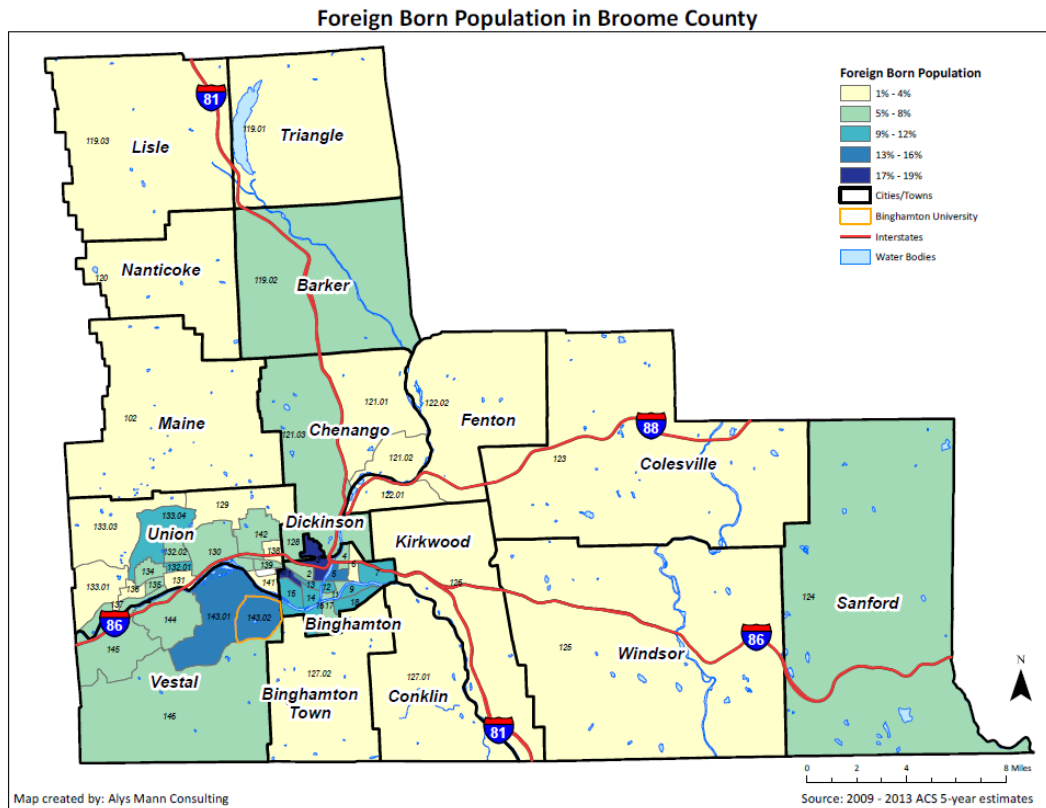
Figure 7: Race Composition by Age, Broome County



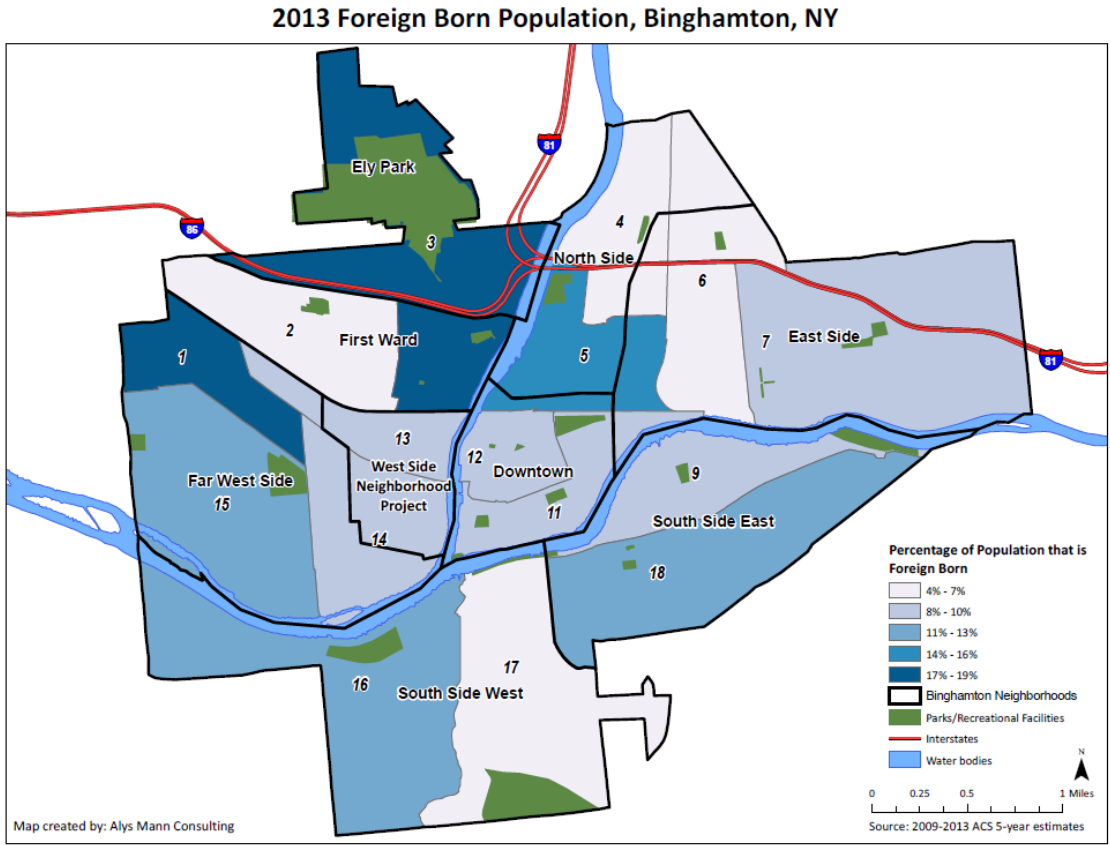
Source: "Broome County Profile, 2013" Cornell Program on Applied Demographics, Available at: <https://pad.human.cornell.edu/profiles/Broome.pdf>. Accessed May 14, 2015.

The presence of international students is evident in the Maps 7 and 8 below, which identifies the percentage of foreign-born residents within each census tract in the County. The areas with the largest concentrations of foreign born residents are around the Binghamton University area in the Town of Vestal and within certain census tracts in the City of Binghamton. Within the City of Binghamton, 9.4% of the population is foreign born. The percentage of foreign-born population within census tracts ranges from a low of 4% in several census tracts to a high of 19% foreign-born population in Census Tract 1.

Map 7: Foreign Born Population in Broome County

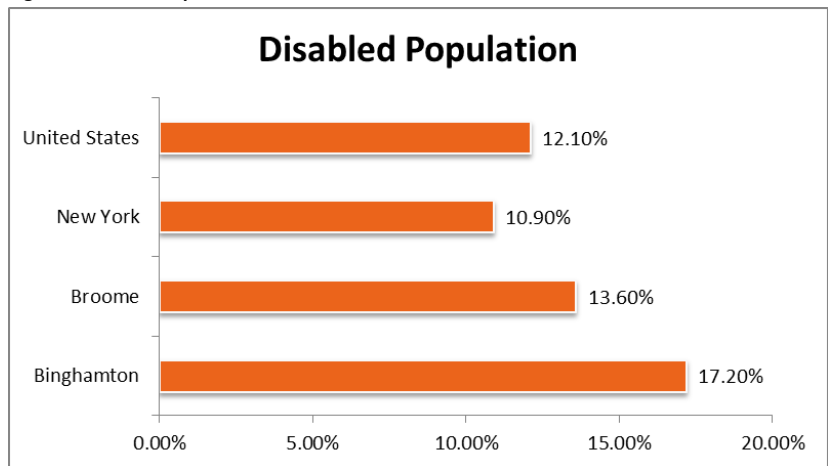


Map 8: 2013 Foreign Born Population, Binghamton, NY



Overall, the City of Binghamton has a large percentage of individuals with disabilities when compared to the county, state, and nation. As Figure 8 shows, more than 17% of the population in Binghamton is disabled compared to a national average of just over 12%. This concentration of people with disabilities could be due to the presence of housing targeted for disabled individuals such as public housing or group homes. It is likely also a result of the presence of support services within the City.

Figure 8: Disable Population



Source: 2009-2013 ACS 5-year estimates

Table 2 identifies the percentage of population with each type of disability. While the percentage of individuals with all types of disability is higher in the City, Binghamton has a significantly greater percentage of individuals with vision, cognitive, and ambulatory difficulties than county, state and national averages.

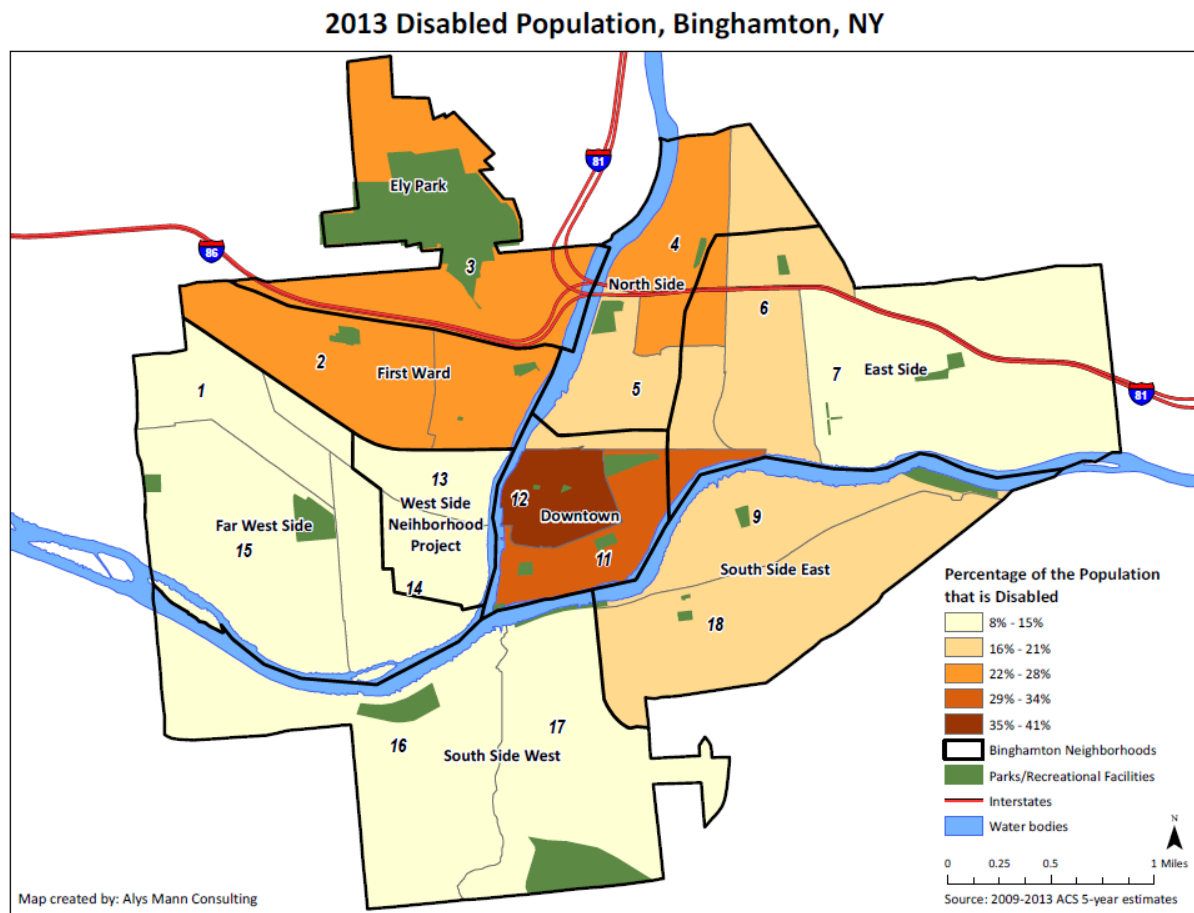
Table 2: Type of Disability

	Type of Disability									
	Hearing Difficulty		Vision Difficulty		Cognitive Difficulty		Ambulatory Difficulty		Self-care Difficulty	
	Population	Percentage	Population	Percentage	Population	Percentage	Population	Percentage	Population	Percentage
United States	10499792	3.4%	6660349	2.2%	13964167	4.6%	19814748	6.5%	7502845	2.4%
New York	517716	2.7%	358674	1.9%	759096	3.9%	1166181	6.1%	448326	2.3%
Broome County	7532	3.8%	4375	2.2%	10106	5.1%	13567	6.9%	4400	2.2%
Binghamton	1774	3.9%	1576	3.4%	3638	7.9%	4220	9.2%	1191	2.6%

Source: 2009-2013 ACS 5-year estimates

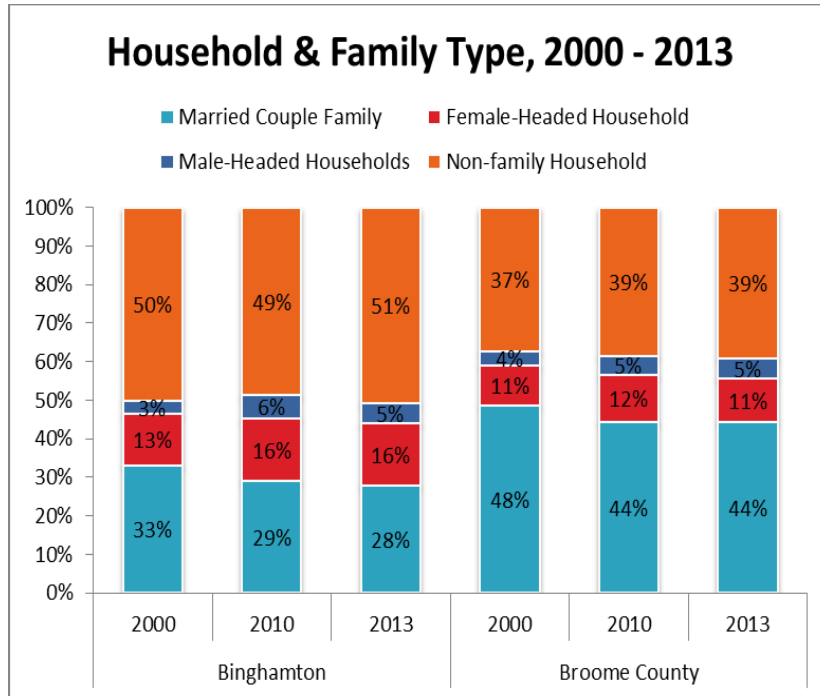
Within the City of Binghamton, there is some segregation of individuals with disabilities within certain census tracts as shown on Map 9. The percentage of the population that is disabled in the downtown census tract, tract 12, is over 40%. This is five times greater than the percentage of the population that is disabled in the lowest tract. Census Tract 11 also has a significant concentration of disabled individuals. This pattern is likely due to the concentration of subsidized housing for individuals with disabilities within this area of the City.

Map 9: 2013 Disabled Population, Binghamton, NY



Another area where there are significant differences between Binghamton and Broome County as well as across census tracts within the City is household and family type. Figure 9 shows the household and family type for the City and County since 2000. Across census reporting periods, the City of Binghamton has significantly less married couple families than the County and a much greater percentage of non-family households and female-headed households.

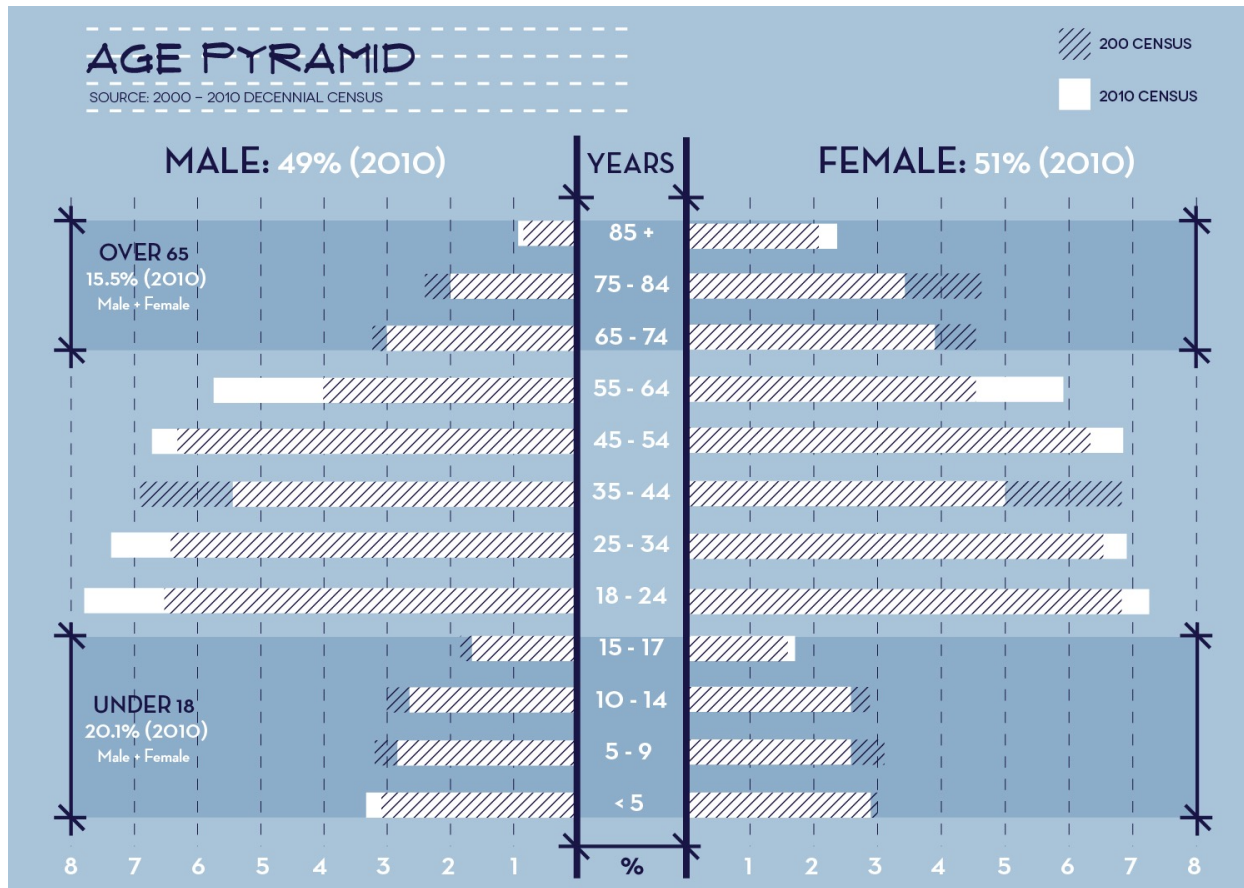
Figure 9: Household & Family Type, 2000-2013



Source: 2009-2013 ACS 5-year estimates

A significant factor affecting household type in the City of Binghamton is the large population of college students living in the City. Figure 10 shows the City population by age and gender. The largest age cohorts living in the City is 18 – 24 year olds and 25 – 34 year olds. The percentage of the population within these cohorts has grown since 2000 and is expected to continue to grow as Binghamton University continues to increase its enrollment and offer more programs within the City itself.

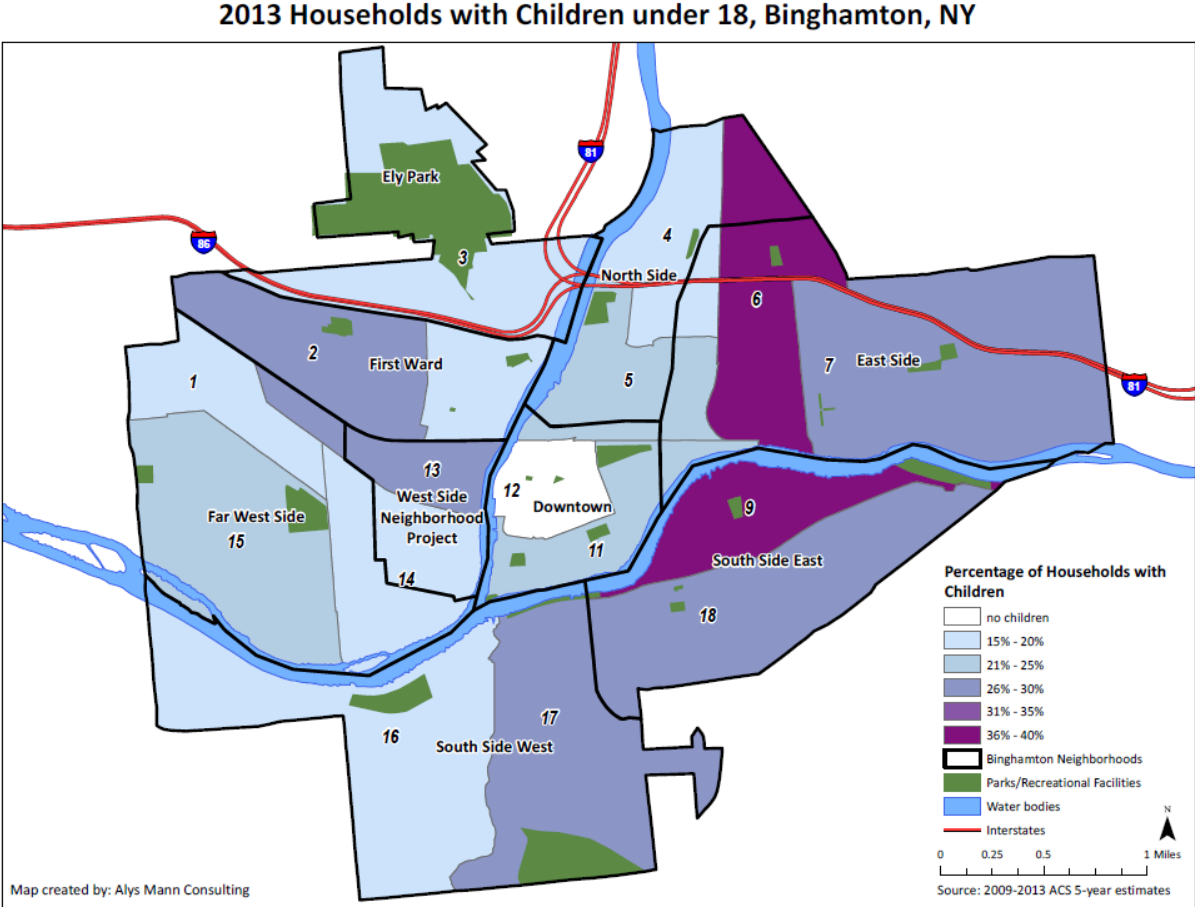
Figure 10: Age Pyramid



Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

There are large disparities in the percentage of households with children under 18 across census tracts in the City. This is due, in part to the presence of “student neighborhoods” as well as the type of housing available. According to the 2013 Census, Census Tract 12 in downtown Binghamton has no households with children. By comparison, in two census tracts in the City, more than 35% of the households have children.

Map 10: 2013 Households with Children Under 18, Binghamton, NY



ACCESS TO COMMUNITY ASSETS

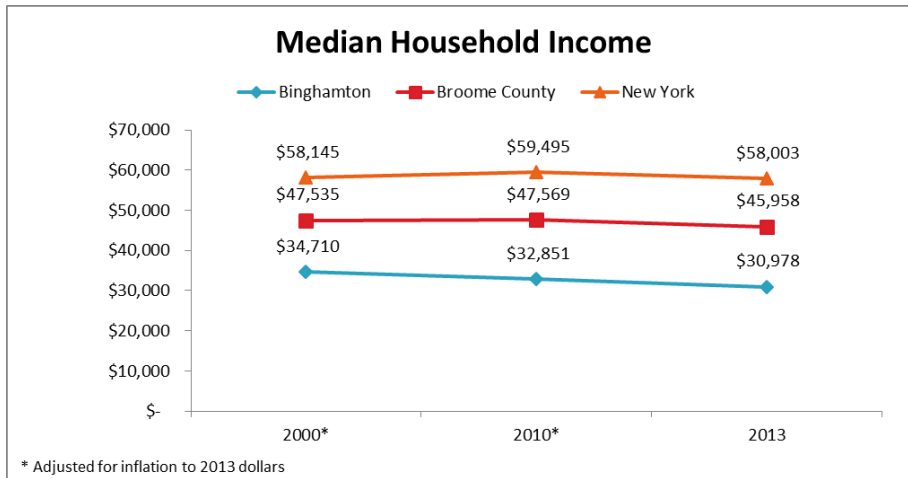
In the City of Binghamton, there are some disparities in access to community assets geographically and for members of protected classes. To better assess these disparities, CNY Fair Housing mapped a number of key indicators in the areas economic, educational, and housing opportunity.

ECONOMIC OPPORTUNITY

Overall, residents of the City of Binghamton face limited economic opportunity when compared to the surrounding county and the rest of New York State. As Figure 11 shows, the median household income in the City of Binghamton is nearly half the median income for New York State and about two thirds of

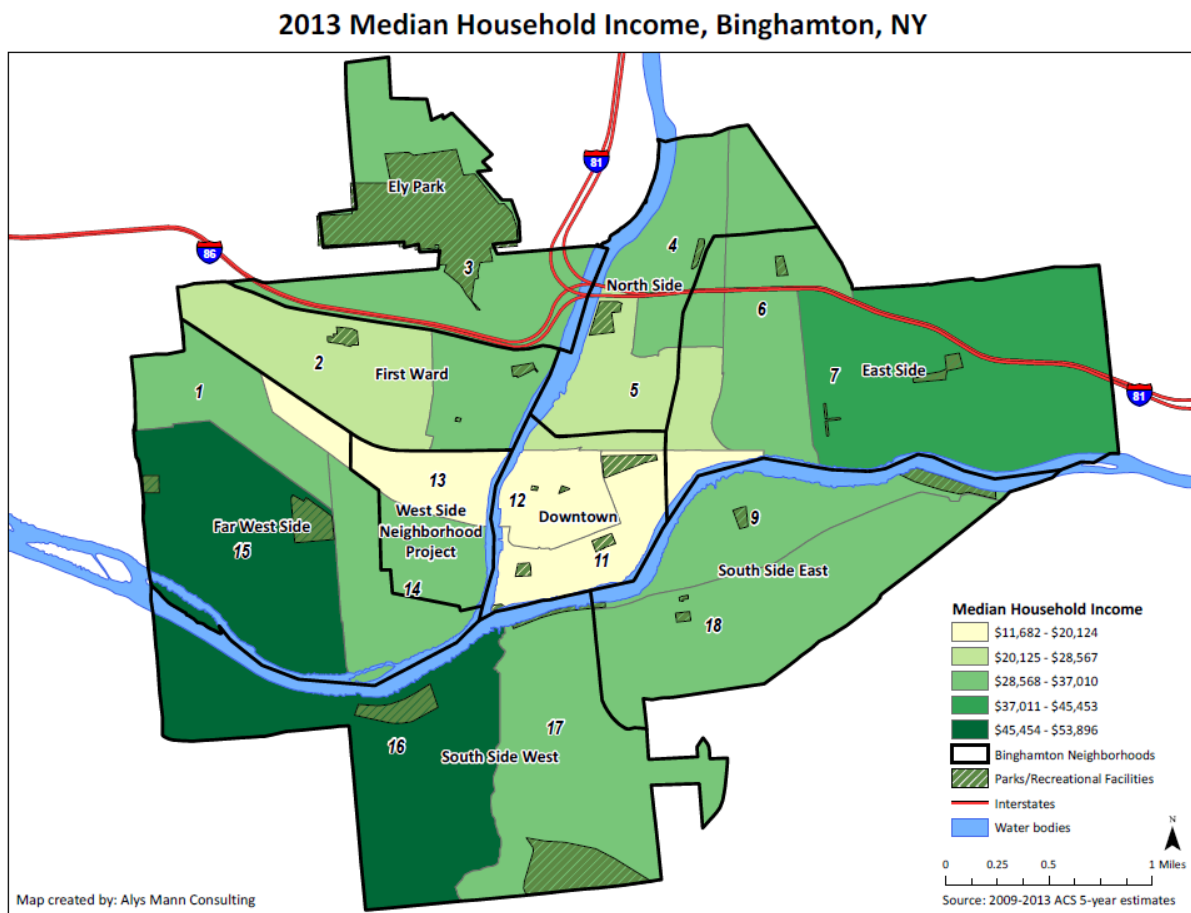
the median income in Broome County. Geographic disparities in median household income are evident within the City as well as indicated in Map 11. Census Tracts 15 and 16 in the City's Far West Side and South Side West neighborhoods have median household incomes that are nearly five times greater than Tract 12 in Downtown Binghamton.

Figure 11: Median Household Income



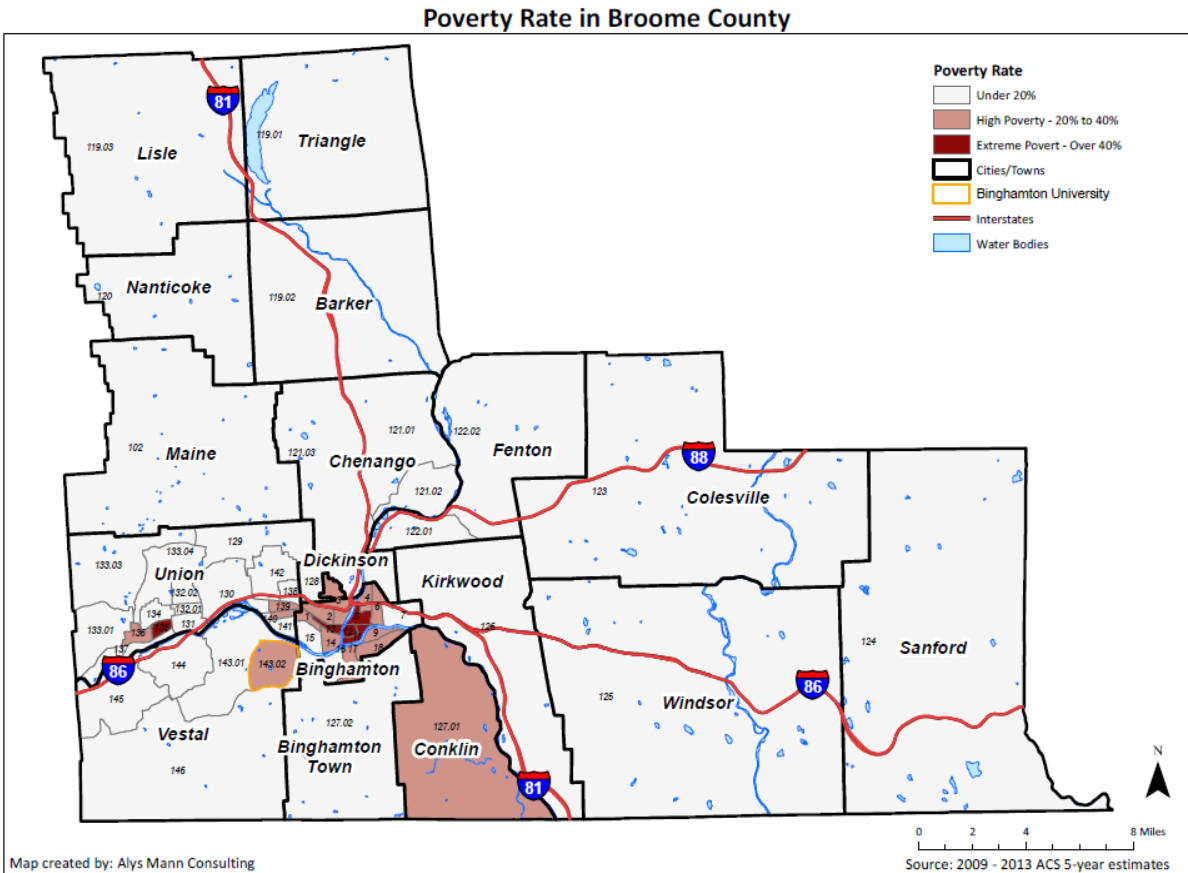
Source: 2009-2013 ACS 5-year estimates

Map 11: 2013 Median Household Income, Binghamton, NY



There are significant geographic differences in poverty rates both regionally and within the City. The concentration of high poverty within the City of Binghamton is sharply evident in Map 12. Overall, Binghamton has a poverty rate of about 31%, compared to a 17% poverty rate for Broome County as a whole. Only a few census tracts outside of the City of Binghamton qualify as high poverty census tracts and only one tract outside of Binghamton is an extreme poverty census tract.

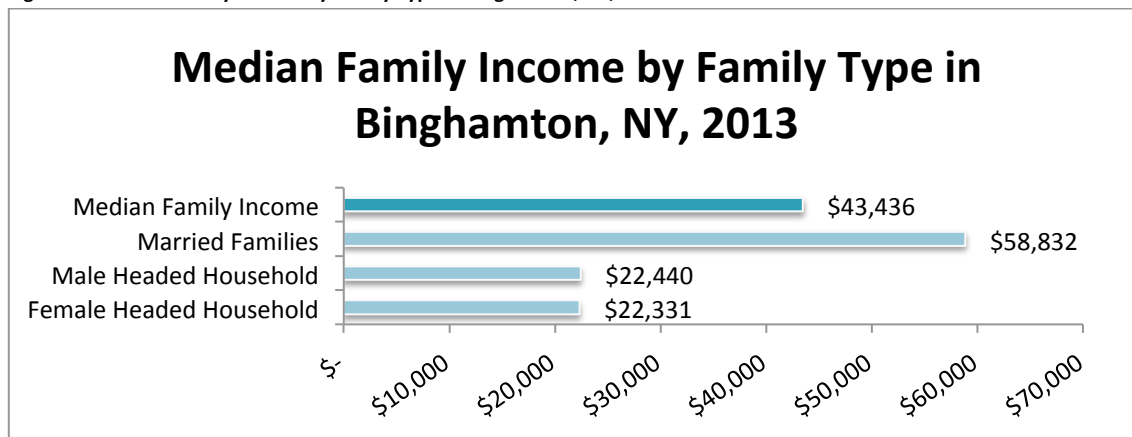
Map 12: Poverty Rate in Broome County



*High poverty neighborhoods are often defined as neighborhoods with a poverty rate of 20% or greater; neighborhoods with a poverty rate of 40% or greater are often termed "extreme poverty" neighborhoods. For a discussion of high poverty neighborhoods and their effects, see: Kneebone, Nadeau and Berube (2011). "The Re-Emergence of Concentrated Poverty: Metropolitan Trends in the 2000s." Brookings Institution, Metropolitan Opportunity Series. Available on the internet at: http://www.brookings.edu/~media/research/files/papers/2011/11/03%20poverty%20kneebone%20nadeau%20berube/1103_pove_rty_kneebone_nadeau_berube.pdf

Of particular importance for the purposes of this analysis, are the disparities in household income and poverty rates for protected classes. Figure 12 shows the median household income by family type in the City of Binghamton. Single parent households have significantly lower median family income creating much more limited housing choices. The limited options these families face often means they are forced to live in substandard housing, move frequently, and be subject to unfavorable terms and treatment by landlords. Nationwide, female headed households in particular often face gender discrimination in the form of sexual harassment by landlords, property managers and maintenance personnel due to their tenuous housing situations.

