

**Analysis of Impediments to Fair Housing Choice
in Monroe County, New York
2020**

Prepared for

County of Monroe

Town of Greece

Town of Irondequoit

Prepared by Urban Vantage LLC

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Definitions

Definitions of frequently used terms are grouped by subject area rather than alphabetically for ease of reading.

American Community Survey (ACS): The *Analysis of Impediments* (AI) will use American Community Survey data in addition to traditional decennial census data from 1990, 2000 and 2010.

The American Community Survey (ACS) is an ongoing survey conducted by the United States Census Bureau that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. While it is not infallible, the ACS provides us with a reasonable understanding of trends occurring over periods of time with reasonably low margins of error.

Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their home and other topics. Public officials, planners and entrepreneurs use this information to assess the past and plan the future.

Metropolitan Statistical Area (MSA): The general concept of a metropolitan area is one of a large population nucleus, together with adjacent communities that have a high degree of economic and social integration with that nucleus. MSA definitions have changed for several upstate New York MSAs over the past three decades. As of the writing of this document, the MSAs referenced are the following:

- Rochester MSA: Livingston, Monroe, Ontario, Orleans, Wayne, and Yates Counties.
- Buffalo-Niagara Falls-Cheektowaga MSA: Erie and Niagara Counties.
- Albany-Schenectady-Troy MSA: Albany, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Washington, and Warren Counties.
- Syracuse MSA: Madison, Onondaga, and Oswego Counties.

For the sake of convenience, MSAs are often shortened to just the first City referenced in their full designation (eg: the “Buffalo MSA” refers to the Buffalo-Niagara Falls-Cheektowaga MSA).

Monroe County Community Development Consortium (Consortium): All municipalities in Monroe County belong to the Monroe County Community Development Consortium except for the Towns of Greece and Irondequoit and the City of Rochester, which are entitlement communities in their own right.

Inner-ring Suburban Towns: Towns that border the city of Rochester. Brighton, Gates, Greece, and Irondequoit are inner-ring suburban towns.

Outer-ring Suburban Towns: Towns that do not immediately border the city of Rochester, but border inner-ring suburban towns. Chili, East Rochester, Henrietta, Penfield, Perinton, Pittsford and Webster are outer-ring suburban towns.

Rural Towns: Towns that are remote from the central city. Clarkson, Hamlin, Mendon, Ogden, Parma, Riga, Rush, Sweden, and Wheatland are rural towns. Rural towns frequently do not share the characteristics of suburban towns, which may include access to mass transit and a large number of rental and owner-occupied developments designed as “bedroom” communities serving people whose employment is in or near the central city.

Household: A household includes all people who occupy a housing unit. Occupants may be a single family, one person living alone, two or more families living together or any other group of related or unrelated people who share living quarters. A non-family household includes a person living alone and unrelated people who are making their home together in a single residence. People not living in households are classified as living in group quarters.

Housing Unit: A housing unit is a house, an apartment, a mobile home, a group of rooms or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building. Separate living units have direct access from outside the building or through a common hall. Boats, recreational vehicles (RVs), vans, tents and the like are housing units only if they are occupied as someone’s usual place of residence.

Family: A family includes a householder and one or more other people living in the same household and related to the householder by birth, marriage, or adoption. All household members related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included in census tabulations as part of the householder’s family. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families, since a household may be comprised of a group of unrelated people or of one person living alone.

Householder: In most cases, the householder is the person, or one of the people, in whose name the home is owned or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

Minority: For tabulations in this analysis, the minority population equals the total population minus the population identifying as “white alone”.

Hispanic: The terms Spanish, Hispanic and Latino are used interchangeably. Hispanics or Latinos who identify with the terms Spanish, Hispanic or Latino are those who classify themselves in one of the specific Hispanic or Latino categories listed on the US Census questionnaire. These terms include Mexican, Puerto Rican or Cuban, as well as those who indicate that they are “other” Spanish, Hispanic, or Latino.

People who do not identify with one of the specific origins listed on the census questionnaire, but do indicate that they are Spanish, Hispanic, or Latino, are those whose origins are Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

Black or African American: A person having origins in any of the black racial groups of Africa. This group includes people who indicate their race as black, African American or (historically) Negro, or provide written census questionnaire entries such as African American, Afro-American, Kenyan, Nigerian, or Haitian. For tabulations in this analysis, the black or African American population for the 2009 – 2018 ACS does not include the population reporting multiple races.

Asian: A person having origins in any of the original peoples of the Far East, Southeast Asia or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, Philippine Islands, Thailand, and Vietnam. This group includes Asian Indian, Chinese, Filipino, Korean, Japanese, Vietnamese and Other Asian. For tabulations in this analysis, the Asian population for the 2009 – 2018 ACS does not include the population reporting multiple races.

White, non-Hispanic: A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. This group includes people who indicate their race as White or report entries such as Irish, German, Italian, Lebanese, near easterner, Arab, or Polish. For tabulations in this analysis, the white, non-Hispanic population for the 2009 – 2018 ACS does not include the population reporting multiple races.

Ancestry: Ancestry refers to a person's ethnic origin or descent, roots, heritage, or place of birth of the person, the person's parents, or their ancestors before their arrival in the United States. Some ethnic identities, such as Egyptian or Polish, can be traced to geographic areas outside the United States, while other ethnicities, such as Pennsylvania Dutch or Cajun, evolved in the United States.

This American Community Survey question was also intended to provide data for groups that were not captured in the Hispanic origin and race questions. Therefore, although data on all groups are collected, the ancestry census data shown in these tabulations are for non-Hispanic and non-race groups. Hispanic and race groups are included in the "Other Groups" category in the ancestry tables in these tabulations.

Origination: An approved and closed home mortgage loan application; an existing loan.

Subprime Lending: Lending generally at a higher interest rate and with additional fees to individuals with blemished credit, inconsistent employment histories and/or other negative factors; sometimes referred to as risk-based lending. Information on subprime lending was based on the number of mortgage applications and originations reported by HUD-identified subprime lenders through the Home Mortgage Disclosure Act (HMDA) Loan Application Registry (LAR).

Predatory Lending: Lending with onerous terms, including such negative characteristics as extremely high interest rates, exorbitant penalties for early pay-off, an array of overly high closing fees and even inflated appraisals to get a larger payout. Such loans are made without regard to the borrower's ability to repay the loan and sometimes even falsify income information to qualify the borrower.

Most subprime loans are not predatory, although they may contain onerous terms. Some market rate loans are considered predatory because, while the interest rate may reflect the market, other terms of the loan are predatory.

A Note on Data Sources

In order to ensure that the analysis contained within this document is both timely and applicable, the authors of this document make every effort to use the most current datasets publicly available from the US Census Bureau, Federal Financial Institutions Examinations Council, Consumer Financial Protection Bureau, and other sources. However, because of differences in sampling frequency and reporting, the newest available datasets may vary for some topics and aggregation levels. Likewise, datasets which became publicly available during the composition of this document may not be included depending on when they became available.

As of the writing of this document, the most recently available datasets are typically from 2018, but 2017 and 2016 datasets may be referenced if newer data is unavailable. Additionally, for data which is collected by the US Decennial Census but not the American Community Survey, the most recent data is from 2010. All figures within this document will be tagged with a citation at the bottom of the figure which identifies the dataset or datasets from which the figure is drawing from.

Language Access Plan (Monroe County Community Development Only)

The AI is not considered a publicly-facing “Essential Document” as the contents of the Analysis are primarily intended to provide information to the staff of the Community Development Office with regards to the evolving landscape of housing access in Monroe County rather than specific services for the public at-large. Nevertheless, continuing public engagement is important to the Community Development Office, and as such the staff in the Monroe County Community Development Office may interact with Limited English Proficient individuals in the course of their public engagement efforts. The form of contact is likely to be short in duration and related to straightforward comments and clarification regarding the contents of the AI.

Limited English Proficient individuals are those who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English. The estimated population of Monroe County in 2017 was 747,727, and 13.7% of Monroe County citizens are speakers of a non-English language. The top six languages spoken by Limited English Proficient individuals that the Community Development Office serves, or potentially serves, are listed on the next page:

LANGUAGE	ESTIMATED NUMBER OF LIMITED ENGLISH PROFICIENT INDIVIDUALS WHO SPEAK THE LANGUAGE IN MONROE COUNTY
<i>Spanish</i>	40,572
<i>Italian</i>	5,337
<i>Chinese (including Mandarin, Cantonese)</i>	4,385
<i>Other Languages of Asia</i>	4,137
<i>French (Including Cajun)</i>	2,943
<i>Ukrainian or Other Slavic Languages</i>	2,848
<i>Nepali, Marathi, or Other Indic Languages</i>	2,594

In order to ensure that Limited English Proficient individuals are not excluded from the opportunity to engage with the Analysis of Impediments to Fair Housing Choice 2020, the Monroe County Community Development Office will be using the Language Access Plan established by the Monroe County Clerk's Office to guide any and all interactions with Limited English Proficient individuals in regards to the AI. A copy of the Monroe County Clerk's Office's Language Access Plan has been attached to the Analysis of Impediments to Fair Housing Choice 2020 as an Appendix for reference.

This language is intended to meet the legal obligation of federal language access requirements in compliance with Title VI of the Civil Rights Act of 1964 (Title VI), 42 U.S.C. § 2000 et. seq., and its implementing regulation at 45 CFR Part 80.

Executive Summary

Introduction

The *Analysis of Impediments to Fair Housing Choice in Monroe County, NY 2020* is a cooperative undertaking of three entitlement communities in metropolitan Rochester: Monroe County, the Town of Greece, and the Town of Irondequoit. These jurisdictions recognize the benefits of a collaborative approach to fair housing analysis because cooperation provides greater opportunities for municipalities to increase housing choice, reduce or eliminate identified barriers to housing choice, and improve the effectiveness and scope of engagement with communities and the private sector.

The United States Department of Housing and Urban Development (HUD) identifies three fundamental components of Fair Housing Planning, defined in the Fair Housing Planning Guide (FHPG) published by the Department. The three components are:

1. An analysis of impediments to fair housing choice
2. Taking steps to eliminate identified impediments
3. Maintenance of records

This document, the *Analysis of Impediments (AI)*, is intended to satisfy the first component of Fair Housing Planning as defined by HUD. It contains a comprehensive review of indications of impediments to fair housing choice in the public and private sectors as evidenced within publicly available datasets. The analysis is broken into five major sections:

- Monroe County, Then & Now; a comparison of the most significant changes in Monroe County between the completion of the previous iteration of the AI and the drafting of the updated version.
- The Demographic Profile: an examination of how the demographic makeup of Monroe County and the Rochester Metropolitan Statistical Area have changed in recent years.
- The Rental Housing Profile: an inventory of the currently existing rental housing stock in Monroe County analyzed by size, price, occupancy, and other factors.
- The Home Ownership Profile; an examination and interpretation of the current state of and recent trends in Monroe County home ownership.
- The Lending Profile; an examination and interpretation of recent trends in home lending within the Rochester Metropolitan Statistical Area and Monroe County.

Methodology

Urban Vantage conducted the following activities:

- Identification and review of current studies, surveys, articles, and statistical materials that provide insight in defining local impediments to fair housing choice.
- Collection and review of public documents to identify existing impediments.
- Examination of the available data sources to explore housing, demographic, lending, and economic patterns in Monroe County.
- Facilitation of two public meetings (one physical and one virtual due to the Covid19 pandemic) in which resident concerns regarding impediments and community needs could be expressed.
- Comparison of the impediments to fair housing choice identified in the 2005, 2016, and 2020 AI documents.
- Compilation of the *Analysis of Impediments to Fair Housing Choice 2020*, describing a variety of existing conditions, trends, and identifying impediments to fair housing choice with conclusions and recommendations.

In order to place issues that significantly affect local fair housing choice in their proper context, the analysis looks at suburban and rural Monroe County, the City of Rochester, and the Rochester Metropolitan Statistical Area (MSA) and several comparable MSAs across upstate New York. The conditions faced by entitlement communities in Monroe County do not exist in a demographic, social or economic vacuum. They are strongly influenced by demographic, social, and economic trends across upstate New York and in the Northeast generally. Indeed, one of the most striking circumstances identified by the analysis is how much the demographic, economic and social characteristics of upstate New York MSAs and their largest cities and suburban and rural areas resemble one another.

Looking closely at various characteristics and trends in communities over the course of a single year is not necessarily a reliable representation of the origins, causes, and trends relating to existing barriers to fair housing choice. Instead, this analysis examines long-term change and trends across upstate MSAs, the Rochester MSA, and Monroe County itself over eight years or more.

The Impact of COVID-19

The analysis contained in this document is intended to provide a picture of how various fair housing related metrics have changed over time, particularly since the previously *Analysis of Impediments* document was completed in 2016. However, the arrival of the COVID-19 pandemic to Monroe County in March of 2020 presents the need for a significant caveat to the analysis contained in this document. The economic impact from the COVID-19 pandemic, associated multi-month closure of nonessential businesses in New York State and the United States, along with prohibitions on nonessential construction, will have a tremendous impact on housing in Monroe County in ways that are currently impossible to predict. As such, the data contained herein should be viewed

explicitly as a “pre-pandemic” snapshot and readers should take this fact into account when extrapolating from the information in this document.

The Role of the US Department of Housing and Urban Development

The US Department of Housing and Urban Development (HUD) is committed to eliminating racial and ethnic segregation, physical and other barriers to persons with disabilities and other discriminatory practices in housing. The fundamental goal of HUD’s fair housing policy is to make housing choice a reality through Fair Housing Planning.

HUD has historically encouraged the adoption and enforcement of state and local fair housing laws and the reduction of separation by race, ethnicity, or disability status in its community planning and development programs in order to affirmatively further fair housing choice. These programs include:

- Community Development Block Grants (CDBG)
- The Home Investment Partnership (HOME) program
- Emergency Solutions Grants (ESG)
- The Housing Opportunities for Persons with AIDS (HOPWA) program

The CDBG program contains a regulatory requirement to affirmatively further fair housing (AFFH) based upon HUD’s obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will affirmatively further fair housing. HUD also requires CDBG grantees to document AFFH actions in the Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER) and reports submitted to HUD.

Both federal and New York State fair housing laws establish protected classes and govern their treatment in regard to nearly every aspect of the purchase and rental of housing by a variety of housing professionals who provide services and are, therefore, parties to the transaction.

The Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended in 1988, makes it *unlawful* to “refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person” (42 U.S.C. §§ 3601 – 3619; 3631) because of their:

- Race
- Color
- Religion
- National Origin
- Sex
- Familial Status (families with children under 18 or who are expecting or adopting a child)
- Handicap (Disability)

The New York State Human Rights Law, Article 15 of New York State Executive Law, adds three additional protected classes:

- Age
- Marital Status
- Sexual Preference

Federal Fair Housing Laws

Fair Housing Act (42 U.S.C. 3601-3619)

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as Amended in 1988, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18) and handicap (disability).

Community Reinvestment Act of 1977 (15 U.S.C. § 2801)

The Community Reinvestment Act of 1977 establishes a foundation for financial institutions, state and local governments and community organizations to work together to promote banking services equally to all members of the community. The Act prohibits redlining and encourages financial institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods.

Home Mortgage Disclosure Act of 1975 (12 U.S.C. § 2801)

Home Mortgage Disclosure Act requires lending institutions to report public loan data. This act functions to help determine whether financial institutions are serving the housing needs of their communities and helps identify possible discriminatory lending patterns.

Title VI of the Civil Rights Act of 1964 (42 U.S.C. § 2000d)

Title VI prohibits discrimination based on race, color or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 701)

Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974 (42 U.S.C. § 5301)

Section 109 prohibits discrimination based on race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990 (42 U.S.C. § 12181–12189)

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 (42 U.S.C. § 4151)

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975 (42 U.S.C. § 6101-07)

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

The Civil Rights Act of 1866 (42 USC §1981-82)

Section 1981 of the Civil Rights Act of 1866 provides that, “All persons within the jurisdiction of the United States shall have the same right in every State and Territory to make and enforce contracts...”

- Section 1982 provides 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 property.”
- Sections 1981 and 1982 prohibit many of the same discriminatory activities prohibited by the Fair Housing Act. Some activities, such as discriminatory advertising, have not been successfully demonstrated to be a violation of the 1866 act¹. Unlike Title VIII, Section 1982 applies to an owner-occupied property having less than four units, the rental or sale of single family homes and is not limited to discrimination involving “dwellings,” including, for example, failure to rent office space to a prospective black tenant.

Unlike the Fair Housing Act, which allows suits by any “aggrieved person,” Section 1982 protects only citizens. In addition, these sections apply only to conduct undertaken because of considerations of race. The Civil Rights Act of 1866 does not protect other

¹ *Spann v. Colonial Village, Inc.*, 899 F.2d 24 (D.C. Cir. 1990)

classes protected by the Fair Housing Act. Under the Fair Housing Act, a plaintiff must demonstrate only that the effect of one's actions are discriminatory, regardless of the intent. Unlike the Fair Housing Act, a person suing under the Civil Rights Act of 1866 must also demonstrate a clear intent to discriminate on the part of his legal adversary, a much higher standard of proof.

Violence Against Women Act, 1994 (42 U.S.C § 601)

The Violence Against Women Act (VAWA) was amended in 2013 to provide housing protections to individuals (man or woman) who are victims of domestic violence, dating violence, sexual assault, and stalking. The law stated that an individual's status as a victim of domestic violence, dating violence, or stalking is not an appropriate basis for denial of tenancy or of program assistance by a public housing authority or landlord, so long as that individual would otherwise qualify for assistance. VAWA expanded protections to cover all federally subsidized housing programs.

The Violence Against Women Act of 1994 expired on February 15th, 2019 after the necessary reauthorization bill was not passed by the US Congress. As of April 2020, VAWA has not been reauthorized, but it may be reauthorized in the future.