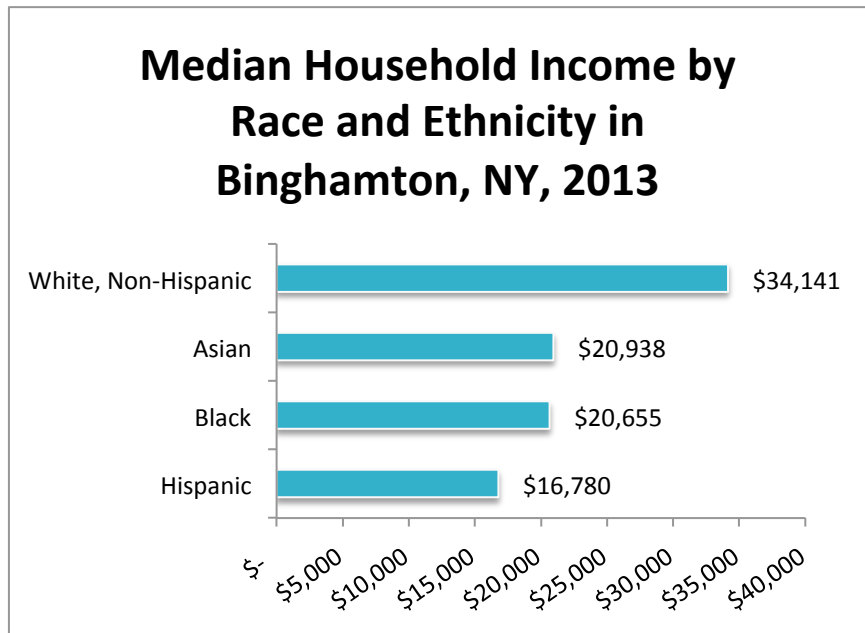
Figure 12: Median Family Income by Family Type in Binghamton, NY, 2013



Source: 2009-2013 ACS 5-year estimates

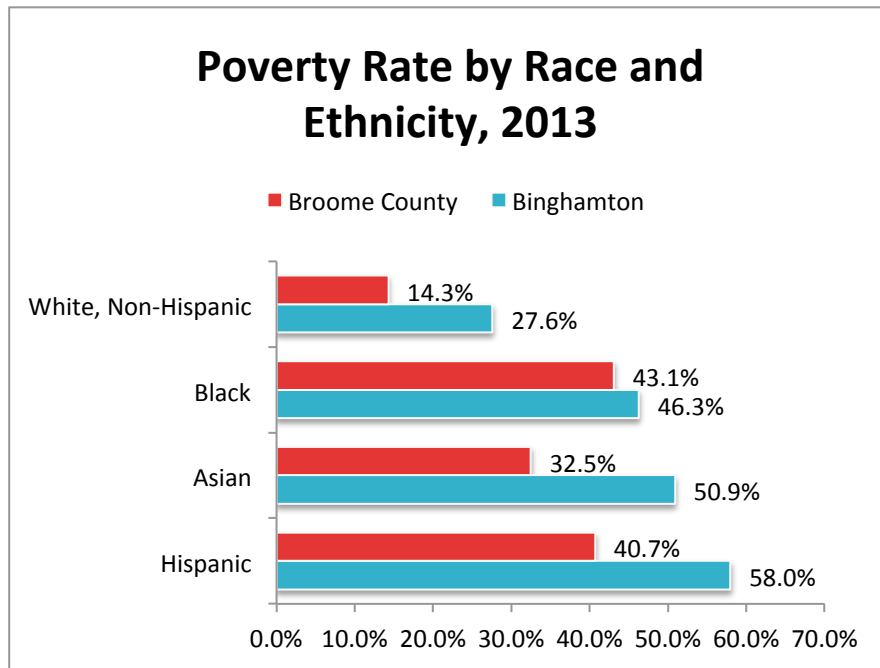
Figure 13: Median Household Income by Race and Ethnicity in Binghamton, NY, 2013

There are stark disparities in household income by race and ethnicity as well, as shown in Figure 13. The median household income for Black and Asian households is about 60% that of White, Non-Hispanic households while Hispanic households have a median household income that is less than half that of White, Non-Hispanic households.



Source: 2009-2013 ACS 5-year estimates

Figure 14: Poverty Rate by Race and Ethnicity, 2013



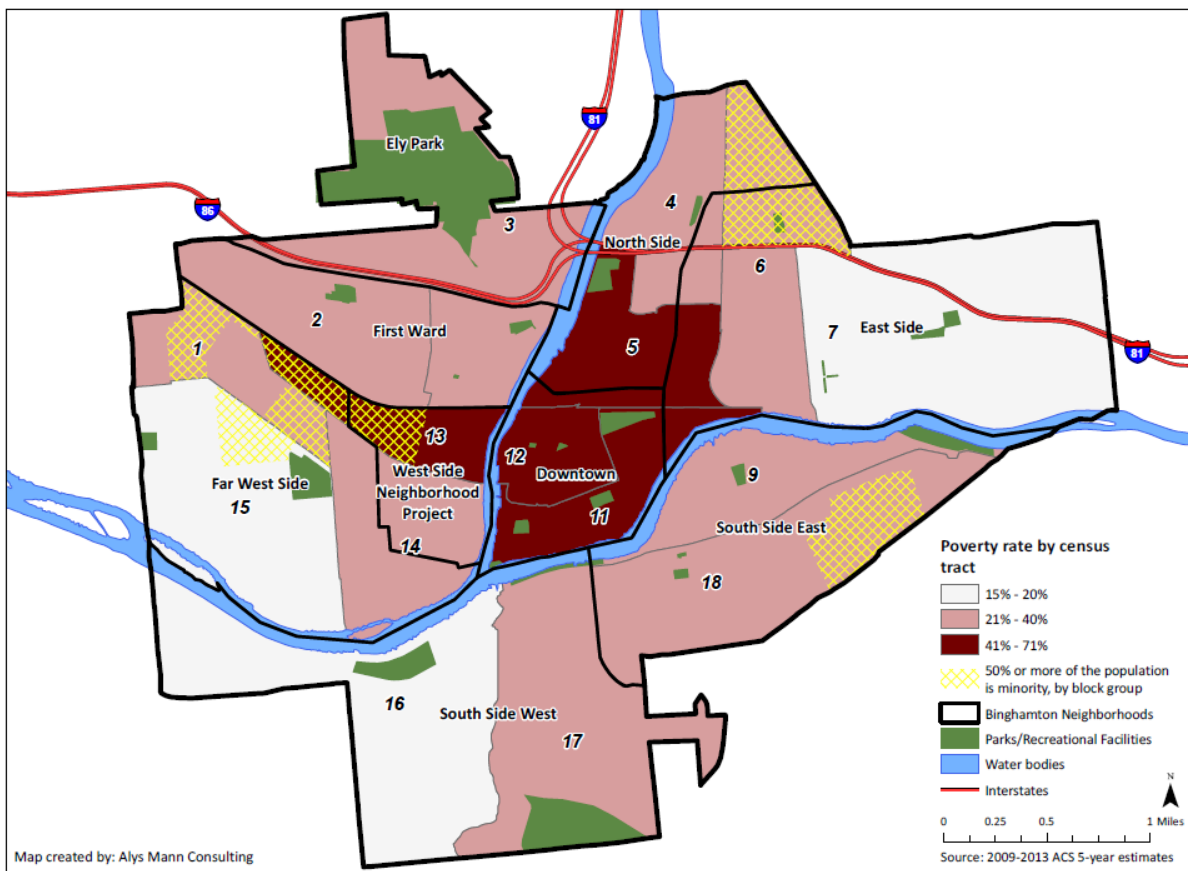
The differences in poverty rate by race and ethnicity are also significant. Figure 14 shows the poverty rate by race and ethnicity for Binghamton and Broome County. While the poverty rate is higher for Binghamton residents across racial and ethnic groups, within the City of Binghamton, racial and ethnic minorities are about twice as likely to live in poverty as Non-Hispanic Whites.

Source: 2009-2013 ACS 5-year estimates

Of particular concern for the purposes of identifying impediments to fair housing choice, are areas in which there are both high concentrations of poverty as well as racial and ethnic minorities. These racially and ethnically concentrated areas of poverty (RCAPs and ECAPs) are defined as census tracts with a non-white population of 50 percent or more and census tracts where 40 percent or more of individuals are living below the poverty line. Under HUD’s proposed Assessment of Fair Housing that will be replacing the Analysis of Impediments, communities will be specifically required to identify these RCAPs and ECAPs. For a city with the size and demographic makeup of Binghamton, no census tracts meet the RCAP and ECAP standard of having a non-white population of 50 percent or more. However, by looking at the block group level, majority minority block groups can be identified. The map below shows the poverty rate by census tract with block groups in which 50% or more of the population is minority highlighted. Just one majority minority block group, in the Far West Side neighborhood, is not in a high poverty census tract. The block groups in Census Tract 13 would meet the RCAP and ECAP standard.

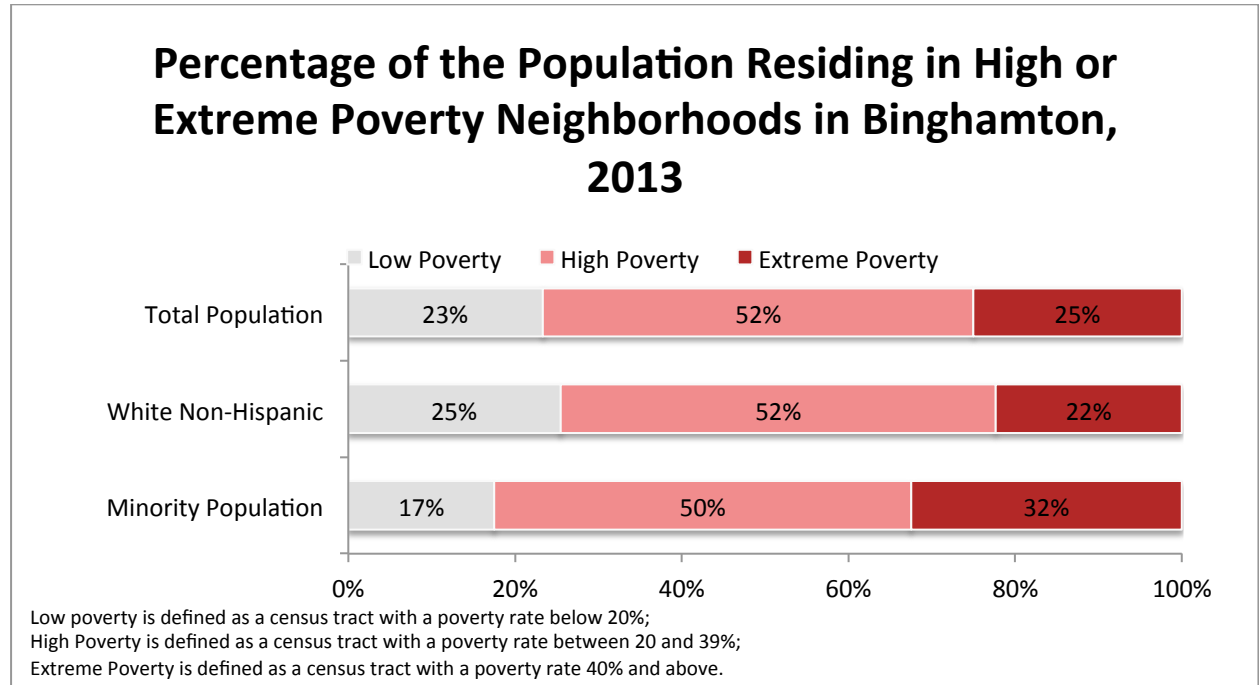
Map 13: 2013 Poverty Rate and Majority Minority Populations, Binghamton, NY

2013 Poverty Rate and Majority Minority Populations, Binghamton, NY



Overall, racial or ethnic minorities are more likely to live in high or extreme poverty neighborhood than Non-Hispanic Whites. As Figure 15 shows, 32% of the City’s minority population lives in a neighborhood with extreme poverty compared to 22% of the White Non-Hispanic population. One important factor to note is that poverty rates in a census tract can be affected by a large presence of college students in the area. Therefore, the poverty rate in some neighborhoods may be more a reflection of the temporary poverty of students as opposed to poverty experienced by families, the alleviation of which should be a focus for public policy initiatives.

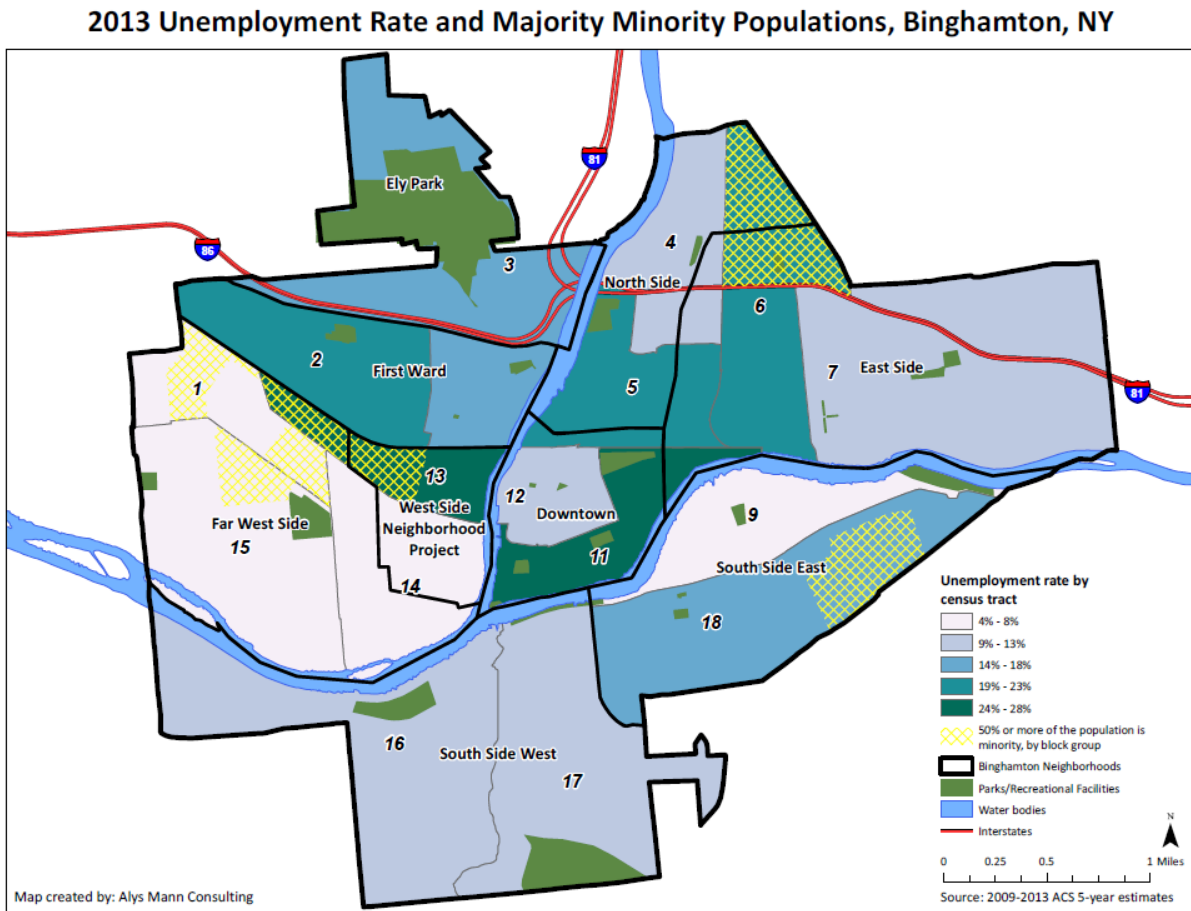
Figure 15: Percentage of Population Residing in High or Extreme Poverty Neighborhoods in Binghamton, 2013



Source: 2009-2013 ACS 5-year estimates

Another measure of disparities in access to economic opportunity is the unemployment rate. The map below shows the unemployment rate for each census tract in Binghamton with majority minority block groups highlighted. High unemployment rates exceeding 20% are found in the City's North Side, First Ward, Downtown, and West Side neighborhood bordering the First Ward. Interestingly, Census Tract 1 has a low unemployment rate yet is an area of high poverty which is probably a reflection of the number of college students in the area who have little to no income but do not count as unemployed because they are not actively seeking employment.

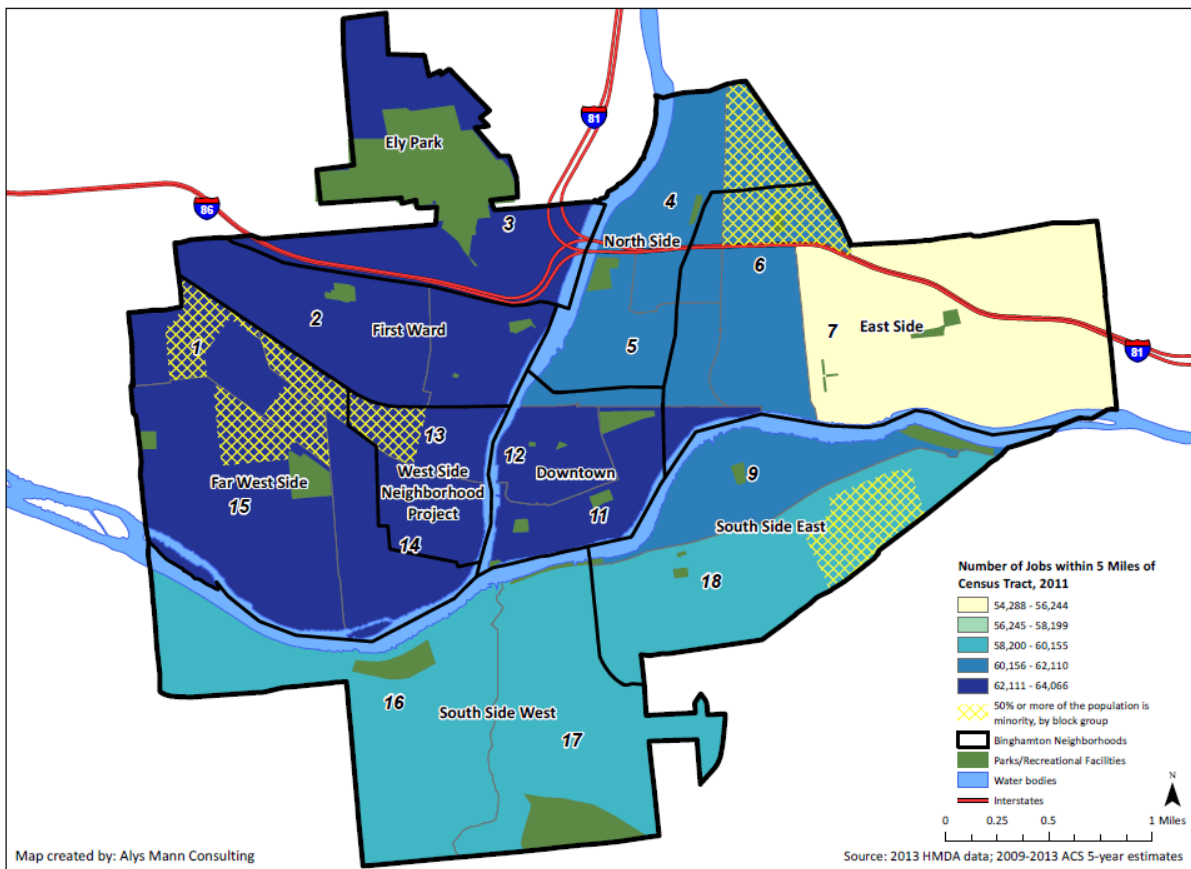
Map 14: 2013 Unemployment Rate and Majority Minority Populations, Binghamton, NY



The high unemployment rate could be a reflection of a lack of jobs in the region and much has been written about the effect of the decline of Binghamton’s manufacturing base on the City’s economic prospects. Within the City, there were slightly more than 26,000 jobs as of 2013, which is not a significant number for a city with a population of 47,000. However, when you track the number of jobs within a 5-mile radius of each census tract, the picture seems a little different. As map 15 shows, each census tract in the city has between 54,000 to 64,000 jobs within a 5-mile tract. The story of high unemployment for Binghamton residents may be less about the number of jobs and more about Binghamton residents having the skills and education to compete with their regional neighbors as well as transportation to the jobs that do exist.

Map 15: Number of Jobs within a 5-mile radius and Majority Minority Populations, Binghamton, NY

Number of Jobs within a 5-mile radius and Majority Minority Populations, Binghamton, NY

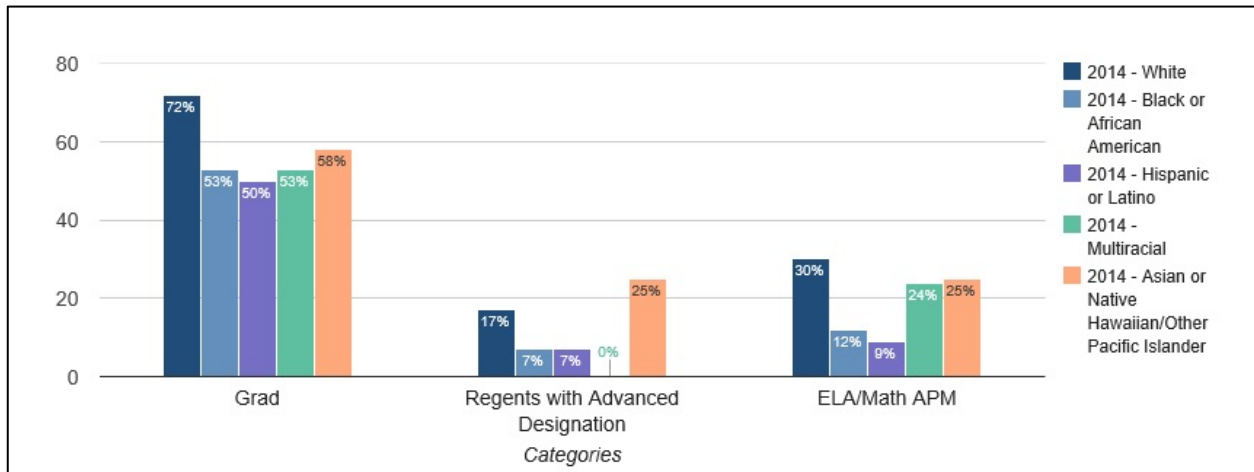


EDUCATIONAL OUTCOMES

Binghamton has both geographic and racial and ethnic disparities when it comes to educational outcomes as well. The city is served by a single school district, the Binghamton City School District, which is made up of seven elementary, two middle and one high school. With nearly half the children in the City living below the poverty line and 67% of school district students eligible for free or reduced lunch, the district faces challenges resulting from the concentration of poverty and economic disadvantage. Among the concerns raised during focus groups conducted by CNY Fair Housing was the problems associated with the movement of students at the elementary school level. For example, at Roosevelt Elementary on the City’s North Side, about one fourth of the student population changes each year due to the movement of families both within the City and to surrounding communities. This movement was believed to be associated with the difficulty of finding stable housing.

While there are some geographic differences in performance across Binghamton’s seven elementary schools, of particular significance are the differences in graduation outcomes by race and ethnicity at Binghamton High School. Figure 16 shows the different graduation categories by race and ethnicity for 2014. Among the possible outcomes for students are graduation, as well as two categories that indicated advanced designations. As the chart shows, White students were much more likely to graduate than students in all other racial and ethnic minority groups. White and Asian students were much more likely to receive a Regents with Advanced Designation than Black, Hispanic and Multiracial students.

Figure 16: Graduation Outcomes by Race, Binghamton High School

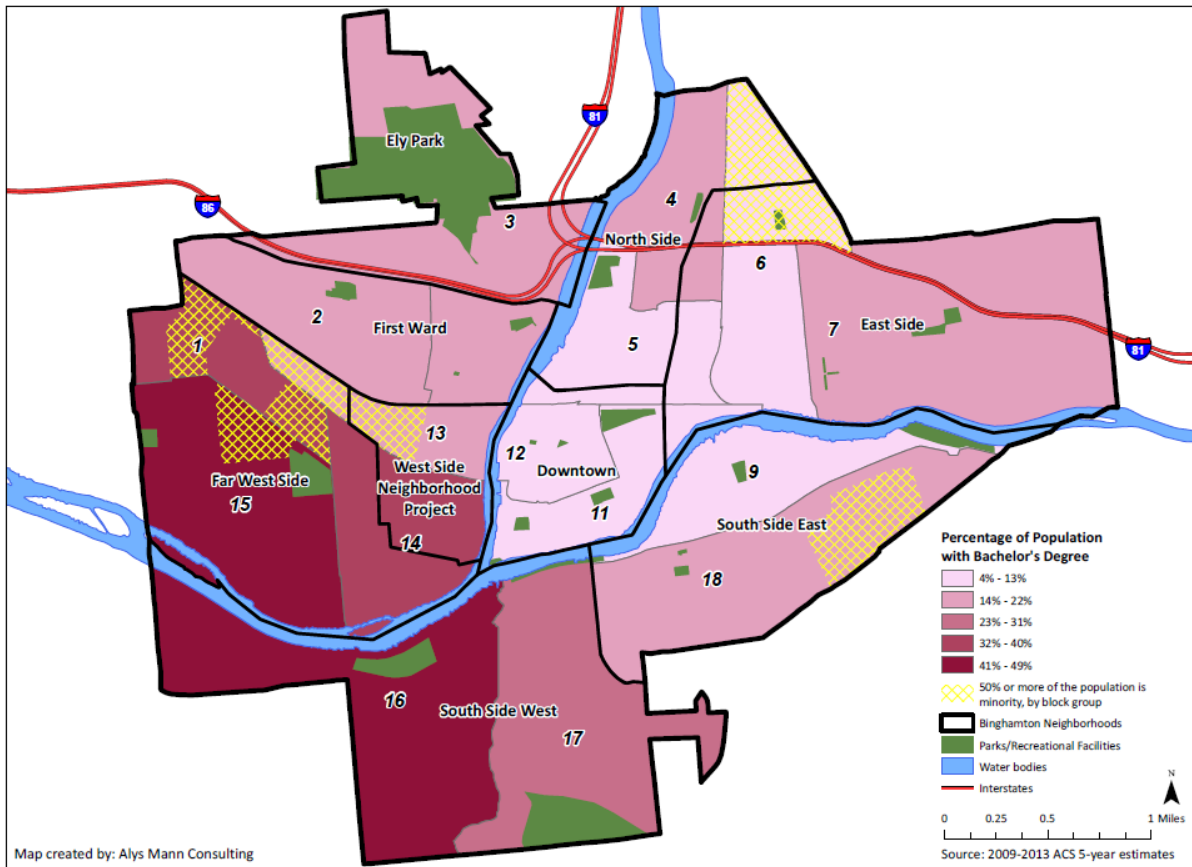


Source: Data NYSED.gov: BINGHAMTON HIGH SCHOOL Graduation Rate (2013 - 14) - 4 Year Outcome as of June, Available at: <http://bit.ly/1e1ui0o>. Accessed June 22, 2014.

The geographic disparities in educational attainment in the City are significant. Map 16 below shows the percentage of the adult population with a Bachelor's Degree or higher by census tract with the majority minority block groups highlighted. As is evident on the map, educational attainment by adults is significantly higher in the West Side and South Side West neighborhoods while the Downtown neighborhood and portions of the North Side and South Side East neighborhood are home to less than 13% of the adult population with a Bachelor's degree.

Map 16: Adult Population with a Bachelor's Degree and Majority Minority Populations, Binghamton, NY

2013 Adult Population with a Bachelor's Degree and Majority Minority Populations, Binghamton, NY



HOUSING OPPORTUNITY

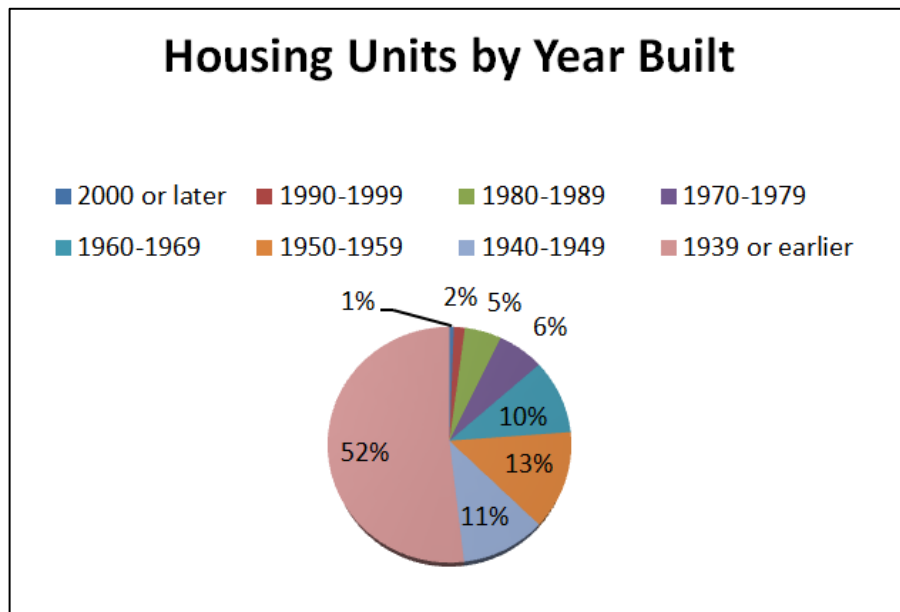
A number of factors affect housing choice for members of protected classes within the City of Binghamton. These include housing quality, the increase in “student housing”, affordability, subsidized housing programs and homeownership opportunities. As a city that has faced decades of decline in its population and economic base, Binghamton has limited resources to commit to improving housing opportunity for its residents. Having recently completed a new Comprehensive Plan and Draft Consolidated Plan for 2015-2020, the City has established a number of goals related to housing. These goals include increasing homeownership, improving the quality of existing housing stock, expanding housing choice, revitalizing Downtown with expanded housing options, and marketing housing options to attract more residents to the City. These issues affecting housing choice and some of the strategies for addressing the City’s housing related goals will be discussed further here.

Housing Quality

As an older industrial city that has experienced decades of population decline, Binghamton has a housing stock that is old and neighborhoods that suffer from high vacancy rates. Figure 17 shows the percentage of housing units built in each decade in the City, while Figure 18 compares the age of Binghamton’s housing stock with the rest of Broome County and New York State. Two factors relating to the age of the housing stock are of particular concern related to protected classes. First, the vast majority of the City’s housing units, around 92%, were built prior to when the ban on the use of lead paint in homes was enacted. This means families with children in the City face a significant risk of lead exposure. CNY Fair Housing heard from community members that the problem with lead exposure was worsened because there was little follow up by the health department and often new families move into an apartment that has already been cited for lead.

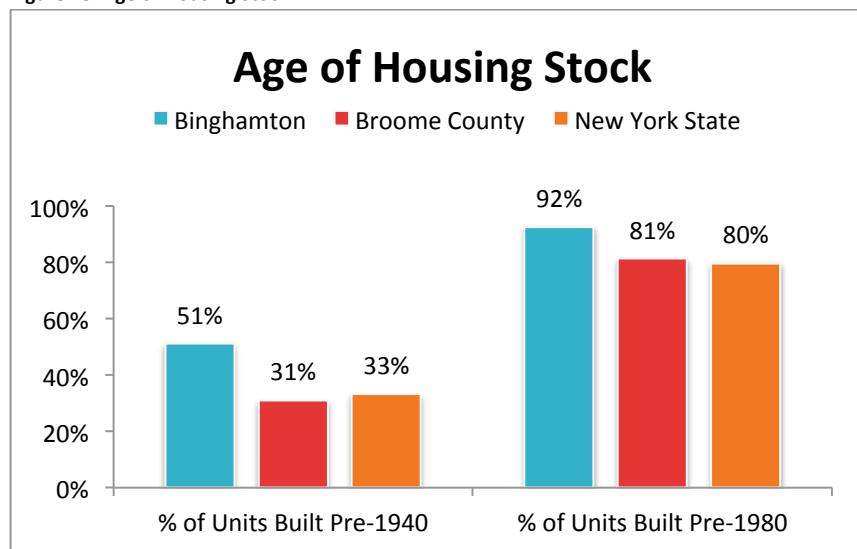
Second, only a fraction of the housing units in the City were built after handicapped accessibility standards for multi-family housing were put in place in 1994, making it more difficult for people with mobility impairments to find suitable housing. In addition, older housing units tend to contain a number of features that make accessibility difficult such as second floors and narrow doorways.

Figure 17: Housing Units by Year Built



Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

Figure 18: Age of Housing Stock

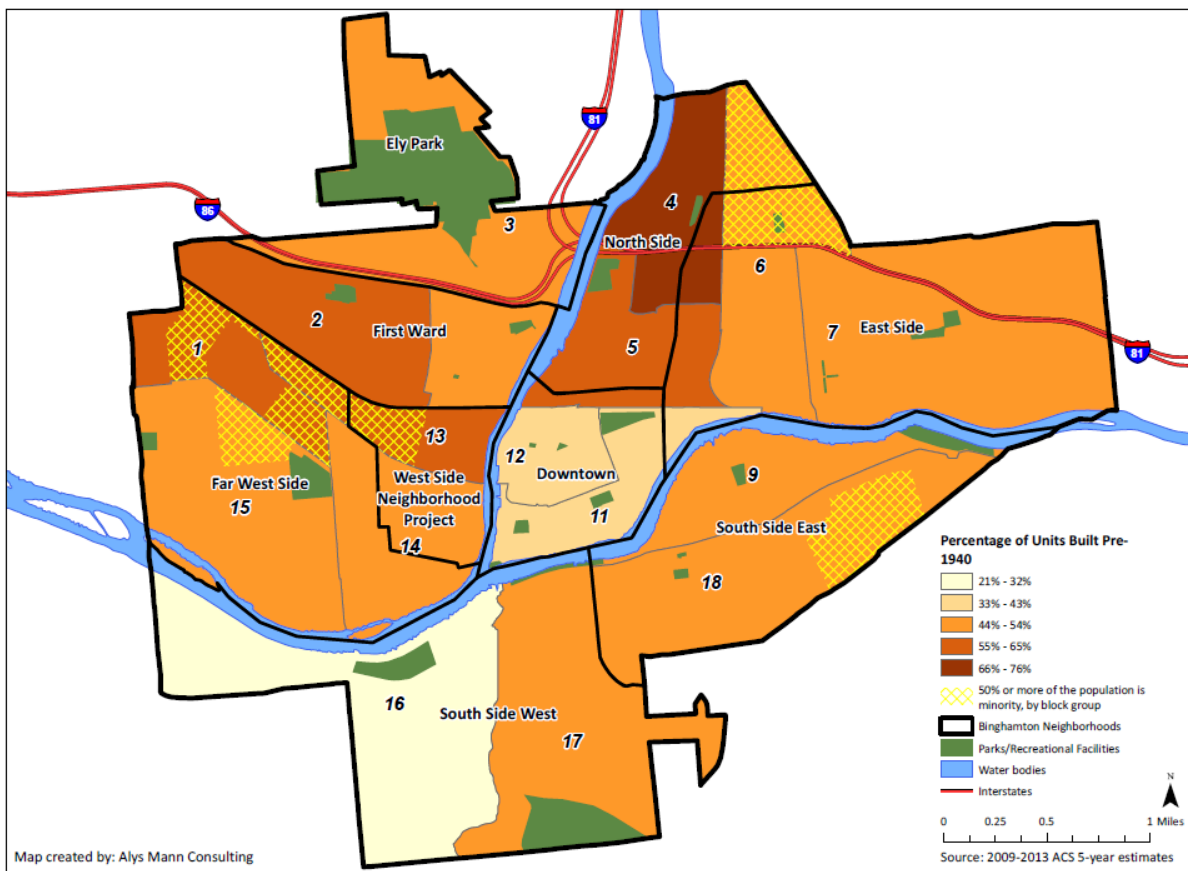


Source: *2009-2013 ACS 5-year estimates*

In addition to these specific barriers related to lead risk and accessibility, older housing often suffers from deterioration and habitability related issues. As the map below shows, some neighborhoods such as the North Side, First Ward and parts of the West Side have a significant percentage of their housing stock built prior to World War II. In interviews and focus groups that CNY Fair Housing conducted with residents of these neighborhoods, the quality of available housing was a primary concern. Many residents felt that code enforcement was unable to keep up with the volume of complaints and there was a general sense that renters knew little about their rights as tenants. There was also a perception that residents felt they were at risk of retaliation from their landlords if they were to file a complaint. In addition, individuals who file a code complaint are only protected from retaliation for 45 days, after which the landlord can move to end their tenancy.

Map 17: 2013 Percentage of Units Built Prior to 1940 and Majority Minority Populations, Binghamton, NY

2013 Percentage of Units Built Prior to 1940 and Majority Minority Populations, Binghamton, NY



Binghamton's new Comprehensive Plan recognizes this need to strengthen the code enforcement capacity within the City. One proposed remedy that the City is working to implement is a rental registry that would require registration of all rental properties that are not owner-occupied two-family units. These rental units would then be subject to regular inspections. While this could be an effective means to monitor the condition of properties, many community members expressed sentiments that the rental registry was not being implemented as planned. One stakeholder described the registry as "moribund" and a "great concept without adequate resources."¹³ To improve its implementation, it will require an increase in the capacity and staffing of the City's Code Enforcement office. The City has also proposed working with the Binghamton Housing Authority and Department of Social Services to share inspection information for properties rented with subsidies from those agencies which, if feasible, could reduce the burden on Code Enforcement to complete inspections.¹⁴

Other proposals to improve the quality of the housing stock include improving the judicial enforcement of code violations through the creation of a "housing court." This also could be an effective means to improve the way in which eviction proceedings are handled and may reduce tenant's fears of retaliation by landlords if they felt there were a more effective system in place to protect them. Additionally, the City has proposed working to provide incentives to landlords to improve the condition of housing as well as continued work with CHDO's to rehabilitate housing.¹⁵

As mentioned previously, the decline in population in the City has resulted in a large number of vacant units. The floods of 2006 and 2011 also led to a number of properties being abandoned due to the flood damage and increasing cost to insure properties. The City is in the process of converting some of the hardest hit areas into green space with state and federal flood mitigation funding. The map below shows the percentage of vacant units for each census tract in the City. There are currently efforts to rehabilitate vacant properties in some of the neighborhoods with the highest vacancy rates. These include the rehabilitation of downtown properties into student housing and market rate lofts and the rehabilitation of housing in the First Ward through the Low Income Housing Tax Credit program by the First Ward Action Council.