The LGBT Equal Access Rule, 2012 (24. C.F.R. § 203.33(b))

The LGBT Equal Access Rule was an expansion of the Violence Against Women Act. This expansion focused on four major areas: 1) requiring equal access to HUD-funded and HUD-insured programs; 2) clarifying definitions of "family" and "household" to ensure coverage for LGBT persons; 3) prohibiting certain inquiries; and 4) prohibiting eligibility determinations for FHA-insured loans on factors unrelated to income. This rule was implemented as a result of HUD identifying that there was a need to address LGBT housing discrimination. The rule amended regulations for single-family mortgage insurance to provide that determinations about the adequacy of a mortgagor's income for FHA-insured loans "shall be made in a uniform manner without regard to race, color, religion, sex, national origin, familial status, handicap, marital status, actual or perceived sexual orientation, gender identity, source of income of the mortgagor, or location of the property".

Fair Housing-Related Presidential Executive Orders

Executive Order 11063

Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 12892

Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities and provides that the Secretary of HUD will

be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council.

Executive Order 12898

Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

Executive Order 13217

Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Executive Order 13748

Executive Order 13748 creates a Community Solutions Council. The purpose of the Council is to “foster collaboration across agencies, policy councils, and offices to coordinate actions, identify working solutions to share broadly, and develop and implement policy recommendations that put the community-driven, locally led vision at the center of policymaking” including in relation to housing policy.

Executive Order 13828

Executive Order 13828 ordered that federal agencies consider adding or expanding work requirements for public assistance programs. The order gave federal agencies 90 days to submit a report outlining potential changes to the programs they administer, and a further 90 days to take steps to implement any changes outlined. This included the Department of Housing and Urban Development.

Executive Order 13853

Executive Order 13853 creates an Opportunity and Revitalization Council tasked with coordinating, prioritizing, and streamlining federal investments and programs in “urban and economically distressed” communities. This includes programs administered by the Department of Housing and Urban Development.

Executive Order 13878

Executive Order 13878 creates the White House Council on Eliminating Regulatory Barriers to Affordable Housing, tasked to “address, reduce, and remove the multitude of

overly burdensome regulatory barriers that artificially raise the cost of housing development and help to cause the lack of housing supply”.

Description of Sponsoring Jurisdictions

County of Monroe, NY

Monroe County, New York is the largest county in the Rochester MSA and has a population of 744,248 as of the 2018 American Community Survey. Monroe County is governed by an elected County Executive and an elected 29-member County Legislature. 14.7% of the total population is below the poverty line, with those under the age of 18 representing the age bracket with the highest poverty rate. Monroe County is a HUD-designated Entitlement Community and receives federal Community Development Block Grant (CDGB) funds.

Town of Greece, NY

Greece, NY is a town in Monroe County. The Town has a population of 96,197 as of the 2018 American Community Survey. Greece has one town supervisor and a town board made up of four members from four geographic districts. Greece is the largest town in Monroe County and is among its fastest growing communities. It is bordered by Lake Ontario on the north, the city of Rochester on the east, the town of Gates on the south and the towns of Hilton, Parma, and Ogden on the west. The poverty rate in Greece was 9.4% in 2018. The Town of Greece is a HUD designated entitlement community and receives federal Community Development Block Grant (CDBG) funds.

Town of Irondequoit, NY

The Town of Irondequoit, NY is located north of the city of Rochester and has a population of 50,427 according to the 2018 American Community Survey. It has the fastest growing population of older residents among towns in Monroe County. Irondequoit has one town supervisor and a town board comprised of four members. It is bordered by the city of Rochester and the Genesee River on the west, Lake Ontario on the north, the city of Rochester on the south and Irondequoit Bay on the east. The poverty rate in the Town of Irondequoit was 8.0% in 2018. Irondequoit is a HUD designated entitlement community and receives federal Community Development Block Grant (CDBG) funds. In its commitment to furthering fair housing choice, the Town of Irondequoit contributes CDBG funding toward housing counseling and foreclosure prevention programs, in addition to administering housing improvement programs and economic development support.

Monroe County Consortium

Monroe County consists of the City of Rochester, nineteen surrounding towns and ten villages. All municipalities in the County other than the City of Rochester, the Town of Greece, and the Town of Irondequoit are members of the Monroe County Consortium. The Consortium is administered by the Monroe County Department of

Planning and Development, which supports fair housing and affordable housing activities throughout suburban and rural Monroe County. As entitlement communities, the Towns of Greece and Irondequoit receive their own CDBG grants each year. The City of Rochester also receives its own CDBG grants. Monroe County is part of the Rochester Metropolitan Statistical Area (Rochester MSA), and Rochester is the MSA's largest city.

In 2005, the Housing Council conducted a study analyzing the impediments to housing choice that utilized quantitative analysis to bring to light issues related to housing choice in Monroe County, Greece, and Irondequoit. In 2016, the Monroe County Consortium updated the *Analysis of Impediments* to reflect the changes that had occurred since the first document was written. This provided the Consortium with an opportunity to compare fair housing conditions between 2005 and 2016. In late 2019, the Consortium once again began the process of updating the *Analysis of Impediments* to reflect changes that have occurred since the previous document was completed in 2016.

Monroe County, Then and Now Summary

In 2005, residents of Monroe County were facing a series of issues related to fair housing that included rising poverty levels, stagnant incomes and employment opportunities, and lead paint poison risks in older housing stock. These issues caused local governments to have difficulty maintaining and enhancing fair housing choices in their jurisdictions, but the most severe manifestations of these issues were largely confined to the urban areas of Monroe County.

In 2016, poverty, unemployment, and education remained issues with a severe impact on the city of Rochester. However, unlike 2005, much of the data the 2015 *Analysis of Impediments* suggested that these issues began to expand beyond the boundaries of the City and into suburban communities. Much of this was attributable to the impact of the 2008 financial crisis and subsequent recession.

In 2020, the 2008 Financial Crisis and the following recession are more than a decade past, and its impact on residents of Monroe County has consequently lessened in the intervening years. Poverty rates are no longer increasing across the board, unemployment has declined, the percentage of residents with college degrees has increased, and the 25-34-year-old "Young Professional" demographic is growing as a segment of the population. However, wages remain flat and although poverty has decreased, it remains above pre-recession levels.

Conclusions

- Poverty rates in the Rochester MSA and Monroe County spiked across the board in the wake of the 2008 Financial Crisis and subsequent recession. However they have since stabilized (albeit at a higher level than prior to the recession).
- Poverty in Monroe County does not occur evenly across race, ethnicity, and age groups. African Americans experience poverty rates significantly in excess of what is seen for white, non-Hispanics residents of Monroe County.
- Wages for workers across the United States have remained effectively flat except for a small percentage of the highest earners for several decades.
- The unemployment rate has returned to relatively low levels in the Rochester MSA of around 6%.
- A significant number of Rochester schools continue to struggle with poor education outcomes not seen elsewhere in Monroe County. These issues have been described at least as far back as 2005, suggesting an ongoing issue.
- The number of residents holding a bachelor's degree in the Rochester MSA continues to increase.
- The population of individuals between 25 and 34 years of age is increasing in Monroe County, largely driven by an uptick in the number of "young professionals" opting to live and work in the city of Rochester.
- Many of the issues that Rochester and suburban and rural Monroe County face are shared by other upstate New York MSAs and have been developing for at least thirty years.
- There is a demonstrated need to develop concerted and collective community actions that promote the removal of barriers to fair housing choice.

Recommendations

- Expand access to and knowledge of County and Town administered community development services, such as home improvement programs and first-time home buyer programs, by providing easily accessible information about these programs in public locations.
- Raise community awareness of negative externalities that limit available alternatives of governments in implementing strategies to increase fair housing choice. Government cannot accomplish fair housing choices for all residents alone. The community must be part of the solution.
- While there is no panacea for all education-related issues facing Rochester and Monroe County, there are proven methods of fixing failing school systems such as empowering parents, budget and funding transparency, ending residential assignment, and more.
- Fair Housing Planning needs to continue after the production of the AI itself. *The Fair Housing Planning Guide* has a suggested process that includes taking the information about housing choice barriers, setting goals, identifying an action plan, and measuring progress.

Demographic Profile Summary

The Demographic Profile provides a snapshot of the populations of the Rochester MSA, Monroe County, and local municipalities. This includes insight on how the total size of the populations have changed, how comparatively old or young the populations are, how much racial and ethnic diversity is present within these populations, and a host of related information. Demographic change both drives and reflects housing choice, and as such is a key component to understanding potential impediments to fair housing.

Data from the last several decades shows that both Monroe County and the Rochester MSA have undergone significant demographic shifts since the 1980s, and their demographics have continued to change in recent years. In general, Monroe County and the Rochester MSA have grown increasingly diverse, with minority/nonwhite residents constituting a larger share of the overall population, as well as a growth in the number of speakers of a language other than English. The populations of Monroe County and the Rochester MSA have also gotten older, as the share of residents over the age of 65 has increased.

Conclusions

- Demographic change both drives and reflects housing choice.
- Upstate New York MSAs see the populations of their towns increasing, while their cities continue to decline in population, although some data suggests that this trend may be changing in recent years.
- The declining percentage of the population living in cities in upstate New York is impacting the ability of these cities to provide vital services and maintain infrastructure.
- Upstate New York's minority population is growing at noteworthy rates, while the white population continues to shrink.
- The number of people speaking a language other than English is increasing in Monroe County.
- The number of individuals with Limited English in Monroe County is increasing, indicating an impediment to fair housing choice for those impacted by linguistic isolation.
- The highest concentrations of minority populations continue to be in the city of Rochester.
- The percentage of households classified by the U.S. Census as families continues to decline. Single parent families are increasing in frequency and represent a higher percentage of the total population around urban areas in Monroe County.
- The population in Monroe County is aging, with a shrinking percentage of younger individuals and an increasing percentage of older individuals.
- The Rochester MSA has the highest percent of its total population born outside of the US among upstate New York MSAs.

- Increasing housing choice among protected class members needs to go beyond initiatives that address disparities in opportunity among black, white, Hispanic, Asian and Native American residents because:
 - Monroe County population change is increasingly impacted by migration and immigration. This includes immigrants from Europe, Africa, Asia, and other areas of the world.
 - Language is a barrier for a substantial number of households in understanding and successfully accessing the variety of housing opportunities available in Monroe County.
- Along with affecting the level and type of services needed in Monroe County, an aging population also implies changes in the types of housing that will be in demand in the future.
- The ongoing exodus of working aged adults represents a major loss in human capital and potential first-time home buyers. This shrinking population will buy fewer homes owned by people reaching retirement age, driving down property values in the future.

Rental Housing Profile Summary

The availability of appropriate market rate rental housing is critical to sustaining and enhancing fair housing choice. Rental housing must be available in diverse locations in order to provide consumers opportunities to choose housing in neighborhoods with the amenities they desire. Further, rental housing opportunities must be available to all income ranges and not limited solely to low-income or high-income populations. Racial and ethnic minorities historically have lower incomes than white, non-Hispanic populations, as such a broad range of rents is an important factor in ensuring fair housing choice.

Among other takeaways, this analysis found that the rental market in the city of Rochester continues to be significantly more robust than what is found in suburban Monroe County, the number of rent burdened households has continued to increase in recent years, most new rental units are being constructed outside of the City of Rochester, and the racial and ethnic diversity of rental households in Suburban Monroe County continues to increase.

Conclusions

- Most new construction of rental units in Monroe County in recent years has occurred outside of the city of Rochester, predominantly in the inner and outer-ring suburbs.
- Like the overall demographics for Monroe County and the United States as a whole, the rental housing market in suburban Monroe County continues to grow more diverse, as non-Hispanic white residents continue to shrink as a percentage of the overall population.
- The rental market in the city of Rochester has a significantly larger inventory of efficiency/studio, one-bedroom, and three-or-more-bedroom units than the rest of

Monroe County combined. However, there is a larger inventory of two-bedroom units in suburban Monroe County than within the city of Rochester.

- There continues to be a significant cost premium associated with rental units in suburban Monroe County, relative to the city of Rochester.
- Rental prices across suburban Monroe County have risen significantly in recent years, outpacing inflation, and creating strong potential for affordability issues and an increasing number of rent burdened households for those with limited budgets.
- The lack of development of rental housing with three or more bedrooms in suburban and rural areas of Monroe County is likely to limit housing options for medium to large size renter families looking to live outside the city of Rochester.
- Transportation options, including public transportation may need to be expanded upon and refined in order to improve access to outer-ring suburban homes and workplaces for those restricted to living in the city of Rochester due to price or inventory limitations.
- There is a grave and increasing affordability problem among renter households of all races and areas, as the number of “rent burdened” households paying more than 30% of their income for housing continues to rise.

Recommendations

- Municipalities across suburban Monroe County must take steps to ensure an effort is being made to provide a fair rental housing market.
- Improve and expand transportation opportunities for disabled and special needs households.
- Take steps to address rental affordability issues within suburban Monroe County towns and villages.
- Address affordable rental housing needs of large families through creation of three-or-more-bedroom units in diverse locations.
- Increase housing choice among protected class members.
- Expand availability of both market rate and affordable rental housing in diverse locations at all income levels, i.e. mixed-income housing, for family, elderly and special needs households.
- Expand affordable supportive rental housing opportunities for seniors and special needs households.

Home Ownership Profile Summary

Owner occupancy provides information relevant to people’s ability to achieve home ownership. Home ownership rates are used as an important metric for assessing economic health at a personal and household level, as the willingness to commit to a 15- or 30-year mortgage generally indicates that the resident anticipates a relatively stable long-term fiscal situation. Additionally, home ownership is a major driver of intergenerational wealth transfer, with most homes appreciating value over time.

This analysis found that there have not been significant changes in the home ownership rate within Monroe County, and that home ownership growth at the municipal level was largely specific to suburban Monroe County. This is also where the majority of new home construction is occurring and where housing prices tend to be highest.

Conclusions

- The Rochester MSA has an owner-occupied housing population that is growing slowly, at a rate comparable to other Upstate New York MSAs.
- Owner occupied housing markets in the city of Rochester and towns in Monroe County are dissimilar. The city's owner-occupied housing population has declined by 12.72% since 2000, while in Suburban Monroe County it has increased by more than 6%.
- The percentage of owner-occupied housing in Monroe County has remained essentially the same since 2000, although there is demonstrated outward migration of owner-occupied housing populations from the city of Rochester into suburban Monroe County, particularly the outer-ring suburbs.
- The owner-occupant population of Monroe County and suburban Monroe County continues to grow more diverse, with non-Hispanic whites making up a smaller majority of the population than previously.
- The number of owner-occupied units built in Monroe County has continued to decline.
- Most new housing construction for owner-occupied units in Monroe County is occurring in the outer-ring suburbs.
- Fewer homes in suburban and rural towns are available at the very lowest prices widely seen in Rochester, but many modest homes are similarly priced.
- Suburban median home values often more than double values of urban median home values.
- Extremely low city sale prices are a result of market decline rather than the result of a successful campaign to increase affordable housing opportunities.

Recommendations

- Economic and community development strategies need to continue to focus on revitalizing the market in urban areas in order to improve housing choices across the County. Despite recent progress in revitalization, the Rochester area housing market is the weakest housing market in Monroe County due to its low prices and variety.
- Increase housing choice among protected class members. Incentivize housing choice within built-up areas to ensure a broad range of housing types are available in both Urban and Rural contexts.
- Work with partners in the City of Rochester to improve housing value and choice by providing redevelopment opportunities and implement strategies to reduce vacancies.
- Work with lenders, realtors, and mortgage brokers to provide education opportunities to first time home buyers in order to increase housing choices.

- Work to provide home ownership training. It is essential that the goal of home ownership be further defined as the goal of *sustainable* home ownership. Beyond strengthening neighborhoods, home ownership has the potential to provide two other related advantages, one is personal and family security, and the other is the opportunity to gain personal wealth.
- Continue to work with the Greater Rochester Association of Realtors to publicize the availability of properties and private market housing.
- Provide technical support and help in obtaining funding for a web site designed to provide data on all available funding and programs, public and private, that help low-income home buyers purchase their first home.

Lending Profile Summary

Without the ability to obtain financing at reasonable interest rates with mutually amenable terms, home ownership would be restricted to only those of substantial wealth. As such, fair lending practices are an essential element of ensuring fair housing choice and the home mortgage lending industry is subject to numerous regulations and public oversight intended to ensure equitable lending practices.

This analysis found that home mortgage lending in Monroe County and the Rochester MSA demonstrated significant growth across the board as the County, MSA, and Nation recovered from the 2008 Financial Crisis and related recession. In general, borrowers increasingly opted for conventional financing over Federal Housing Administration backed loans, likely due to an extremely low interest rate environment. Minority/nonwhite borrowers demonstrated the same trend but were still substantially more likely to originate FHA loans than White/nonHispanic borrowers.

Conclusions

- Mortgage lending trends in the Rochester MSA and Monroe County over the past decade primarily reflect the period of economic recovery following the end of the Great Recession.
- Home mortgage interest rates in the early part of the last decade dropped to historically low levels as a result of federal reserve interest rates cut to effectively zero from 2009 through 2015.
- Conventional loan originations increasingly outpaced FHA loans after 2012, as the lending market stabilized through government liquidity efforts and borrowers sought to take advantage of extremely low interest rates.
- The number of active lending institutions in the Rochester MSA decreased in the wake of the 2008 financial crisis as many lenders went bankrupt or were acquired by competitors, however the number of lenders stabilized at around 300 soon shortly thereafter in 2010.
- Owner-Occupied home purchase loan originations in Monroe County generally followed the same trends as the Rochester MSA, with borrowers increasingly opting for conventional loans over FHA loans.