The City is also a member of the Broome County Land Bank, which was created in 2013 to provide a mechanism to address distressed, vacant, abandoned and under-utilized properties. The Land Bank has the ability to acquire target properties and hold them until a suitable strategy can be developed to address them. These strategies can include the rehabilitation of properties or demolition of properties that are not suitable for rehabilitation. The Land Bank has recently acquired 8 properties, mostly on the City's North Side, that are slated for demolition. While this will help begin addressing some of the issues associated with blighted, vacant housing, concerns were raised among community members over whether these properties were suitable for rehabilitation since demolition does not address the significant need to increase quality affordable housing.

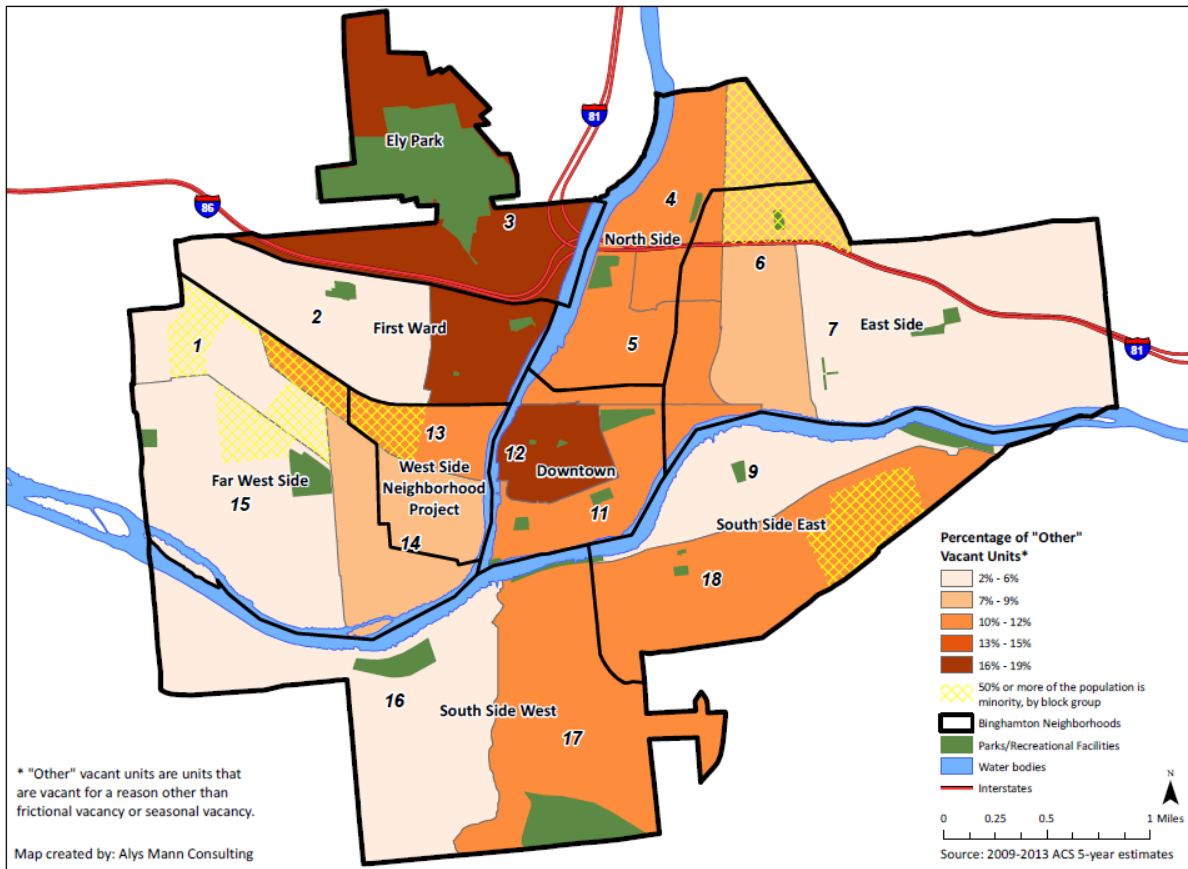
¹³ CNY Fair Housing, Unpublished Interview, June 5, 2015.

¹⁴ *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014, pg. 135-136.*

¹⁵ *Ibid.*, pg. 135-136.

Map 18: 2013 Percentage of Vacant Units and Majority Minority Populations, Binghamton, NY

2013 Percentage of Vacant Units and Majority Minority Populations, Binghamton, NY



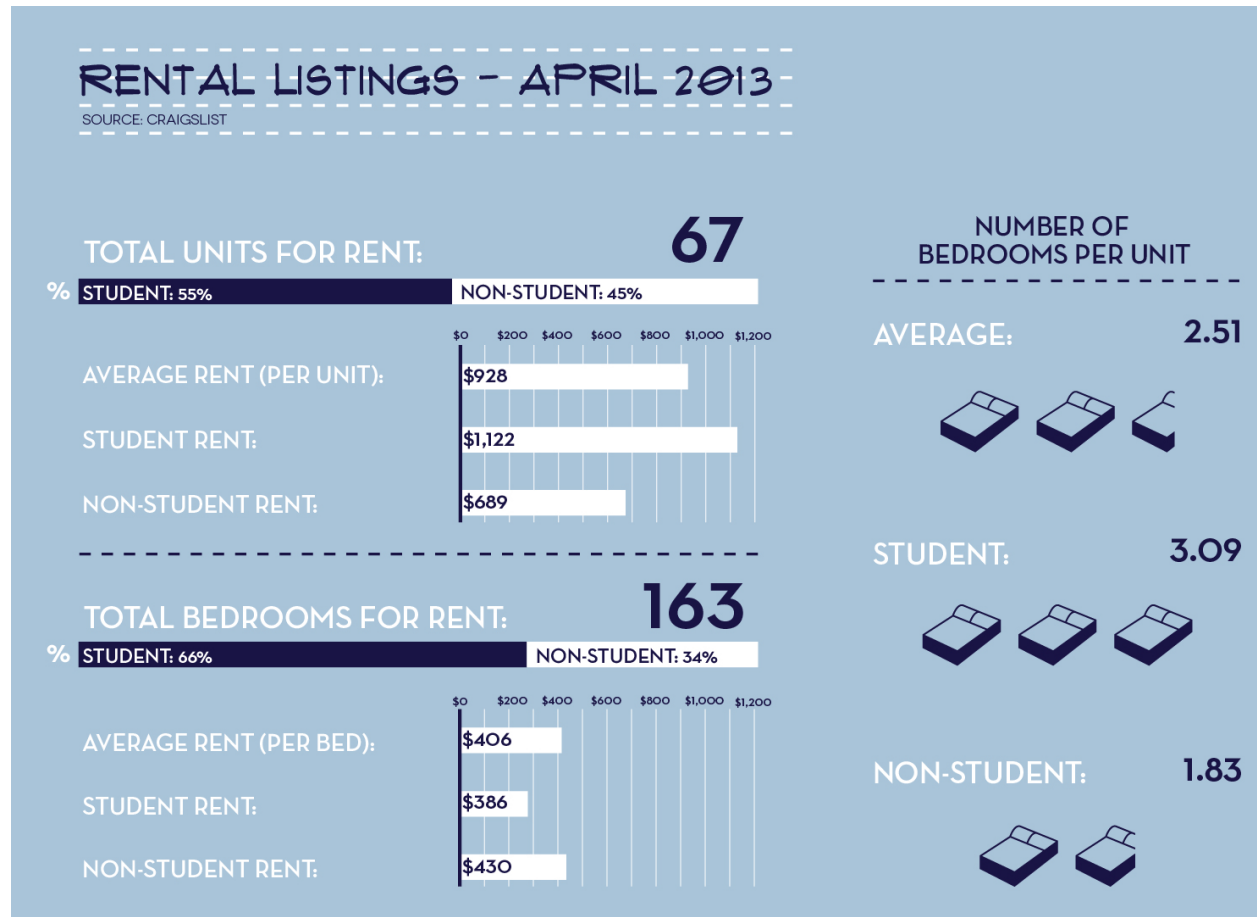
Student Housing

In focus groups and interviews conducted by CNY Fair Housing, the most widely raised issue affecting housing choice for Binghamton residents was the increase in student housing. While student status is not a protected class under fair housing laws, meaning it is legal to choose to rent to only students, the existence of student only housing limits housing choice particularly for families with children in several ways. First, designating a property as student housing can serve as a means to illegally deny a family with children the opportunity to rent that unit. The results of CNY Fair Housing’s undercover testing investigation, which will be discussed in detail later in this report, found that some landlords advertising student housing illegally denied families with children even when the parents in those families were students. Second, restricting a property to students only likely has a disparate impact on families with children who are less likely to be college students. Even those families who have children in which one of the adults is a student may feel that property listed as student housing is not for them. Third, the renting of properties by the room likely keeps families from inquiring about those properties since it would not likely suit a family with children to rent by the bedroom. Finally, as many residents expressed, the increase in student housing has driven up the cost of rent and is pricing low-income families out of the rental market.

There is a fair amount of data available to support the concerns of local residents regarding the influx of student housing. The graphic below from the City’s Comprehensive Plan shows a summary of rental listings on Craigslist for the City in April 2013. That month, of the 67 total units advertised for rent, more

than half were listed as student housing. For units that were being rented by the bedroom, two thirds were designated as student housing. For that month, more than half the rental properties listed on Craigslist were effectively not available to families with children. The graphic also shows the significant difference in rental amounts for student apartments which in addition to giving landlords an incentive to rent only to students, also drives up the cost of rent for everyone.

Figure 19: Rental Listings, April, 2013

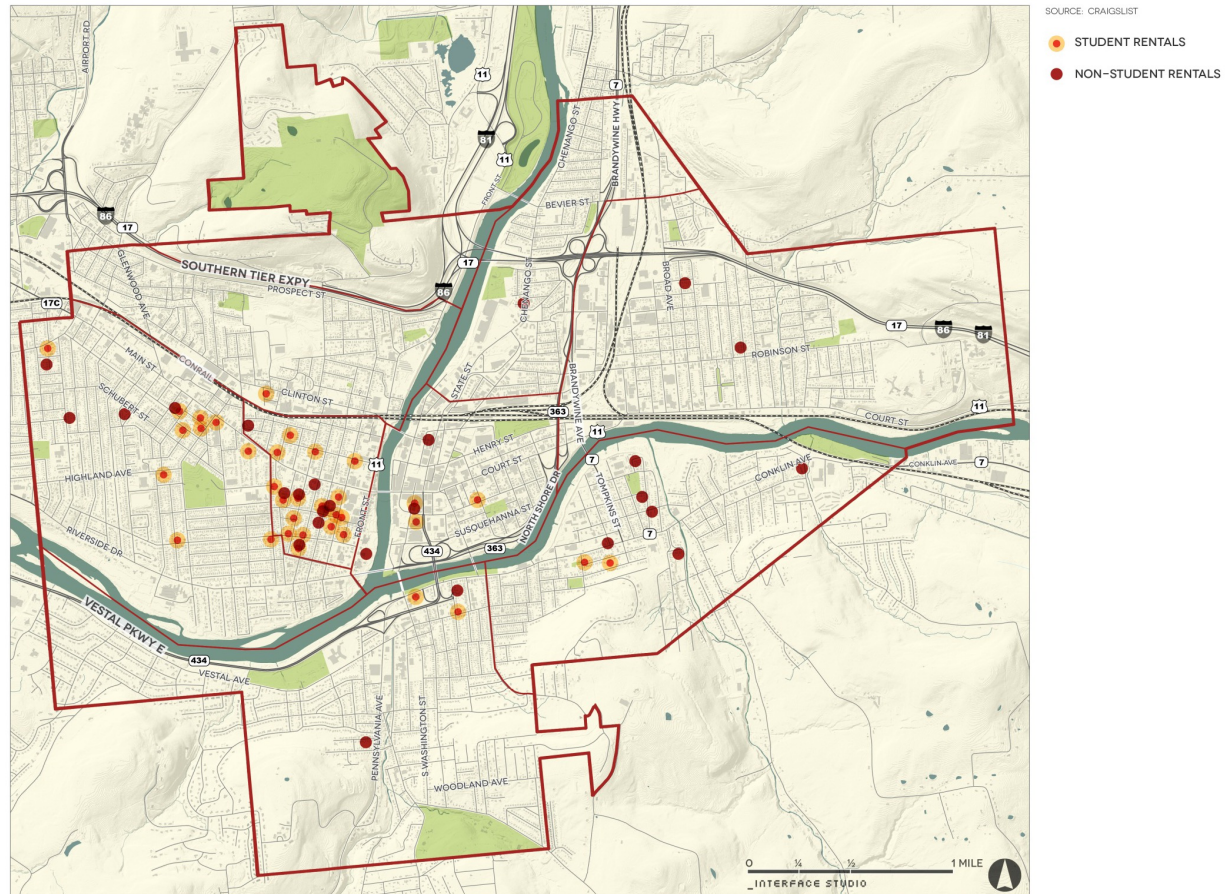


Source: Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.

The map below shows student and non-student Craigslist rentals for the month of April 2013. The dominance of student units in the rental market is evident. As the City encourages the development of more student housing downtown, there may be a shift in the prevalence of student rentals in the West Side neighborhoods.

Map 19: Rental Listings, April, 2013

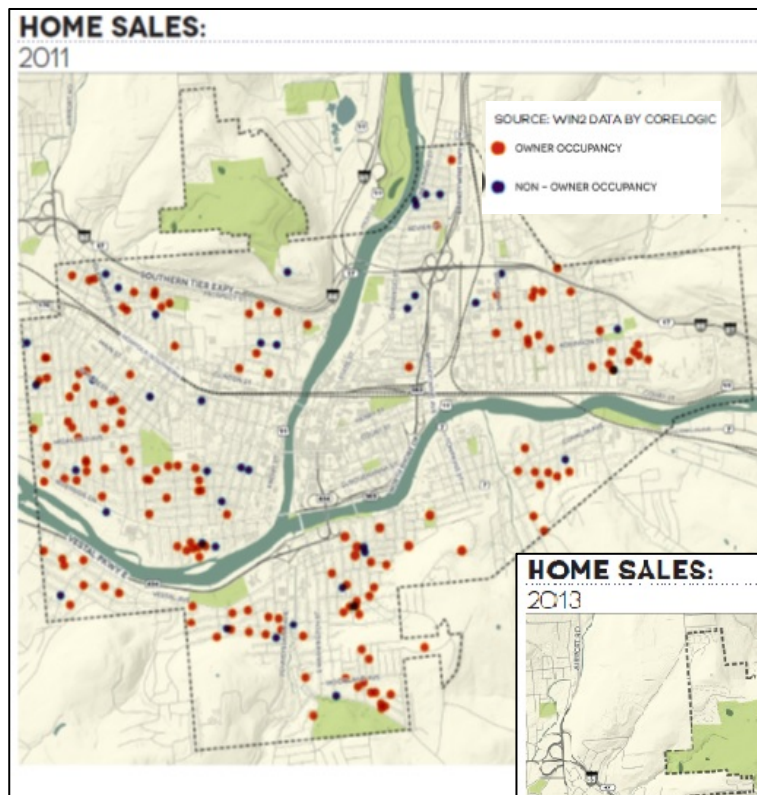
RENTAL LISTINGS - APRIL 2013



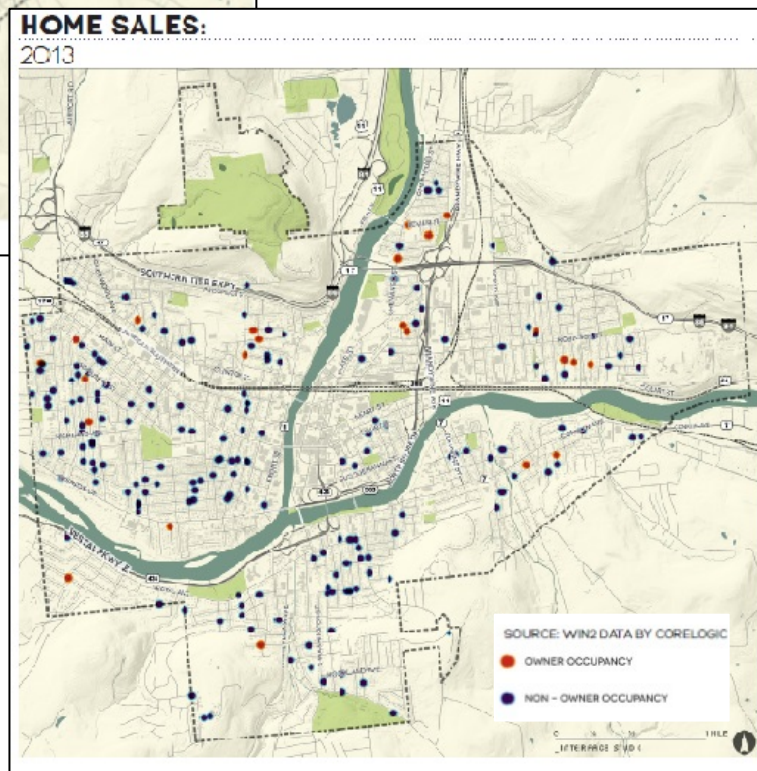
Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

The profitability of student rentals, particularly with Binghamton’s low housing costs, is driving investor purchases of properties in the City. The maps below show home sales in 2011 and 2013 by owner-occupied purchase versus non-owner occupied. Over these two years there was a major shift as owner-occupancy purchases went from a majority of purchases to a small minority. Many of these investment purchases are likely from out-of-town landlords, which was a subject of frequent complaints by community residents.

Map 20: Home Sales, 2011



Map 21: Home Sales, 2013



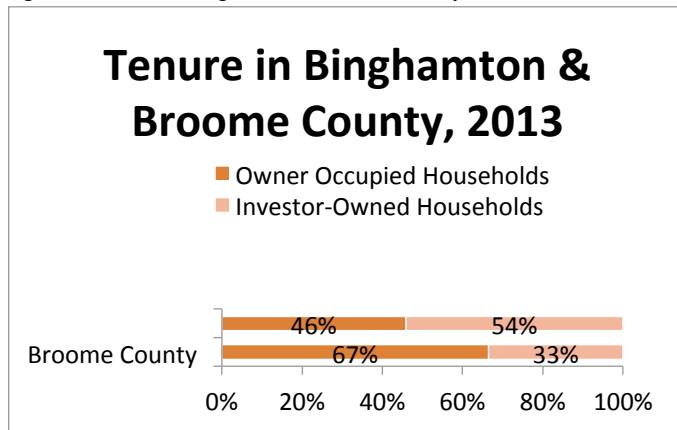
Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

Source: *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014.*

Home Ownership

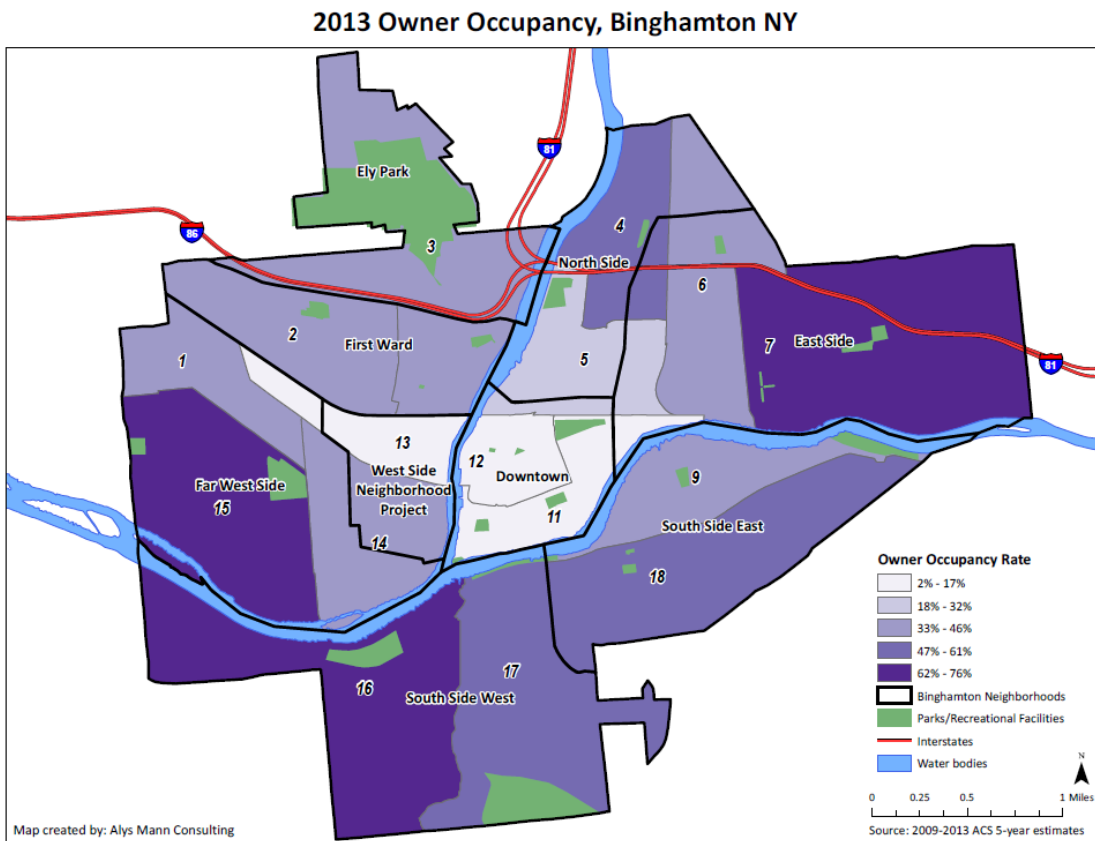
The increase in purchases by investors is a reflection of the limited capacity of local residents to become homeowners and also limits the availability of properties for owner-occupied purchases. Sellers may be more willing to sell to investors who often can pay cash for properties over owner-occupants who are facing a tightening credit market. Overall, the City of Binghamton has a much lower owner-occupancy rate than the surrounding County as shown in Figure 20. Within the City, owner-occupancy rates vary dramatically with census tracts ranging from 2% owner-occupancy to nearly 76% owner-occupancy.

Figure 20: Tenure in Binghamton & Broome County, 2013



Source: 2009-2013 ACS 5-year estimates

Map 22: 2013 Owner Occupancy, Binghamton, NY



The geographic disparities in homeownership are also evident in home loan activity across the City. Map 23 shows the aggregate purchase mortgage and rehab loan investment for each census tract in the City according to Home Mortgage Disclosure Act (HMDA) data. According to the HMDA data, two census tracts, 11 and 13, had no home loan investment in 2013. Census Tract 5 on the City's North Side had just \$65,000 in total home loan investment. By comparison, Census Tract 15 had nearly \$5.5 million in home loan investment in 2013.

Map 23: Aggregate Purchase Mortgage and Rehab Loan Investment by Census Tract and Majority Minority Populations, Binghamton, NY

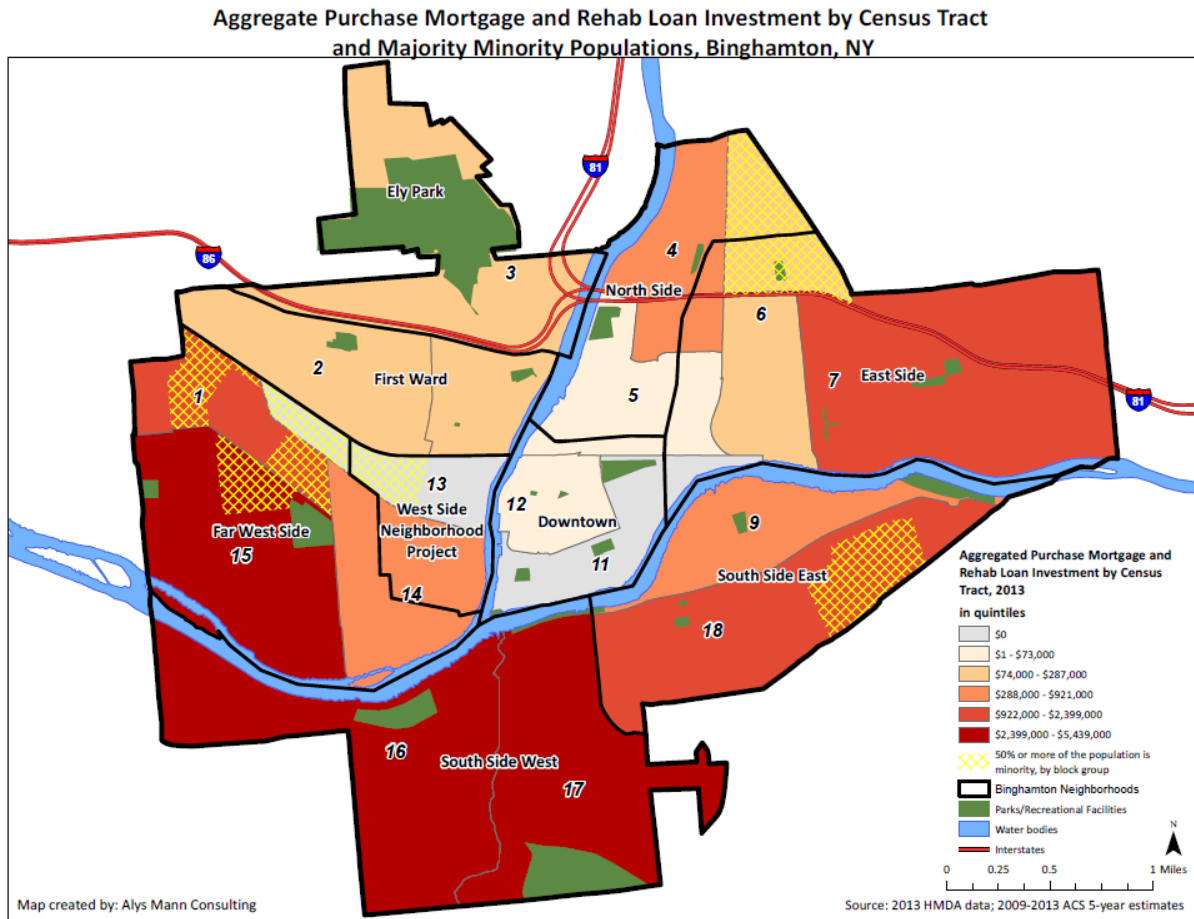
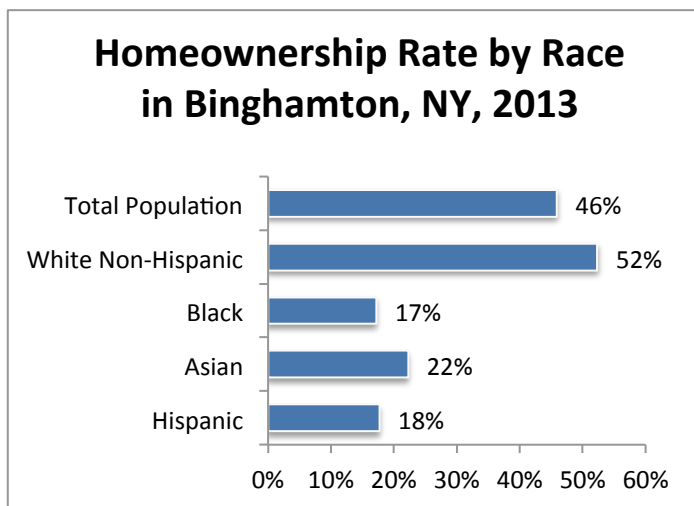


Figure 21: Homeownership Rate by Race in Binghamton, NY, 2013



Source: 2009-2013 ACS 5-year estimates

In addition to the geographic disparities in homeownership across the City, there is a stark disparity in homeownership by race and ethnicity. As Figure 21 highlights, the homeownership rate for Blacks and Hispanics is about one third that of Non-Hispanic Whites. Normally, HMDA data can shed light on factors affecting homeownership rates allowing things such as a comparison of reasons for mortgage denials by race and ethnicity. However, because there were so few Black and

Hispanic home loan applicants in the City, statistical analysis of the data was not possible. Likely reasons for the racial and ethnic disparities in homeownership rates include disparities in household income and credit scores.

To increase homeownership, the City partners with Metro Interfaith Housing to implement the Binghamton Homeownership Academy (BHOA). In addition to the homeownership classes offered by the BHOA, the City recently announced funding to assist new homebuyers with closing costs and rehabilitation. This program could have great potential however some concerns were raised by community members that stakeholders in the community such as realtors were not aware of the program. This could be due to the newness of the program. In the Comprehensive Plan, the City recognized the need to “engage in an active outreach campaign to provide information about available programs to active neighborhood assemblies, local institutions, realtors, and developers.”¹⁶

Another concern related to the implementation of the homeownership program is the lack of participation by Hispanic residents. According to the City’s most recent CAPER report for Program Year 13, the BHOA served 133 individuals for the program years that were completed in 2013 and 2014. Of these 133 individuals, they reported that no Hispanic individuals were being served. No homeownership classes are offered in Spanish and there is no Spanish-language information about the program on the BHOA website. In addition, none of the real estate agents listed on the websites “preferred provider list” are identified as speaking Spanish.¹⁷ As the City and BHOA expand outreach regarding homeownerships, efforts should be explicitly taken to increase minority participation.

Affordability

Fair housing and affordable housing are not one and the same, although there is a point at which the two may intersect. Affordable housing is the availability of housing which is suited to residents of modest or scant economic means. Public and subsidized housing fall into this category, as do certain programs or products which make home ownership affordable for lower-income families. Fair housing is the availability of housing on an equal basis, without regard to protected class.

Those who are protected by fair housing laws may utilize affordable housing and often do so at disproportionate rates. In some instances, affordable housing may be designed specifically for such protected classes, such as housing for the elderly or disabled. However, though protected classes have a disproportionate need for affordable housing, the achievement of affordable housing does not ensure fair housing practices have been followed; nor does the achievement of fair housing, i.e., non-discrimination, mean that affordable housing needs have been realized. With this distinction in mind, protected classes disproportionate need for affordable housing warrants a look at how affordable housing policies have affected housing choice.

One barrier to housing choice repeatedly cited in community outreach conducted by CNY Fair Housing was the need for more quality, affordable rental housing. One measure of the need for affordable housing is the percentage of households that are housing cost burdened or severely housing cost burdened. Cost burdened households refer to households that are paying more than 30% of their household income to housing costs while severely cost burdened households are paying more than 50%

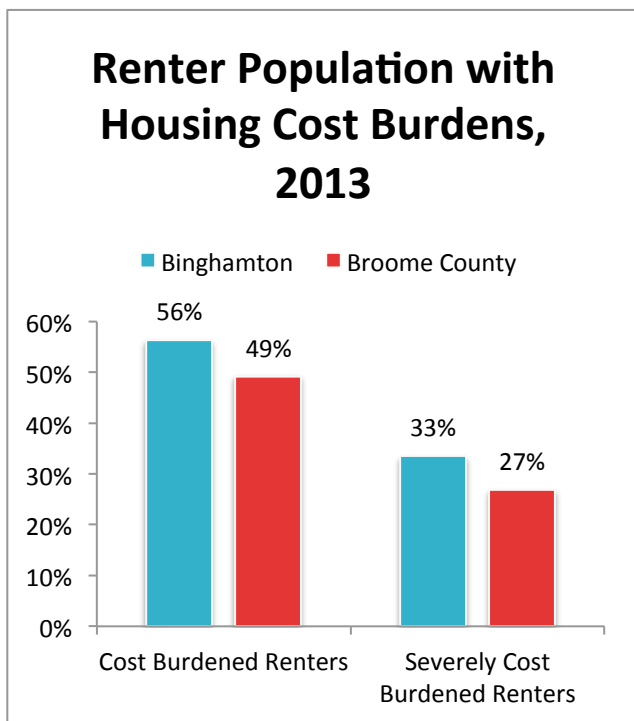
¹⁶ *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014, pg. 143.*

¹⁷ <http://binghamtonhomeownershipacademy.org/>. Accessed June 16, 2015.

of their household income to housing costs. For renters, this includes rent and utility costs while for homeowners this includes mortgage, utility, taxes and insurance costs.

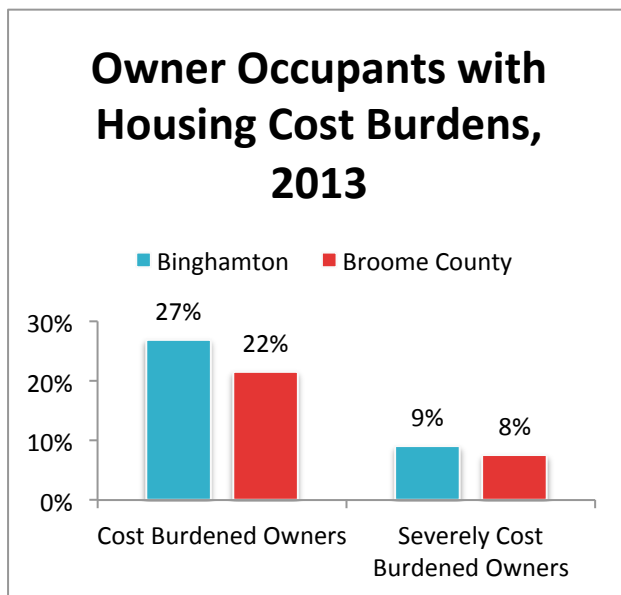
Figure 22 shows the housing cost burden for renters in Binghamton compared to Broome County while Figure 23 shows the cost burden for homeowners. For both renters and homeowners, a greater percentage of the residents of Binghamton are housing cost burdened than in the surrounding County. Across both geographic regions, renters are much more likely to be cost burdened and severely cost burdened than owners.

Figure 22: Renter Population with Housing Cost Burdens, 2013



Source: 2009-2013 ACS 5-year estimates

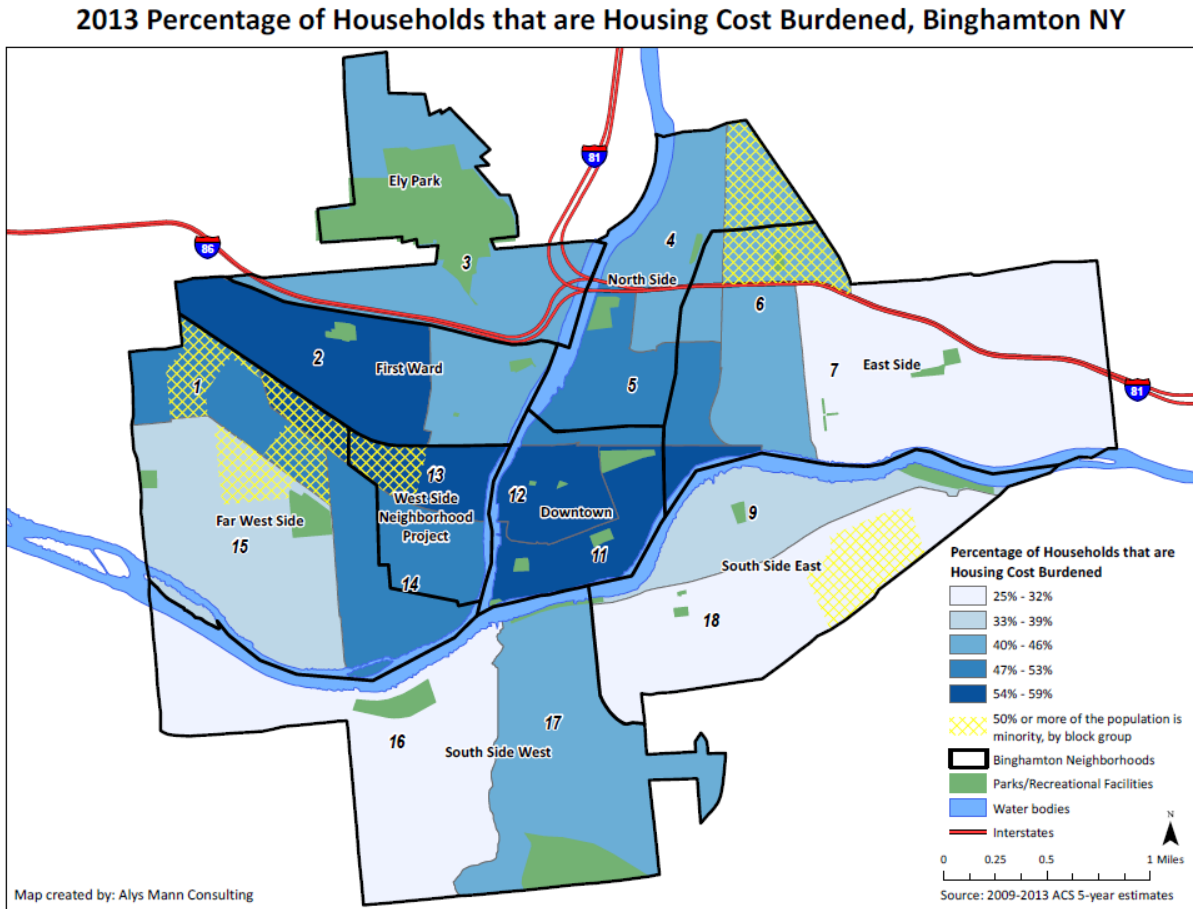
Figure 23: Owner Occupants with Housing Cost Burdens, 2013



Source: 2009-2013 ACS 5-year estimates

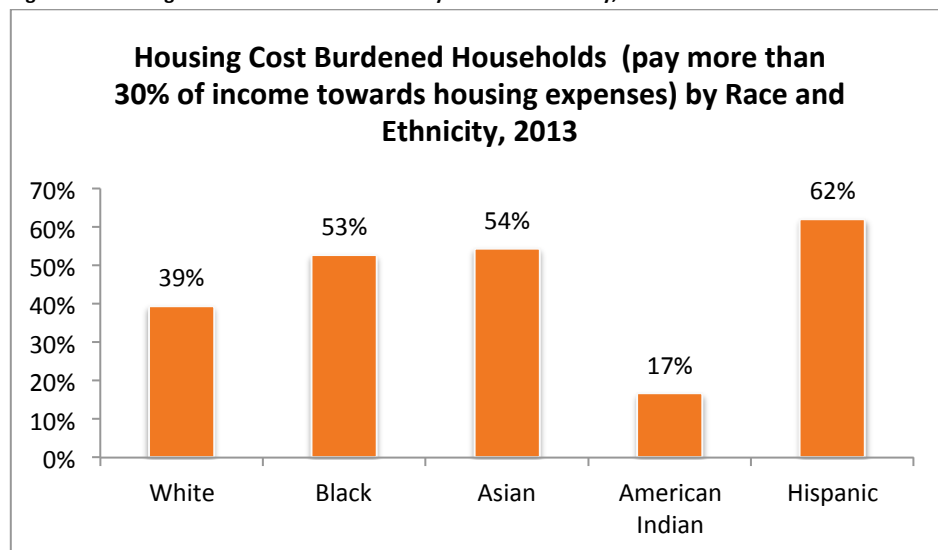
The geographic differences in cost burden within the City of Binghamton are significant. Map 24 shows the percentage of cost burdened households for each census tract in the City with majority minority block groups highlighted. The areas with the highest number of cost burdened households are concentrated in the North Side, West Side, First Ward and Downtown neighborhoods.