- Home purchase mortgage originations by White applicants closely tracked the overall trends for the County, as they make up the substantial majority of borrowers.
- Minority/nonwhite borrowers also increasingly opted for conventional loans, but demonstrated a significantly higher proportion of FHA loans across the board from 2010 to 2017.
- An elevated number of FHA loans was most prominent among Black/African American and Hispanic borrowers. Asian borrowers demonstrated a loan type distribution that more closely resembled that of White borrowers.
- Black, Hispanic, and Asian borrower market shares in Monroe County remained small.
- Black/African American and Hispanic borrowers were also significantly more likely to have their mortgage applications denied than their White counterparts. Here, the data for Asian applicants more closely resembled data for Black/African American and Hispanic applicants than White applicants.
- Mortgage refinancing activity in Monroe County peaked in 2012 before declining through 2014, then stabilizing through 2017.

Recommendations

- Work with lenders to raise public awareness of lending options, particularly among minority/nonwhite communities.
- Work with agencies and lenders like USDA Rural Development to provide first-time home buyer education and assistance to increase housing choice among protected class members, and make home ownership more achievable for low to moderate income individuals in Monroe County, especially those who would be the first homeowners in their family line.
- Work with financial literacy providers such as the Financial Literacy and Education Commission to develop strategies to increase financial literacy in Monroe County.
- Depending on the economic impact of the Covid19 Pandemic of early 2020, work with lenders and the Federal Government to provide mortgage relief for homeowners rendered unemployed by pandemic-related business closures.

Section I: Monroe County Then & Now

Monroe County, Then and Now

Since the previous iteration of the *Analysis of Impediments to Fair Housing Choice* (AI), completed in 2016, Monroe County has experienced some significant demographic and economic changes that will impact housing choice for County residents. In particular, the last decade has seen several of the trends identified in the previous iterations of the AI begin to change, especially as they relate to economic trends.

In 2005, residents of Monroe County were facing a series of issues that included rising poverty levels, stagnant incomes, and a lack of employment opportunities, as well as lead paint poisoning risks in older housing stock. These issues caused local governments to have difficulty maintaining and enhancing fair housing choices in their jurisdiction.

In 2015, poverty, unemployment, and education remained issues with a severe impact on the City of Rochester. However, unlike 2005, much of the data the 2015 *Analysis of Impediments* suggested that these issues began to expand beyond the boundaries of the City and into suburban communities. This was likely due in no small part to the 2008 financial crisis and ensuing “Great Recession”, which was still having a heavy impact on the most recent data available when the previous iteration of the AI was completed. Nevertheless, there remained stark differences in the racial, ethnic, and socioeconomic makeup of the urban and suburban areas of Monroe County.

In 2020, the Financial Crisis and Recession of 2008 is more than a decade past, and its impact on residents of Monroe County has consequently lessened in the intervening years. Poverty rates are no longer increasing across the board, unemployment has declined, the percentage of residents with college degrees has increased, and the 25-34-year-old “Young Professional” demographic is growing as a segment of the population.

Yet besides these heartening signs within the data, there are also points of potential concern. Wages in the United States have remained extremely sluggish for all but the highest tier of earners, and income distribution continues to be heavily skewed by demographic factors including age, race, and urban/suburban location. Moreover, though poverty rates have declined from post-recession highs, they remain elevated relative to pre-recession levels.

Poverty, employment, income, and education are difficult issues that are often linked to each other in complex ways and are difficult to untangle to the point of identifying singular causes. An increasing level of poverty in Monroe County may be highly correlated with issues such as decreasing educational attainment and a lack of employment opportunities, but the causality may be ambiguous or even bidirectional, whereby increases in poverty result in decreasing educational attainment and increasing unemployment as much as the reverse. As a result of this complexity, housing choice issues cannot be addressed in a vacuum. Rather, they require an

interdisciplinary approach involving the fields of community development, economic development, urban planning, and public policy, among others.

Poverty & Income

The *United States Census Bureau* tracks the annual poverty rate for a given area by the percentage of the population with incomes below the federally designated poverty line in the last year. Poverty rates from the *Current Population Survey* and the decennial census long form are based on income reported as an annual figure. In the *Survey of Income and Program Participation (SIPP)*, income is reported a few months at a time, several times a year. Therefore, in the SIPP, annual poverty rates are calculated using the sum of family income over the year divided by the sum of poverty thresholds that can change from month to month if one's family composition changes.

Figure 1.1 illustrates the poverty thresholds used by the United States Census Bureau to determine the poverty status of individuals and families in 2018.

Figure 1.1
Poverty Thresholds for 2018 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Related children under 18 years								
	None	1	2	3	4	5	6	7	8+
One person (unrelated)									
< Age 65	\$13,064								
Aged 65+	\$12,043								
Two people									
Householder < Age 65	\$16,815	\$17,308							
Householder Aged 65+	\$15,178	\$17,242							
Three people	\$19,642	\$20,212	\$20,231						
Four people	\$25,900	\$26,324	\$25,465	\$25,554					
Five people	\$31,234	\$31,689	\$30,718	\$29,967	\$29,509				
Six people	\$35,925	\$36,068	\$35,324	\$34,612	\$33,553	\$32,925			
Seven people	\$41,336	\$41,594	\$40,705	\$40,085	\$38,929	\$37,581	\$36,102		
Eight people	\$46,231	\$46,640	\$45,800	\$45,064	\$44,021	\$42,696	\$41,317	\$40,967	
Nine or more	\$55,613	\$55,883	\$55,140	\$54,516	\$53,491	\$52,082	\$50,807	\$50,491	\$48,546

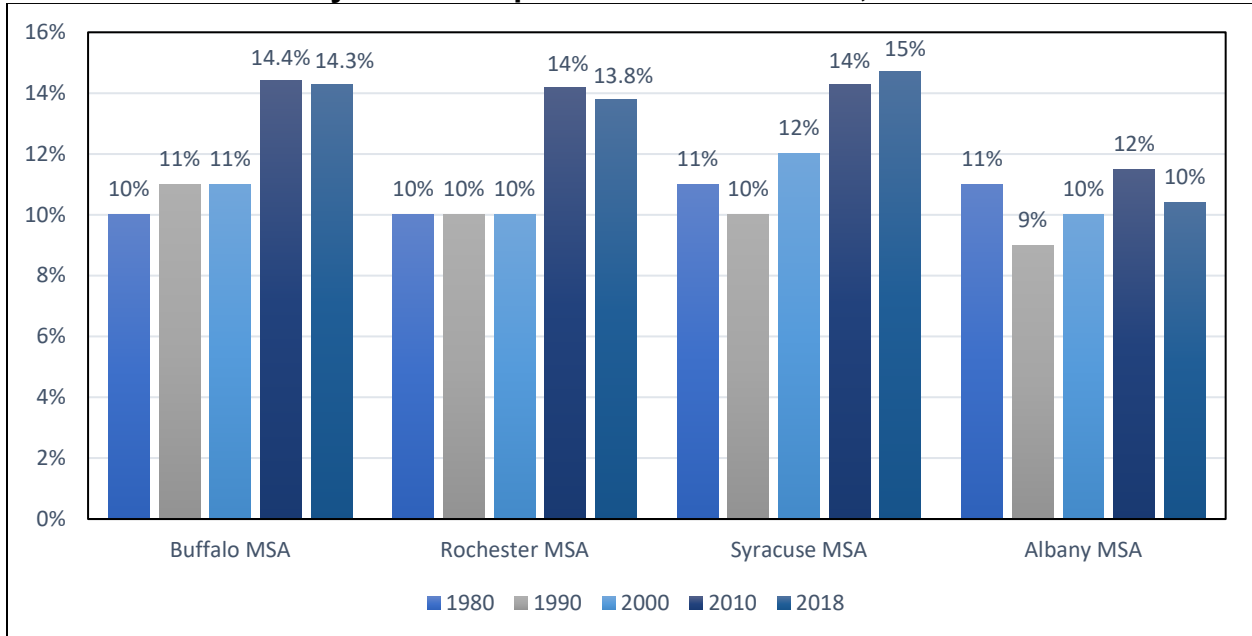
U.S. Census Bureau Poverty Thresholds by Size of Family and Number of Children.

Poverty rates within comparable Upstate NY MSAs have generally tracked closely with one another in recent decades. Like many MSAs in industrial regions across the nation, the Rochester, Buffalo, and Syracuse MSAs experienced increasing poverty rates as the number of manufacturing jobs decreased steadily due to automation, outsourcing, and other economic factors. The Albany MSA has been impacted to a lesser extent by

the changing economic climate, likely due to its status as the seat of the State government.

The financial collapse of 2008 brought new challenges to these Upstate MSAs, including Rochester, as many of the people affected by recession related layoffs in the United States transitioned to new positions, which paid less or offered fewer benefits than the ones that they had occupied previously.

**Figure 1.2
Poverty Rates in Upstate New York MSAs, 1980-2018**

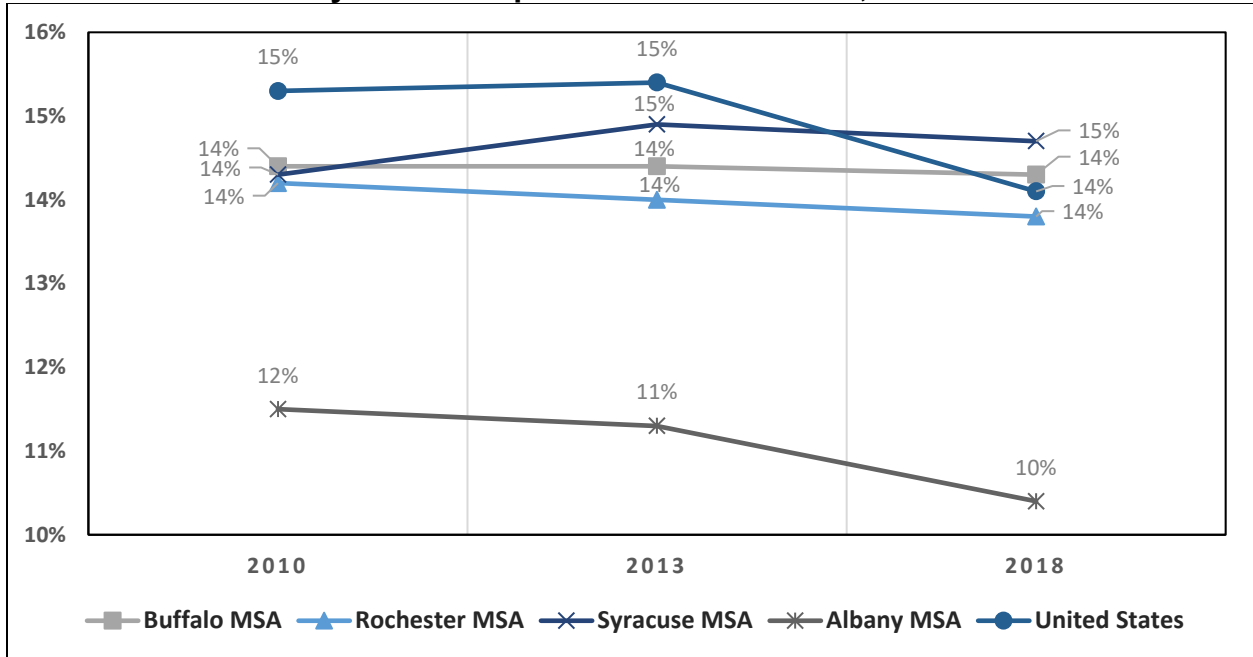


U.S. Census of Population and Housing, 1980- 2010, ACS 2018.

As a result of these and other factors, poverty rates in Rochester and comparable MSAs increased between 1980 and 2010 by an average 2.25%, with a significant spike in poverty rate evidenced in 2010, as the impact of the 2008 economic crisis continued to reverberate. However, the trend of increasing poverty rates began to change in the new decade, with the Rochester, Buffalo, and Albany Metros seeing a slight decline in poverty rates from 2010-2018. Of the comparable MSAs examined in this report, only Syracuse reported an increase in poverty rates from 2010-2018.

Significantly, however, none of the examined MSAs returned to pre-recession levels. This suggests that these MSAs may be in many ways still recovering from the effects of the 2008 financial crisis, despite approximately a decade elapsing from then until the most recent available data. This mirrors the poverty rate trends demonstrated in the United States as a whole for the same period. Indeed, much has been made of the fact that despite apparently hearty economic signs, many Americans have not seen the recovery reflected in their own personal finances.

Figure 1.3
Poverty Rates in Upstate New York MSAs, 2010-2018

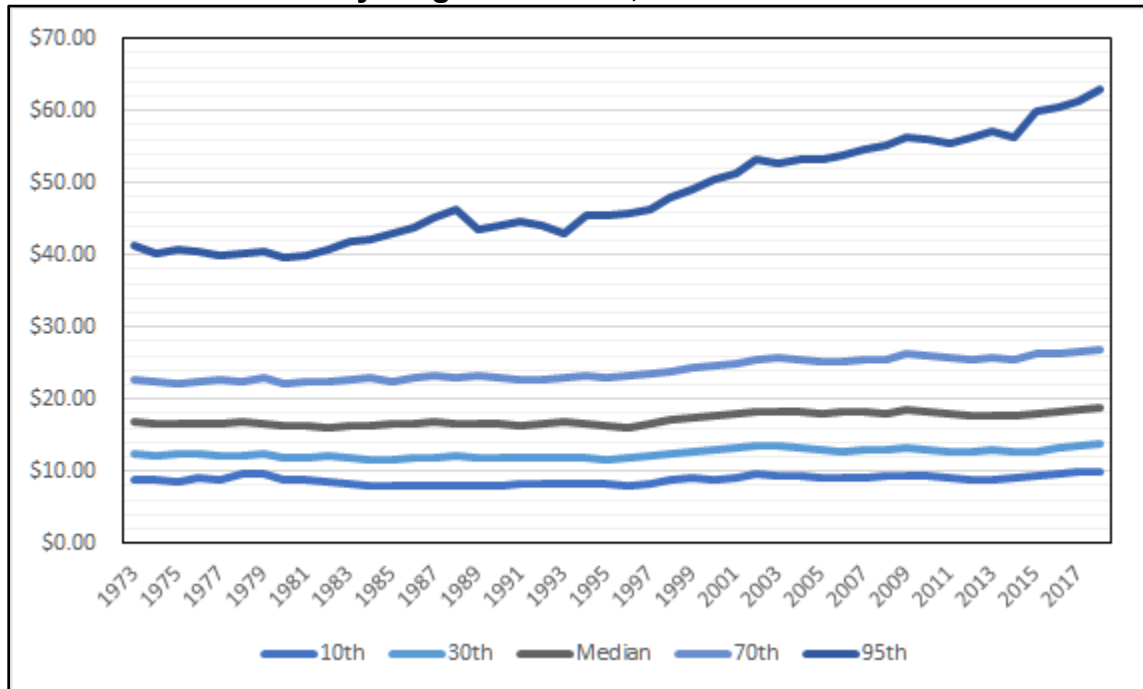


American Community Survey, 2010-2018, 1- and 5-Year Estimates.

One factor to watch in this regard is median hourly wages. Across the United States, wages have generally remained effectively stagnant since 1979 for all but the highest earners, with the exception of a period of strong across-the-board wage growth in the late 1990s. Figure 1.4 (below) illustrates median hourly wages from 1979 to 2017 by wage percentile.

Median hourly wages rose just 6.1 percent (or 0.2 percent annually) between 1979 and 2013, compared with a decline of 5.3 percent (or -0.2 percent annually) for the 10th percentile worker (i.e., the worker who earns more than only 10 percent of workers). Over the same period, the 95th percentile worker saw growth of 40.6 percent, for an annual gain of 1.0 percent.

Figure 1.4
Wages in United States for All Workers
By Wage Percentile, 1979 – 2018

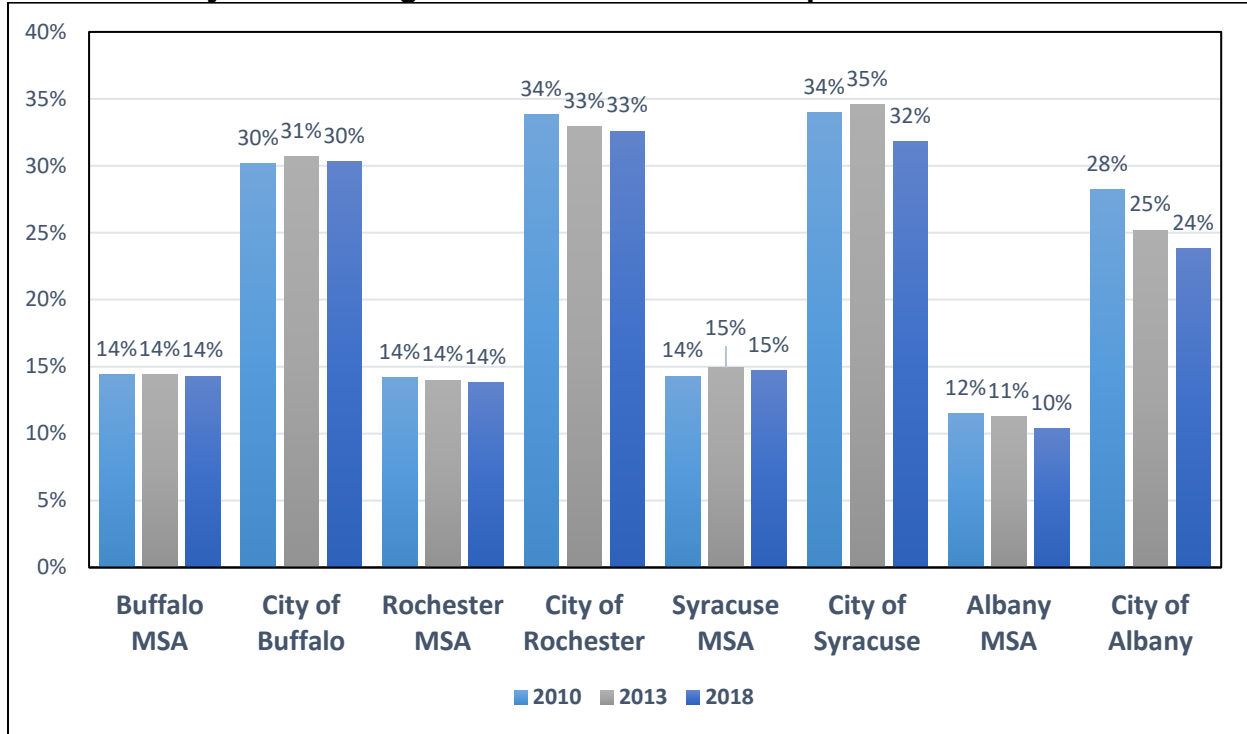


Economic Policy Institute analysis of Current Population Survey Outgoing Rotation Group Microdata

The previously discussed trends in poverty and income inequality are particularly evident when comparing urban and suburban areas in upstate New York. In general, urban, and rural areas have been impacted more significantly by rising poverty rates than their suburban counterparts. Economic changes like the continued reduction in domestic manufacturing jobs have caused significant problems for urban upstate economies, and cities and rural towns have typically proven less resilient to such economic shocks than inner ring suburbs.

In the city of Rochester specifically, the optics, imaging and photonics industries have reduced their employment footprint significantly since the 1980s. Companies such as Kodak, Bausch and Lomb, and Xerox have all either left or scaled down operations in the Rochester area. Many of these lost jobs in manufacturing related fields had offered relatively high wages relative to their experience and formal education requirements. Their disappearance disproportionately impacted urban areas, leaving many upstate cities, including Rochester, with significantly higher poverty rates than their suburban neighbors.

Figure 1.5
Poverty Rate in Largest Cities and Towns in Upstate New York MSAs



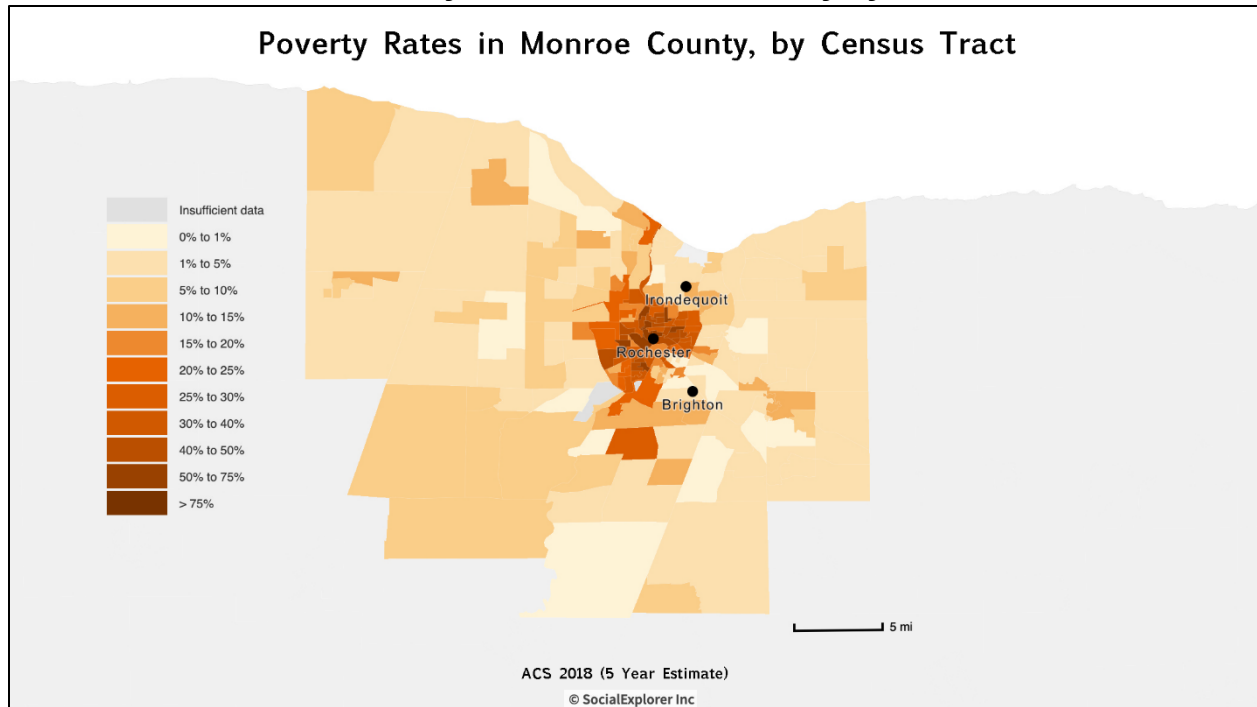
American Community Survey, 2010-2018, 1- and 5-Year Estimates.

As demonstrated in Figure 1.5 above, in most cases the poverty rate in the principal city for each MSA was approximately double that of the poverty rate of the MSA as a whole. For the Rochester MSA, the poverty rate decreased to a low of 13.8% in 2018, while for the city of Rochester the poverty rate was 32.6% in the same year. This represents a poverty rate more than double the rate in the overall MSA. The actual difference between Rochester and its suburban neighbors may be even somewhat larger, as the MSA poverty rates already incorporate numbers from their principal city into the calculation.

However, concentration of poverty in the city of Rochester does not mean that areas of poverty do not exist elsewhere in Monroe County. Rates of poverty increased significantly across Monroe County as a whole from 2000 to 2013, with rates upwards of 73% in some census tracts in the city of Rochester. In 2000, areas of high poverty were heavily concentrated in the City, with pockets found in Brighton, Greece, Henrietta, and Brockport. In 2013, not only did poverty rates increase in those areas, concentrations of poverty began to show up in Chili, East Rochester, and Webster as well.

In 2018, the towns of Brighton, Chili, Greece, Henrietta, Mendon, Ogden, Riga, and Wheatland all saw an increase in poverty rates relative to 2013. While most of these increases were modest (around 1%), and other areas in Monroe County posted decreases significant enough to result in a net decrease in poverty for suburban Monroe County, this demonstrates quite clearly that poverty is an issue no longer confined to just the urban core as was once the conventional wisdom.

**Figure 1.6
Poverty Rates in Monroe County by Location**



American Community Survey 2018

Who has been impacted by poverty in Monroe County remains unequally distributed among different demographic segments of the population. Race, Ethnicity, and Age all appear to have a significant effect on the likelihood that a given Monroe County resident lives at or under the poverty line. The poverty rates for each Monroe County township is broken down by race/ethnicity in the table below.

Figure 1.7
Percent of Monroe County Population Below Poverty Level
by Race and Ethnicity

2017					
Poverty Rate by Race and Ethnicity					
Municipality	White, Non-Hispanic	Black	Asian	Hispanic	Two or more
Rochester	25.1%	39.5%	33.3%	42.4%	39.9%
Brighton	7.1%	34.5%	25.9%	5.8%	12.5%
Chili	6.0%	8.7%	5.6%	30.4%	23.2%
Clarkson	6.5%	100.0%	N/A	5.8%	N/A
East Rochester	14.4%	24.4%	50.0%	30.8%	5.6%
Gates	5.5%	13.3%	11.4%	14.8%	14.4%
Greece	7.0%	21.0%	7.7%	17.0%	13.8%
Hamlin	7.8%	17.6%	19.4%	45.0%	7.0%
Henrietta	10.1%	31.5%	22.3%	15.0%	3.8%
Irondequoit	6.7%	16.5%	6.1%	30.2%	18.0%
Mendon	7.8%	72.2%	N/A	6.4%	N/A
Ogden	7.3%	3.7%	12.5%	45.9%	15.6%
Parma	6.0%	84.9%	N/A	22.2%	10.2%
Penfield	4.2%	8.3%	N/A	5.4%	7.8%
Perinton	4.6%	36.3%	7.4%	7.5%	3.5%
Pittsford	3.1%	28.3%	3.0%	17.4%	N/A
Riga	6.9%	N/A	100.0%	25.2%	22.2%
Rush	4.7%	19.5%	N/A	N/A	N/A
Sweden	17.2%	9.8%	37.1%	33.8%	50.5%
Webster	4.4%	3.6%	3.5%	11.9%	26.7%
Wheatland	11.0%	45.1%	N/A	66.5%	15.3%
Total	7.03%	29.46 %	15.24 %	21.61 %	13.81 %

ACS 2017 (5-Year Estimates), Social Explorer; U.S. Census Bureau

As the above Figure 1.7 demonstrates, a significantly higher percentage of African American, Hispanic, and Multiracial individuals lived in poverty relative to White or Asian residents. The white population remains the segment with the lowest poverty rate in Monroe County, at 7.03% on average. The highest poverty rate was among African Americans, with an average of 29.46% of residents in poverty. Hispanic residents had the second highest average rate of poverty at 21.61%, while both Multiracial and Asian residents had an average poverty rate of approximately 14%. This nevertheless represents a small decrease from comparable data from 2000, when 30.1% of the black population were at or below poverty level, and 34.5% of Hispanics were at or below the poverty level.

Age also continues to be a significant factor for poverty in Monroe County. The poverty level for children under 18 in the city of Rochester is significantly higher than that of the child poverty rate in suburban Monroe County, at 51.1% and 9.6% respectively. This

figure has changed since 2000, when the child poverty rates in the City and the County were 37.9% and 15.9% respectively. Over that time period, the city of Rochester saw a significant increase in child poverty while suburban Monroe County saw a significant decrease in child poverty by approximately equal percentages. The City continues to have a far larger portion of children in poverty (by as much as five times) than its suburban neighbors.

The population of working age adults (18-64) in poverty sits at 28.6% in the city of Rochester, which is over three times the 18 to 64-year population poverty rate (8.25%) in suburban Monroe County.

Compared to other population groups, the senior population (over age 65) in both the city of Rochester and suburban Monroe County demonstrates a lower rate of poverty, with city residents reporting a 16.7% rate and suburban residents reporting a rate of 5.7%. The poverty rate among individuals 65 years of age or older has remained effectively unchanged from 2000, increasing by less than half a percentage point, even though the senior population segment in Monroe County increased from 11.6% in 2000 to 17.6% in 2018. The senior poverty rate in suburban Monroe County continues to be approximately $\frac{1}{3}$ the rate seen in the city of Rochester.

Figure 1.8 breaks out poverty rates for each Monroe County township by the three aforementioned age brackets: children (under 18), working age adults (18-64) and seniors (Age 65 and above).

**Figure 1.8
Population Below Poverty Level by Age and Location**

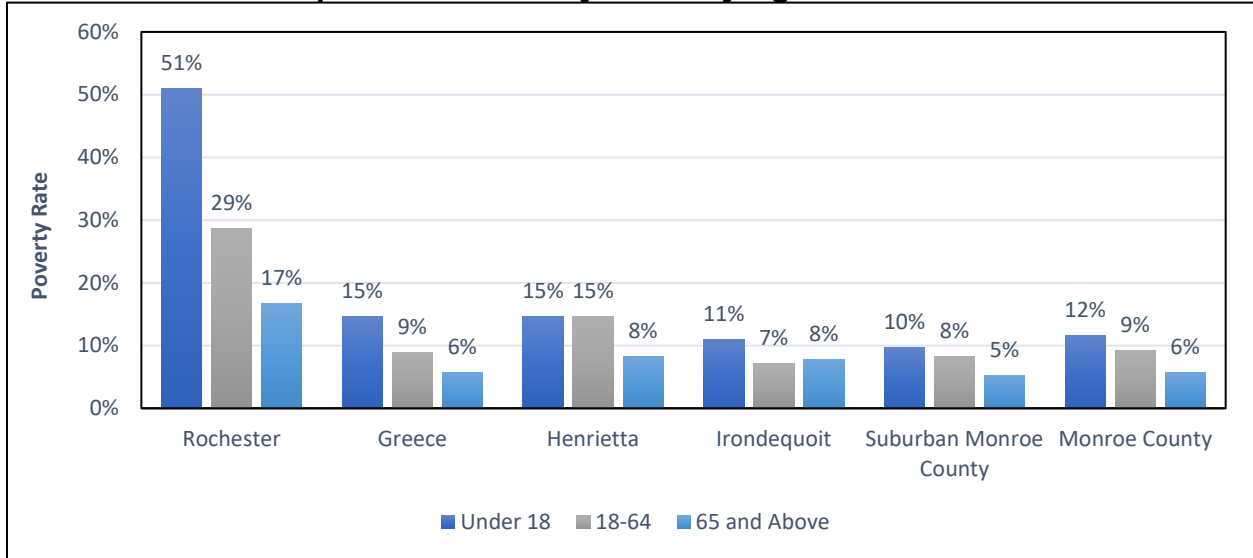
Municipality	Children (Under 18)		Working Adults (18-64)		Seniors (65 and Above)	
	Below Poverty	Poverty Rate	Below Poverty	Poverty Rate	Below Poverty	Poverty Rate
Rochester	23,769	51.0%	37,843	28.6%	3,437	16.7%
Brighton	609	9.5%	2,517	11.9%	272	4.2%
Chili	368	6.2%	1,426	8.0%	281	6.1%
Clarkson	25	1.9%	159	3.5%	75	8.4%
East Rochester	231	16.3%	542	12.9%	44	4.5%
Gates	500	9.3%	1,232	7.1%	348	6.2%
Greece	2,851	14.6%	5,129	8.9%	1,051	5.7%
Hamlin	245	12.6%	502	8.6%	48	3.9%
Henrietta	1,159	14.6%	3,671	14.7%	513	8.3%
Irondequoit	1,044	11.0%	2,150	7.2%	788	7.8%
Mendon	227	10.2%	372	6.8%	109	7.6%
Ogden	403	9.6%	731	5.8%	140	5.0%
Parma	512	13.8%	629	6.5%	62	2.6%
Penfield	303	3.8%	646	3.1%	533	5.1%
Perinton	580	5.8%	1,484	5.6%	570	5.9%
Pittsford	105	1.6%	504	3.5%	245	4.4%
Riga	146	13.0%	200	5.7%	38	3.9%
Rush	29	4.7%	68	3.4%	18	2.5%
Sweden	124	5.6%	1,820	24.3%	87	5.0%
Webster	456	4.9%	1,227	4.7%	362	4.3%
Wheatland	257	24.4%	379	12.7%	20	2.9%
Suburban Total	10174	9.67%	25388	8.25%	5604	5.22%

American Community Survey 2018 (5 Year Estimates)

Both Greece and Irondequoit demonstrated approximately equivalent poverty rates to that of suburban Monroe County as a whole for working age adults and seniors. However, both Townships reported child poverty rates that were slightly elevated (+4.93% for Greece and +1.33% for Irondequoit) relative to suburban Monroe County.

Despite being relatively consistent across County municipalities, since the senior population continues to increase in Monroe County and Upstate New York as a whole, the likelihood exists that a growing number of seniors will live in poverty in these locations over time. This will likely drive increasing demand for eldercare services and make appropriate affordable housing (including housing adhering to universal design principles) a priority in these communities.

**Figure 1.9
Comparison of Poverty Rates by Age and Location**

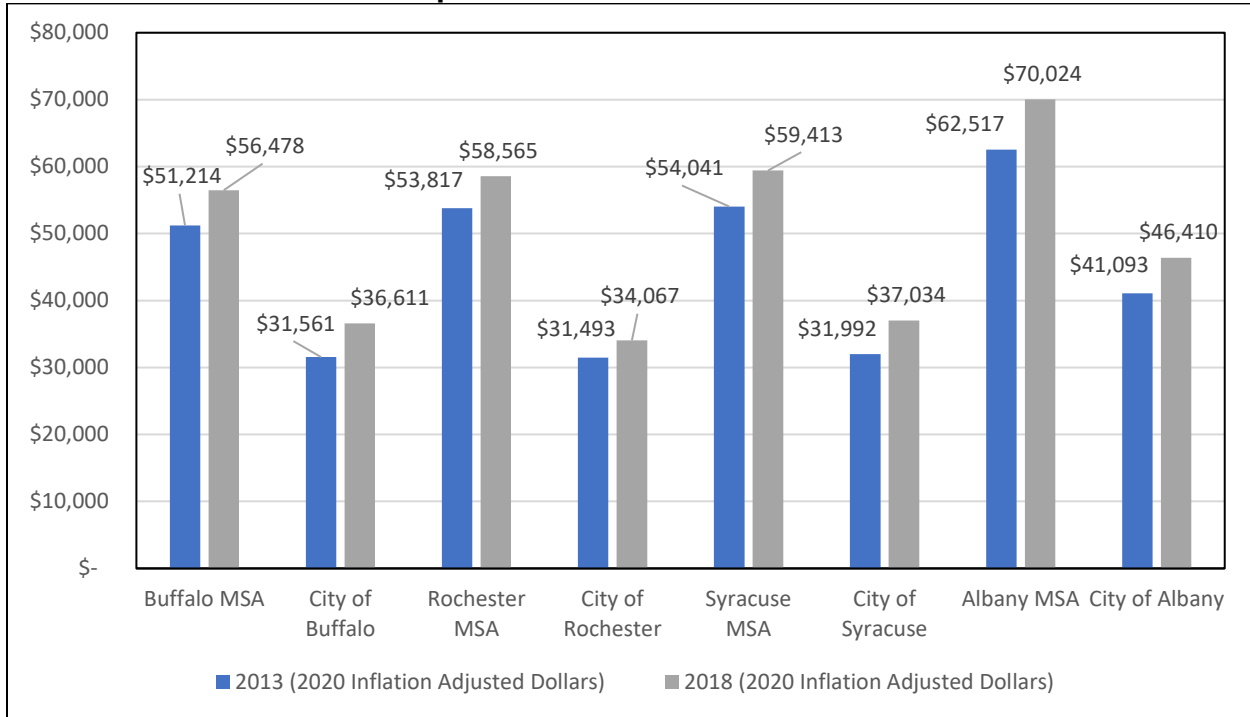


American Community Survey 2018 (5-Year Estimates)

Income inequality between cities and suburbs is a well-documented issue in Upstate New York. Figure 1.10 demonstrates this phenomenon by comparing the difference between the median income levels in the four largest upstate New York MSAs and their respective largest cities: Buffalo, Rochester, Syracuse, and Albany.