Map 24: 2013 Percentage of Households that are Housing Cost Burdened, Binghamton, NY



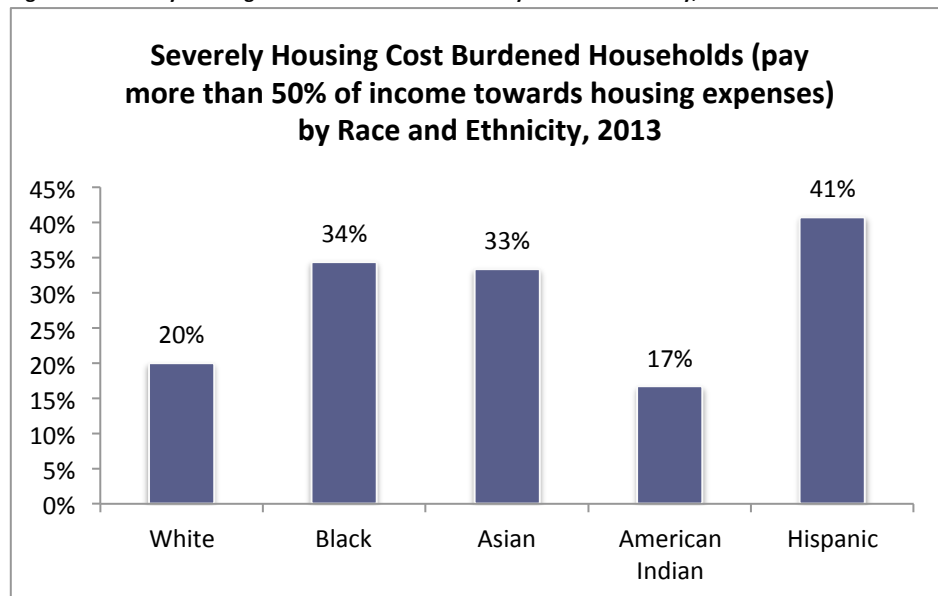
As with other indicators discussed in this analysis, in addition to the geographic differences, there are significant differences in cost burden by race and ethnicity. As Figures 24 and 25 indicate, with the exception of American Indian households, all racial and ethnic minorities are more likely to face a housing cost burden than White households. Hispanic households in particular face a very high rate of housing cost burden with 62% of households cost burdened and 41% severely cost burdened. With the Hispanic population in the City tripling since 1990, the housing needs of this population are clearly not being met.

Figure 24: Housing Cost Burdened Households by Race and Ethnicity, 2013



Source: 2009-2013 ACS 5-year estimates

Figure 25: Severely Housing Cost Burdened Households by Race and Ethnicity, 2013



Source: 2009-2013 ACS 5-year estimates

The City of Binghamton has offered a number of ways to increase the stock of affordable housing in the City. Most of these efforts focus on better utilization of existing state and federal funding programs such as the Low Income Housing Tax Credit program, the HUD Choice program, and FHA Section 203(k) mortgage insurance. As the City notes, increased use of these programs will require building and strengthening partnerships with local developers and housing agencies, an effort the City should take the lead in doing.

New “luxury student housing” developments downtown are fueling hopes of a revitalized urban center.

A primary focus of the City in recent years has been to increase the number of residential units Downtown. New “luxury student housing” developments downtown are fueling hopes of a revitalized urban center. Other high-end market rate projects for downtown aimed at attracting young professionals, small families, and seniors are in development. These may be positive developments to attract new residents to the City however, some community residents expressed concern over the use of subsidies for luxury apartments and not for affordable housing. As one individual explained, “It’s not market rate housing if it’s subsidized with abatements.”¹⁸

Subsidized Housing

As mentioned previously, members of protected classes have a disproportionate need for affordable housing due to factors such as lower household incomes and special housing needs. Therefore subsidized housing programs are an important component in assessing the fair housing choices in the City. For example, the table below highlights some demographic characteristics of Binghamton households receiving Housing Choice Vouchers compared to all households in the City. As the table indicates, voucher households are much more likely to be a member of a protected class than the population at large.

Table 3: Subsidized Housing

	Voucher Households	All Households
Female Headed Households with Children	73%	16%
Persons with a disability	31%	17%
Minority	36%	26%

Source: HUD, *Picture of Subsidized Households: 2013*.

As indicated above, more than half of renters in Binghamton are housing cost burdened indicating a need for more subsidized housing programs. Currently, subsidized housing providers have substantial waitlists for programs. The Binghamton Housing Authority currently has 641 units of location based subsidized housing with a waitlist of 330 people. For the Housing Choice Voucher program, there are currently about 800 voucher units with 350 people on the waitlist, which is now closed to new applicants. The City administration has recognized this shortage of affordable housing in its Comprehensive Plan and has called for the development of new subsidized units in the City.¹⁹

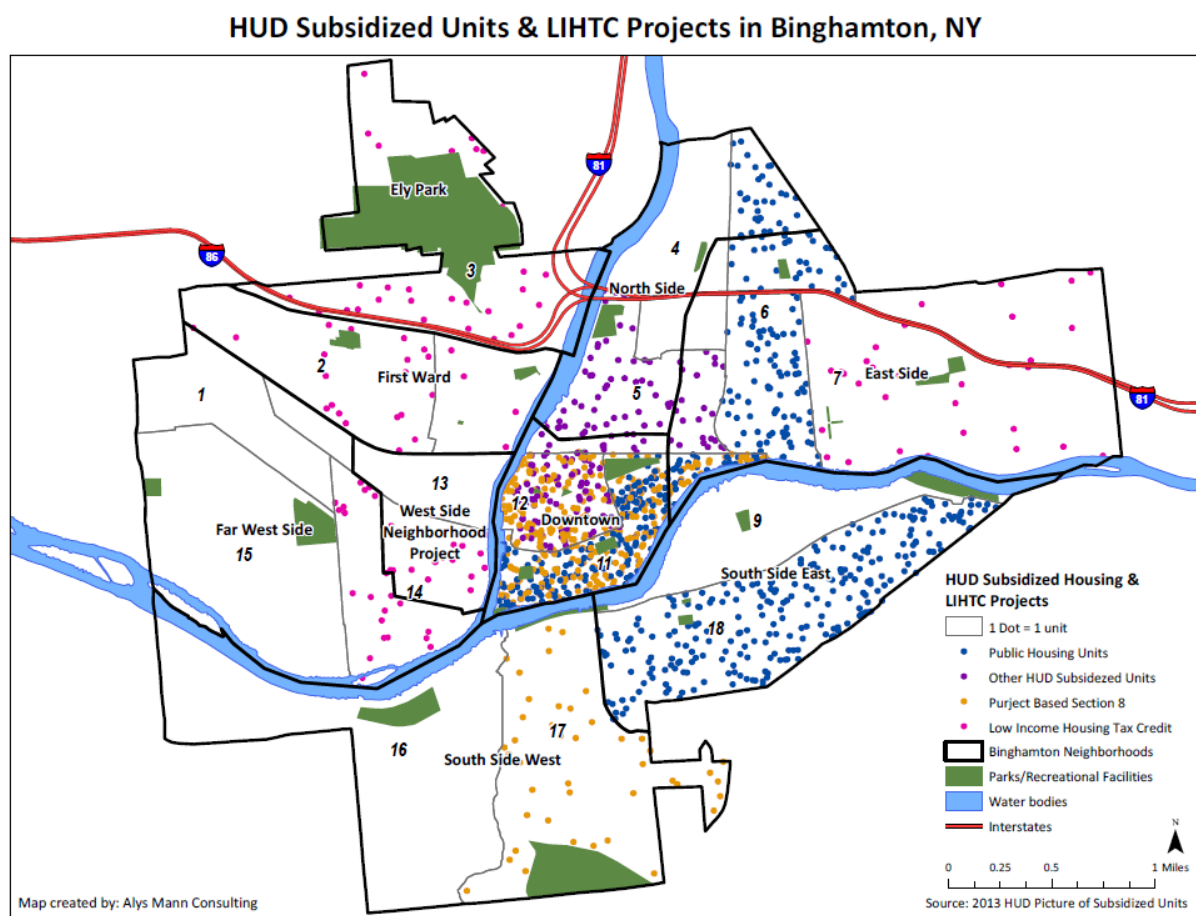
¹⁸ CNY Fair Housing, Unpublished Interview, May 27, 2015.

¹⁹ *Blueprint Binghamton: Forward Together. Binghamton, NY Comprehensive Plan 2014, pg. 131.*

With regard to subsidized housing for seniors and individuals with disabilities, perceptions about the availability of such housing was mixed among community stakeholders. Some stakeholders felt there was sufficient affordable housing for seniors with many subsidized projects specifically targeted for seniors and disabled individuals. Others noted there were wait lists that made it difficult to move individuals out of nursing homes and group homes, which was particularly problematic for individuals requiring fully accessible units. One additional shortage that was noted was a gap in services for young adults with developmental disabilities.

The map below shows the location of subsidized housing units in Binghamton. In order to show the number of units and therefore the concentration of subsidized units within a given census tract, the dots representing each unit are spread throughout the census tract and do not reflect the physical location of the housing unit. As is evident, much of the subsidized housing is concentrated in the downtown area. Additional public housing projects are located in Tract 18 on the South Side East neighborhood and Tract 6 on the North and East Side. A number of Low Income Housing Tax Credit (LIHTC) units are scattered across the First Ward, West Side and East Side. There are several notable factors on the map. First, Census Tract 13, which has one of the highest housing cost burdens, highest percentage minority population, and among the highest vacancy rates, has no subsidized units. There are also no subsidized units in the City's more stable neighborhoods, particularly in Tracts 15 and 16.

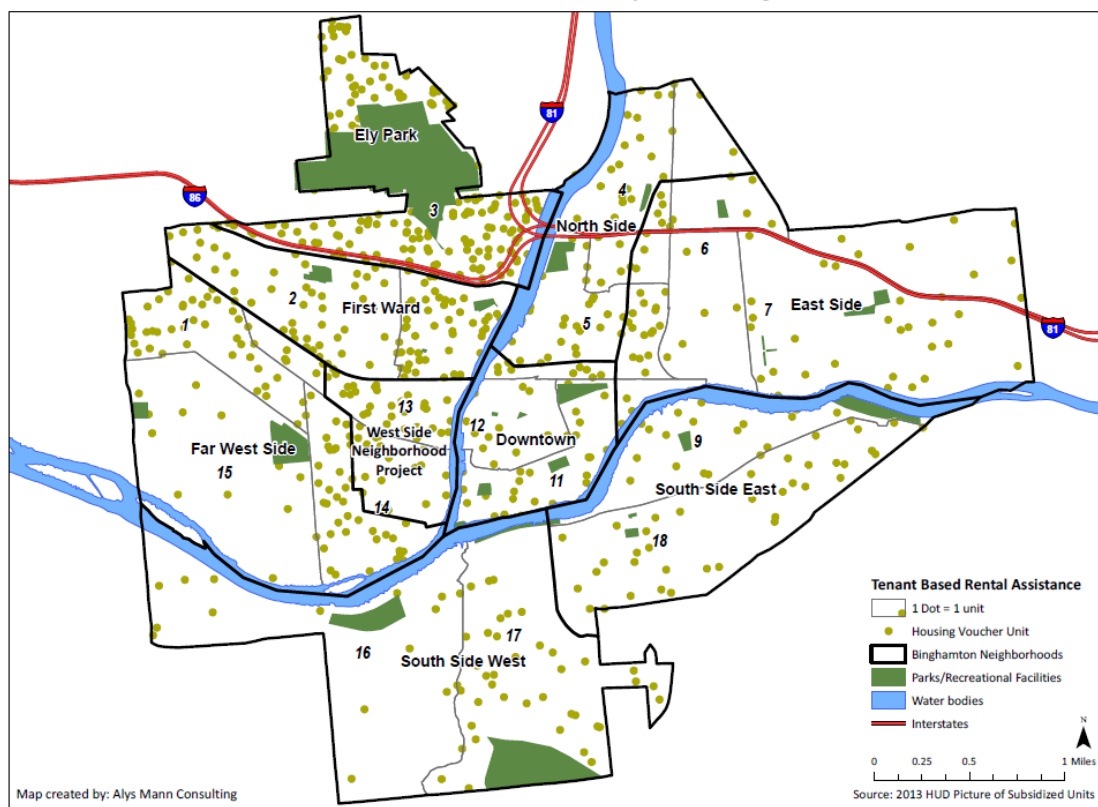
Map 25: HUD Subsidized Units & LIHTC Projects in Binghamton, NY



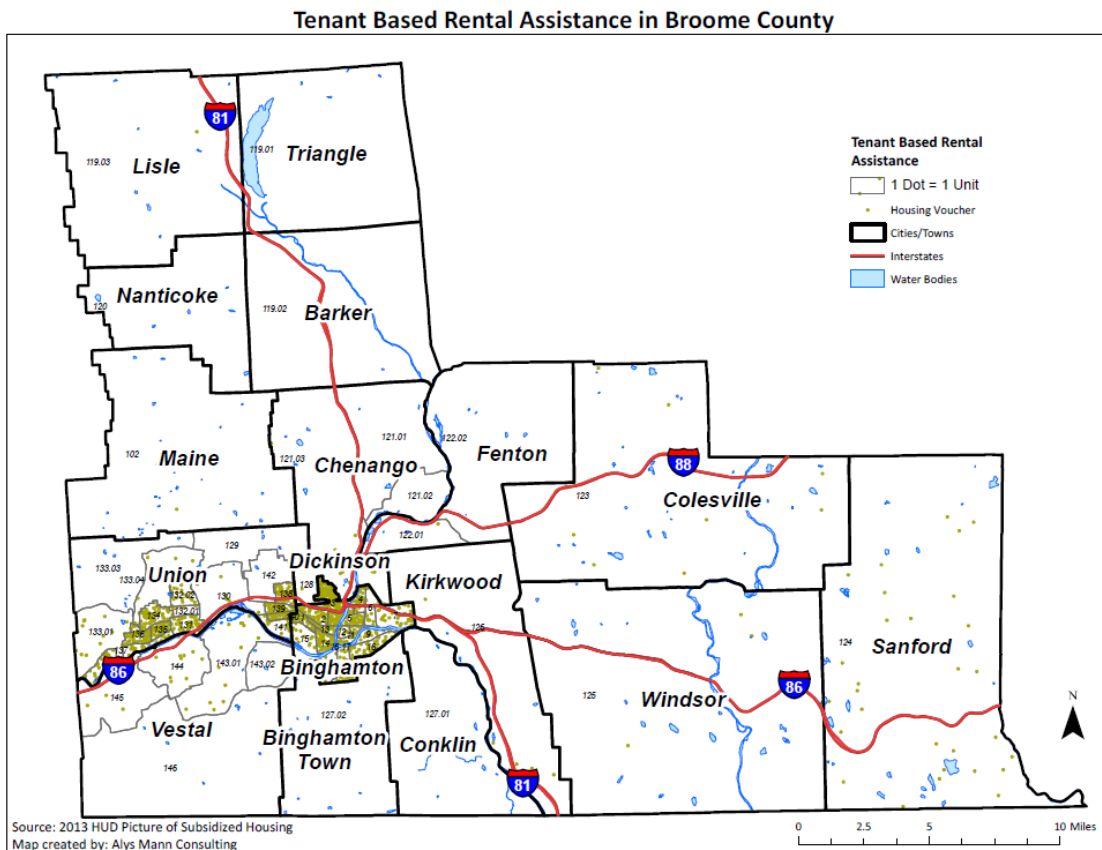
Tenant based rental assistance is also somewhat concentrated within certain neighborhoods of the City. The Housing Choice Voucher program, commonly known as Section 8, was developed to provide individuals more choice in what areas they could live in as opposed to project-based subsidized housing which requires recipients to live within a specific location. The advantage of the Housing Choice Vouchers is that, in theory, it allows subsidized households to move to locations of greater opportunity and can reduce concentrations of poverty. Map 26 shows where Housing Choice Vouchers are utilized in the City of Binghamton. As with Map 25, the vouchers are not marked in their specific location of use but instead, each census tract is populated with one dot for each voucher in the tract. Though more widespread than the project based units identified above, voucher use is still more heavily concentrated in certain neighborhoods. When looking at voucher use for all of Broome County (Map 27), voucher use is heavily concentrated within the County’s urban centers.

Map 26: Tenant Based Rental Assistance Recipients, Binghamton, NY

Tenant Based Rental Assistance Recipients, Binghamton, NY



Map 27: Tenant Based Rental Assistance in Broome County



In addition to concerns about the location of subsidized housing units, concerns were raised in focus groups and interviews about the administration of housing assistance programs. One concern raised was a belief that the Binghamton Housing Authority was too quick to look at criminal records to exclude people from housing and was relying on arrest records and not actual convictions. Other concerns with the Housing Authority was that they were too reluctant in using their clout to go after bad landlords out of fear of alienating landlords who are working with their programs. Concerns were raised about the use of credit scoring to deny applicants in other subsidized housing programs with one subsidized housing requiring a score of 650 to be accepted without having to go through an appeal process. This score is near the minimum score to secure a mortgage from financial institutions and may serve as a significant barrier for people needing subsidized housing.

Additional concerns were raised about the administration of rental assistance by the Department of Social Services. One concern was that DSS generally does not provide security deposits, but instead utilizes a security deposit guarantee agreement by which DSS will compensate the landlord should there be damages. This was identified as a significant barrier to people receiving DSS rental assistance, as many landlords would not accept the guarantee agreement and tenants were unable to come up with cash security deposits on their own. Another concern that was raised was that DSS did not do enough to discourage clients from moving into apartments with condition problems or questionable business practices by the landlord. In general, there was a sense that the administrators of DSS and the Housing Choice Voucher program do not do enough to advocate for their own clients.

FAIR HOUSING OUTREACH AND ENFORCEMENT CAPACITY

One of the most frequently cited barriers to housing choice expressed by community stakeholders was the lack of knowledge of fair housing among Binghamton residents. It was widely expressed that individuals did not know their fair housing rights, would not recognize if they were being discriminated against, and would not know where to go if they were a victim of discrimination. One tenant who has experienced familial status discrimination was asked if she knew where to go if she were discriminated against. She said, “Yes, find another place to live.”²⁰

There was also a sense that many housing providers, particularly smaller landlords and absentee landlords, did not know their fair housing responsibilities. While subsidized housing providers receive fair housing training, there are no programs in place to provide training for independent landlords and property managers in the City.

There are few efforts by the City or community organizations to educate Binghamton residents and housing providers on fair housing laws. The City publishes a fair housing ad in the paper for Fair Housing Month in April and provides a HUD fair housing brochure and New York State Tenant’s Rights Guide to individuals who call the City with a complaint. Unfortunately, as some community members explained, the Tenant’s Rights Guide can be confusing to most residents as a good portion of it deals with rent-control programs that do not apply to Binghamton.

ENFORCEMENT CAPACITY

The City of Binghamton has a Fair Housing Officer within the Department of Planning, Housing, and Community Development who also serves as the City’s Housing Caseworker. If housing discrimination complaints are received by the Fair Housing Officer, individuals are referred to the New York State Division of Human Rights to file a complaint.

The City of Binghamton also has a Human Rights Commission that is made up of community members and representatives from community organizations as well as ex-officio appointees from the Mayor’s office and City Council. The Commission meets monthly to review cases and discuss advocacy issues. The Commission has been working on developing informational materials and PSA’s, including a poster project, to inform local residents of their rights. Currently, none of the materials included in the poster project deal specifically with housing. If an individual believes they are the victim of discrimination, they may complete an intake form that is available on the Human Rights Commission website which can then be mailed or delivered to the City Clerk’s office. Complaints received at the City Clerk’s office are then picked up by a member of the Commission and reviewed at the next meeting.

FAIR HOUSING COMPLAINTS

The City of Binghamton has been working under a Voluntary Compliance Agreement with HUD’s Office of Fair Housing and Equal Opportunity that was initiated in 2009 after HUD monitoring revealed a number of violations of Section 504 of the Rehabilitation Act of 1973 which prohibits discrimination against individuals with disabilities in federally funded programs. The monitoring also revealed that the City was in violation of Title VI of the Civil Rights Act of 1964 for failing to provide adequate service to non-English speakers in the community. The City has completed most of the requirements of the

²⁰ CNY Fair Housing, Unpublished Interview, June 5, 2015.

Compliance Agreement and its completion is pending final approval by HUD. The one remaining element that the City needs to complete is the creation of a Language Assistance Plan that is scheduled for completion this fall.

CAPER reports for the City indicated that no fair housing complaints were reported to the City's Fair Housing Officer for Program Years 36, 37, 38, and 39.²¹ The lack of complaints should not be considered an indication that Binghamton residents do not encounter housing discrimination. It is likely an indication that individuals may be unaware of what their fair housing rights are, are unable to identify that they are being discriminated against, lack knowledge of what resources are available to victims of discrimination, and/or do not feel that efforts to report discrimination will be successful or worthwhile.

CNY Fair Housing reviewed annual reports for the Human Rights Commission for 2012, 2013, and 2014. In 2012, five cases were reported, though they did not specify whether they were related to housing or some other issue. In 2013, five cases were reported related to the police department and public accommodations. In 2014, three cases were reported, two of which related to housing. In one of those cases, the individual had an attorney and was pursuing a case with the NYS Division of Human Rights. No outcome was reported for the other housing case. The annual reports consistently cite that the Commission has been unable to establish a formal MOU with the NYS Division of Human Rights due to lack of financial support from the City of Binghamton.

CNY Fair Housing reviewed fair housing complaints filed with the NYS Division of Human Rights either from Binghamton residents or related to properties within the City for a five-year period beginning in May 2010. A total of 20 complaints were received and investigated. Of the 20 complaints, seven were "withdrawn with benefits" which means the parties settled the case before a determination was issued by the Investigator. In eleven cases, no probable cause determinations were issued meaning there was not sufficient evidence to move forward with a hearing on the case. One case was dismissed for jurisdictional reasons and one case was dismissed due to HUD reactivation of the case.²²

In addition to the formal complaints that were reviewed, CNY Fair Housing received a number of anecdotal information about fair housing violations that people experienced in the City. We heard a complaint from a family with children who have been repeatedly told they have too many kids for an apartment despite meeting occupancy standards. Caseworkers informed us they had trouble placing clients who were in an alcohol or drug treatment program. We heard that international students were being subjected to illegal lock outs and unreasonable fees and often weren't receiving security deposits back. Several people spoke about questionable "rent-to-own agreements" that were often verbal and were targeted at recent immigrants.

Overall, the City of Binghamton seems to lack sufficient capacity to assist individuals with fair housing complaints. While individuals may file complaints with the Division of Human Rights, without legal support or advocacy from someone knowledgeable about the system, this can be a difficult process. Individuals may obtain private attorneys to assist with complaints, however for low and even moderate income individuals, this is likely not possible. Further, there is no organization within the City to provide

²¹ City of Binghamton, New York, Consolidated Annual Performance and Evaluation Report, PY 36, PY37, PY38, PY39. Available at <http://www.binghamton-ny.gov/consolidated-annual-performance-evaluation-report-caper>. Accessed May 13, 2015.

²² CNY Fair Housing submitted a FOIA request to HUD regarding information on cases but the request was not responded to prior to the writing of this report.

an investigation of a complaint to help corroborate a victim’s allegation. These investigations could include interviewing witnesses and testing.

FAIR HOUSING TESTING

While a review of complaints filed with enforcement agencies provides some information on the extent to which housing discrimination occurs in the City, it is inherently limited. First, it only provides information on cases where a victim realizes they have been discriminated against and has the capacity and willingness to pursue a complaint. Nationally, it is estimated that up to 90% of discrimination cases go unreported, therefore the number of complaints filed is not a reliable means of determining whether discrimination is occurring. Second, the information available publically is limited so even a review of complaints tells little about what is occurring in the housing market.

To better assess the extent that housing discrimination occurs in Binghamton, CNY Fair Housing conducted a series of undercover tests of the rental market. Testing is a recognized method for determining if discrimination is occurring which generally involves the use of a pair of testers who are similarly matched except for the protected class for which we are testing. A total of 16 tests were conducted to provide a snapshot of the current barriers to fair housing choice.²³ Three protected classes were examined – disability, familial status and race. Twelve tests were performed over the phone and four were conducted on-site. Properties were tested within the following zip codes: 13901, 13903 and 13905.

The results of the tests are classified as no findings of discrimination, inconclusive or findings of discrimination. The definitions for the classifications are:

No findings of discrimination - There were no results in the test and testers received similar treatment by the housing provider.

Inconclusive - There were results in the test, but we are unable to determine if it was based on the protected class or other factors (i.e. testers speaking to different agents, agents not forthcoming with information, testers not asking enough questions). Inconclusive results warrant additional testing to determine if there is any discrimination.

Findings of discrimination - There were definitive results in the test. The protected tester was denied housing or received different treatment that can be attributed to the protected class.

Disability – Reasonable Accommodation

There were four phone tests designed to test the housing provider’s response to a request for a reasonable accommodation. A reasonable accommodation is a change in a landlord’s rules, policies, or services that are necessary in order for the disabled person to have equal opportunity to use and enjoy a dwelling. The tester was seeking an accommodation to the “no pet policy” by allowing her to have her emotional support animal on the premises. **Results** – In two tests there were findings of discrimination, the housing providers said “no pets or animals” on the premises. Out of the other two tests, one was inconclusive and in the other there were no findings of discrimination.

Disability – Caseworker

²³ A summary of the tests conducted is provided in the appendix.

There were three phone tests designed to test the housing provider's response to a caseworker calling on their client's behalf. The purpose of the test was to see if housing providers would discriminate against a person with a disability. The facilities used would indicate that the caseworker was calling for a client with a mental disability or who was in a drug or alcohol treatment program. **Results** – There were no findings of discrimination in any of the tests.

Familial Status

There were five phone tests designed to test the housing provider's response to a family interested in housing that was being advertised as "student housing." To control for the housing provider's claim that housing is for students only, we designated our protected tester to be a graduate student with a family. **Results** – In two tests, there were findings of discrimination. The agent in one test indicated that the apartment was strictly student housing and hung up the phone. The agent in the other test, while on the phone with the tester, wavered on the amount of rent and fees for amenities (i.e., washer and dryer use) which resulted in a higher cost to the family. In the other three tests, there were no findings of discrimination.

Race

There were four site visit tests designed to test the housing provider's response to a person's race. We utilized female testers to call and set-up appointments to view the available apartments. The protected tester was African American and the control tester was Caucasian. **Results** – In one of the tests, there were findings of discrimination. The agent informed the protected tester that someone would call her back and no one did after they obtained her contact information. The control tester made an appointment with the agent after her first contact and also viewed the available apartment. In the three remaining tests there were no findings of discrimination; both testers viewed the units and were given applications.

Overall, there were findings of discrimination in five out of 16 tests, nearly one-third of tests conducted. Of particular concern are the findings for the familial status tests. With more than half of the rental properties in the City being advertised as student housing and with calls to develop more student housing, particularly in Downtown, it appears that families with children are not only being discouraged by the marketing of these properties for students, but are also being illegally denied the opportunity to rent.

The findings of discrimination in the reasonable accommodation tests is also of concern. More than half of fair housing cases nationwide are disability related and many of these are denials of reasonable accommodations. With findings in half the tests in this category, it is evident that more needs to be done to educate housing providers about the rights of individuals with disabilities in the community.

IDENTIFICATION OF IMPEDIMENTS AND RECOMMENDATIONS

The City of Binghamton is a product of its past and to a large extent, the housing choices available to residents today are the result of generations of policies and practices. Policies that encouraged suburbanization and the decline of cities, economic trends that led to the exodus of manufacturing jobs, housing policies that further encouraged the concentration of poverty in cities, all have contributed to the issues discussed in this report. Many of the impediments to housing choice are a result of this history. Others are a result of current policies and practices that do not do enough to open housing opportunities for people in the City.

Some of the impediments identified may be relatively easy to address and the recommendations can be accomplished within a short period of time. Many of the recommendations are items that the City has already proposed or is working on. However, some of these impediments took decades to develop and overcoming them will require sustained effort, political will, and a commitment of resources.

Impediment 1

The City of Binghamton lacks a sufficient fair housing education and enforcement delivery system.

One of the most widely agreed upon barriers to fair housing choice expressed by community members is that there is little knowledge in the community of fair housing rights or the means to enforce those rights. The prevalence of discrimination evident in the testing conducted by CNY Fair Housing points to the fact that landlords either don't know fair housing laws or are aware of the laws, but are not sufficiently deterred by the threat of enforcement.

Recommendations:

- 1) Develop a more robust fair housing awareness campaign throughout the community. This could include the distribution of educational materials and PSA's as well as trainings for human service providers in the region. Translated materials should be provided for those in need of language assistance.
- 2) Sponsor a fair housing training for Binghamton landlords. Consider making it mandatory to attend a fair housing training as part of the rental registry program.
- 3) Improve the capacity for enforcement of fair housing violations. This could include providing financial support to existing organizations such as the Human Rights Commission or legal services organizations to assist individuals with fair housing claims.
- 4) Develop a program for regular testing of Binghamton housing providers to ensure continued compliance with fair housing laws.

Impediment 2

Binghamton renters lack sufficient knowledge of their rights as tenants and sufficient protections against unscrupulous landlords.

A commonly raised issue among community stakeholders and residents was the general lack of knowledge among tenants about their rights and fear of retaliation for enforcing those rights. There is no clear community source for tenant's rights advocacy and information sources can be confusing.

Recommendations:

- 1) Develop a simple tenant’s rights guide for the City of Binghamton that also identifies local resources for residents in need of assistance.
- 2) Support tenant’s rights education sessions throughout the community.
- 3) Extend the time period for retaliation claims for tenants bringing code enforcement complaints against landlords.
- 4) Analyze the feasibility of creating a “housing court” as means to improve the legal process for tenants with housing related cases.

Impediment 3

There is an insufficient supply of quality, affordable housing.

More than half of Binghamton renters are housing cost burdened, a disproportionate share of which are racial and ethnic minorities, and waitlists for subsidized housing programs are lengthy or closed. Many community members expressed concerns that the affordable housing that does exist is in poor condition. Residents who receive rental subsidies such as Housing Choice Vouchers and DSS rental assistance face limited options in locating a unit to rent.

Recommendations:

- 1) Aggressively support efforts by local affordable housing developers to rehabilitate or develop new affordable housing options.
- 2) Add source of legal income as a class protected by local anti-discrimination laws.
- 3) Promote and support efforts to have source of legal income added as a protected class in Broome County and New York State.
- 4) Support efforts to increase the number of landlords that accept housing choice vouchers throughout the region. These efforts should include “selling” the program to landlords and addressing their customer service concerns.
- 5) Require properties that receive incentives such as tax abatements and other programs that assist investors, to accept Housing Choice Vouchers or DSS rental assistance as a source of income.
- 6) Promote and support efforts to develop mixed-income housing to reduce concentrations of poverty and increase opportunity for residents utilizing subsidized housing.

Impediment 4

The prevalence and promotion of student housing limits housing choice for families with children.

With about half of Binghamton apartments marketed specifically as student housing and rising rental costs associated with the increase in the student population, families with children, particularly low-income families are facing limited options available to rent. Testing by CNY Fair Housing indicates that not only are families with children being discouraged from living in certain housing by advertising preferences and unaffordable rents, they are being illegally denied the opportunity to live where they choose.

Recommendations:

- 1) Enforce fair housing laws against landlords that illegally deny families with children from renting.
- 2) Utilize incentive programs, such as tax abatements, for the development of properties that are available to all residents of Binghamton.

Impediment 5

Homeownership rates in the City are low, particularly for Black and Hispanic families.

Increasing homeownership rates in the City can help stabilize neighborhoods and increase household wealth for racial and ethnic minorities.

Recommendations:

- 1) Develop an affirmative marketing plan for the City's homeownership program that targets racial and ethnic minorities.
- 2) Improve outreach to local realtors and lenders about the homeownership program.
- 3) Provide information about the City's homeownership program in Spanish.
- 4) Conduct a Spanish language homeownership class at the Binghamton Homeownership Academy.
- 5) Recruit Spanish speaking realtors to be included in the "Preferred Provider List" that is offered by the Binghamton Homeownership Academy.

CONCLUSION

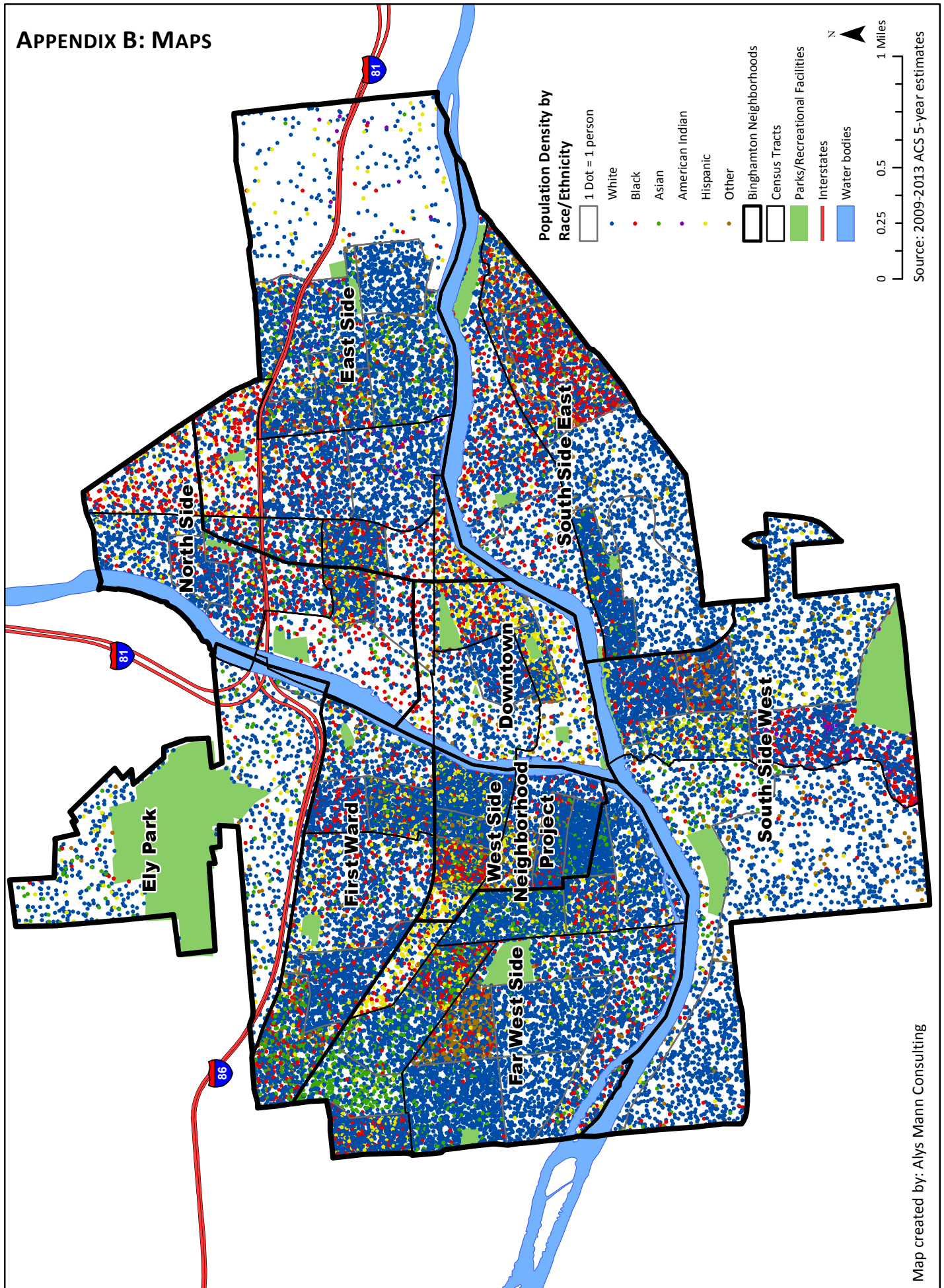
Residents of the City of Binghamton face a number of impediments to fair housing choice that limit housing opportunity for protected classes. However, even given the constraints faced by the City due to limited resources, these barriers are not intractable. Many of recommendations included in this analysis are already identified as goals for the City that can be accomplished if they are given the priority they deserve. Other recommendations will require some expansion or modifications to how existing programs are implemented. Of utmost importance, is the improvement of the fair housing delivery system. If the City does not show a stronger commitment to fair housing, the problems identified in this Analysis will not improve.