This graph illustrates both the stark economic divide between urban and suburban Monroe County, and the fact that it reflects a larger economic trend within Upstate New York that is not limited to the Rochester MSA. Median incomes in the city of Rochester were the lowest of the four upstate New York cities sampled, while at the same time the median income for the Rochester MSA has remained higher than that of the Buffalo MSA.

Figure 1.10
2013-2018 Median Household Income for Largest
Upstate New York MSAs and Cities



American Community Survey 2013-2018 (5-Year Estimates)

Median income in all four cities and all four MSAs grew between 2013 and 2018 when adjusted for inflation, albeit some within the margin-of-error for measurement. As such, the actual increase may be smaller than suggested by the data sample.

From 2009-2018, Monroe County has seen median household incomes begin to increase again, albeit at a rate lagging somewhat behind that of New York State as a whole. Suburban Monroe County posted an 11.34% growth in Median Household Income after adjusting for inflation, compared to 17.48% growth for New York State during the same period. Figure 1.11 breaks out the change in Median Household Income for each Monroe County township from 2009 to 2018.

Figure 1.11
Median Income for Towns in Monroe County in 2009 and 2018

Municipality	2009 ACS Median Household Income	Adjusted for Inflation (2020 Dollars)	2018 ACS Median Household Income (2020 Dollars)	Change in Median Household Income (2020 Dollars)	Percent Change in Median Income (2020 Dollars)
Brighton	\$61,457.00	\$62,686.14	\$75,812.00	\$77,328.24	23.36%
Chili	\$62,994.00	\$64,253.88	\$71,921.00	\$73,359.42	14.17%
Clarkson	\$65,800.00	\$67,116.00	\$76,347.00	\$77,873.94	16.03%
East Rochester	\$43,503.00	\$44,373.06	\$48,608.00	\$49,580.16	11.73%
Gates	\$50,612.00	\$51,624.24	\$57,079.00	\$58,220.58	12.78%
Greece	\$53,541.00	\$54,611.82	\$60,340.00	\$61,546.80	12.70%
Hamlin	\$57,299.00	\$58,444.98	\$58,571.00	\$59,742.42	2.22%
Henrietta	\$58,150.00	\$59,313.00	\$63,222.00	\$64,486.44	8.72%
Irondequoit	\$51,367.00	\$52,394.34	\$59,640.00	\$60,832.80	16.11%
Mendon	\$88,218.00	\$89,982.36	\$101,750.00	\$103,785.00	15.34%
Ogden	\$66,610.00	\$67,942.20	\$76,594.00	\$78,125.88	14.99%
Parma	\$60,673.00	\$61,886.46	\$67,483.00	\$68,832.66	11.22%
Penfield	\$72,620.00	\$74,072.40	\$81,310.00	\$82,936.20	11.97%
Perinton	\$73,279.00	\$74,744.58	\$85,430.00	\$87,138.60	16.58%
Pittsford	\$100,191.00	\$102,194.82	\$116,716.00	\$119,050.32	16.49%
Riga	\$68,504.00	\$69,874.08	\$68,931.00	\$70,309.62	0.62%
Rochester	\$30,540.00	\$31,150.80	\$33,399.00	\$34,066.98	9.36%
Rush	\$80,610.00	\$82,222.20	\$88,276.00	\$90,041.52	9.51%
Sweden	\$49,981.00	\$50,980.62	\$49,453.00	\$50,442.06	-1.06%
Webster	\$69,331.00	\$70,717.62	\$79,225.00	\$80,809.50	14.27%
Wheatland	\$64,949.00	\$66,247.98	\$60,368.00	\$61,575.36	-7.05%
Suburban Monroe County	\$64,984.45	\$66,284.14	\$72,353.80	\$73,800.88	11.34%

American Community Survey 2009-2018 (5-Year Estimates).

At the municipal level, Median Household Income in the town of Greece increased by 12.7% and the Median household Income in the town of Irondequoit increased by 16.11%. These represent relatively healthy growth numbers but mirror the overall county level trend in the fact that both grew at a slower rate than New York State overall.

In contrast, the Median Household Income in the towns of Riga and Sweden remained effectively unchanged from their 2009 levels, at 0.62% and -1.06% respectively, and the town of Wheatland reported a decrease of 7.05%. Coupled with continued cost-of-living increases over the same time period, this works out to the median household within these parts of suburban Monroe County becoming slightly poorer over the last decade.

Employment

The unemployment rate is defined by the International Labor Organization (ILO) as an unemployed person who is actively looking for work but does not have a job.

Unemployment is an indicator of the relative distribution of economic wellbeing in an economy such as Monroe County.

According to the US Department of Labor’s Bureau of Labor Statistics, the city of Rochester continues to have a higher rate of unemployment than the suburban areas around it. The city of Rochester is not alone in having a higher unemployment rate than the average unemployment rate of the MSA. All major cities in upstate New York have higher average unemployment rates than their MSA’s. Within Monroe County, Rochester has the highest rate of unemployment at approximately 11.30%. It is followed by Sweden (6.80%), Chili (6.00%), and Parma (5.40%). Greece reported an unemployment rate of 4.40%, and Irondequoit achieved a rate of 3.50%.

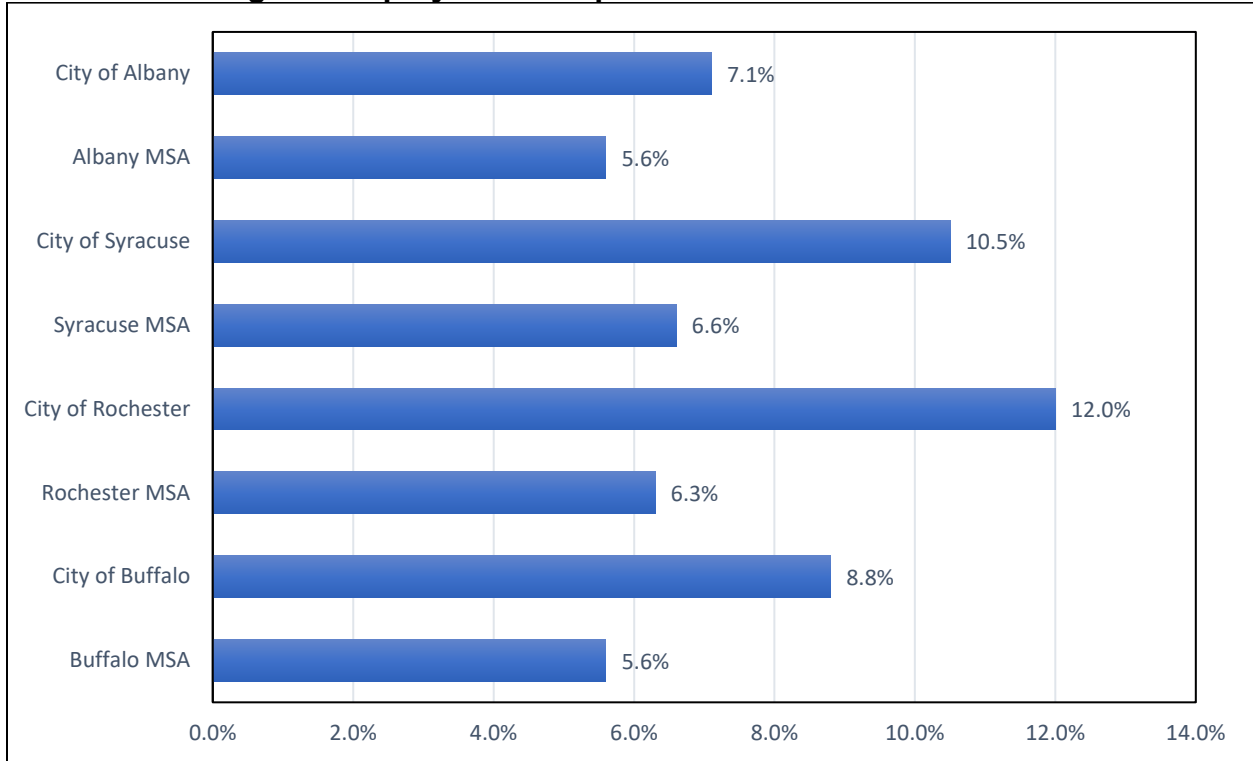
**Figure 1.12
Unemployment by Municipality**

Municipality	Population 16 and above	Employment Rate	Unemployment
Brighton	30,863	96.40%	3.60%
Chili	23,330	94.00%	6.00%
Clarkson	5,950	97.30%	2.70%
East Rochester	5,320	95.90%	4.10%
Gates	23,781	96.60%	3.40%
Greece	78,852	95.60%	4.40%
Hamlin	7,367	94.60%	5.40%
Henrietta	36,044	95.40%	4.60%
Irondequoit	42,005	96.50%	3.50%
Mendon	7,303	97.70%	2.30%
Ogden	16,387	95.00%	5.00%
Parma	12,474	94.60%	5.40%
Penfield	29,858	97.20%	2.80%
Perinton	37,741	96.70%	3.30%
Pittsford	23,451	95.60%	4.40%
Riga	4,676	95.60%	4.40%
Rochester	165,078	88.70%	11.30%
Rush	2,919	98.10%	1.90%
Sweden	12,067	93.20%	6.80%
Webster	35,883	97.20%	2.80%
Wheatland	3,763	95.80%	4.20%

American Community Survey 2018 (5-Year Estimates)

Less than 4% unemployment is generally considered a strong economic indicator for any community, but the slow wage growth discussed previously suggests that these numbers should be considered as only one of several indicators describing the relative economic health of suburban Monroe County.

Figure 1.13
Average Unemployment in Upstate New York MSAs and Cities



American Community Survey 2017 (5-Year Estimates)

Monroe County, like much of upstate New York, can attribute many of the changes in employment trends to the shift away from the manufacturing sector. Manufacturing has historically been the economic strength of upstate New York, with the city of Buffalo formerly one of the largest grain hubs and steel producing regions in the United States and Rochester on the forefront of imaging and optics production. Globalization and automation of the economy has resulted in these industries largely moving production elsewhere and shrinking the number of jobs necessary for factory operation.

Education

While monetary capital is important to the vitality of a community, it is not the only metric useful in assessing impediments to fair housing choice. The level and quality of education attainable for a population is a strong predictor of future earnings and economic opportunity. Improvements in education outcomes are highly correlated with broader career opportunities and increased housing choice. In contrast, poor quality education outcomes are highly correlated to a population suffering from poverty, unemployment, and poor-quality housing options.

In short, the housing choice potential of an individual is directly related to the education an individual receives. The Alliance for Excellent Education, which has compiled information regarding the crisis and economic potential in the American educational system states that without a high school diploma, individuals are far more likely to

spend their lives periodically unemployed, on government assistance, or cycling in and out of the prison system.

On average, non-high school-graduates earn \$8,000 less annually than high school graduates. Not only does this have significant implications for an individual's poverty status, as \$8,000 is almost 50% of the federal poverty line on its own, but also for the tax base of the community they live in, as the lower earnings means a weaker tax base and thus less ability to support necessary infrastructure and social services. When college graduates are factored in, the impact on poverty and earning potential is magnified even further, with one Department of Labor study concluding that college graduates earn on average \$30,000 more than those without a bachelor's degree or equivalent.

By contrast, everyone benefits when students earn their high school diplomas or go on to pursue higher education or skilled trades. The graduates themselves earn more and typically enjoy more comfortable and secure lifestyles. At the same time, the increased purchasing power of high school and college graduates boosts national, state, and local economies; increases home and auto sales; creates jobs and economic growth; and leads to higher tax receipts. This is why education is such a powerful driver for economic and community development. Higher educational attainment rates lead to greater opportunities for individuals and communities.

Schools top nearly every household's list of priorities when choosing where to live. Education is such an important aspect of providing opportunity for the future that the New York State Department of Education (NYSED) collects extensive data on numerous metrics related to both the inputs and outcomes of the New York State public education system. Unfortunately, not all public education is created equal, and some schools provide education or educational environments that are considered severely lacking. NYSED has changed the term used to describe these schools. In 2015, the Governor's Office released a report entitled "The State of New York's Failing Schools". However, since that report was issued, NYSED has moved away from that terminology, and now uses the term "Receivership" to denote schools which receive state or federal assistance in order to address areas of deficiency.

Figure 1.14 lists all schools in Monroe County that are currently considered to be in Receivership as of 2018, which is the newest data currently available from NYSED. The data suggests that the urban/suburban divide discussed earlier in this section is also very much true for education in Monroe County. All the Receivership schools in Monroe County in 2018 were in the city of Rochester itself, and none were in the surrounding suburbs. Of these schools, each one had a student body comprised of more than 90% minority/nonwhite students except for East Lower School, which had 89.4% minority/nonwhite students. Approximately 80-95% of students in each school were eligible and receiving free or reduced-price lunch, which represents an enrollment comprised primarily of children from high poverty households. For the high schools listed, the mean graduation rate was just 57%, meaning more than 4 in 10 students do not receive a high school degree.

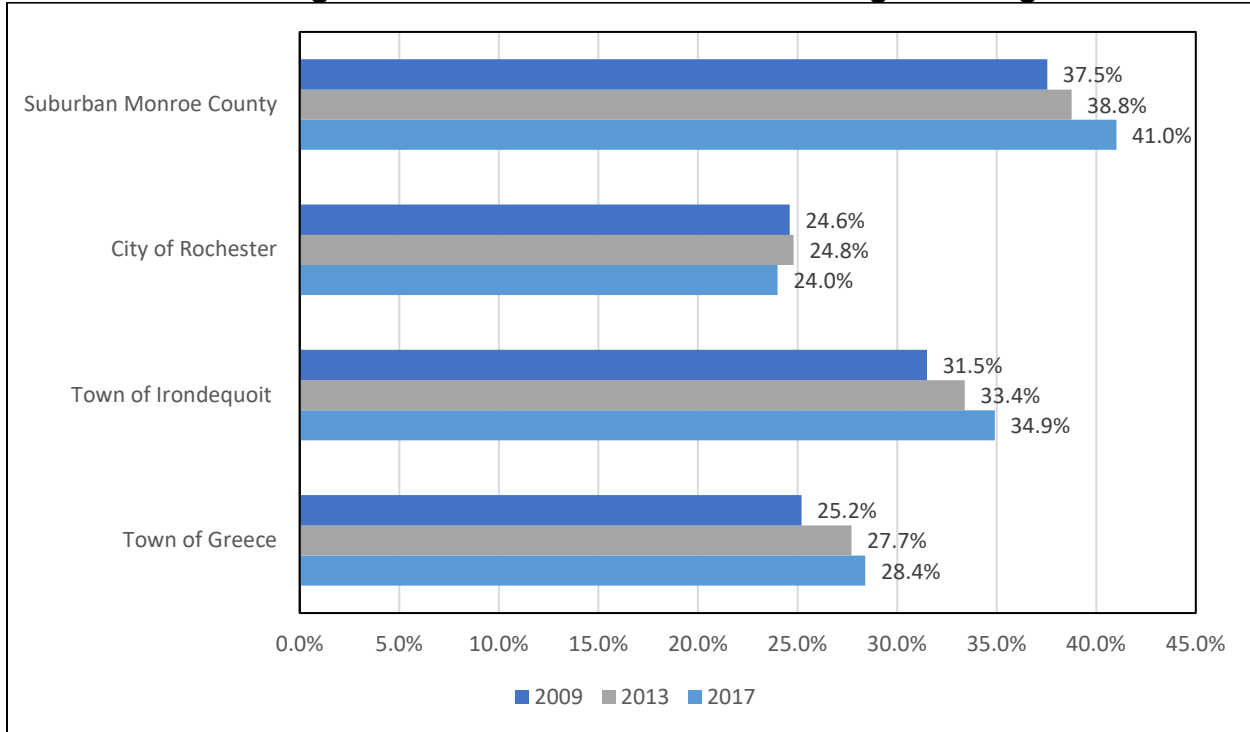
**Figure 1.14
Failing Schools in Monroe County**

Failing Schools in Monroe County	Status	Failing at time of previous AI?	Graduation Rate	% Of Free and Reduced-Price Lunch Students	% Minority Students
Dr. Walter Cooper Academy	Failing (Receivership)	No	N/A	87%	92.3
School 16 - John Walton Spencer	Failing (Receivership)	No	N/A	97%	94.6
School 19 - Dr. Charles T. Lunsford	Failing (Receivership)	No	N/A	96%	96.1
School 28 - Henry Hudson	Failing (Receivership)	No	N/A	92%	95.2
School 33 - Audubon	Failing (Receivership)	No	N/A	94%	94.6
Joseph C. Wilson Foundation Academy	Failing (Receivership)	No	N/A	94%	92.3
Edison Career and Technology High School	Failing (Receivership)	No	52%	81%	91.6
Vanguard Collegiate High School	Failing (Receivership)	No	35%	96%	92.9
Integrated Arts and Technology High School	Failing (Receivership)	No	53%	92%	88.6
Leadership Academy for Young Men	Failing (Receivership)	No	61%	92%	91.1
East Upper High School	Failing (Receivership)	Yes (As East High School)	70%	87%	91.7
James Monroe High School	Failing (Receivership)	Yes	61%	95%	96.2
Northeast College Preparatory High School	Failing (Receivership)	Yes	67%	90%	91.8
East Lower School	Failing (Receivership)	Yes (As East High School)	N/A	88%	89.4

New York State Department of Education Data Portal, 2018 Data

In stark contrast, suburban and rural Monroe County schools have high graduation rates and high rates of college attendance and graduation. Some of these districts are ranked nationally for the quality and success of their academics. Additionally, suburban Monroe County demonstrates a significantly higher portion of the population in possession of a college degree than the city of Rochester, something which has accelerated since 2009. In 2009, 37.5% of suburban Monroe County had a bachelor's degree or higher level of education, compared to 24.6% in the city of Rochester. In 2017, 41.0% of the suburban Monroe County population had a bachelor's degree or higher, compared to 24.0% in the city of Rochester.

**Figure 1.15
Percentage of Residents with a Bachelor's Degree or Higher**



American Community Survey 2009-2017 (5-Year Estimates)

As is the case with many cities in the United States, a large percentage of middle-class parents have left the City in favor of the better school systems found in suburban Monroe County. This contrast between high success rates in education in suburban Monroe County and low success rates in education in the city of Rochester has contributed to a pattern of isolation of low-income city residents and minorities. This can cause a domino effect resulting in the loss of the City's middle class, lower housing values, lower tax revenues, increased need for city services and a higher percentage of low-income residents. In short, the segregation demonstrated by this data can contribute to a positive feedback loop that generates increasing levels of poverty, as anyone with the means to relocate to better school systems does so, leaving struggling school districts with fewer and fewer resources to utilize in their attempt to adjust course.

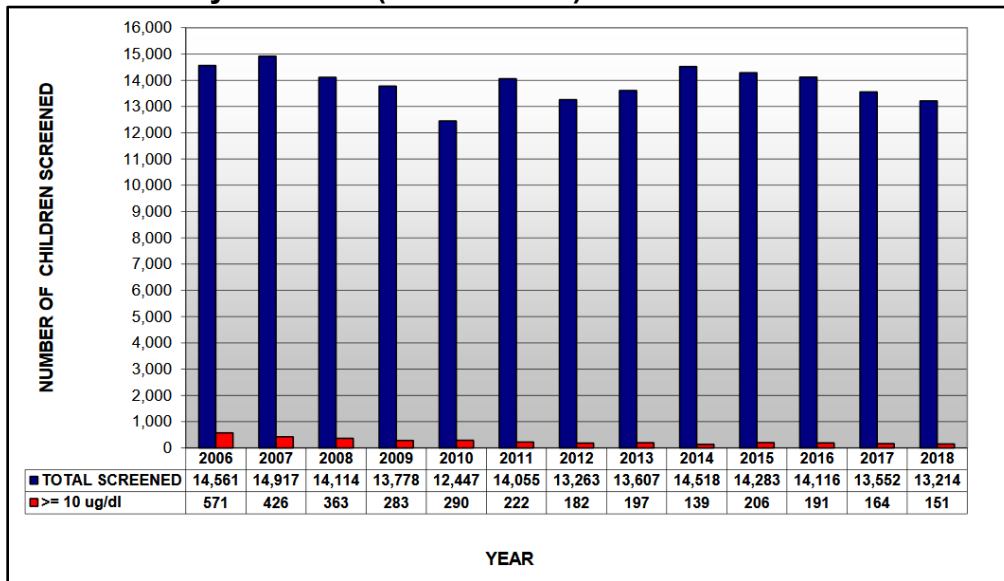
In 2005, the *Analysis of Impediments to Fair Housing Choice* conducted for the suburban entitlement communities indicated that the Rochester City Schools were failing, and that they were in need of policy changes in order to prevent damage being caused to the community as a result of poor education outcomes. These issues described in 2005 continue to exist in 2020. Failing education systems have ripple effects that will impact suburban Monroe County.

Lead Paint Hazards

Lead is a highly toxic metal that may cause a range of health problems, especially for children age 6 and under. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Monroe County maintains a childhood lead poison prevention program, which provides services such as maintaining a database of children who have tested with elevated blood lead levels, providing medical case management, education outreach to families for all children with blood lead levels greater than or equal to 8 micrograms per deciliter ($\geq 8 \mu\text{g/dl}$), as well as providing lead training.

Monroe County's diligence in addressing lead-based issues has shown progress over the past decade. Figure 1.16 depicts the downward trajectory of the number of children whose blood lead levels were equal to or greater than 10 micrograms per deciliter ($\geq 10 \mu\text{g/dl}$). This indicates that, while there are still lead-based paint risks present in housing in Monroe County, the issue is being addressed effectively by the County Health Department.

Figure 1.16
Monroe County Children (0-72 Months) Screened for Lead 2006-2018



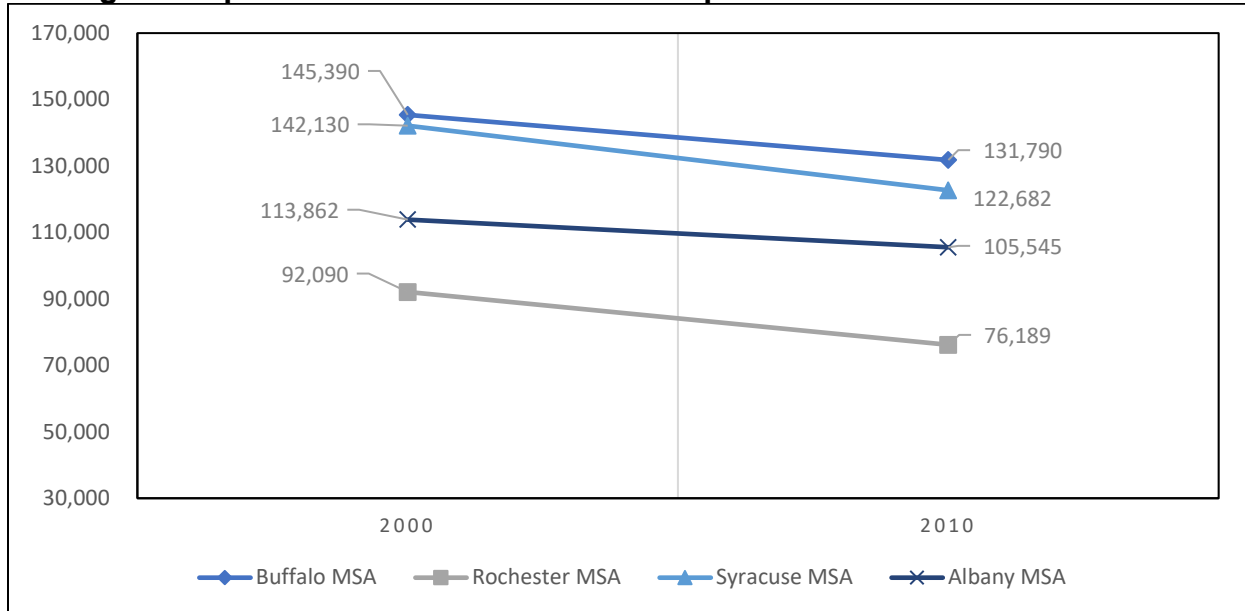
Monroe County Childhood Lead Poisoning Prevention Program 2020

Decline in Upstate New York Population

Trends of outward migration from New York State to other locations are based on a wide variety of factors. These include, but are not limited to, weak economic conditions, limited job markets, high taxes, and even weather factors. Based on these trends, it is not surprising that many young people leave the Rochester area in pursuit of other opportunities. As discussed in the Demographics section, the number of people age 25

to 34 in the Rochester MSA decreased by over 52% from 1980 to 2013. The following chart illustrates the dramatic drop in population for this age group between 2000 and 2010 for the Rochester MSA and the other three largest upstate MSAs.

Figure 1.17
Change in Population 25 to 34 Years Old in Upstate New York MSAs 2000 – 2010

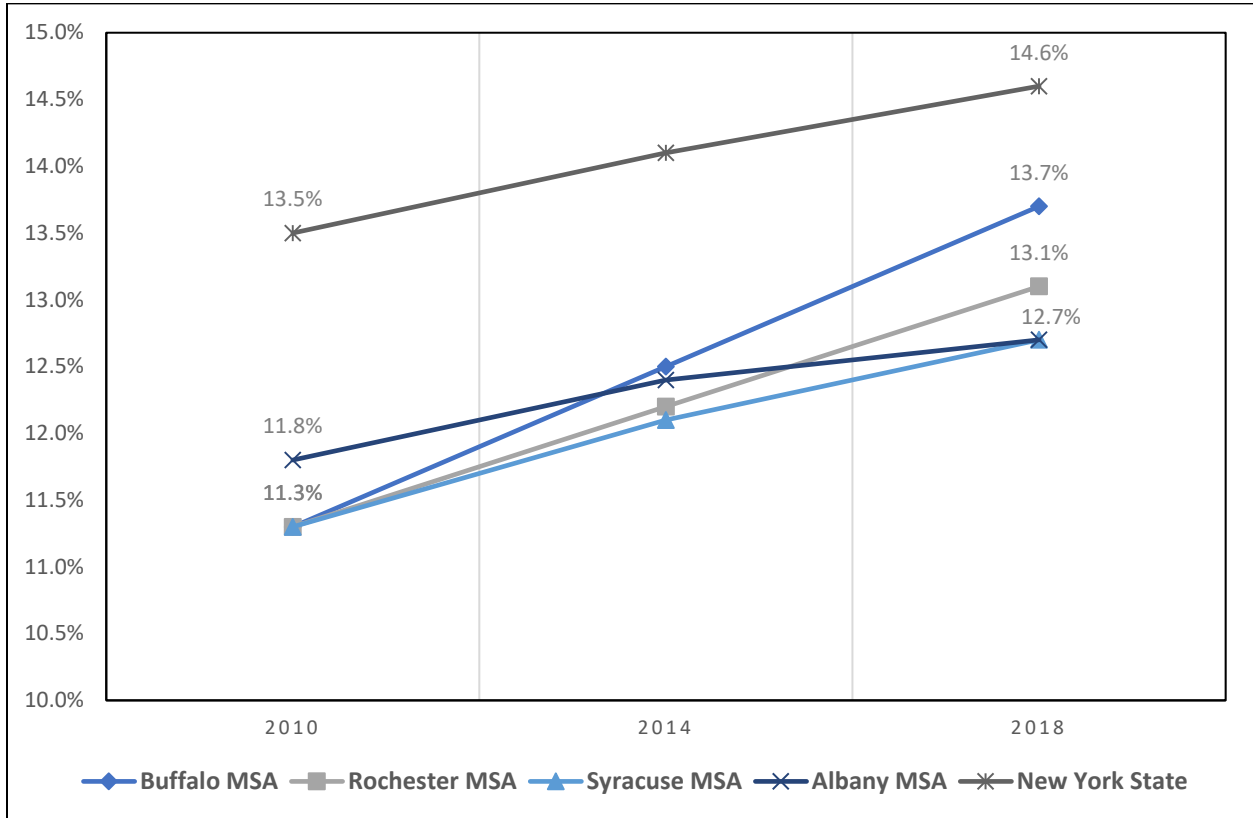


U.S. Census of Population and Housing, 2000 - 2010.

These trends were ongoing for decades, and a great number of scholarly articles have been written on the issue. Among other things, the community was not getting a return on its considerable investment in educating young people, as many chose to take their skills elsewhere in search of greater opportunity. Instead, other areas of the country benefited from the influx of a well-educated and skilled workforce.

However, the most recent data suggests that this trend has begun to reverse in recent years. Figure 1.18 demonstrates that the percentage of the population age 25-34 increased across the board from 2010 to 2018 for Upstate MSAs.

Figure 1.18
Percentage of Population 25 to 34 Years Old in Upstate New York MSAs 2010 – 2018



American Community Survey 2010-2018 (5-Year Estimates)

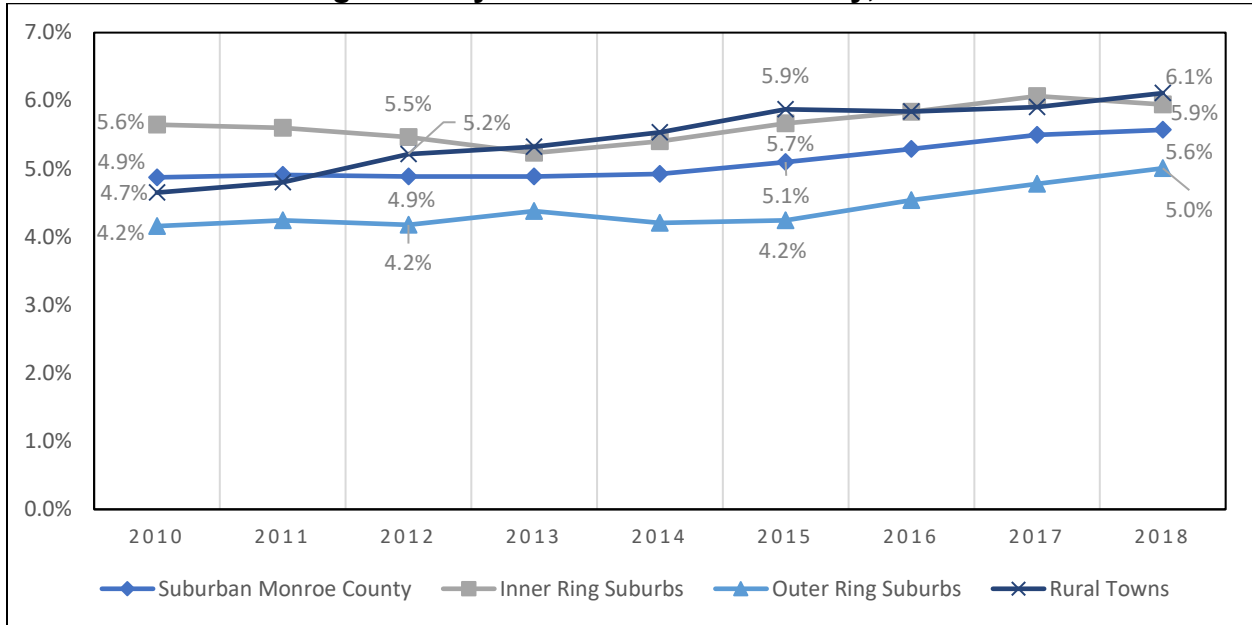
This changing trend is likely attributable to a couple of interconnected factors. Young professionals have demonstrated a strong preference for walkable environments that are most readily available in urban areas in a way that previous generations did not exhibit. At the same time, wages have remained flat while housing costs have continued to climb, and many of the largest urban metropolitan areas such as New York City and Los Angeles have become expensive or unaffordable as a result. In response, young professionals have turned to rust belt metros like Rochester and Buffalo as a more affordable opportunity to enjoy a walkable lifestyle.

Vacancy Rate

Building vacancy is a concern for any region that has experienced sustained population decline, as there is the potential for the supply of residential and commercial buildings available to outpace the demand generated by the population. In extreme cases, some buildings' value can decline to the point where the cost of ownership exceeds the value of the structure itself, and owners simply abandon the property in an attempt to cut their losses.

An analysis of the housing vacancy rates in Monroe County from 2010 to 2018 suggests that while vacancies may present as an issue in more localized contexts, there does not appear to be a substantially growing rate of vacancies discernable within suburban Monroe County as a whole. The vacant housing rate in suburban Monroe County grew by approximately 1% between 2010 and 2018, from 4.9% (10,536 units) to 5.9% (12,671 units).

Figure 1.19
Housing Vacancy Rates in Monroe County, 2010-2018

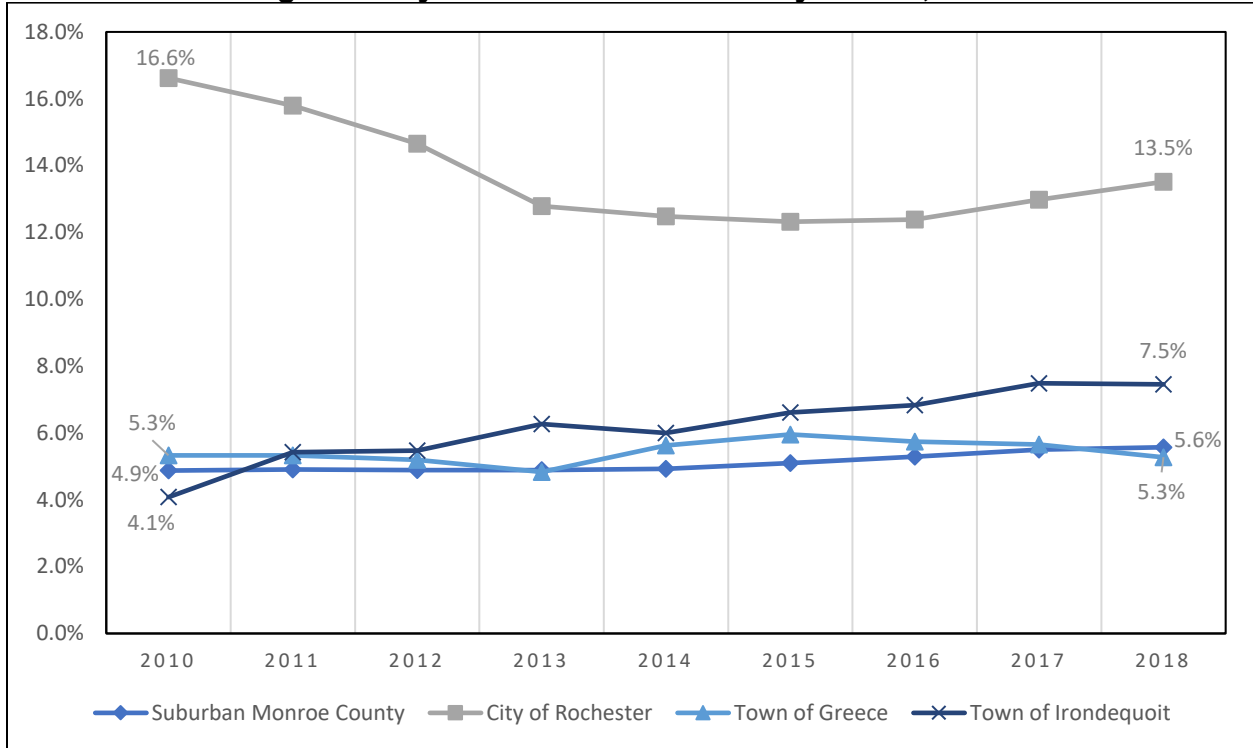


American Community Survey 2010-2018 (5-Year Estimates)

The inner-ring suburbs, outer-ring suburbs, and rural areas of Monroe County all demonstrated a similar pattern, as the inner- and outer- ring suburbs both had a vacancy rates that grew by less than 1% while the rural areas had a slightly larger growth of 1.4%.