APPENDIX A: BINGHAMTON FAIR HOUSING TESTING SUMMARY - 2015

Test Number (A protected, B control)	Test Type	Phone Test or Site Visit?	Sent	Rcvd	Results	Synopsis
1A	Disability - Service Animal	Phone Test	5/7/15	5/11/15	Findings of Discrimination	Housing Provider said no dogs, failure to accommodate
2A	Disability - Service Animal	Phone Test	5/7/15	5/11/15	Inconclusive	Housing Provider was hesitant but offered a viewing
3A	Disability - Service Animal	Phone Test	5/12/15	5/13/15	No Findings of Discrimination	Housing Provider said that ESA was ok, tester has to clean up after it.
4A	Disability - Caseworker/mental health	Phone Test	6/11/15	6/12/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
4B	Disability - Caseworker/mental health	Phone Test	6/11/15	6/11/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
5A	Disability - Caseworker/mental health	Phone Test	5/11/15	5/12/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
5B	Disability - Caseworker/mental health	Phone Test	5/11/15	5/11/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
6A	Disability - Caseworker/mental health	Phone Test	5/13/15	5/14/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
6B	Disability - Caseworker/mental health	Phone Test	5/13/15	5/15/15	No Findings of Discrimination	Housing Provider said that the unit was avail.
7A	Familial Status - Grad Student w/family	Phone Test	5/11/15	5/12/15	Findings of Discrimination	Housing Provider kept changing the price for rent and amenities over the phone
7B	Familial Status - Grad Student w/family	Phone Test	5/11/15	5/13/15	Findings of Discrimination	Housing Provider said that the unit was available for rent
8A	Familial Status - Grad Student w/family	Phone Test	5/11/15	5/13/15	No Findings of Discrimination	Housing Provider said there was a 2bdrm avail.
8B	Familial Status - Grad Student w/family	Phone Test	5/11/15	5/13/15	No Findings of Discrimination	Housing Provider said there was a 2bdrm avail.
9A	Familial Status - Grad Student w/family	Phone Test	5/20/15	5/21/15	Findings of Discrimination	Housing Provider said that it was student housing and hung up on tester.
9B	Familial Status - Grad Student w/family	Phone Test	5/20/15	5/22/15	Findings of Discrimination	Housing Provider said unit was still avail. Ellie former owner
10A	Familial Status - Grad Student w/family	Phone Test	5/20/15	5/21/15	No Findings of Discrimination	Housing Provider said the 1 bdrm was rented to a student, offered other areas
10B	Familial Status - Grad Student w/family	Phone Test	5/20/15	5/22/2015	No Findings of Discrimination	Housing Provider said the 1 bdrm was rented to a student, offered other areas
11A	Familial Status - Grad Student w/family	Phone Test	5/26/15	5/28/15	No Findings of Discrimination	Housing Provider said that the unit was still avail.
11B	Familial Status - Grad Student w/family	Phone Test	5/26/15	5/28/15	No Findings of Discrimination	Housing Provider said that the unit was still avail.
12A	Race	Site Visit	5/14/15	5/21/15	Findings of Discrimination	Housing Provider told tester that someone will call back - no CB
12B	Race	Site Visit	5/15/15	5/21/15	Findings of Discrimination	Tester was shown the avail. Unit 2 different agents
13A	Race	Site Visit	5/14/15	5/19/2015	No Findings of Discrimination	Tester was shown and given app
13B	Race	Site Visit	5/15/15	5/21/15	No Findings of Discrimination	Tester was shown diff. apt. Agent error
14A	Race	Site Visit	6/11/15	6/15/15	No Findings of Discrimination	Tester shown and offered unit with app
14B	Race	Site Visit	6/11/15	6/16/15	No Findings of Discrimination	Tester shown and offered unit with app
15A	Race	Site Visit	5/21/15	5/26/15	No Findings of Discrimination	Tester shown and offered unit with app
15B	Race	Site Visit	5/21/15	5/26/15	No Findings of Discrimination	Tester shown and offered unit with no app
16A	Disability - Service Animal	Phone Test	6/12/15	6/12/15	Findings of Discrimination	Housing Provider said no animals

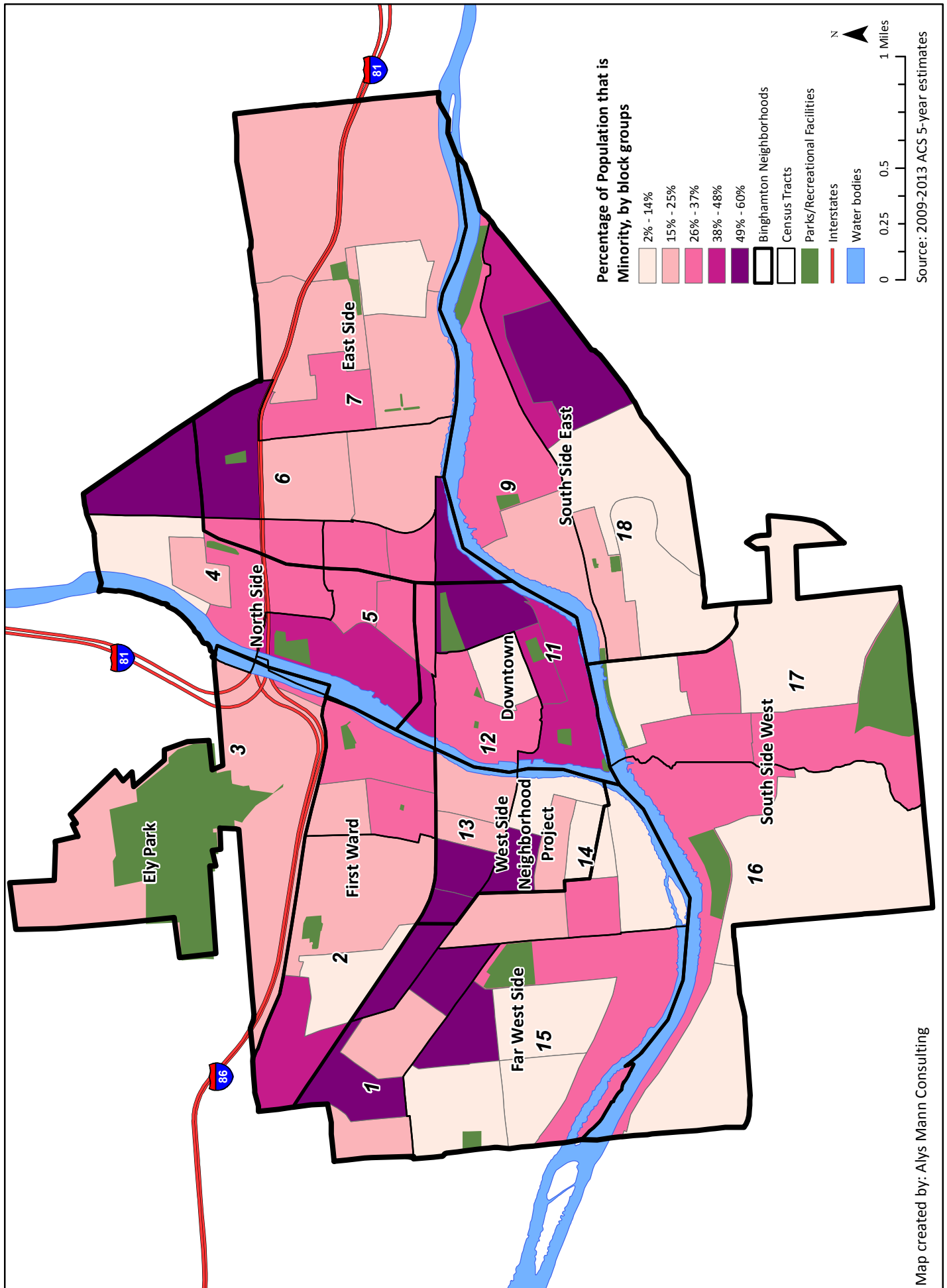
2013 Population Density by Race/Ethnicity in Binghamton, NY by Census Block Groups

APPENDIX B: MAPS

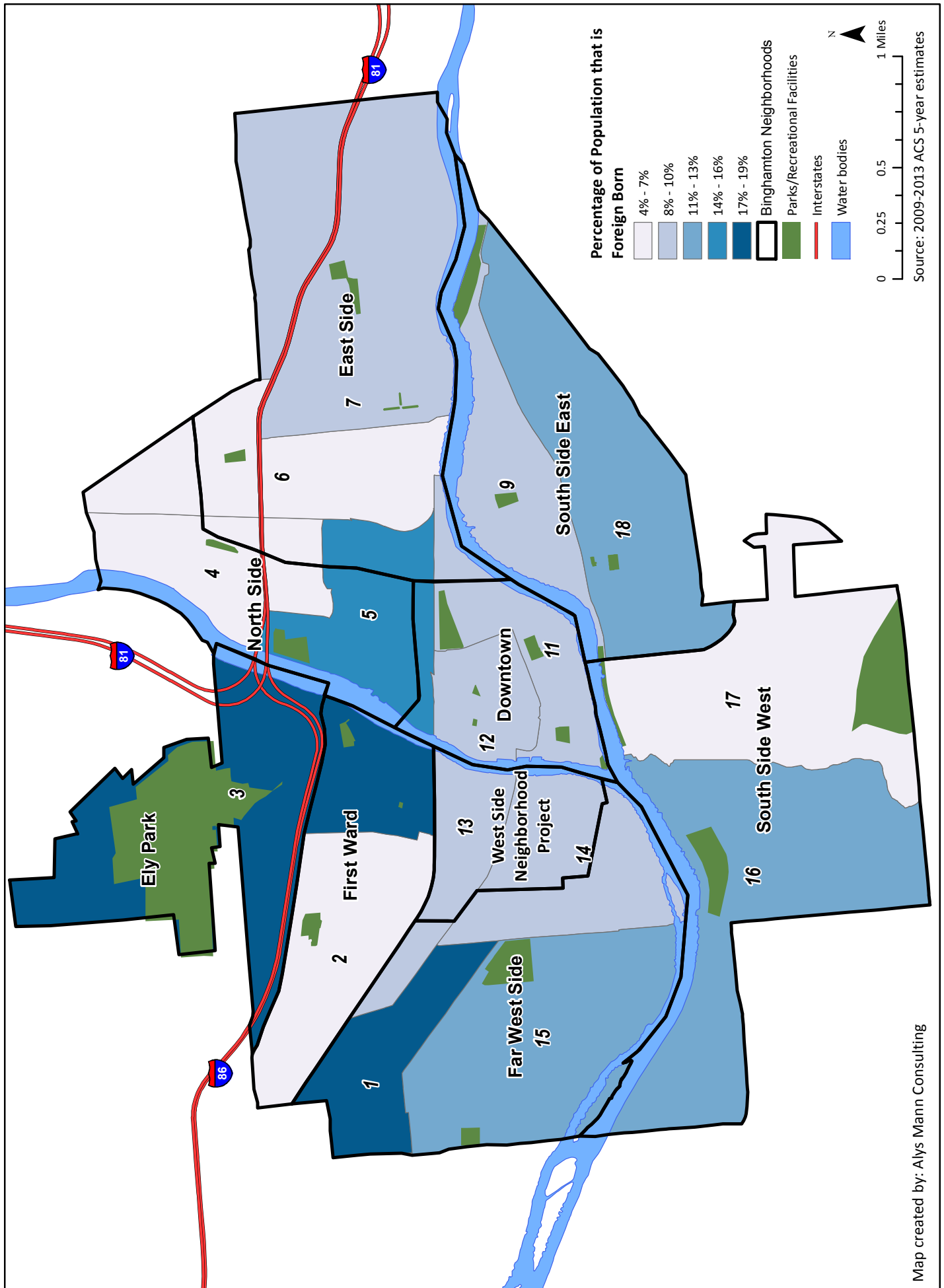


Map created by: Alys Mann Consulting

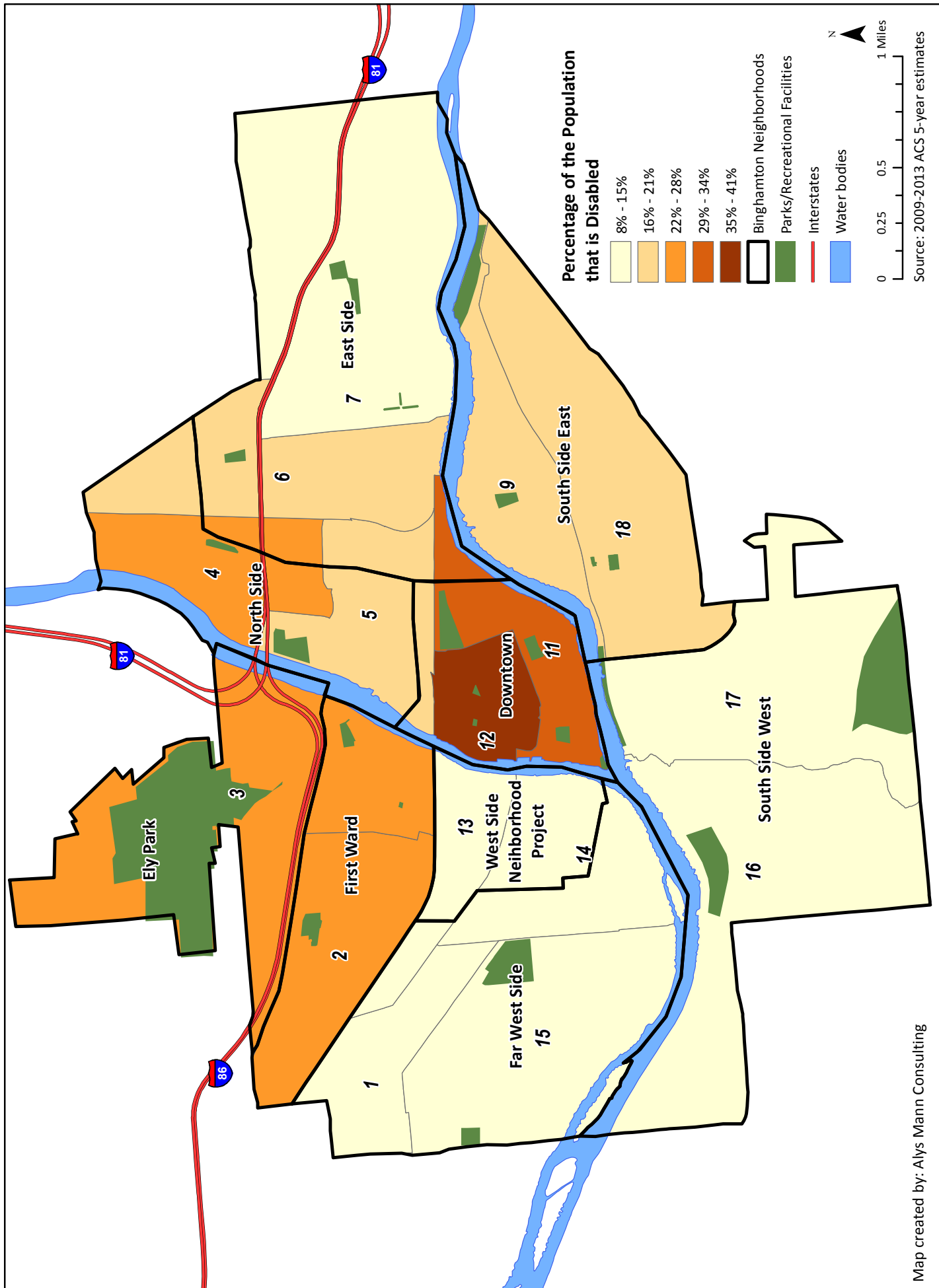
2013 Minority Population in Binghamton, NY by Census Block Groups



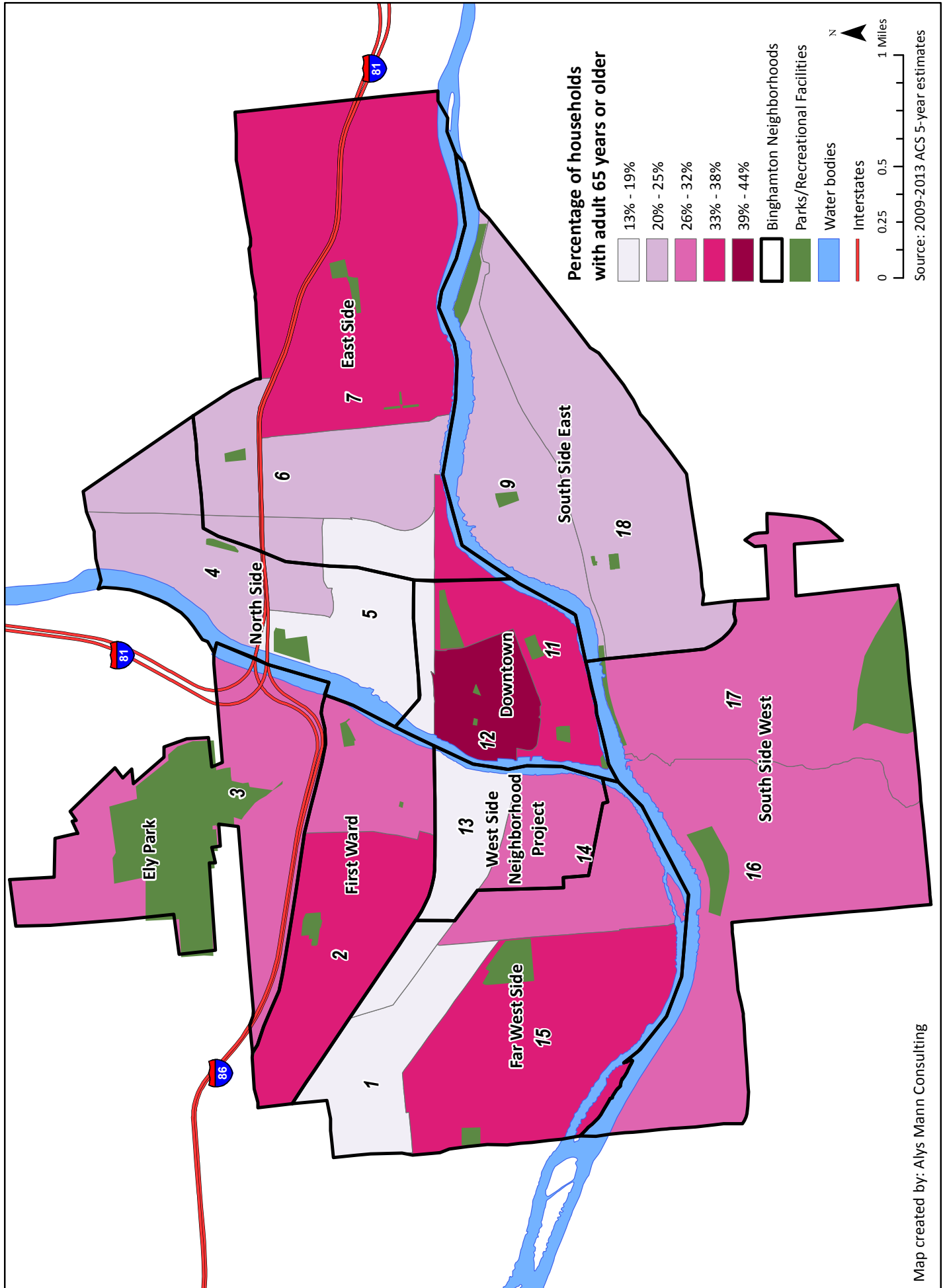
2013 Foreign Born Population, Binghamton, NY



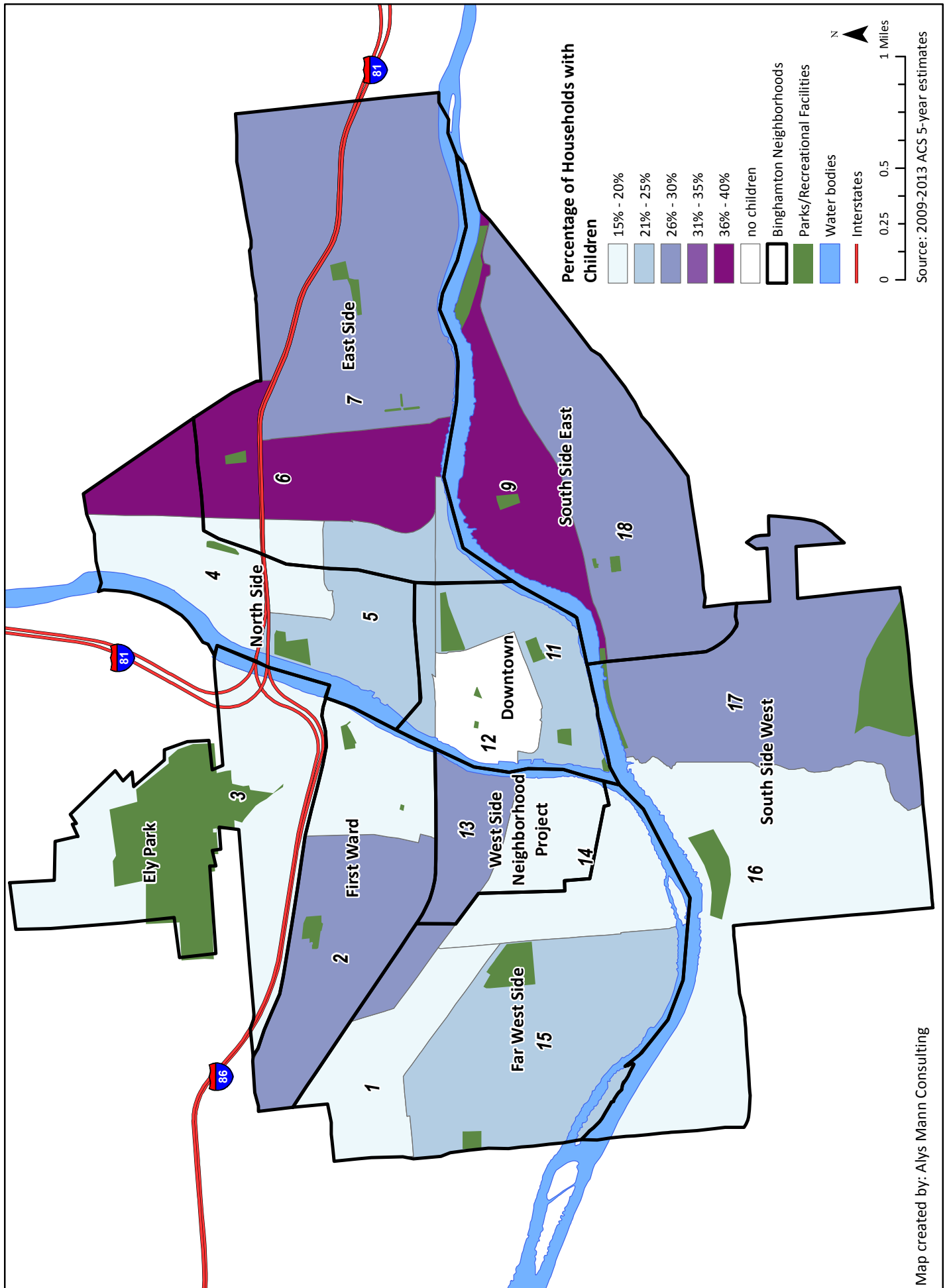
2013 Disabled Population, Binghamton, NY



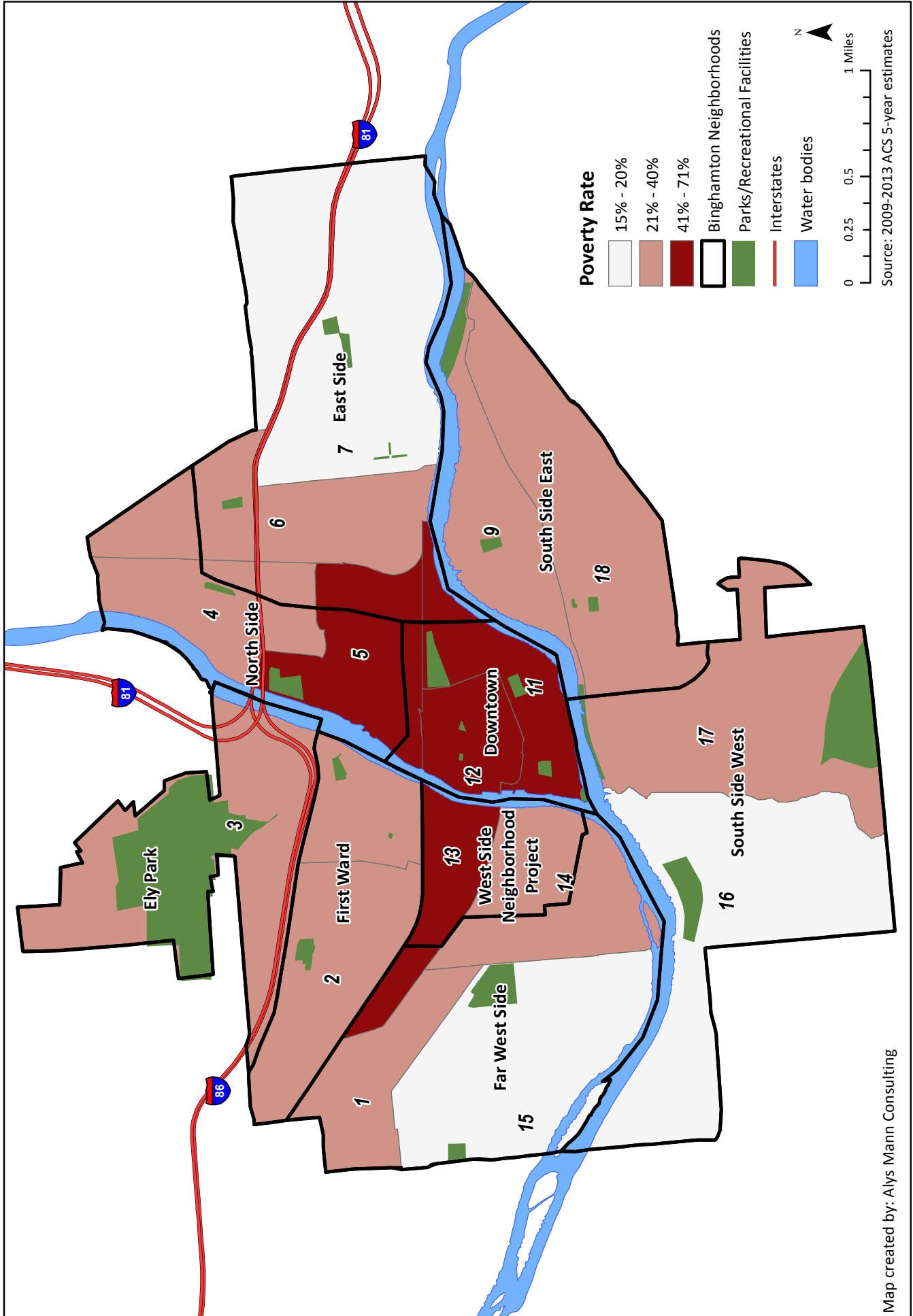
2013 Households with Adults 65 years or older, Binghamton, NY



2013 Households with Children under 18, Binghamton, NY

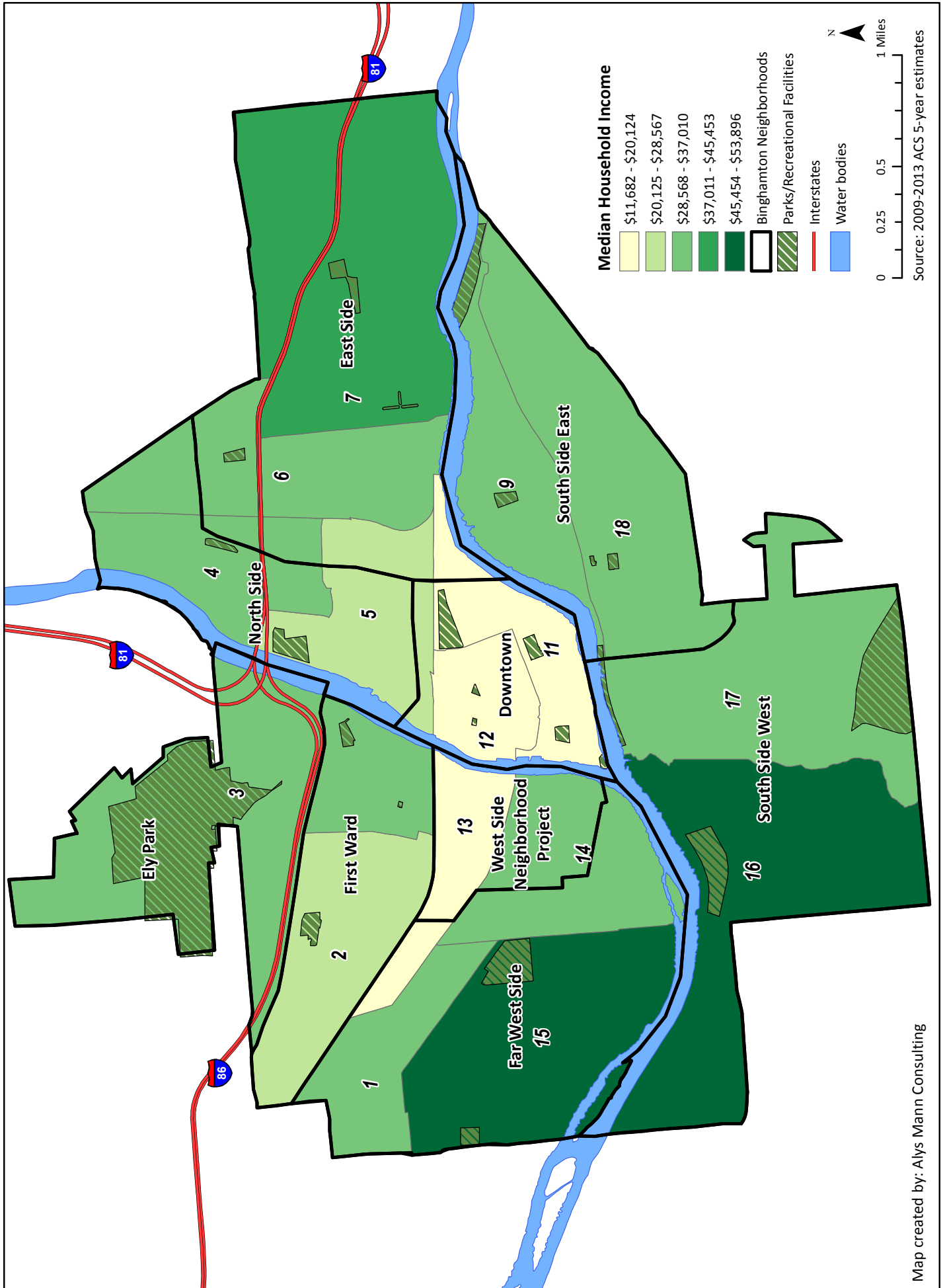


2013 Poverty Rate, Binghamton, NY

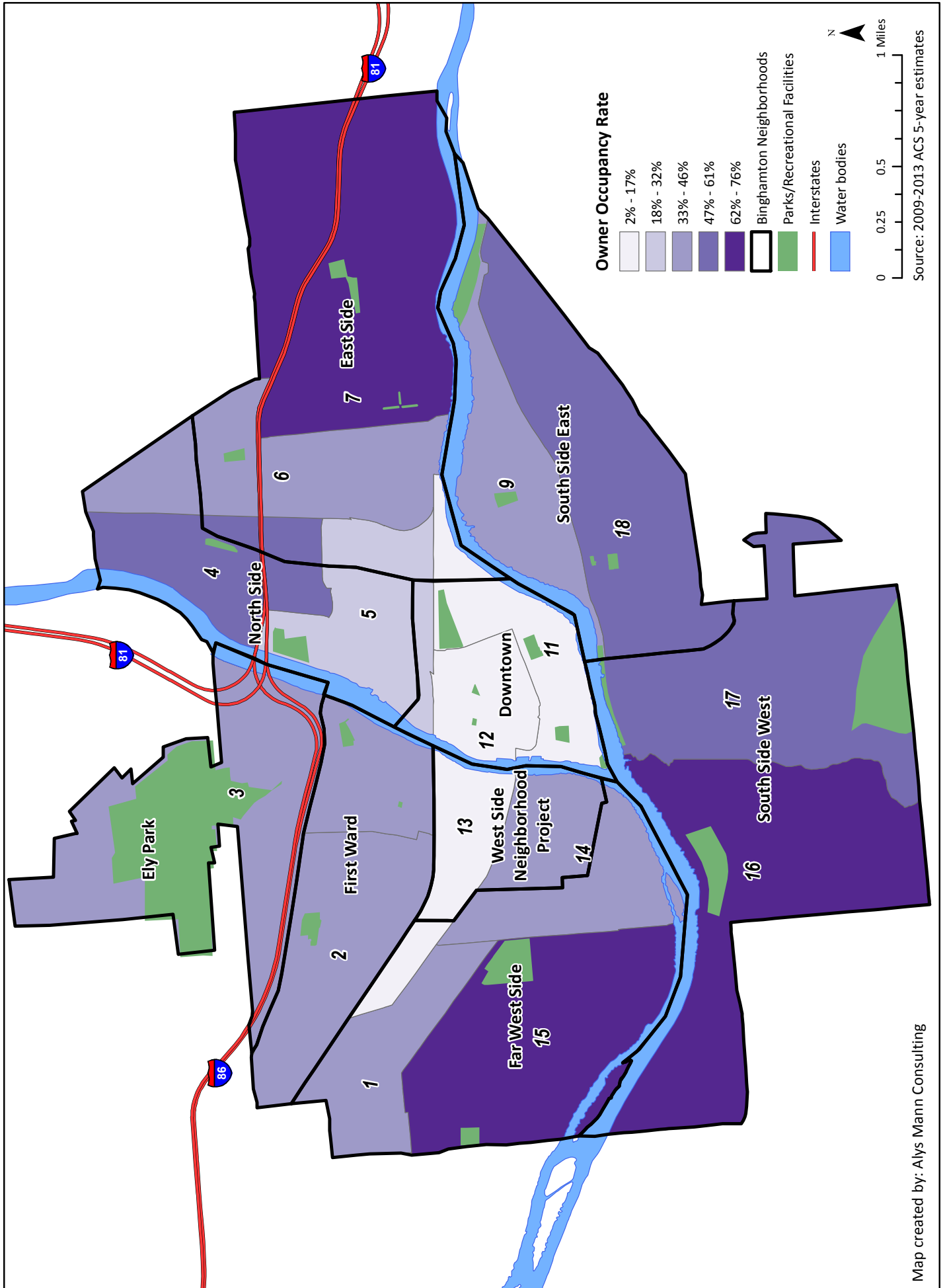


**"High poverty" neighborhoods are often defined as neighborhoods with a poverty rate of 20% or greater; neighborhoods with a poverty rate of 40% or greater are often termed "extreme poverty" neighborhoods. For a discussion of high poverty neighborhoods and their effects, see: Kneebone, Nadeau and Berube (2011). "The Re-Emergence of Concentrated Poverty: Metropolitan Trends in the 2000s." Brookings Institution, Metropolitan Opportunity Series. Available on the internet at: http://www.brookings.edu/~media/research/files/papers/2011/11/03%20poverty%20kneebone%20nadeau%20berube/1103_poverty_kneebone_nadeau_berube.pdf

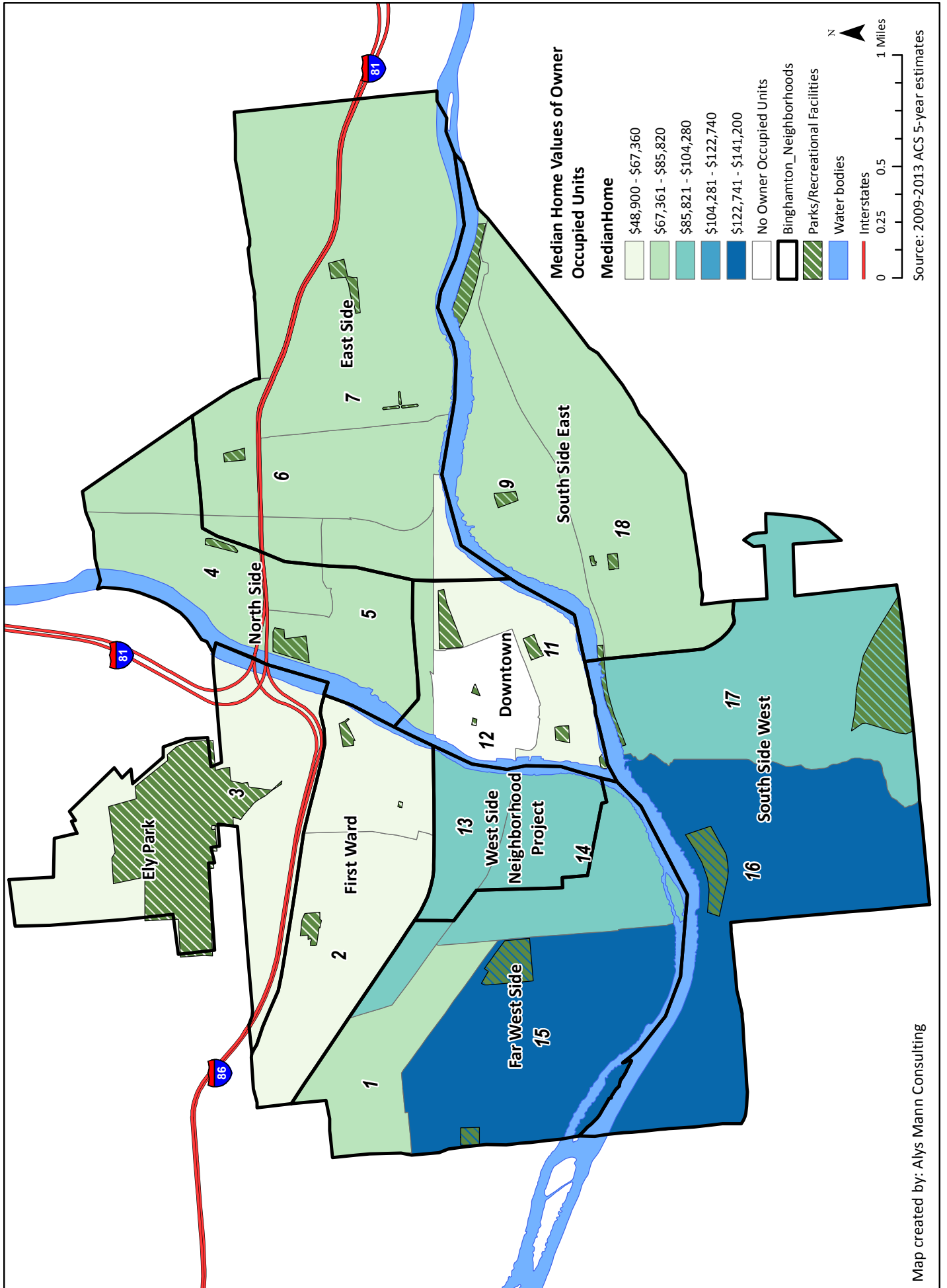
2013 Median Household Income, Binghamton, NY



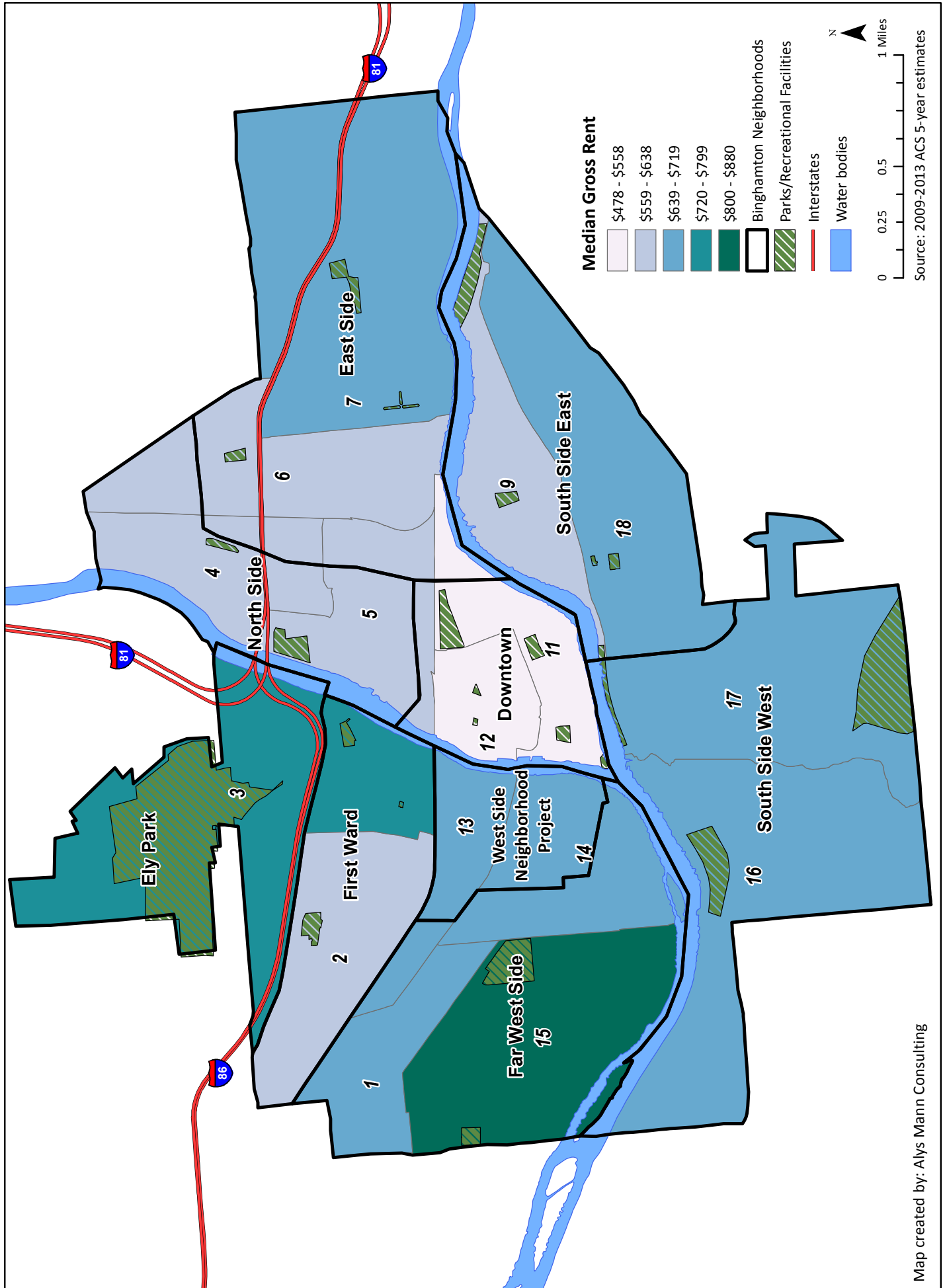
2013 Owner Occupancy, Binghamton NY



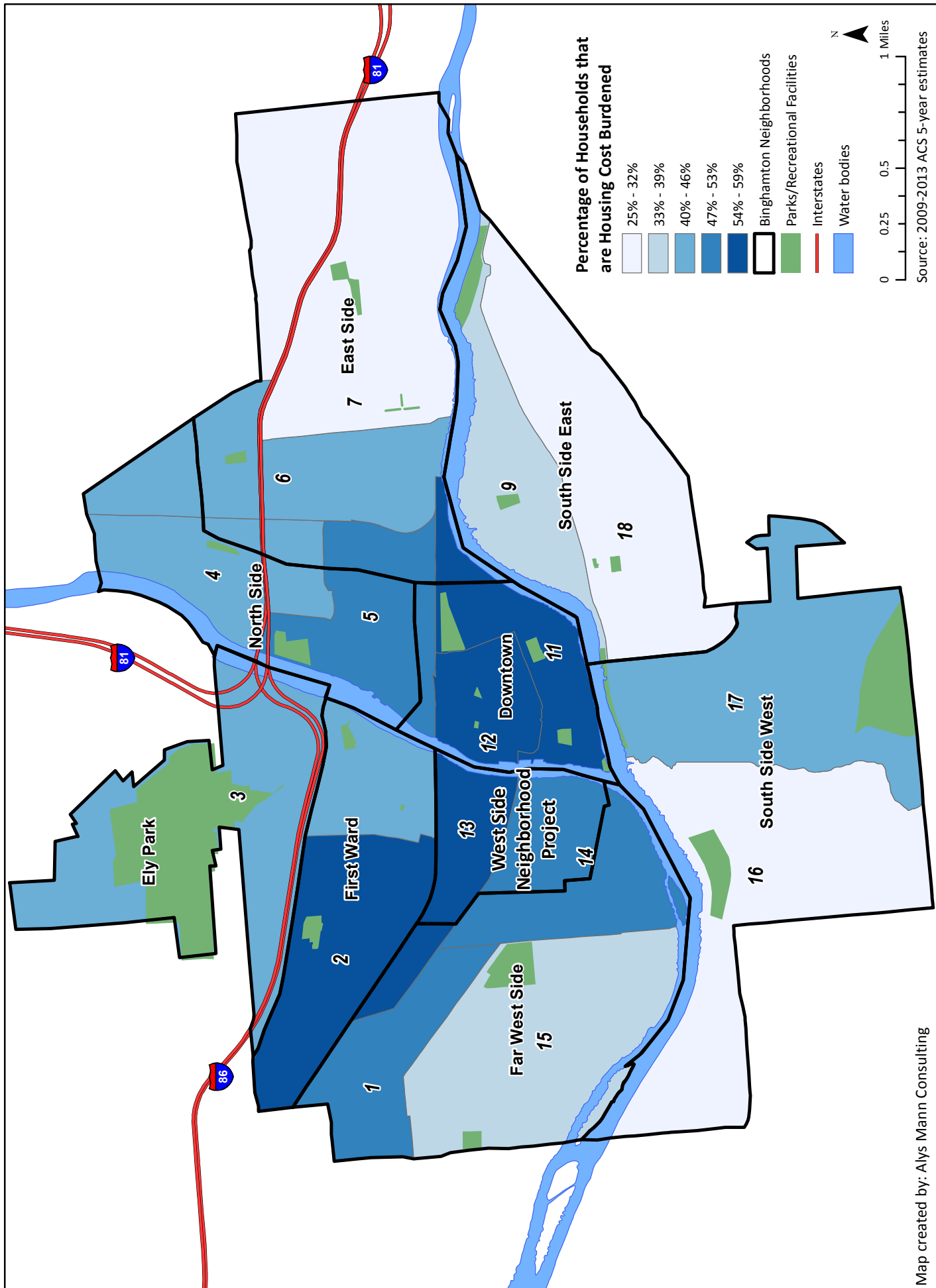
2013 Median Home Values of Owner Occupied Units, Binghamton, NY



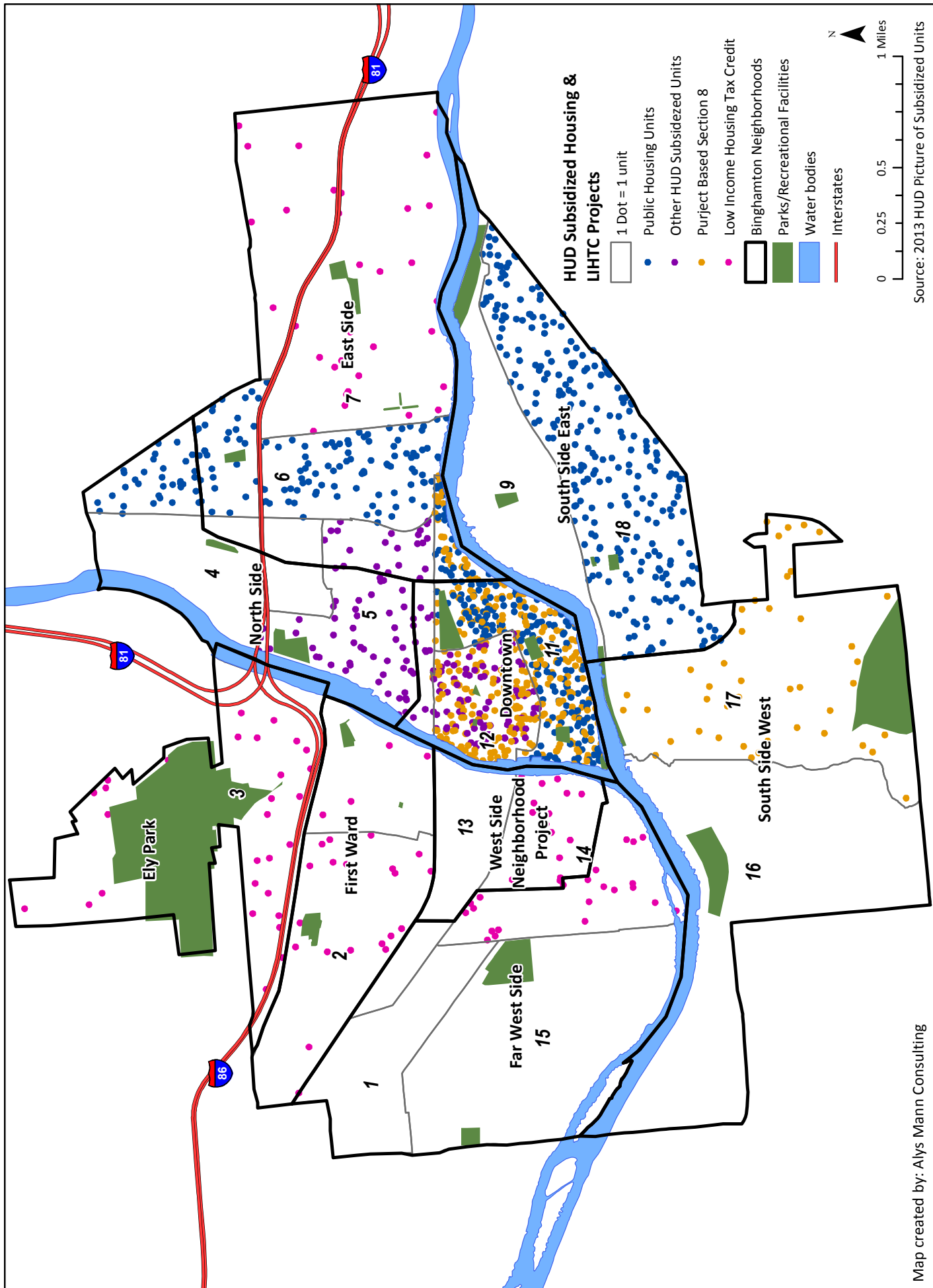
2013 Median Gross Rents, Binghamton, NY



2013 Percentage of Households that are Housing Cost Burdened, Binghamton NY



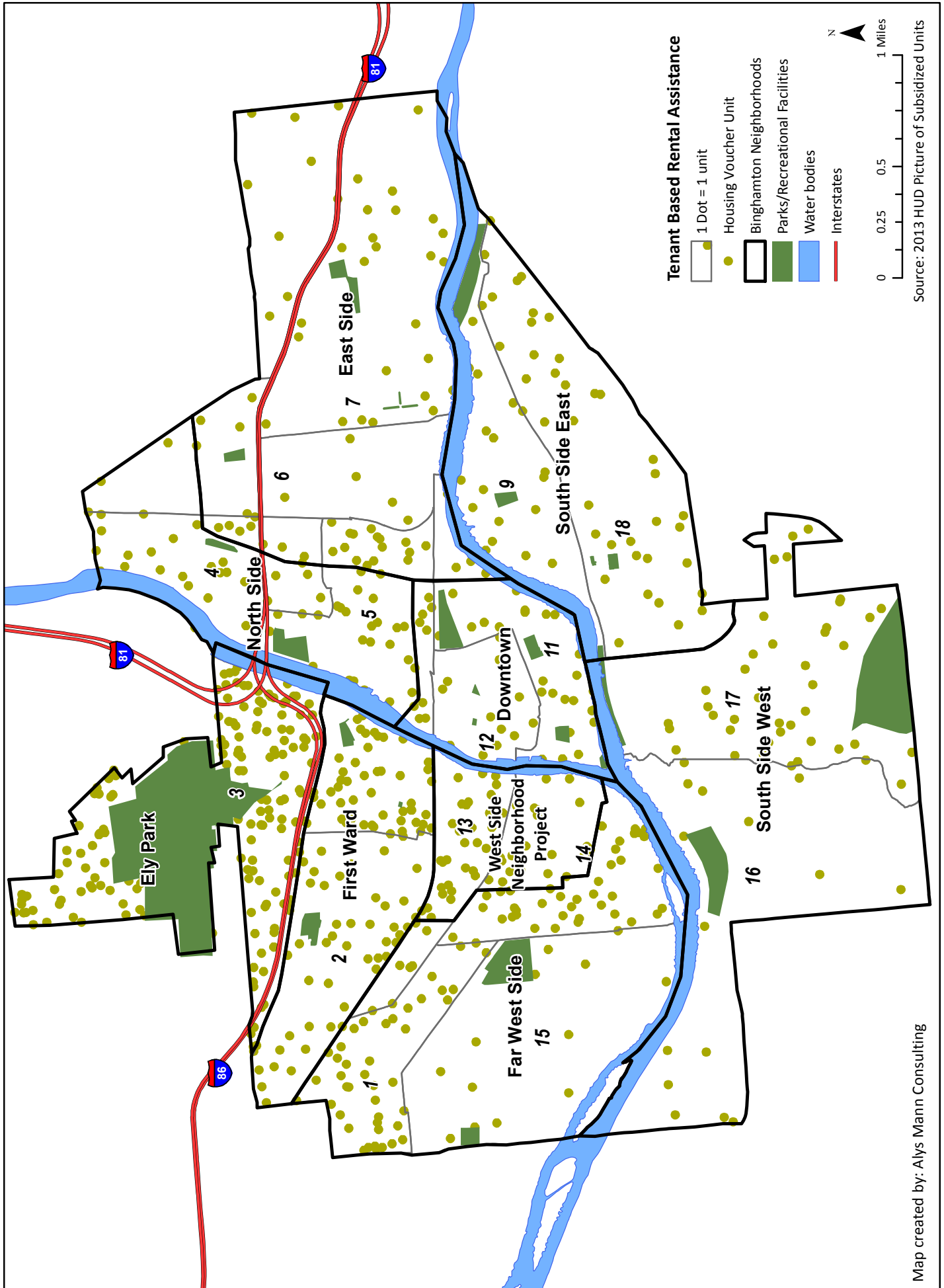
HUD Subsidized Units & LIHTC Projects in Binghamton, NY



Source: 2013 HUD Picture of Subsidized Units

Map created by: Alys Mann Consulting

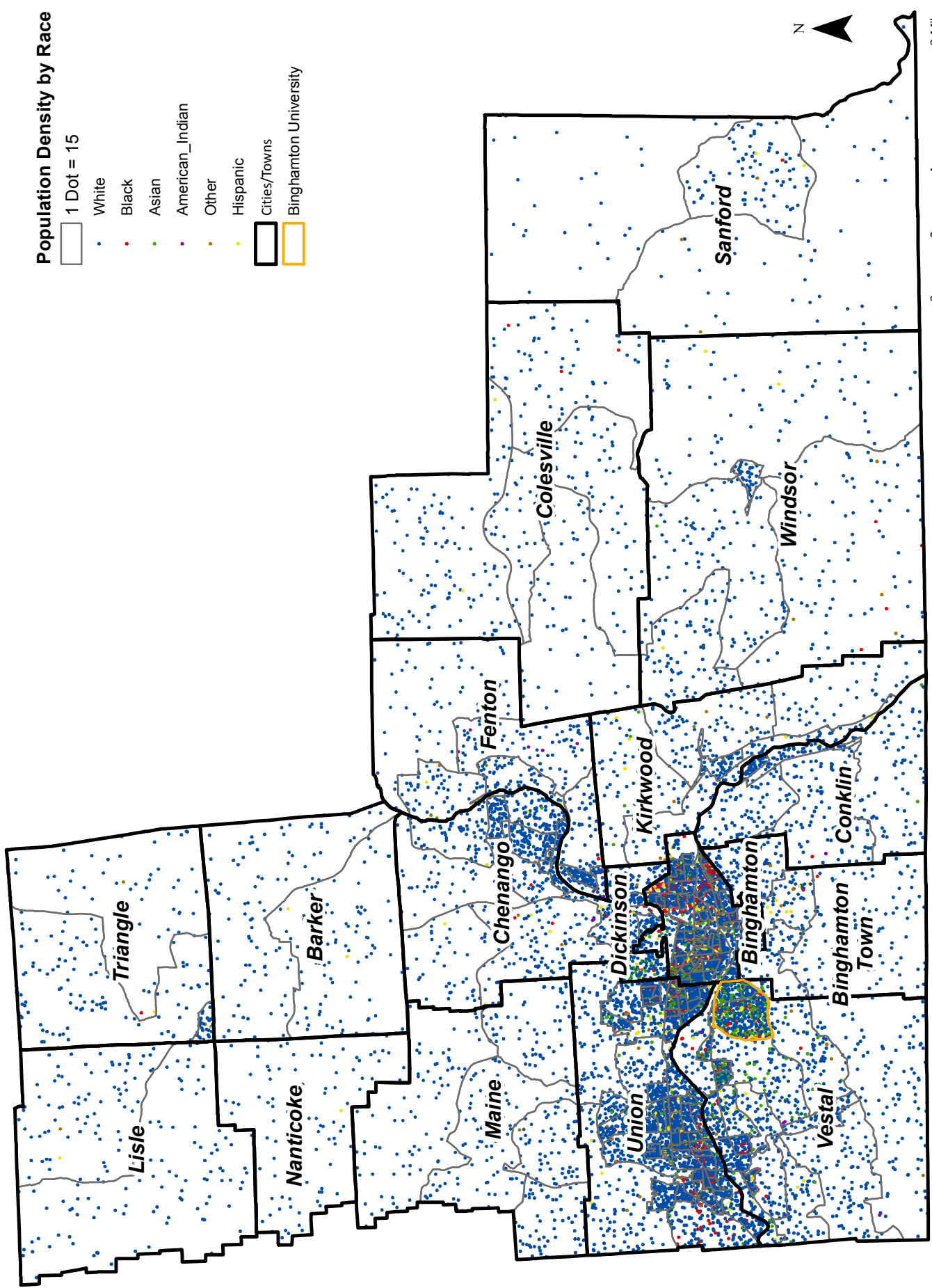
Tenant Based Rental Assistance Recipients, Binghamton, NY



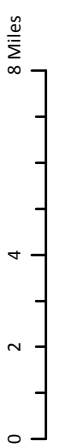
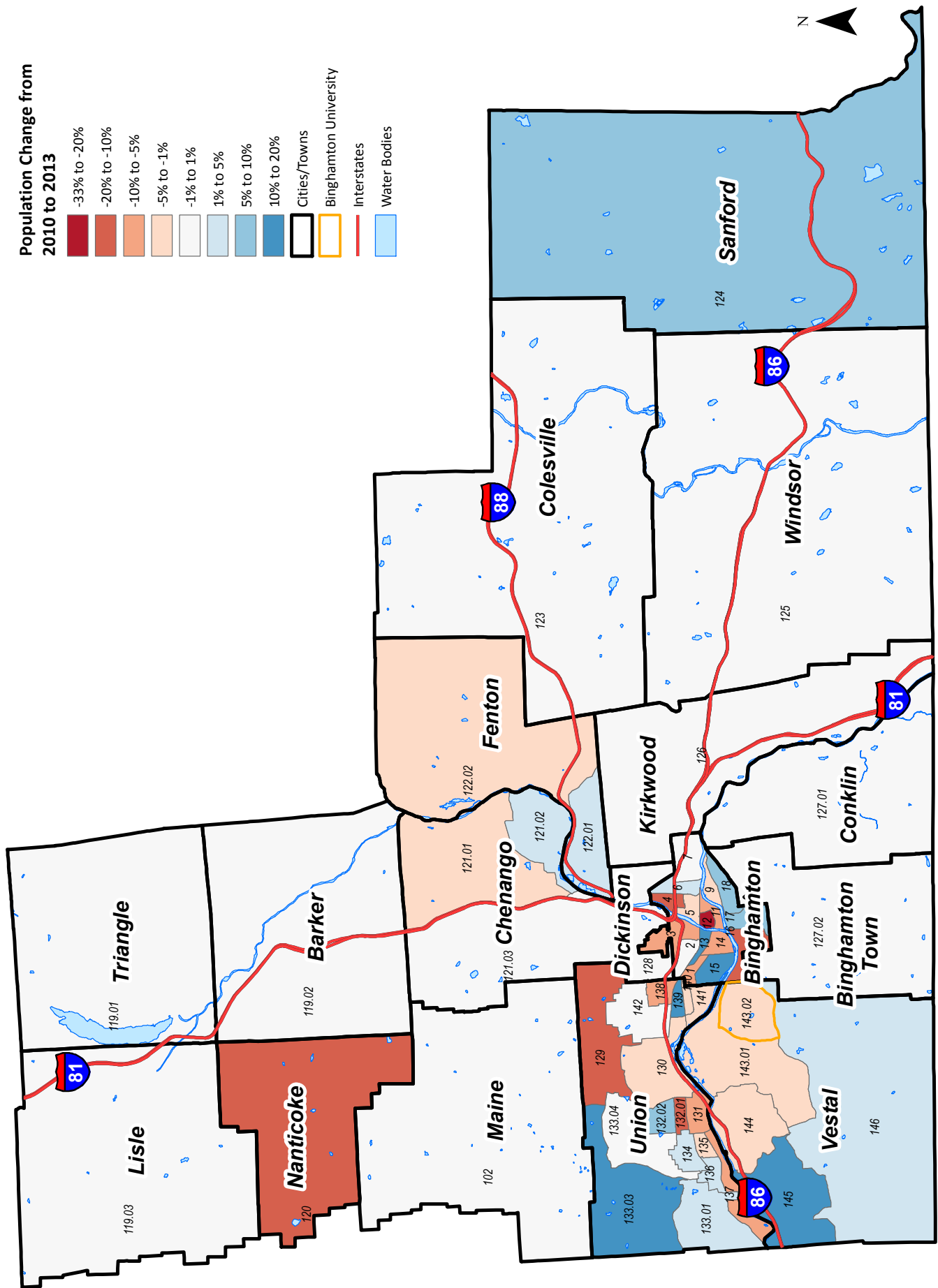
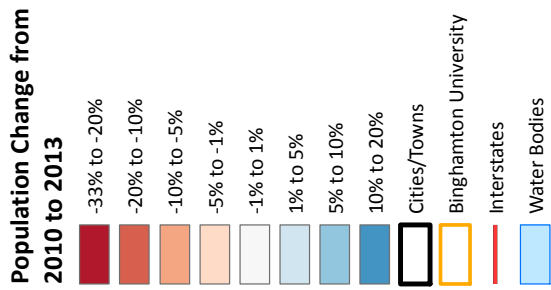
Population Density by Race/Ethnicity in Broome County, NY

Population Density by Race

- 1 Dot = 15
- White
- Black
- Asian
- American_Indian
- Other
- Hispanic
- Cities/Towns
- Binghamton University



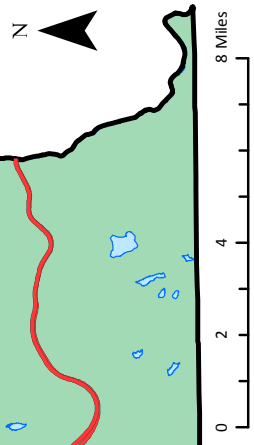
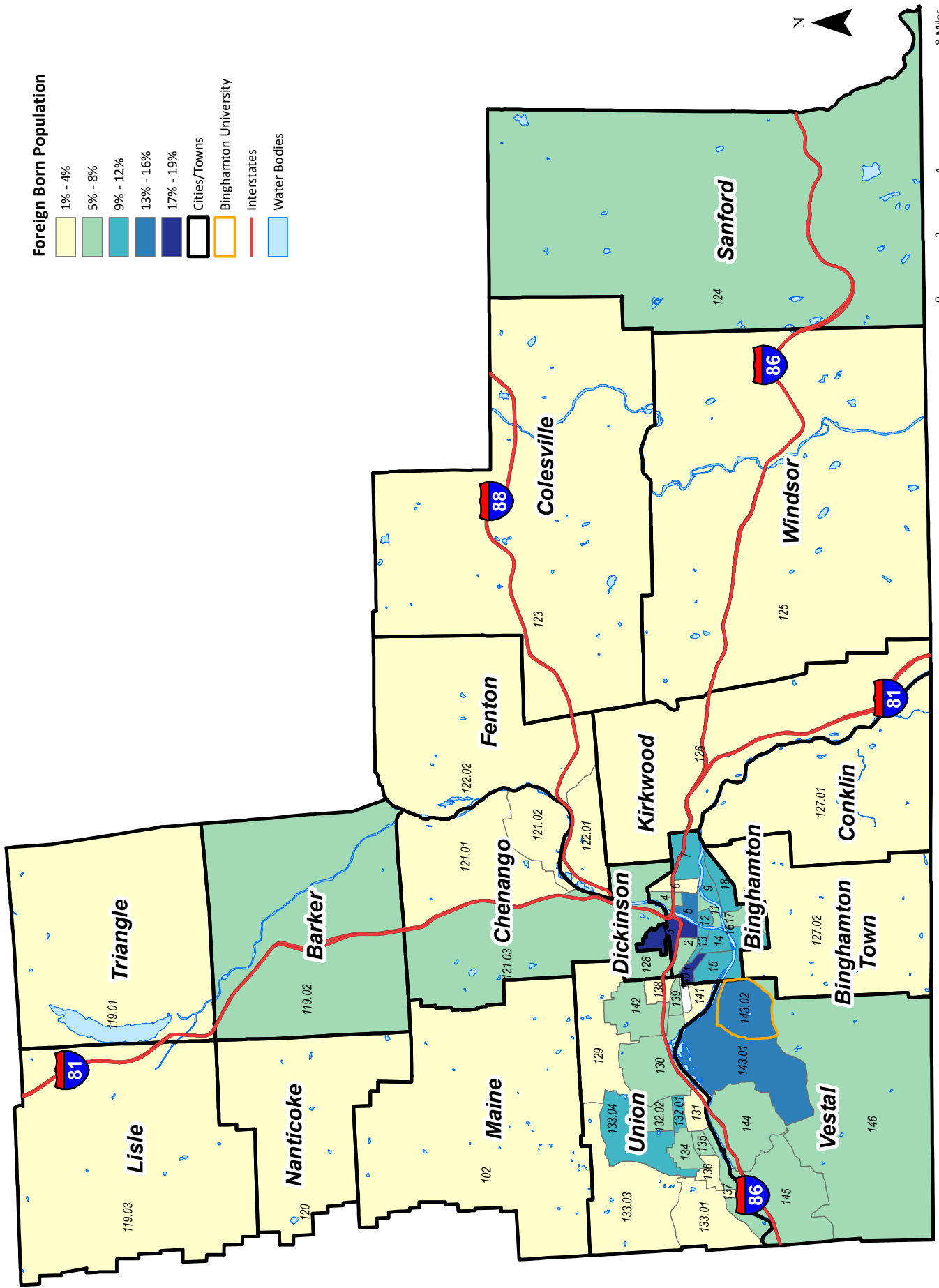
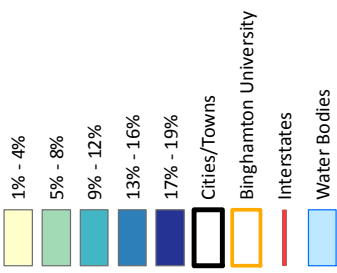
Population Change from 2010 to 2013 in Broome County



Source: 2009 - 2013 ACS 5-year estimates; 2010 Decennial Census

Foreign Born Population in Broome County

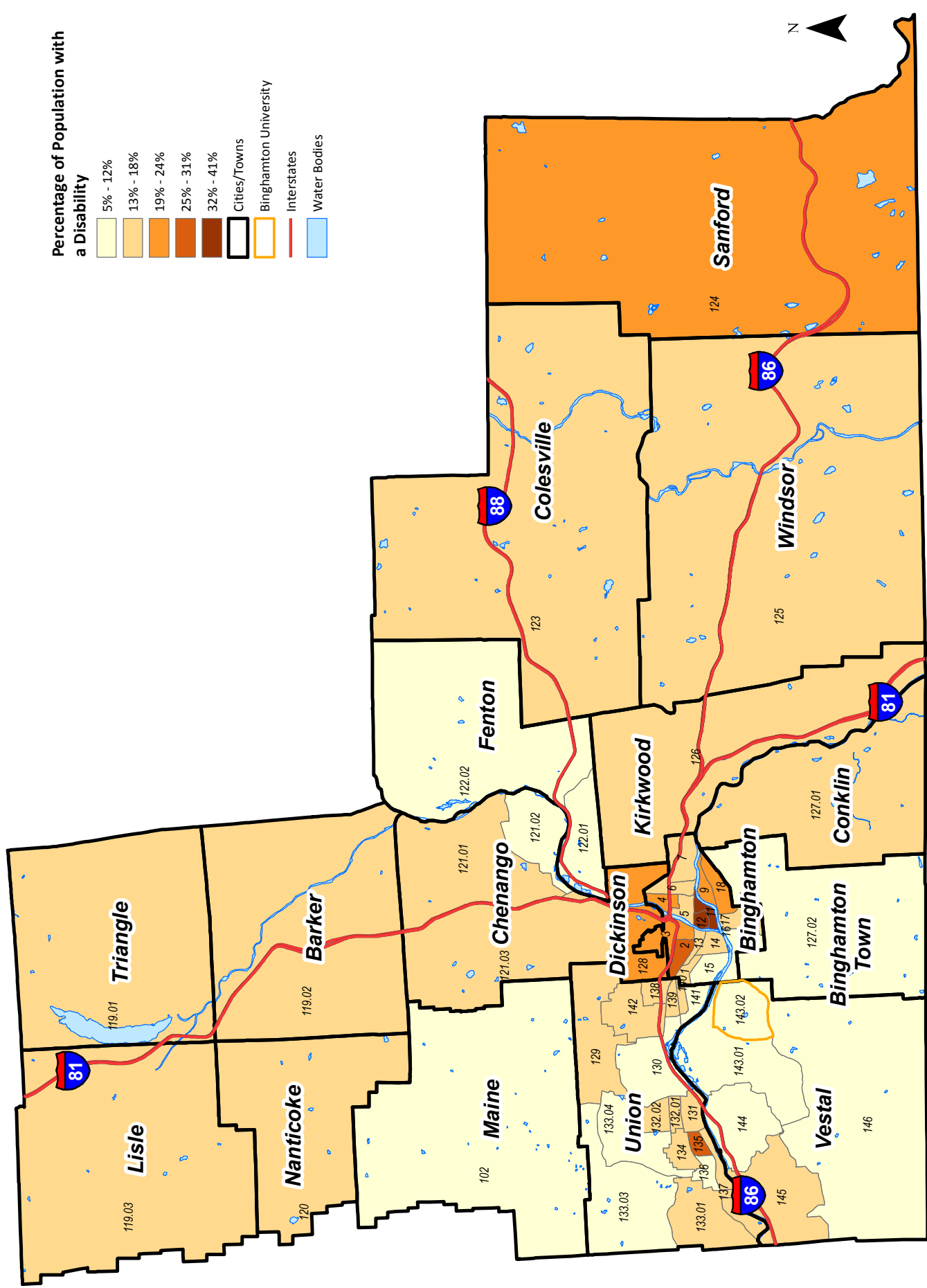
Foreign Born Population



Disabled Population in Broome County

Percentage of Population with a Disability

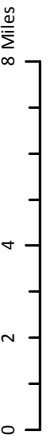
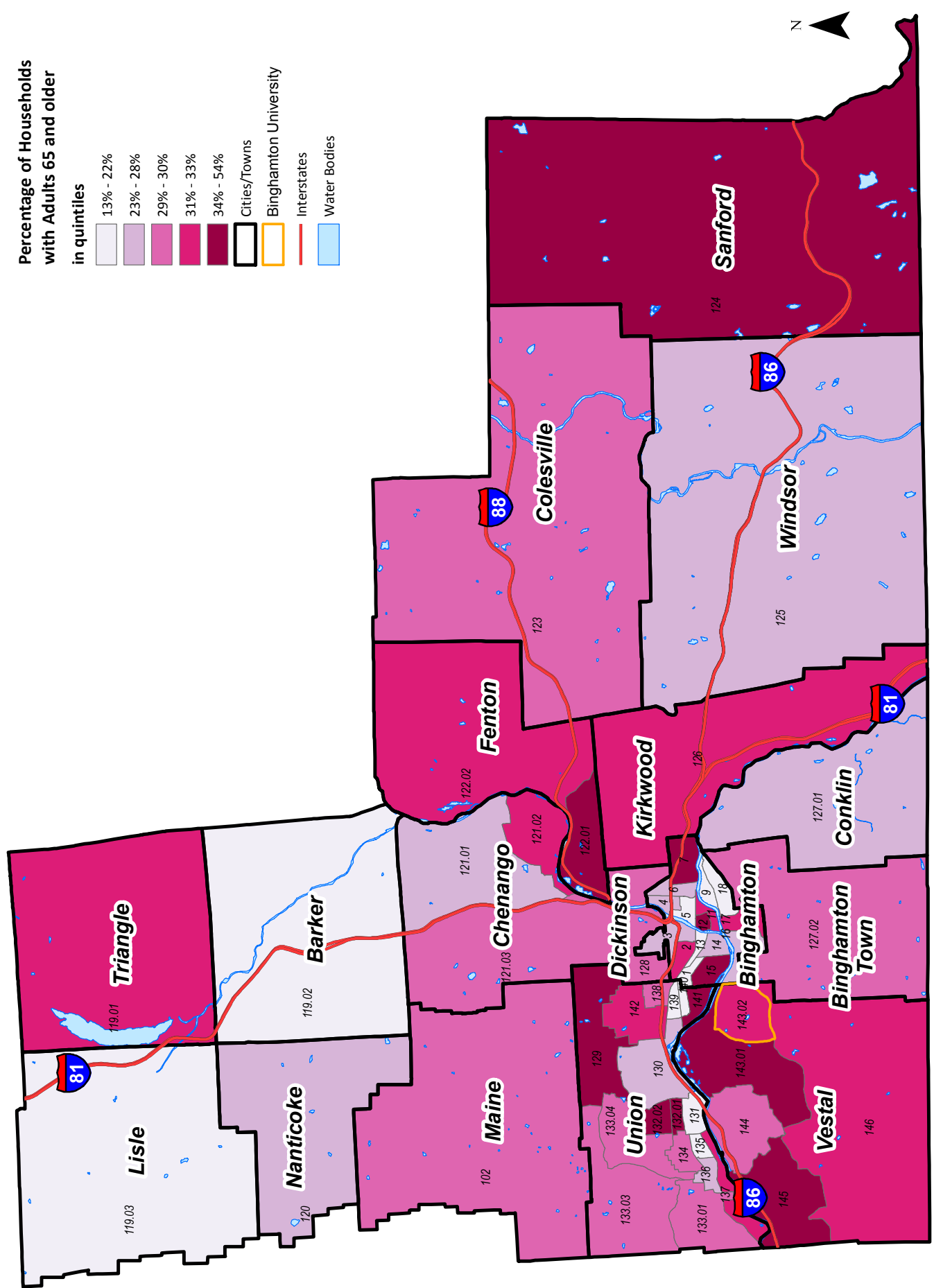
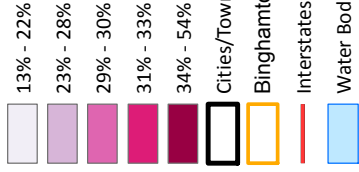
- 5% - 12%
- 13% - 18%
- 19% - 24%
- 25% - 31%
- 32% - 41%
- Cities/Towns
- Binghamton University
- Interstates
- Water Bodies