At a more granular level, the town of Greece closely matches the overall trend for suburban Monroe County, with a vacancy rate of 5.3% in both 2010 and 2018 and a variation of less than 1% during that period. However, the town of Irondequoit appears to deviate from the established trend. The vacancy rate for Irondequoit grew from 4.1% (932 units) in 2010 to 7.5% (1,778 units) in 2018.

Figure 1.20
Housing Vacancy Rates in Monroe County Towns, 2010-2018



American Community Survey 2010-2018 (5-Year Estimates)

It should be noted that this number remains well below what is demonstrated in the city of Rochester, which remained above 12% during the entire 2010-2018 period. Moreover, at a municipal level a higher vacancy rate can be the result from a surge in construction. As such, the vacancy rate on its own does not inherently signal an issue. Nevertheless, the rate is higher than average for an inner-ring suburb of the city of Rochester and warrants monitoring.

Conclusions

- Poverty rates in the Rochester MSA and Monroe County spiked across the board in the wake of the 2008 Financial Crisis and subsequent recession, however they have since stabilized (albeit at a higher level than prior to the recession).
- Poverty in Monroe County does not occur evenly across race, ethnicity, and age groups. African Americans experience poverty rates significantly in excess of what is seen for white, non-Hispanics residents of Monroe County.
- Wages for workers across the United States have remained effectively flat except for a small percentage of the highest earners for several decades.
- The unemployment rate has returned to relatively low levels in the Rochester MSA of around 6%.
- A significant number of Rochester schools continue to struggle with poor education outcomes not seen elsewhere in Monroe County. These issues have been described at least as far back as 2005, suggesting an ongoing issue.
- The number of residents holding a bachelor's degree in the Rochester MSA continues to increase.
- The population of individuals between 25 and 34 years of age is increasing in Monroe County, largely driven by an uptick in the number of "young professionals" opting to live and work in the city of Rochester.
- Many of the issues that Rochester and suburban and rural Monroe County face are also present in other upstate New York MSAs and have existed in some form for at least thirty years.
- There is a demonstrated need to develop concerted and collective community actions that promote the removal of barriers to fair housing choice.

Recommendations

- Expand access to and knowledge of County and Town administered community development services, such as home improvement programs and first-time home buyer programs, by providing easily accessible information about these programs in public locations..
- Raise community awareness of negative externalities that limit available alternatives of governments in implementing strategies to increase fair housing choice. Government cannot accomplish fair housing choices for all residents alone. The community must be part of the solution.
- While there is no panacea for all education-related issues facing Rochester and Monroe County, there are proven methods of fixing failing school systems such as empowering parents, budget and funding transparency, ending residential assignment, and more.
- Fair Housing Planning needs to continue after the production of the AI itself. *The Fair Housing Planning Guide* has a suggested process that includes taking the information about housing choice barriers, setting goals, identifying an action plan, and measuring progress.

Section II: Demographic Profile

Demographic Profile

The last forty years have seen significant demographic changes across Upstate New York. Some of these changes are the result of policy decisions, some are the result of the continuing changes in the national, state, and regional economies, and some are simply the exercise of personal choice. In others, powerful trends seen over time are causes of these phenomena. The social and economic consequences of changing demographics affect entire communities and have ramifications on the local, regional, and national levels.

Demographic change is about people, who they are, where they live and a host of other facts. Demographic change both drives and reflects housing choice. This section looks at Monroe County's changing demographics and places them in the context of upstate New York MSAs.

Demographic Change in Upstate MSAs

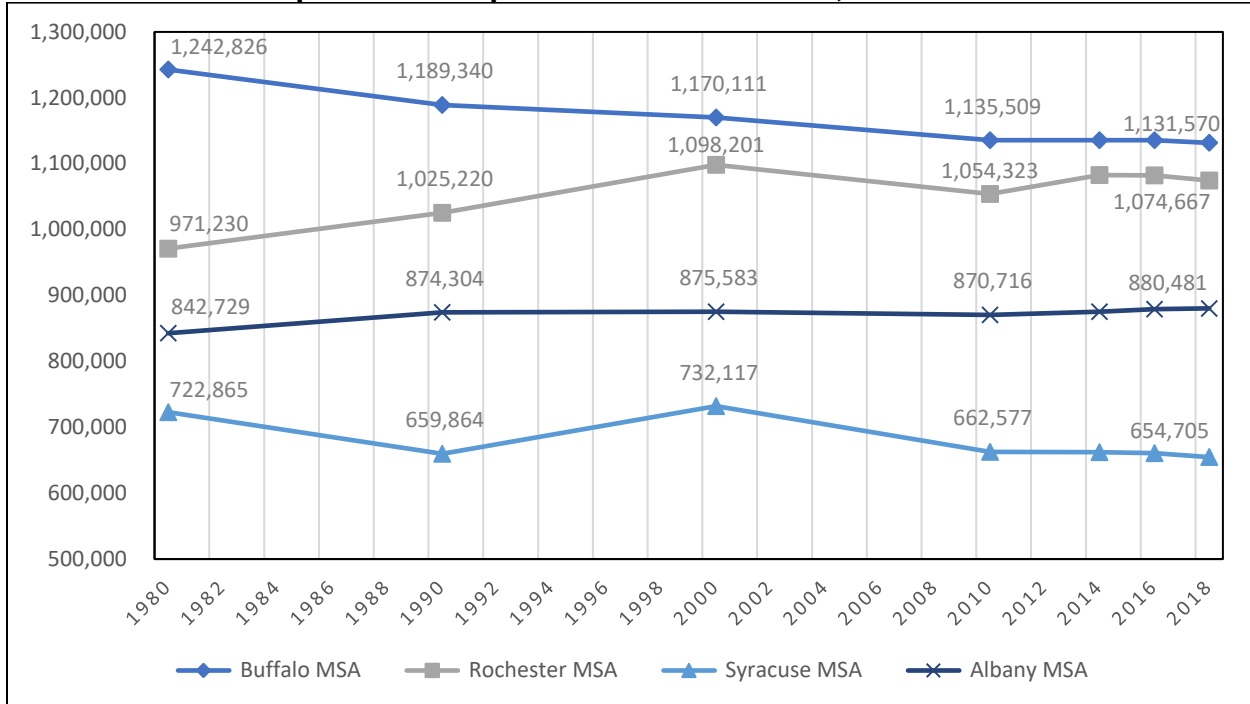
Population

Between 1980 and 2010, the populations in major Upstate New York cities, including Buffalo, Rochester, Syracuse, and Albany, all dropped significantly. Although it is difficult to identify a singular cause for this trend, the relocation of many manufacturing jobs to the American South and then overseas certainly contributed to a sluggish regional economy that saw many with the means to do so choosing to move to other areas of the country with stronger economic prospects.

However, some Upstate New York MSAs weathered the storm better than others. Indeed, the level and consistency of population decline among the Upstate MSAs tracked by this report was correlated with the historic level of manufacturing focus for the area's economy. The Buffalo MSA experienced the most uniform decline in population over the course of a 30-year period from 1980 to 2010, followed by Syracuse. In contrast, the Albany MSA has maintained a relatively consistent population, likely buoyed by the non-manufacturing employment options associated with Albany being the site of the State government. Likewise, the Rochester MSA has maintained a relatively stable population, likely owing to economic linkages created during Xerox and other photonics companies' long tenure in the City.

Even within MSAs that posted relatively stable population numbers, a significant portion experienced significant population outflow from the urban core to more suburban and rural portions of the MSA. From 1980 to 2010, the Rochester MSA increased its population by 9%, while the city of Rochester decreased by approximately 13%. During the same time period, the Albany MSA population increased by approximately 3%, and the city of Albany decreased by 4%.

**Figure 2.1
Population in Upstate New York MSAs, 1980-2018**



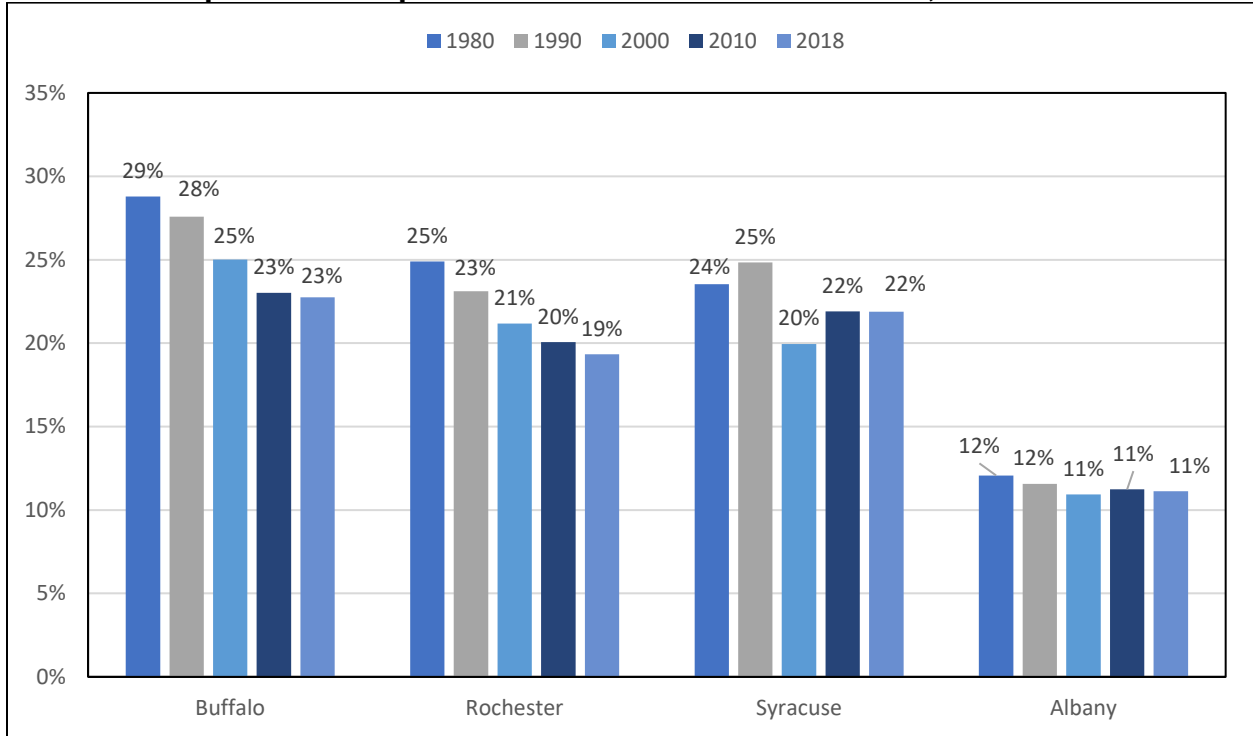
US Decennial Census 1980, 1990, 2000, 2010/American Community Survey 2014, 2016, 2018 (5 Year Estimates)

Beginning in 2010, the population decline in Upstate New York’s urban areas appears to have begun to slow down and level out, with the Buffalo, Rochester, and Syracuse all demonstrating a significantly more gradual year-over-year decline than was present in the last several decades. From 1980 to 2010, the cities of Buffalo, Rochester, and Syracuse posted declines of -27%, -13%, and -15% respectively. From 2010-2018, the decline slowed to -1.5%, -1.3%, and -1.3% respectively.

The possibility that the urban population decline of the previous three decades have begun to slow is further supported by an analysis of municipal level data. From 1980 to 2000, Buffalo, Rochester, Syracuse, and Albany all experienced significant declines in the percentage of the population living in their urban core. Buffalo declined 3.8% from 28.8% to 25%, Rochester declined 3.7% from 24.9% to 21.2%, Syracuse declined 3.6% from 23.5% to approximately 19.9%, and Albany declined 1.1% from 12.1% to 10.9%. In contrast, Buffalo, Rochester, and Albany experienced declines of only 0.3%, 0.7%, and 0.1% in the percentage of their populations living in their urban core from 2010 to 2018. Syracuse saw no change at all in the percentage of its population living in the urban core.

Figure 2.2 (below) demonstrates the percentage of residents living in the urban core in Upstate New York MSAs over time.

Figure 2.2
Population in Upstate New York MSA Urban Cores, 1980-2018



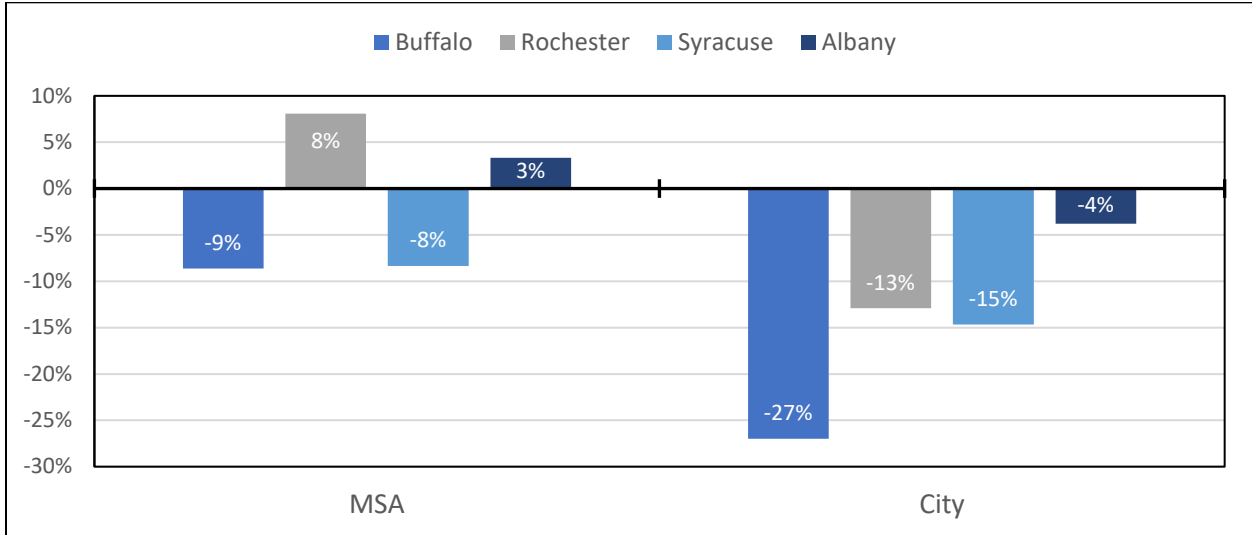
US Decennial Census 1980, 1990, 2000, 2010/American Community Survey 2014, 2016, 2018 (5 Year Estimates)

As discussed previously, the reason for the change in trajectory for the urban populations measured here is likely the changing preferences for living environment among young professionals, with urban and walkable environments starting to become strong factors in determining where people choose to live.

De-urbanization has been occurring in a statistically significant way in the United States since the 1950's as a result of a number of factors, including the proliferation of highways and suburban-based community development policy implementation.

Figures 2.3 and 2.4 illustrate how the population level has changed in these key Upstate New York MSAs and their urban cores over time.

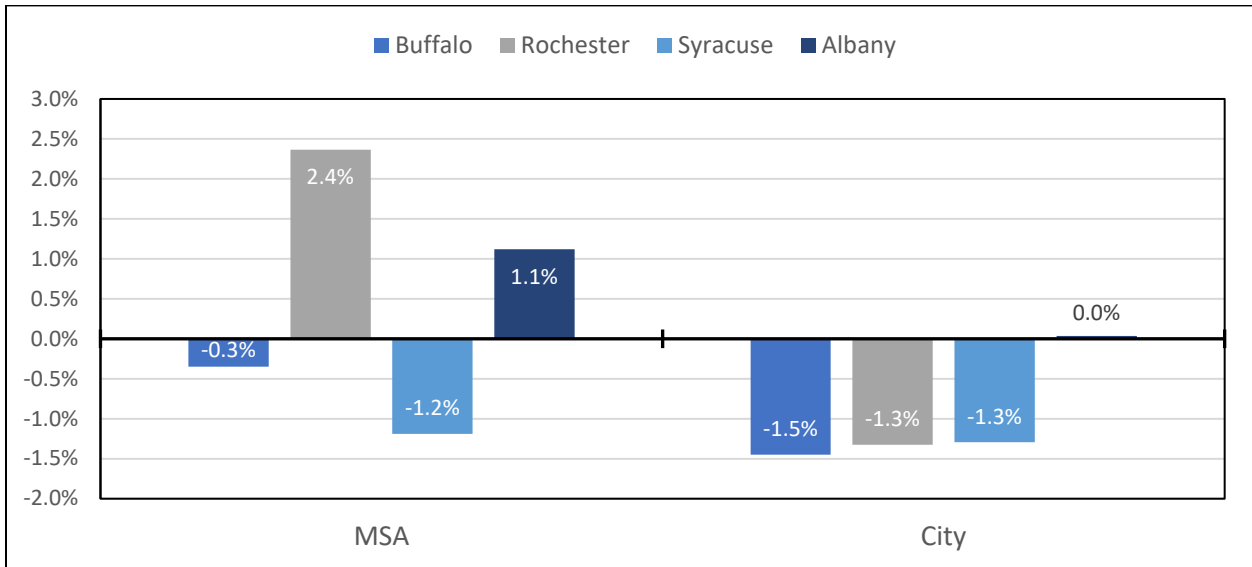
Figure 2.3
Percent Change in Population for Largest Cities and All Towns in Upstate MSAs
1980-2010



US Decennial Census 1980, 1990, 2000, 2010

If the current trend holds and proves to mark the beginning of a lasting shift away from de-urbanization, this will have significant implications for not only urban areas, but suburban and rural environments as well. Changing housing preferences will impact the overall regional housing market, and suburban and rural areas are typically less likely to have things like a robust public transit system able to serve individuals of lesser means, should they be displaced from the City as a result of changes to the market.