0 2 4 8 Miles
 Source: 2009-2013 ACS 5-year estimates

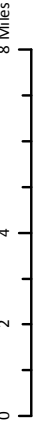
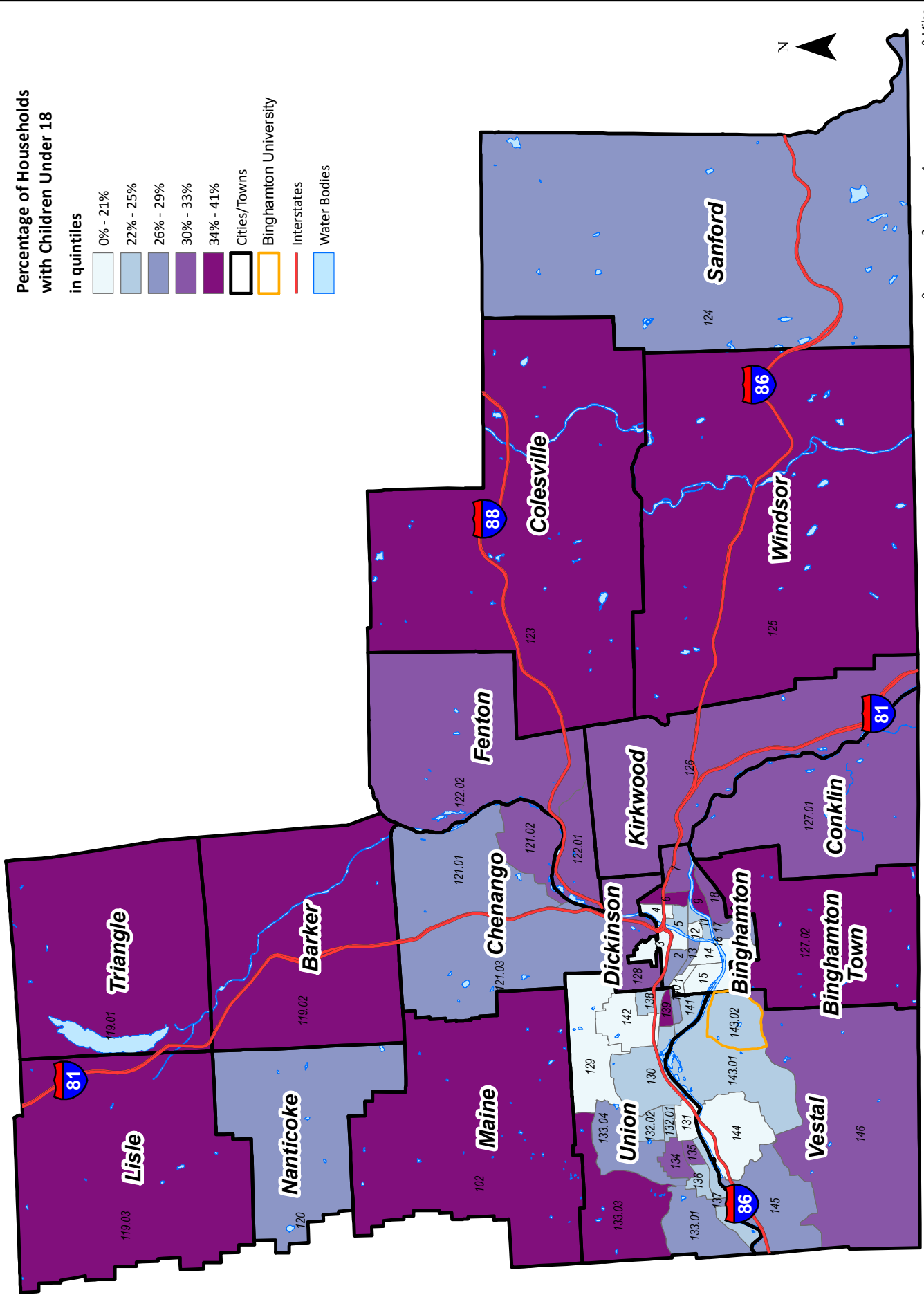
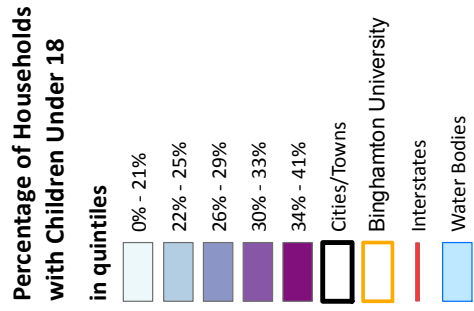
Percentage of Households with Adults 65 years or older in Broome County

Percentage of Households with Adults 65 and older in quintiles



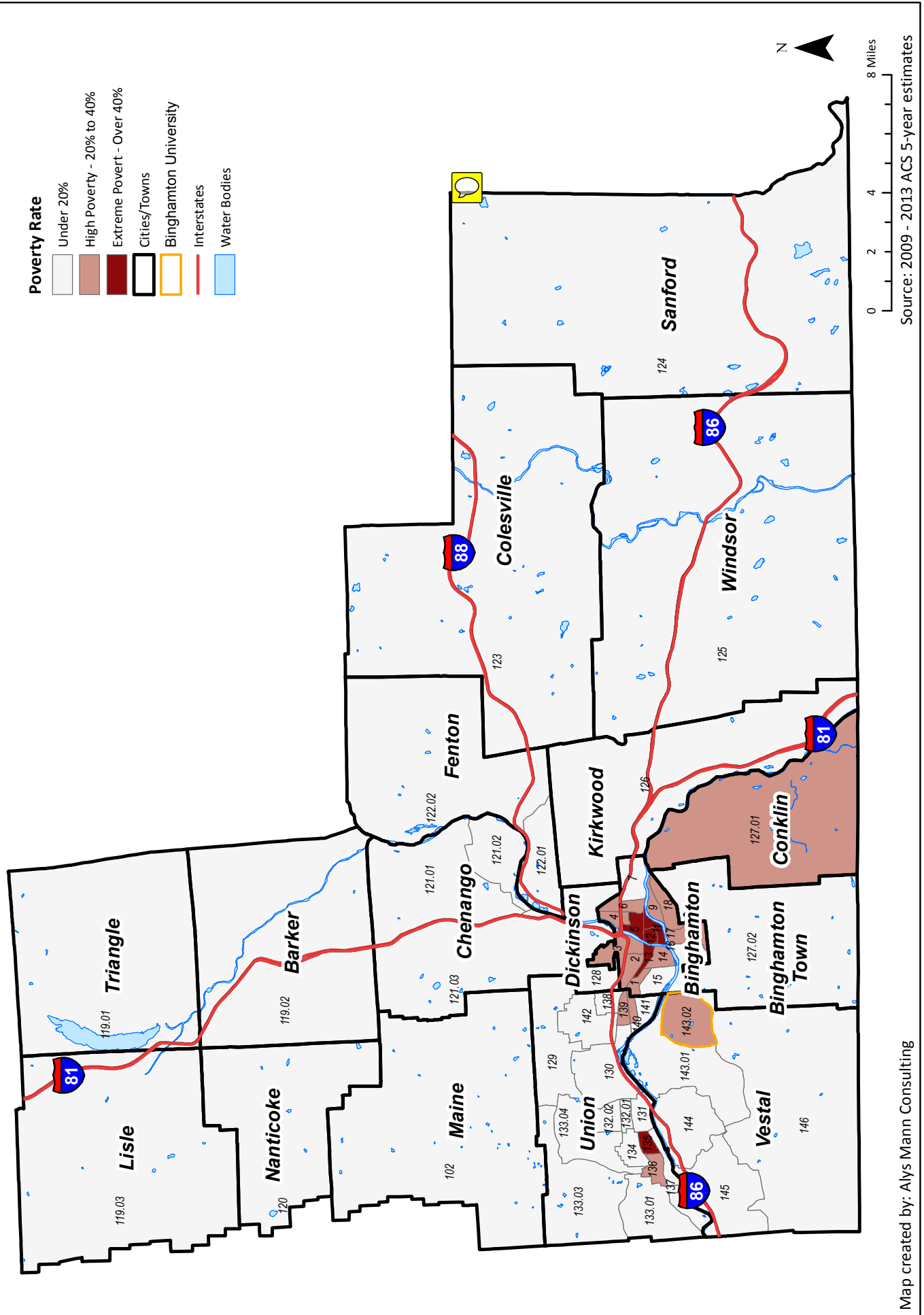
Source: 2009 - 2013 ACS 5-year estimates

Percentage of Households with Children Under 18 in Broome County



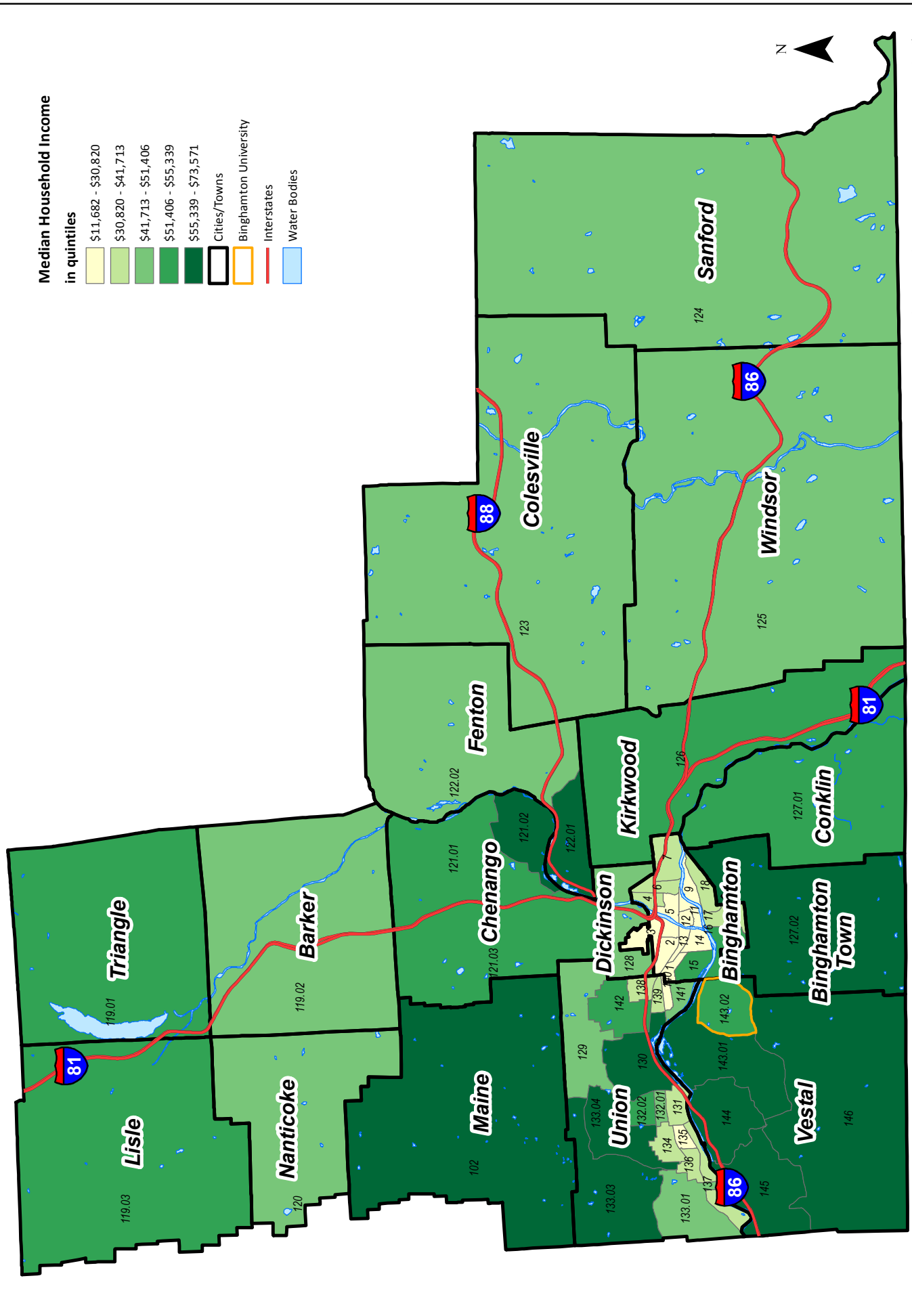
Source: 2009 - 2013 ACS 5-year estimates

Poverty Rate in Broome County



“High poverty” neighborhoods are often defined as neighborhoods with a poverty rate of 20% or greater; neighborhoods with a poverty rate of 40% or greater are often termed “extreme poverty” neighborhoods. For a discussion of high poverty neighborhoods and their effects, see: Kneebone, Nadeau and Berube (2011). “The Re-Emergence of Concentrated Poverty: Metropolitan Trends in the 2000s.” Brookings Institution, Metropolitan Opportunity Series. Available on the internet at: http://www.brookings.edu/~media/research/files/papers/2011/11/03%20poverty%20kneebone%20nadeau%20berube/1103_pove_rty_kneebone_nadeau_berube.pdf

Median Household Income in Broome County



Median Household Income in quintiles

- \$11,682 - \$30,820
- \$30,820 - \$41,713
- \$41,713 - \$51,406
- \$51,406 - \$55,339
- \$55,339 - \$73,571
- Cities/Towns
- Binghamton University
- Interstates
- Water Bodies

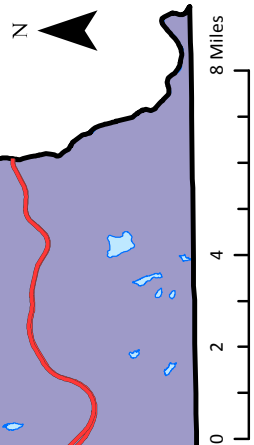
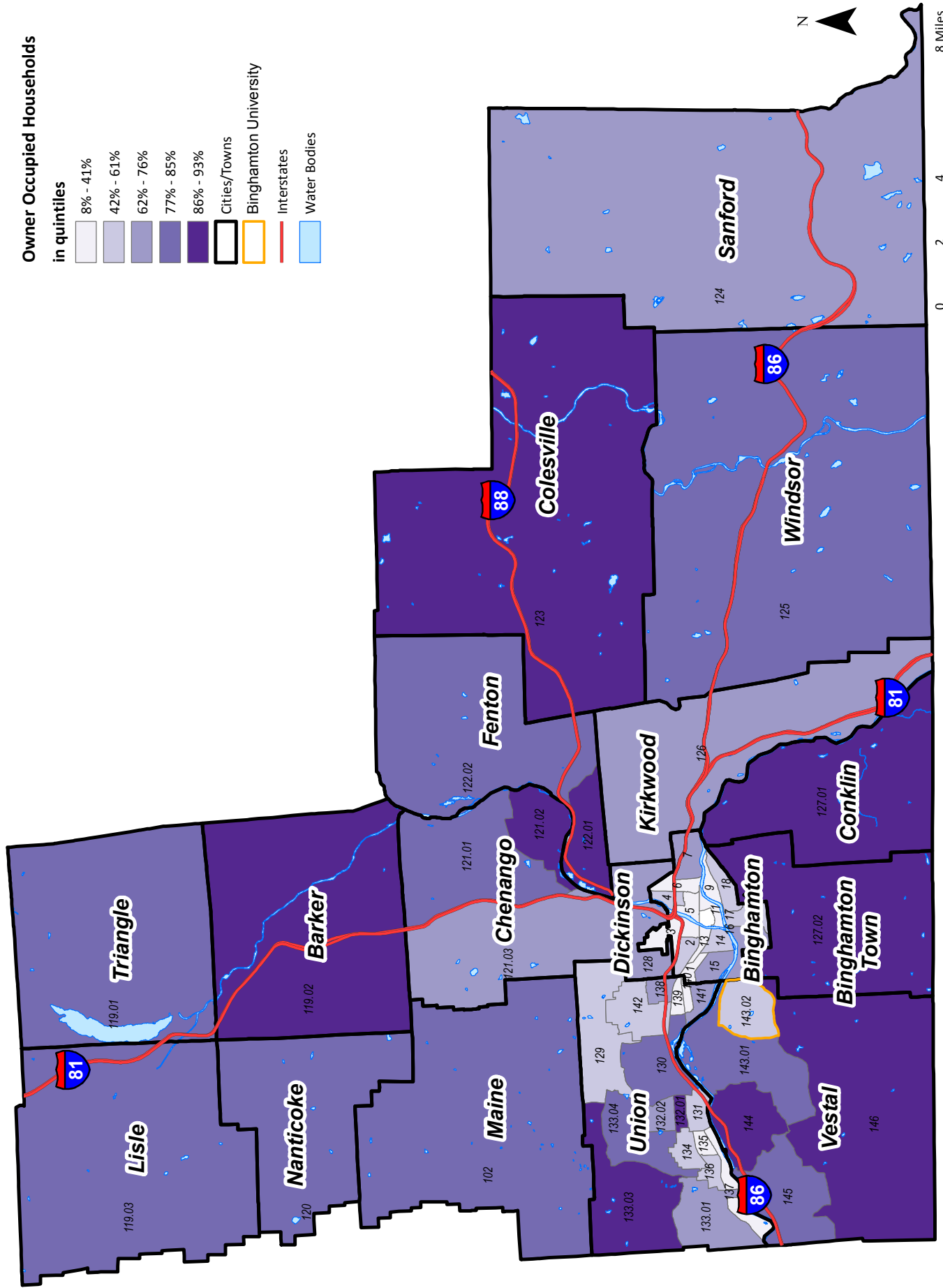
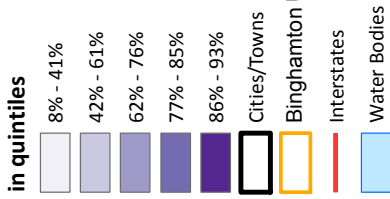
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0 2 4 8 Miles

Source: 2009 - 2013 ACS 5-year estimates

Owner Occupied Households in Broome County

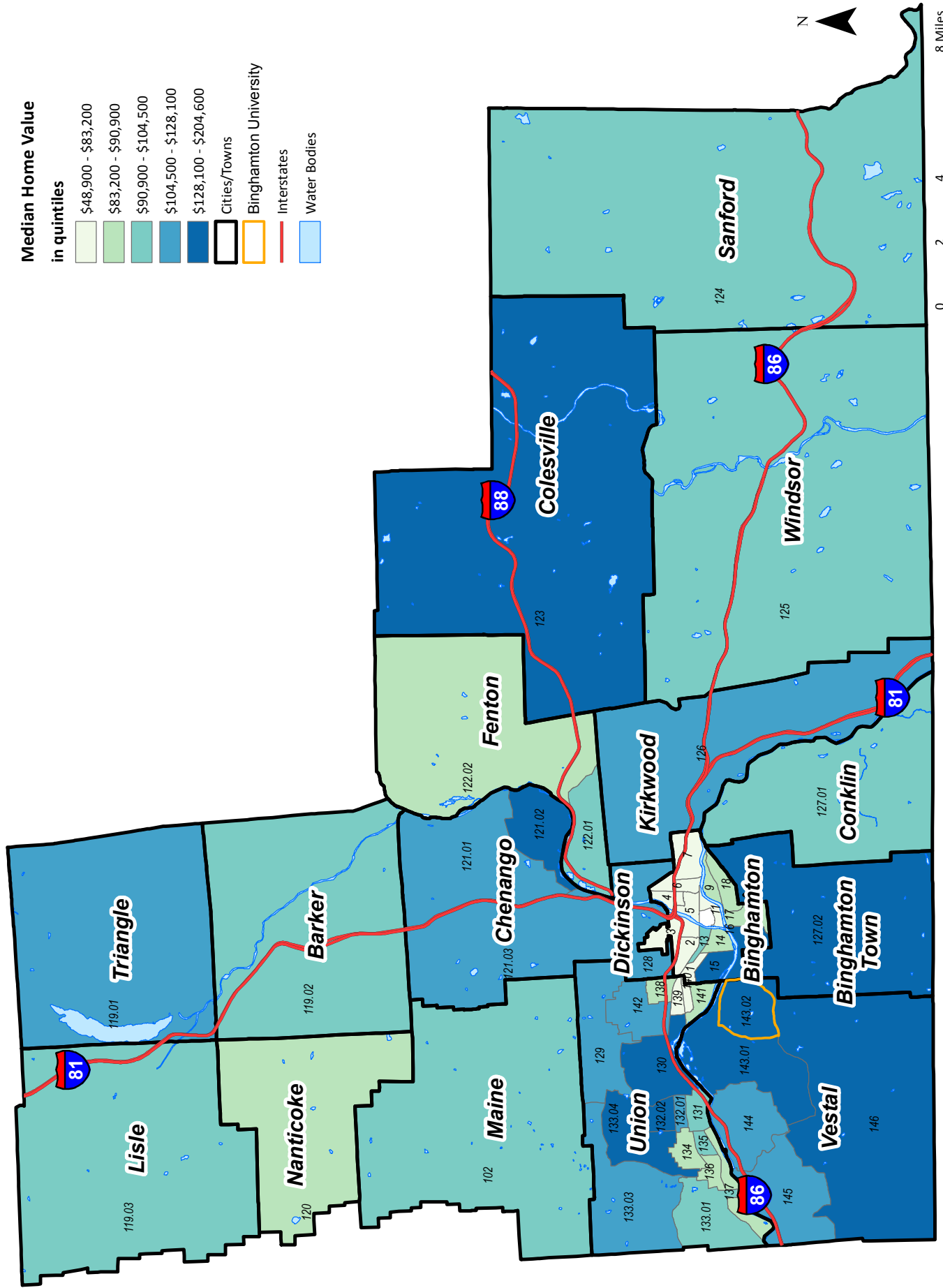
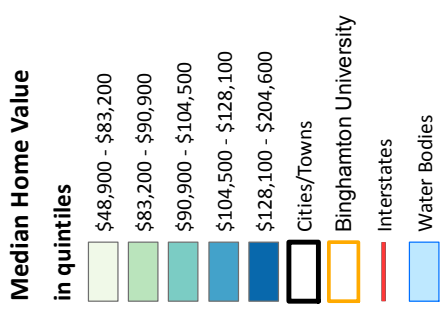
Owner Occupied Households in quintiles



Source: 2009 - 2013 ACS 5-year estimates

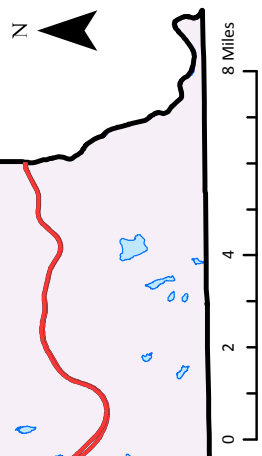
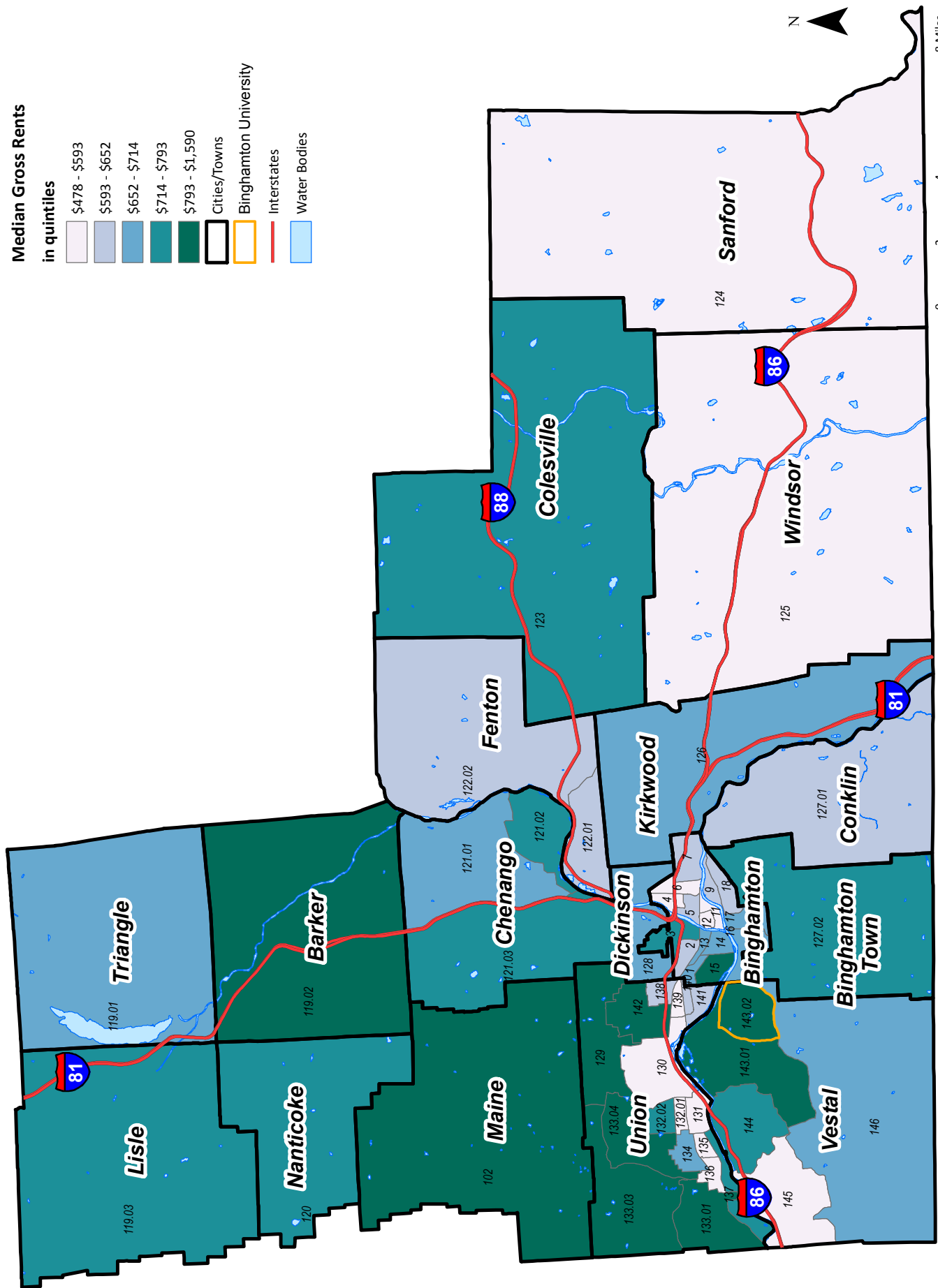
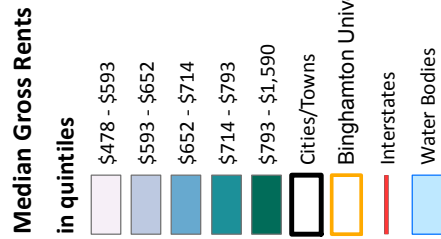
Map created by: Alys Mann Consulting

Median Home Value of Owner Occupied Units in Broome County



Map created by: Alys Mann Consulting
 Source: 2009 - 2013 ACS 5-year estimates

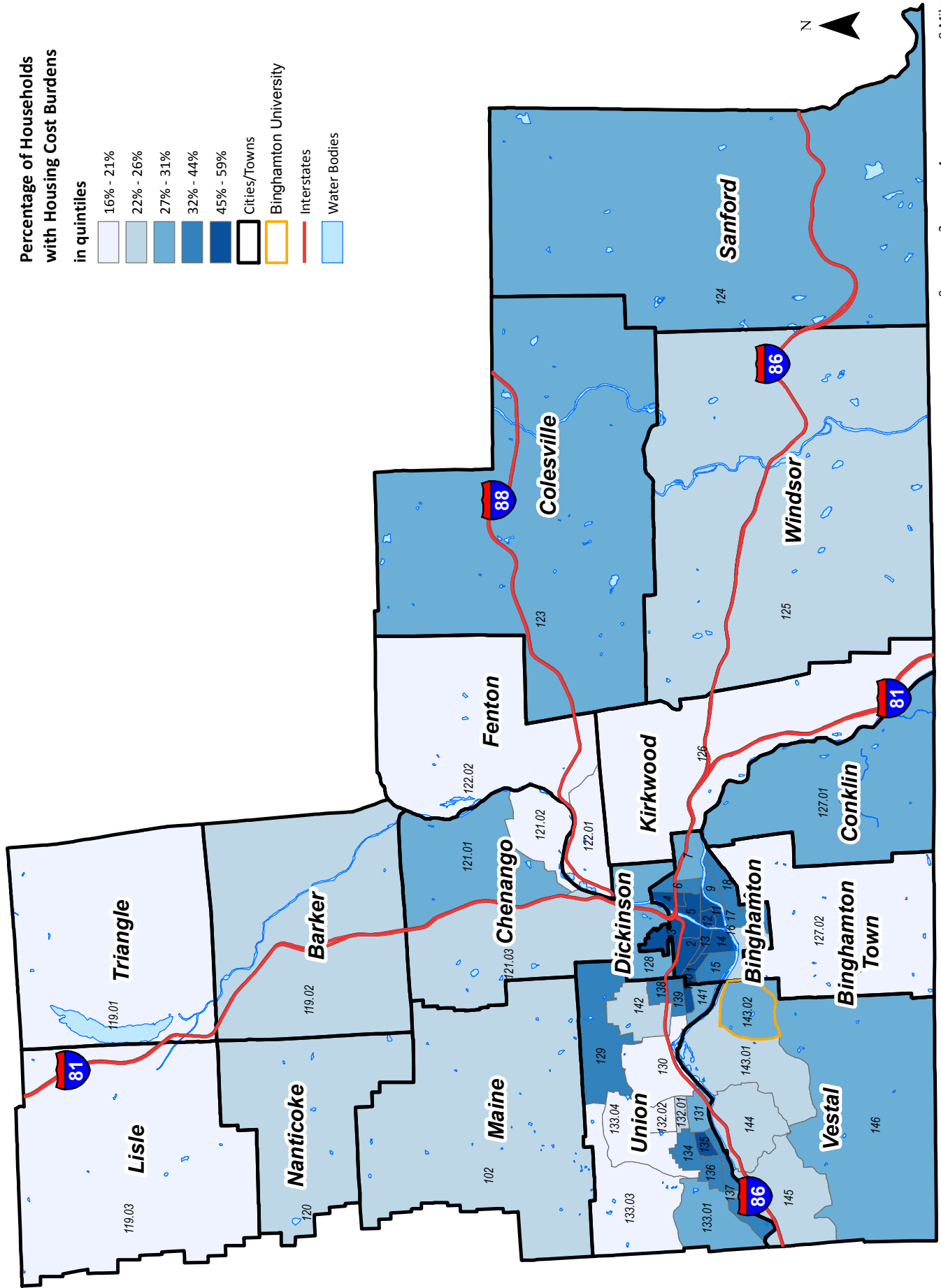
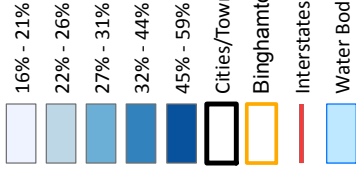
Median Gross Rents in Broome County



Source: 2009 - 2013 ACS 5-year estimates

Percentage of Households with Housing Cost Burdens in Broome County

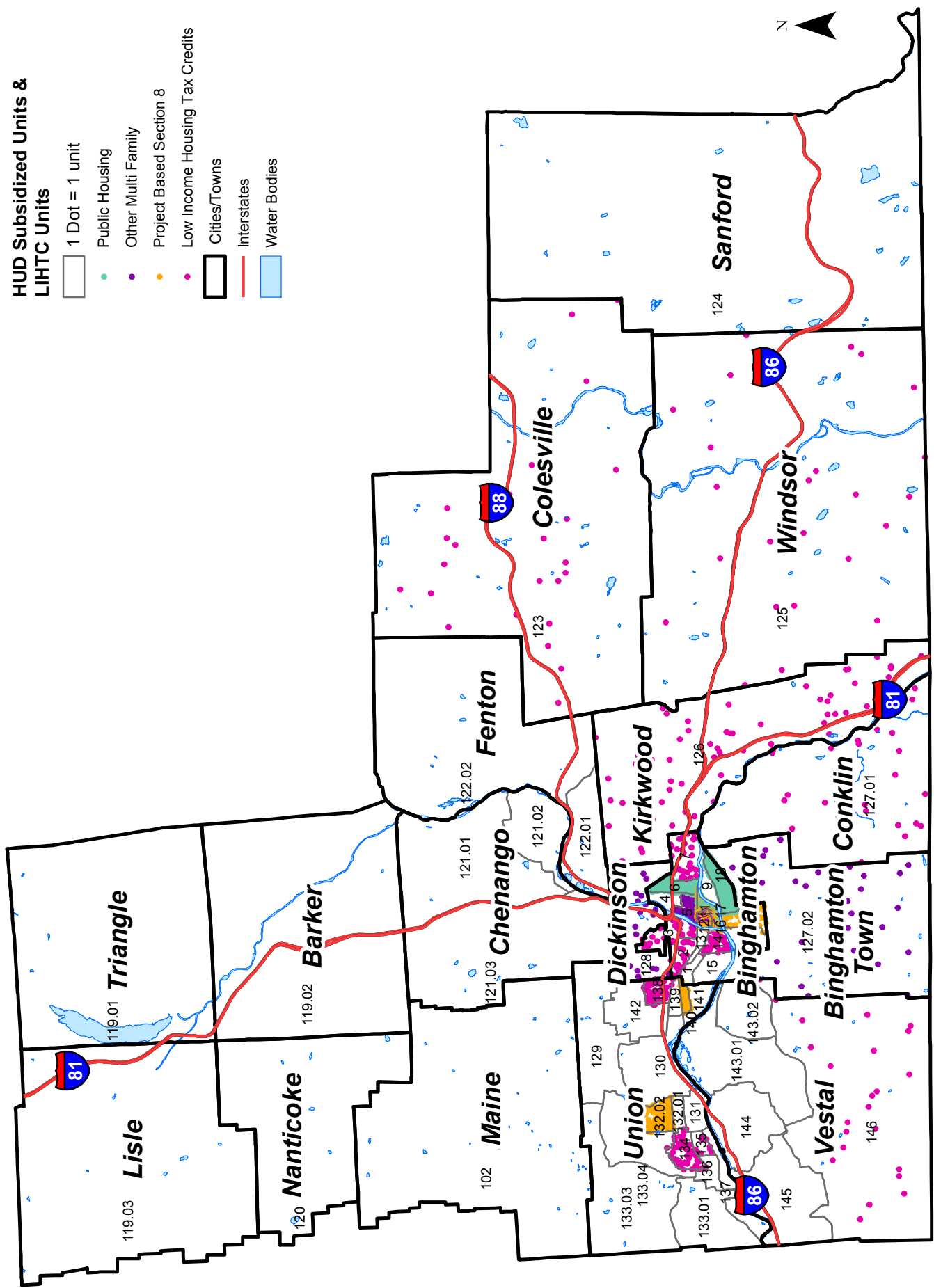
Percentage of Households with Housing Cost Burdens in quintiles



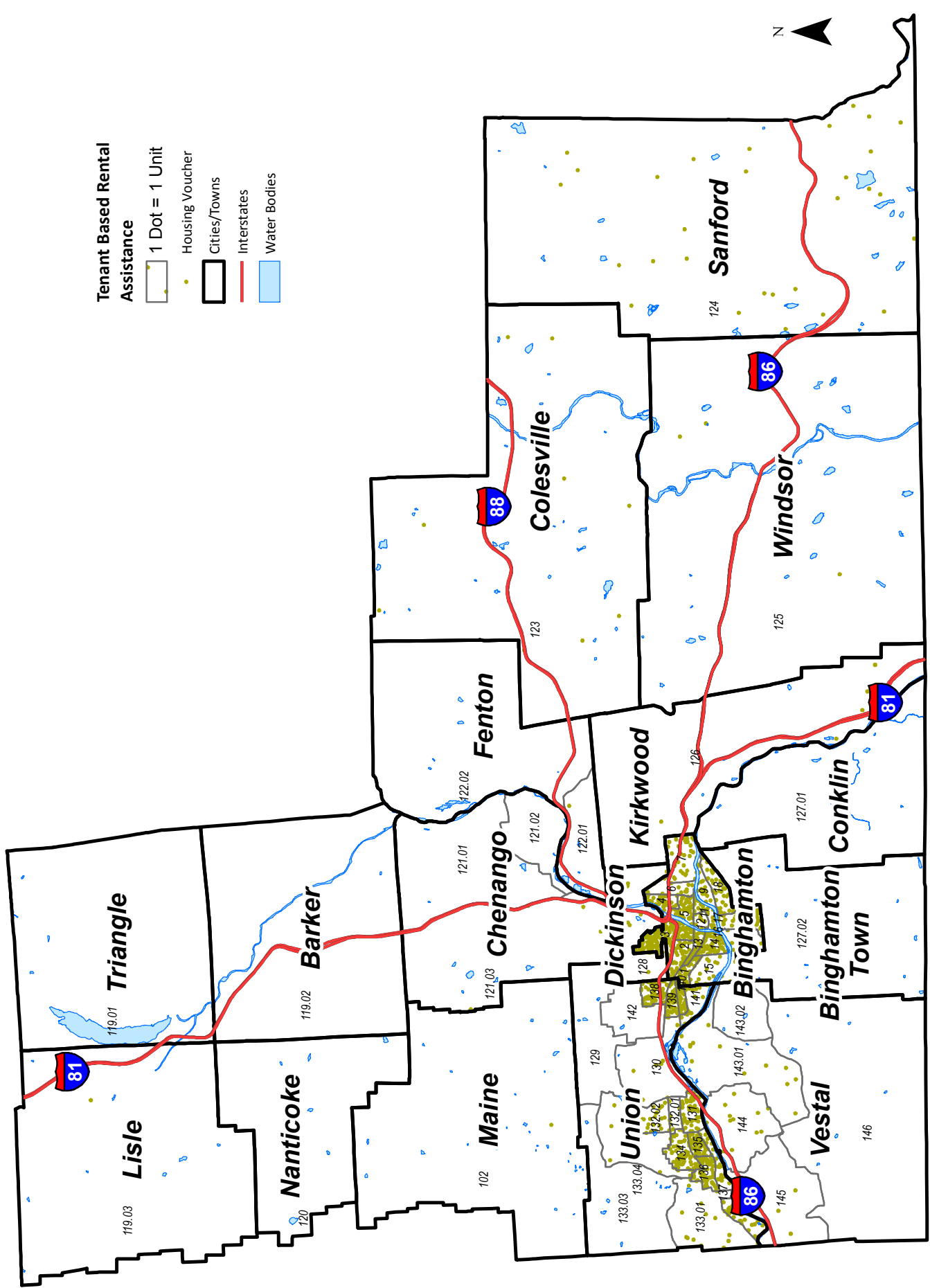
HUD Subsidized Units and Low Income Housing Tax Credit Units in Broome County

HUD Subsidized Units & LIHTC Units

- 1 Dot = 1 unit
- Public Housing
- Other Multi Family
- Project Based Section 8
- Low Income Housing Tax Credits
- Cities/Towns
- Interstates
- Water Bodies

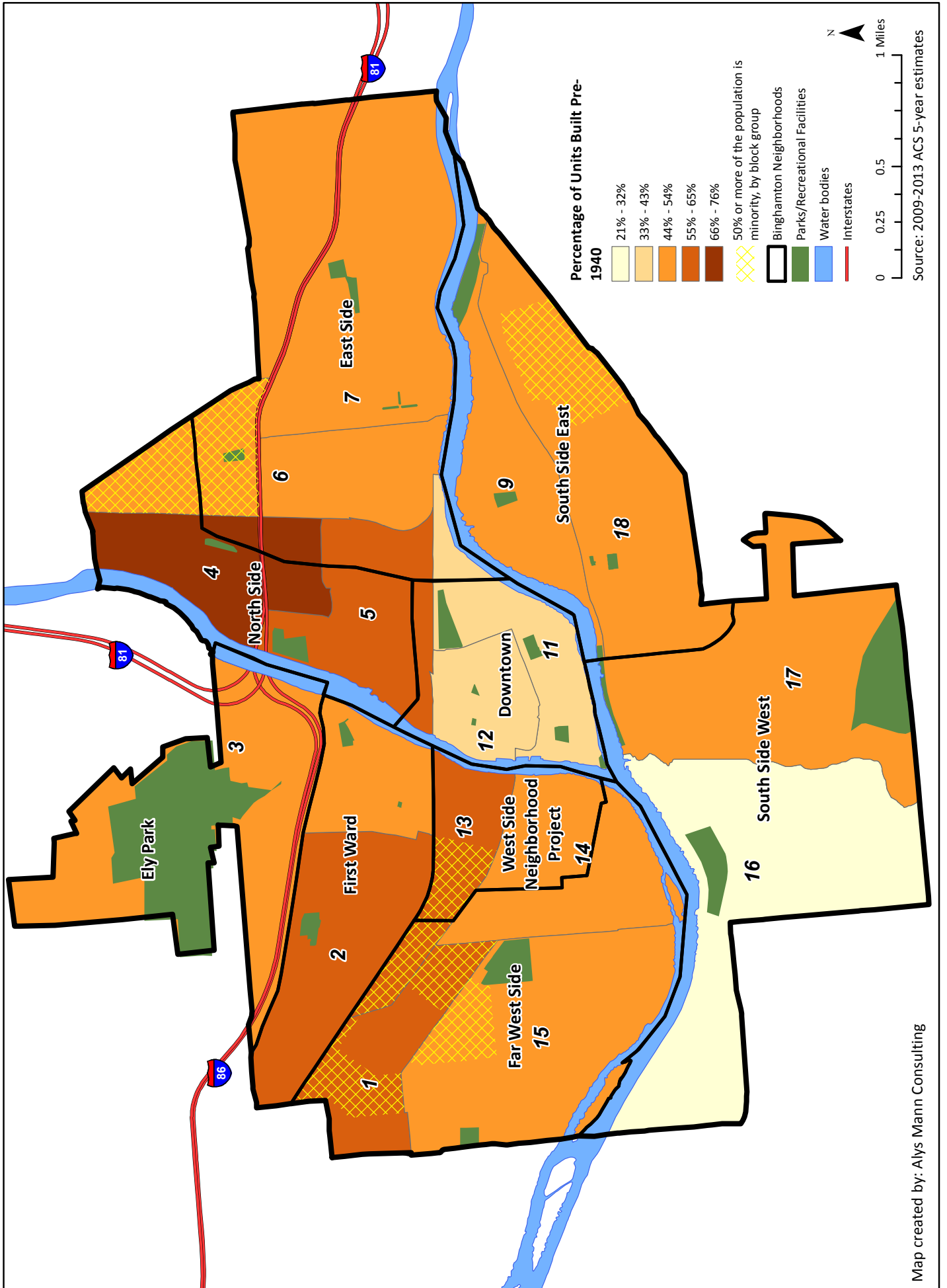


Tenant Based Rental Assistance in Broome County

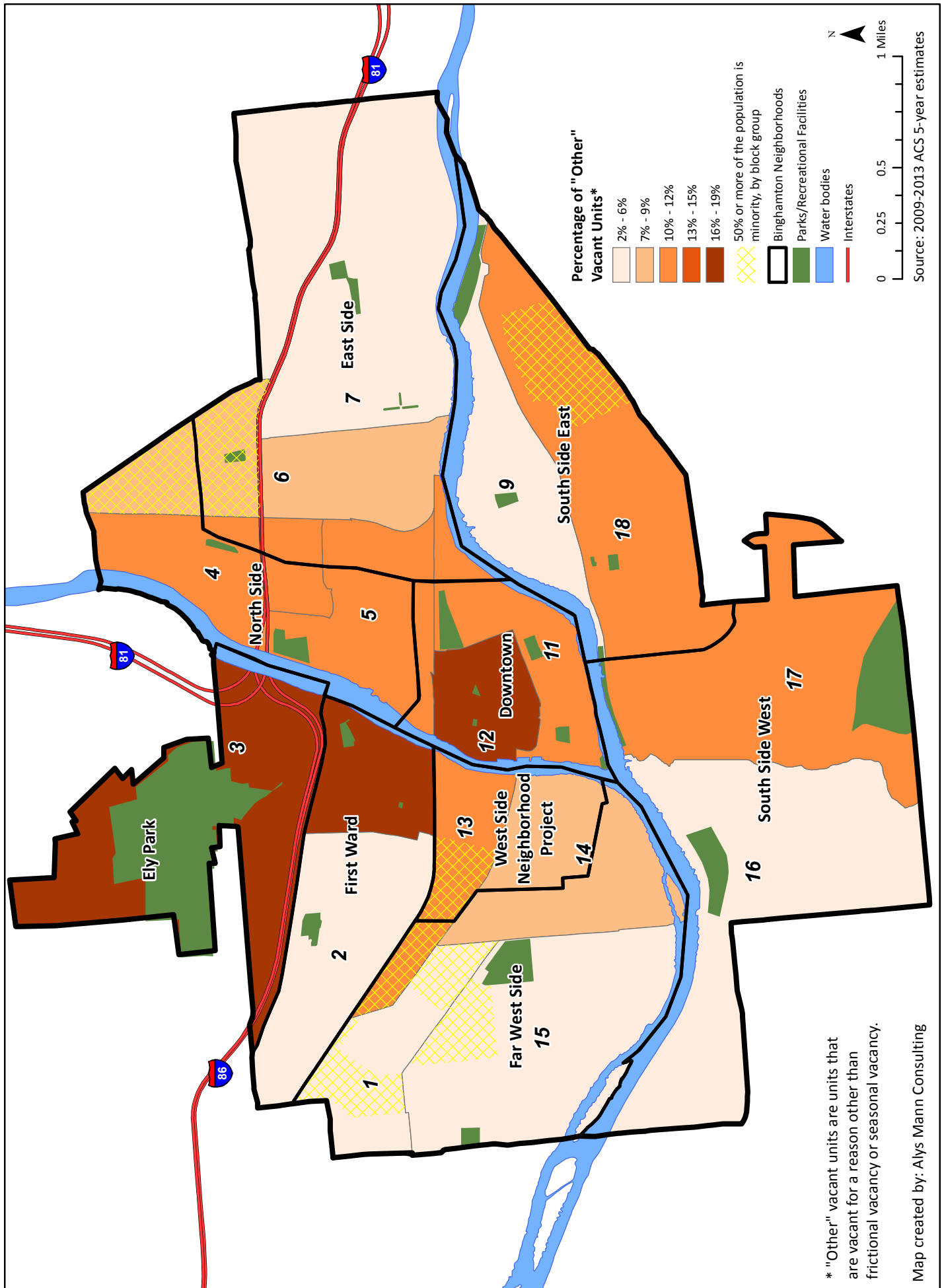


Source: 2013 HUD Picture of Subsidized Housing
 Map created by: Alys Mann Consulting

2013 Percentage of Units Built Prior to 1940 and Majority Minority Populations, Binghamton, NY



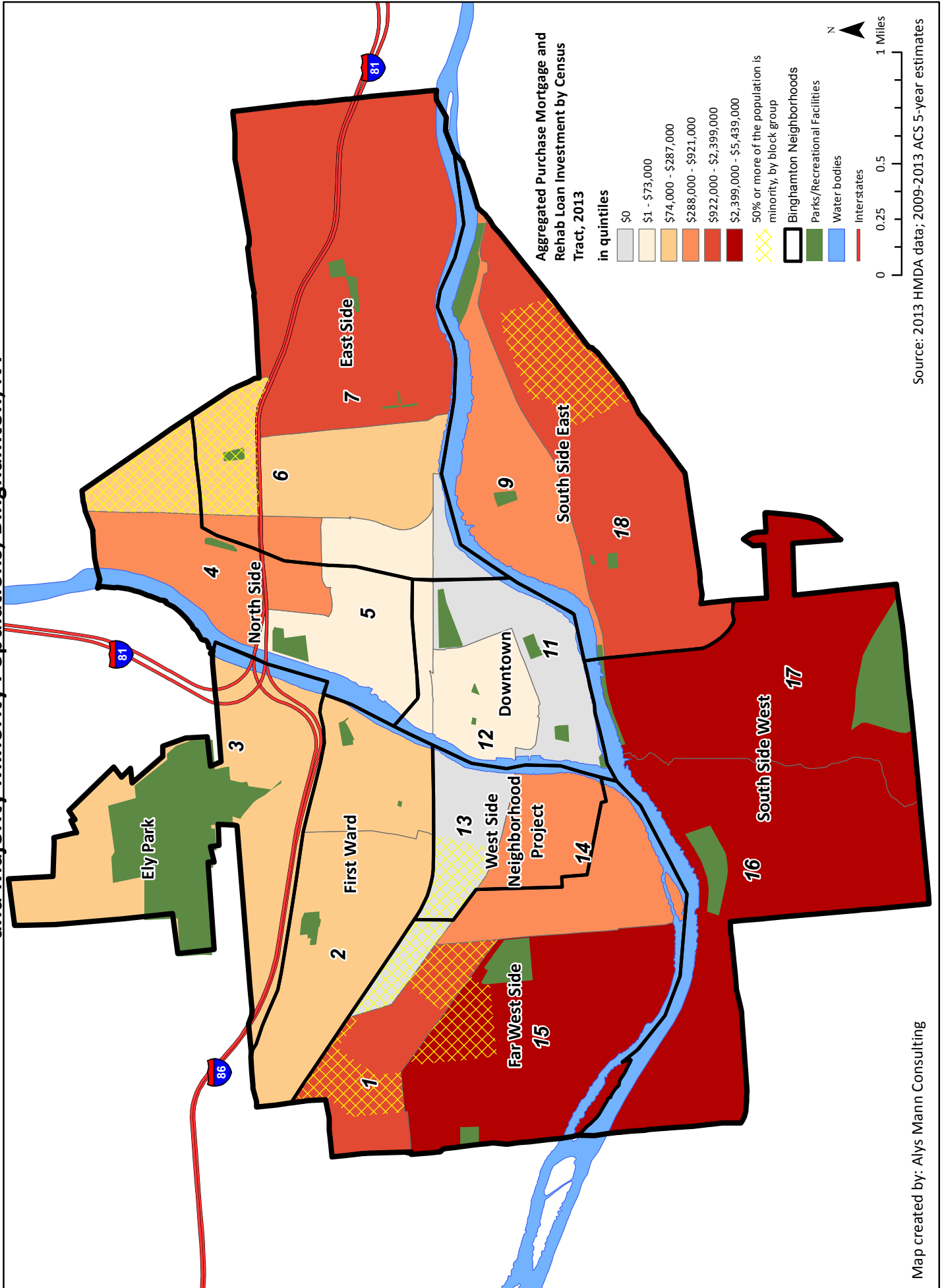
2013 Percentage of Vacant Units and Majority Minority Populations, Binghamton, NY



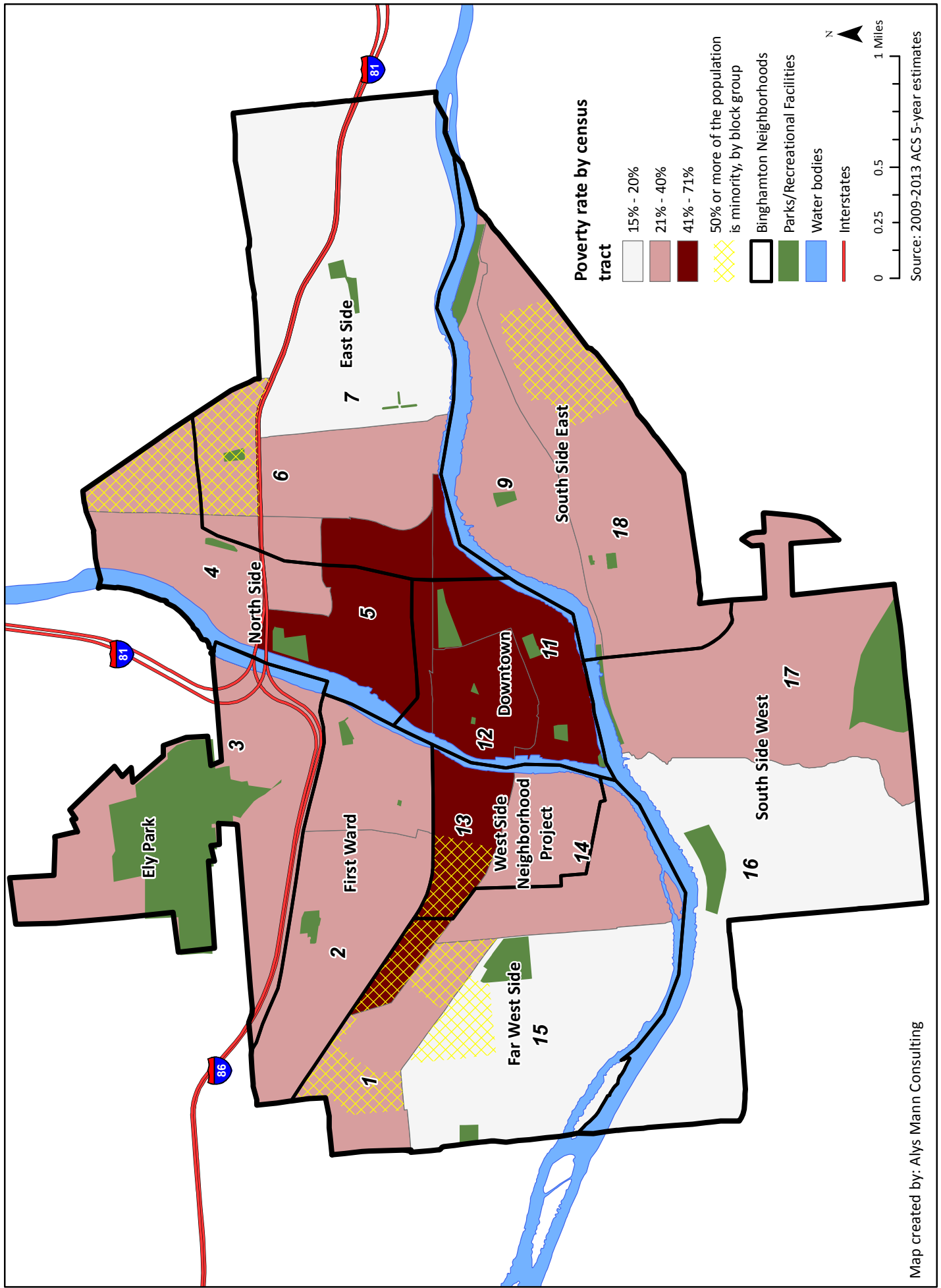
* "Other" vacant units are units that are vacant for a reason other than frictional vacancy or seasonal vacancy.

Map created by: Alys Mann Consulting

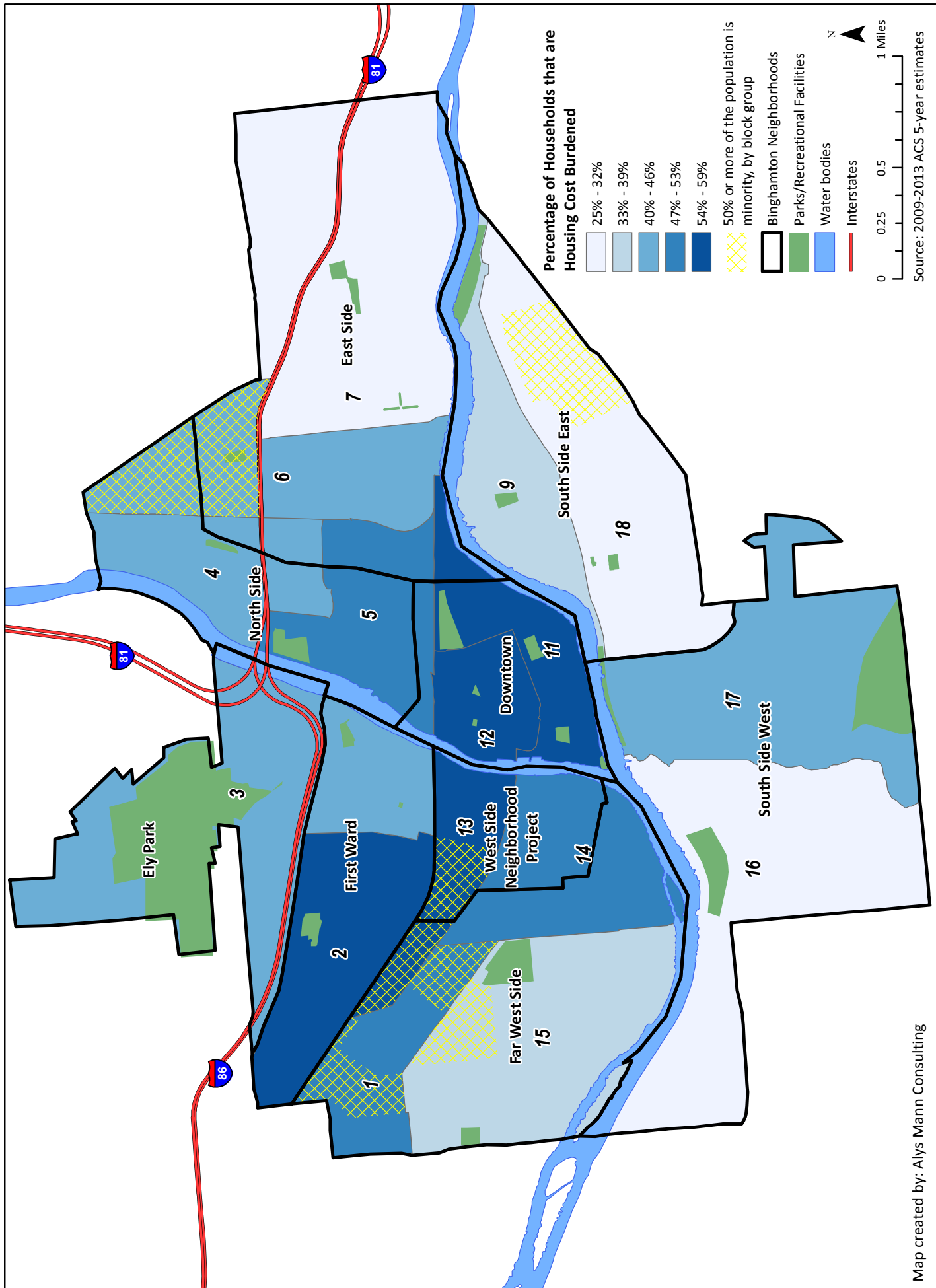
Aggregate Purchase Mortgage and Rehab Loan Investment by Census Tract and Majority Minority Populations, Binghamton, NY



2013 Poverty Rate and Majority Minority Populations, Binghamton, NY

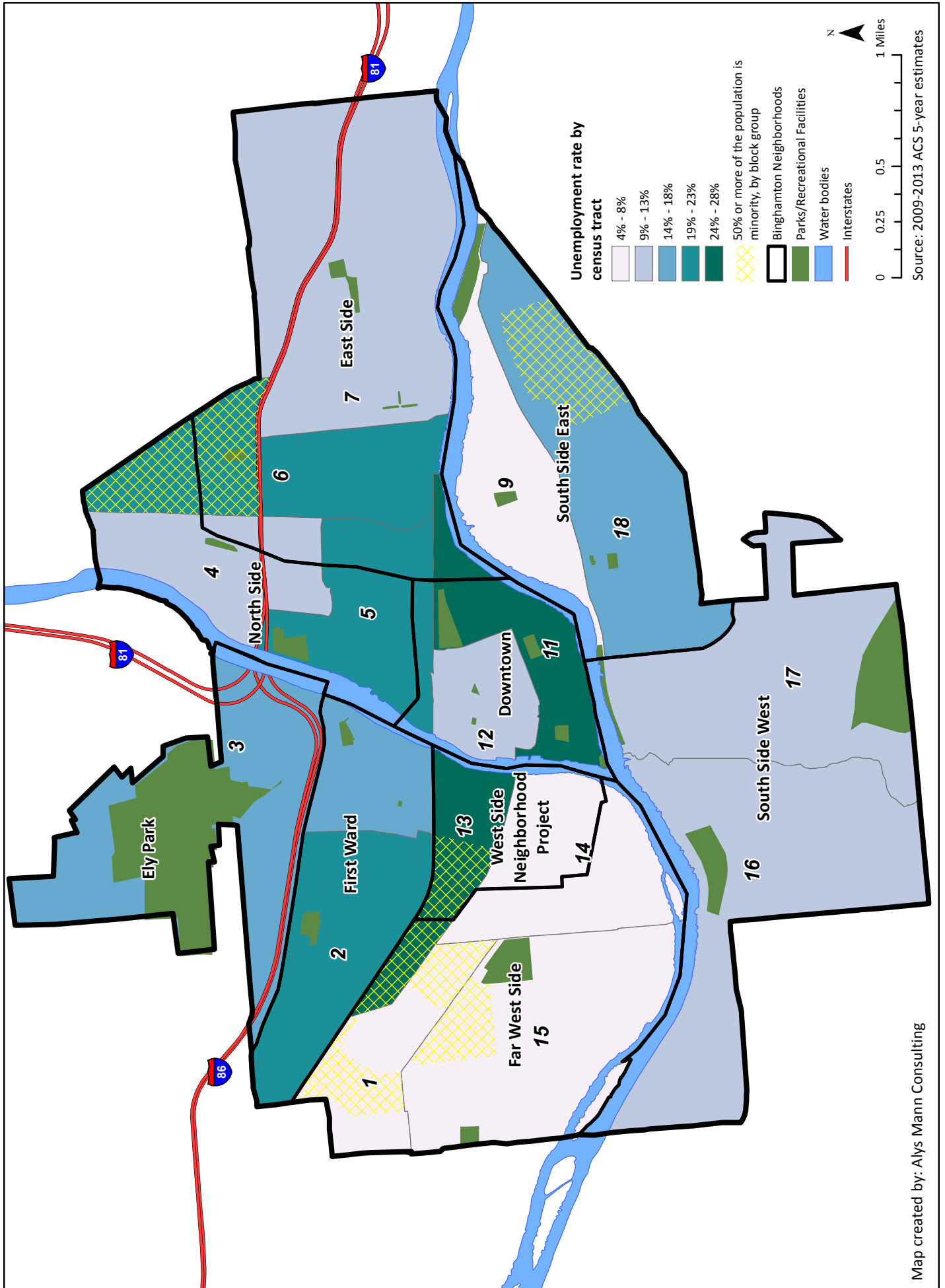


2013 Percentage of Households that are Housing Cost Burdened, Binghamton NY

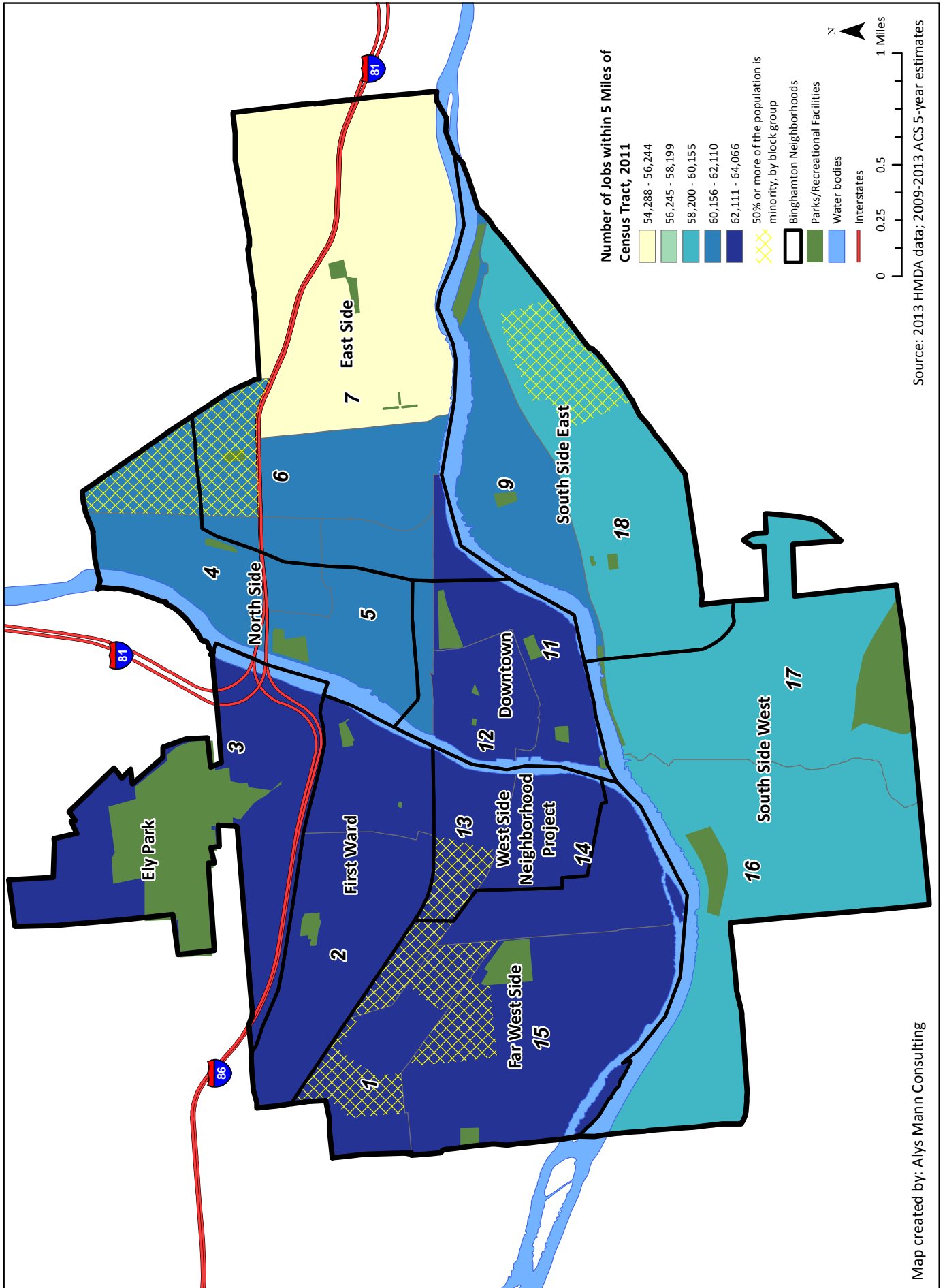


Map created by: Alys Mann Consulting

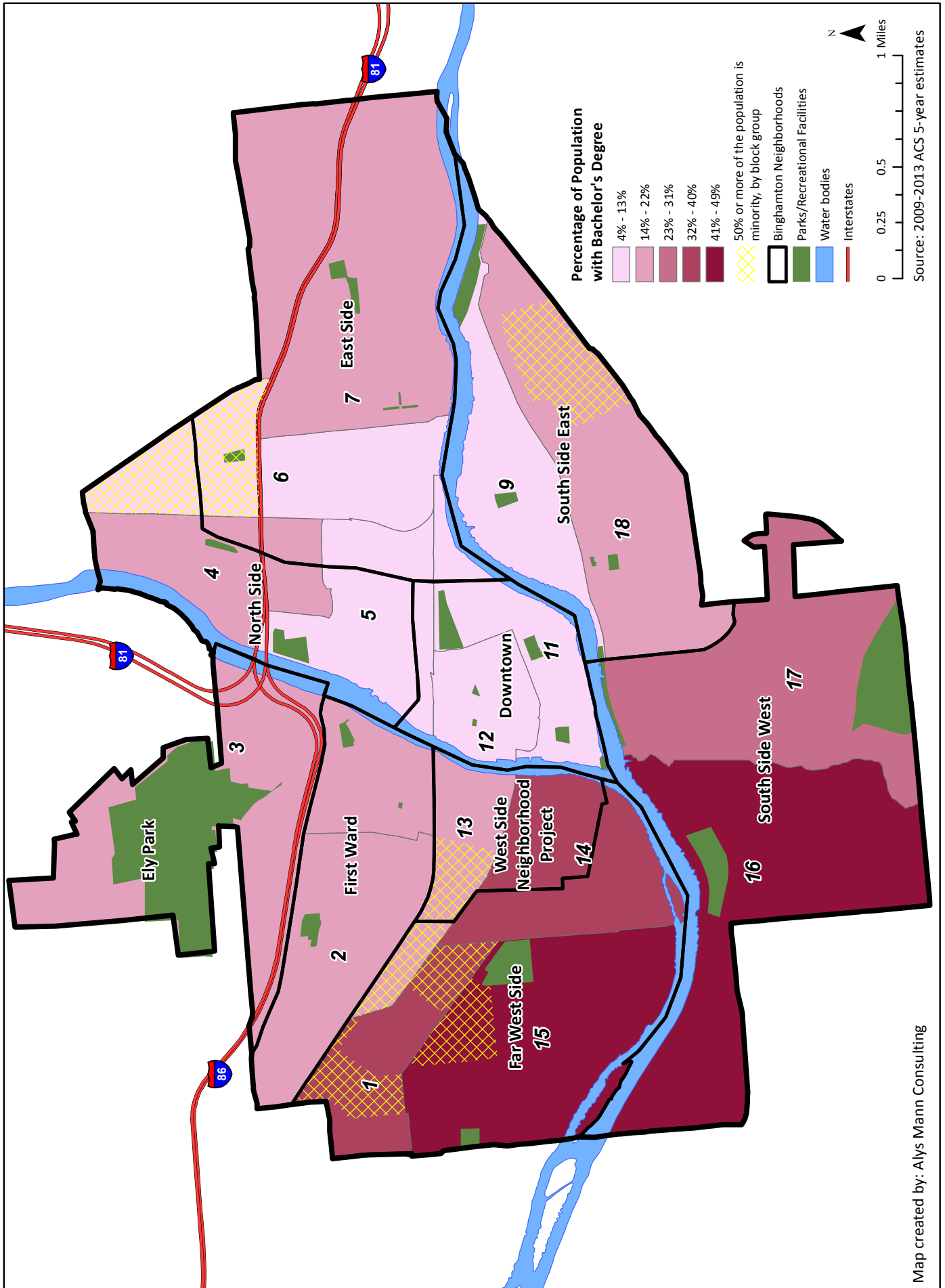
2013 Unemployment Rate and Majority Minority Populations, Binghamton, NY



Number of Jobs within a 5-mile radius and Majority Minority Populations, Binghamton, NY



2013 Adult Population with a Bachelor's Degree and Majority Minority Populations, Binghamton, NY



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