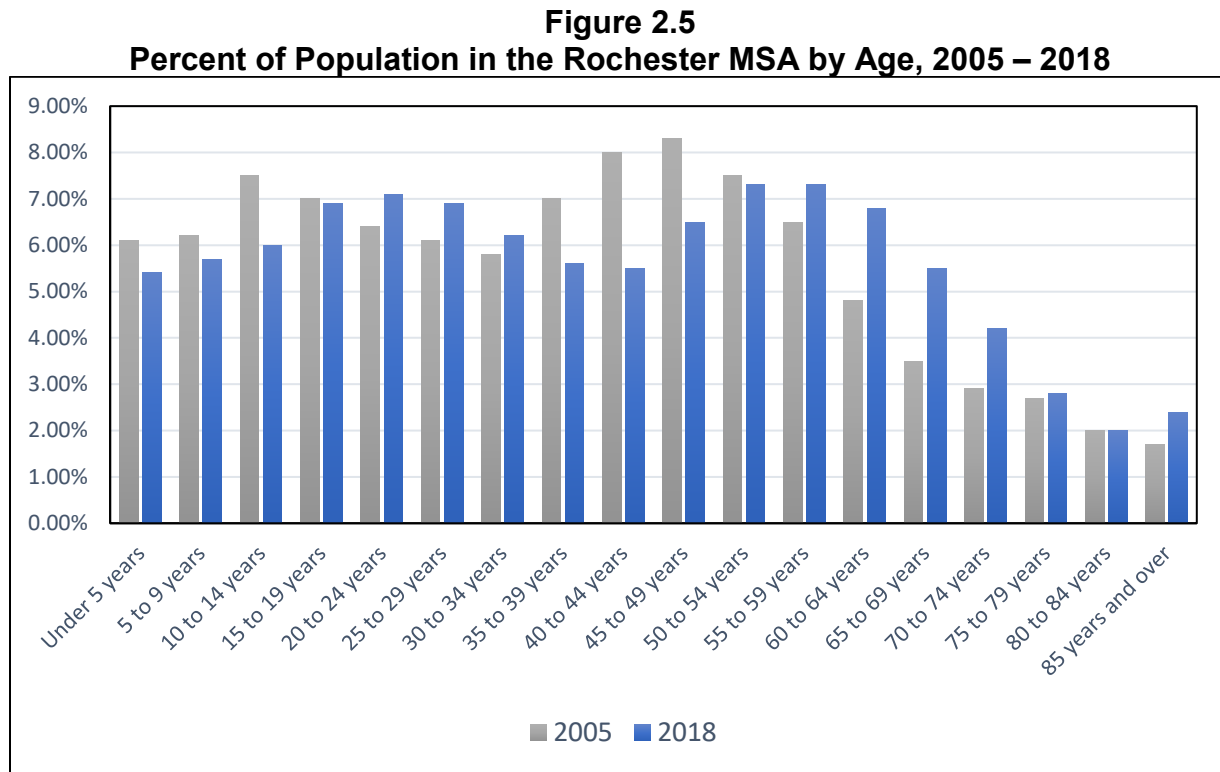
Figure 2.4
Percent Change in Population for Largest Cities and All Towns in Upstate MSAs
2010-2018



American Community Survey 2014, 2016, 2018 (5 Year Estimates)

Age

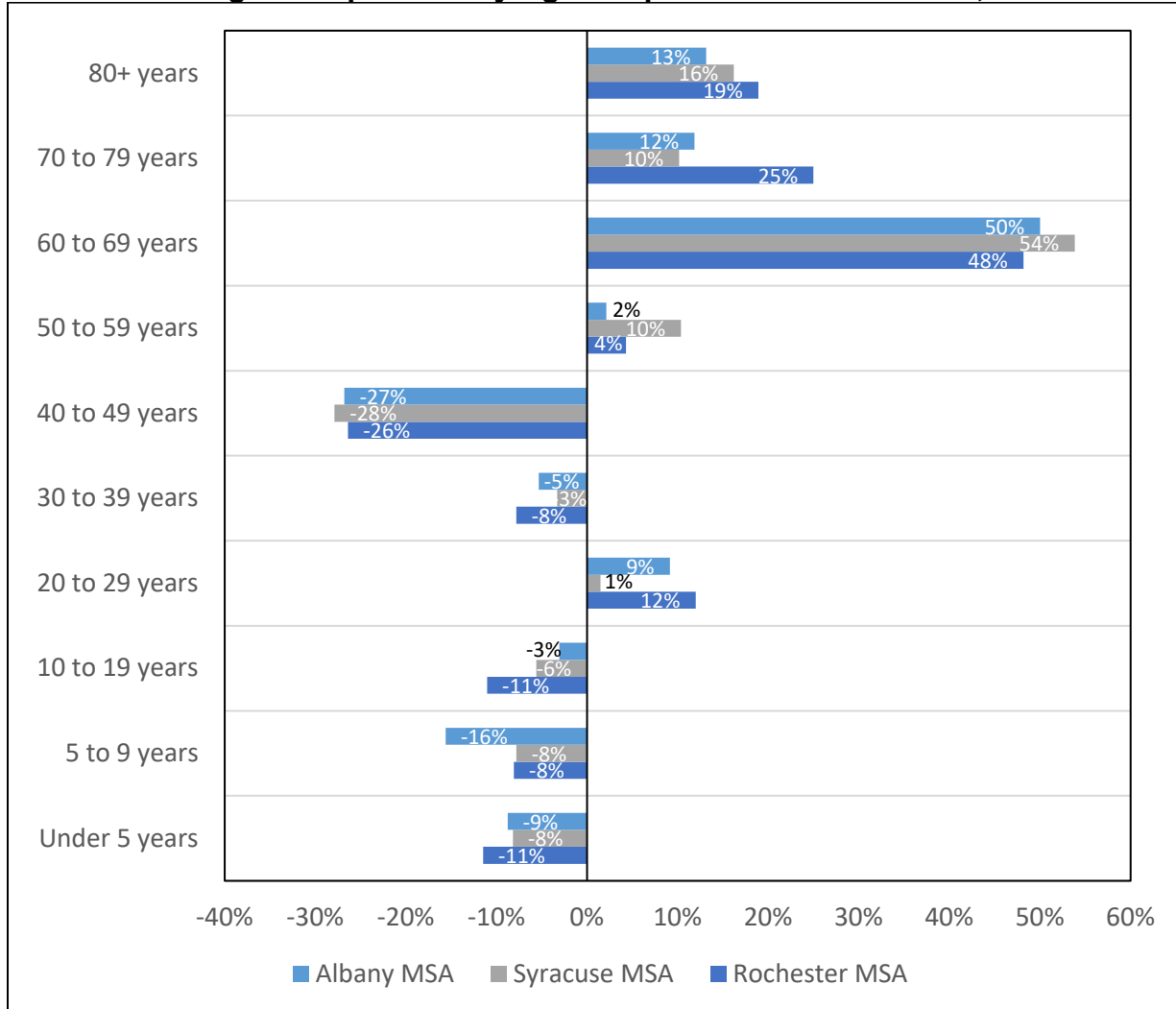
Figure 2.5 below demonstrates how the breakdown of the Rochester MSA has changed from 2005 to 2018 for each age segment measured by the US Census Bureau and the American Community Survey.



American Community Survey 5-year Estimate (2005-2018).

Two major trends in the age distribution for Upstate MSAs continue to be evident in the data. The first trend is that working age adults between 40-49 years old are shrinking as a percentage of the population. The 40-49 cohort shrank by approximately 26% between 2005 and 2018, varying less than a percent depending on the particular MSA. The previous Analysis of Impediments noted that the Rochester MSA's most significant population loss during the 2000-2014 time frame happened among people between the ages of 35 and 44 years old. The shrinkage in the 40-49 cohort provides evidence that this continues to be an issue for the Rochester MSA.

Figure 2.6
Percent Change in Population by Age in Upstate New York MSAs, 2005 – 2018

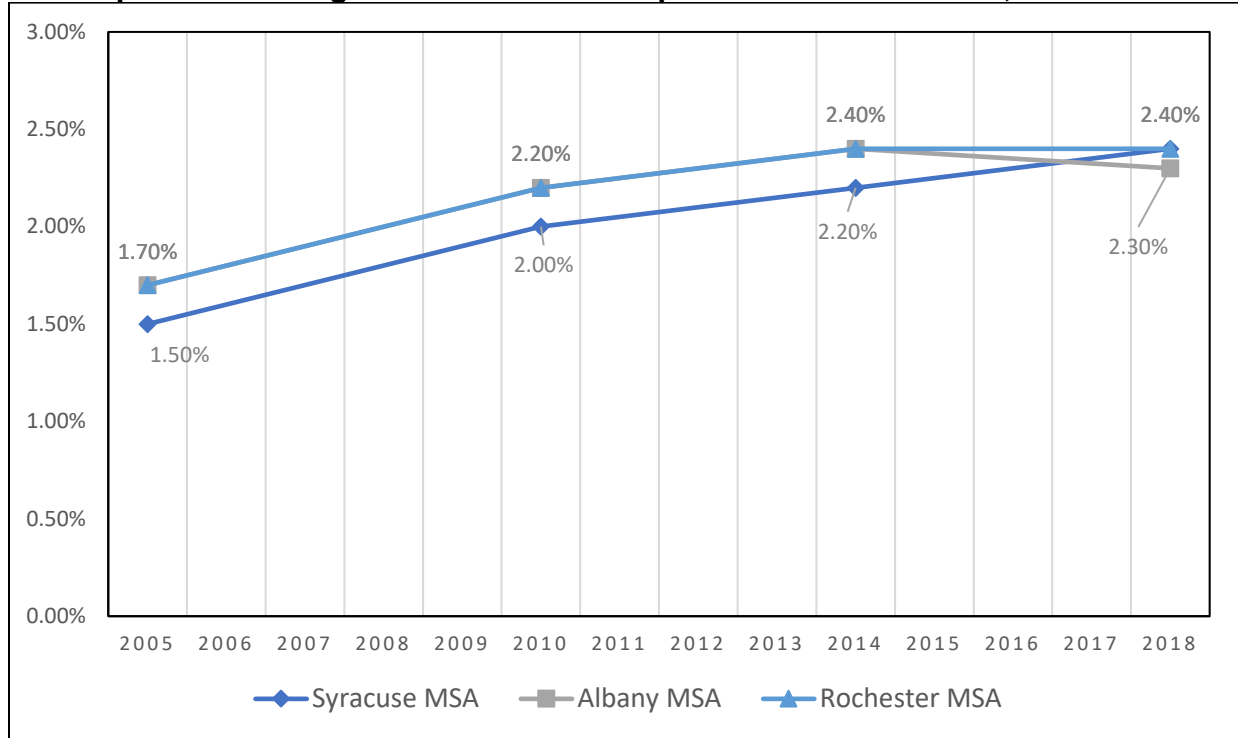


American Community Survey 5-year Estimate (2005-2018).

The second trend is that Upstate New York continues to grow older. Between 2005 and 2018, the segment of the population age 60 to 69 years old or greater increased by approximately 50% across the board. The 70 to 79-year-old and 80+ year old cohorts also grew as a percentage of the population.

The Rochester MSA demonstrated an increase of 25% for the 70 to 79-year-old cohort, the largest increase in that age group for any of the MSAs measured. This will have significant implications for fair housing efforts in the Rochester MSA, as most elderly residents will eventually have special needs above and beyond those of the population as a whole.

Figure 2.7
Population Change 85+ Years Old in Upstate New York MSAs, 2005-2018



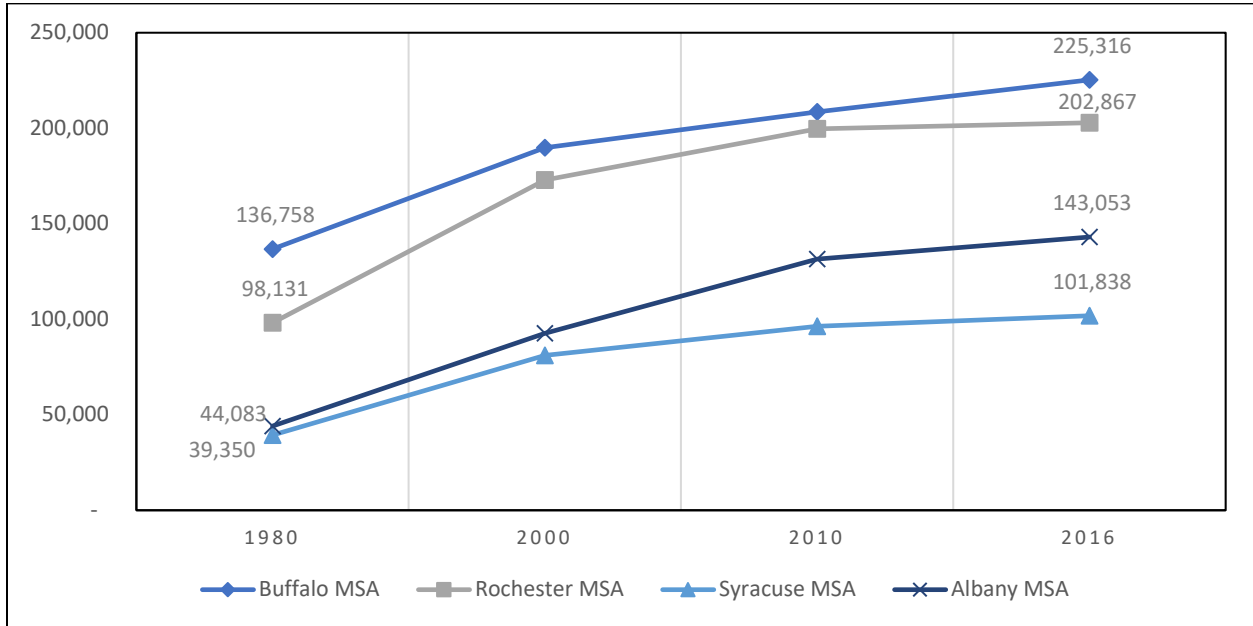
American Community Survey 5-year Estimate (2005-2018).

Diversity & Minority Population

Much like New York State and the United States as a whole, Upstate New York continues to grow more diverse over time. The number of residents that identify as something other than “White Alone” on US Census and American Community Survey (ACS) responses has increased across the board, with the Rochester MSA growing from 98,131 in 1980 to 202,867 in 2016. Over the same time period, the Rochester MSA saw the percentage of the population which identifies as a minority increase by 9%, growing from approximately 10% in 1980 to approximately 19% in 2016.

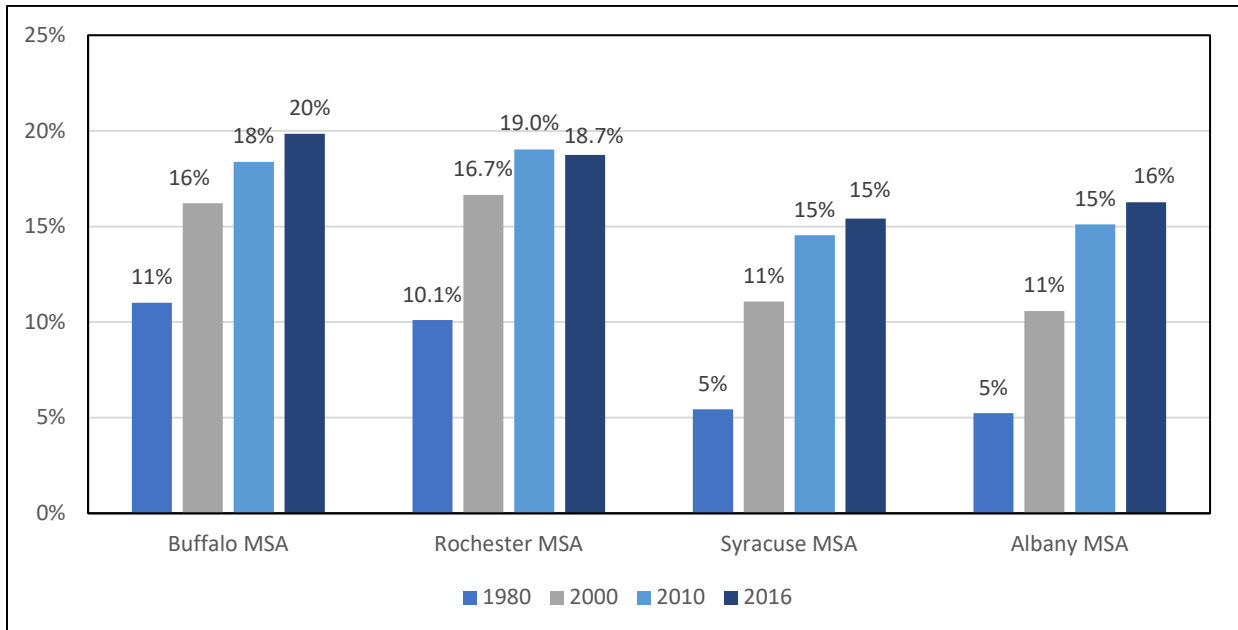
Figures 2.8 and 2.9 demonstrate the growth in minority population in Upstate New York MSAs from 1980 to 2016 (the most recent year that complete data is available).

Figure 2.8
Total Minority Population in Upstate New York MSAs
1980-2016



US Decennial Census 1980, 2000, 2010/American Community Survey 2016 (5 Year Estimates)

Figure 2.9
Minority Percent of Total Population in Upstate New York MSAs
1980-2016

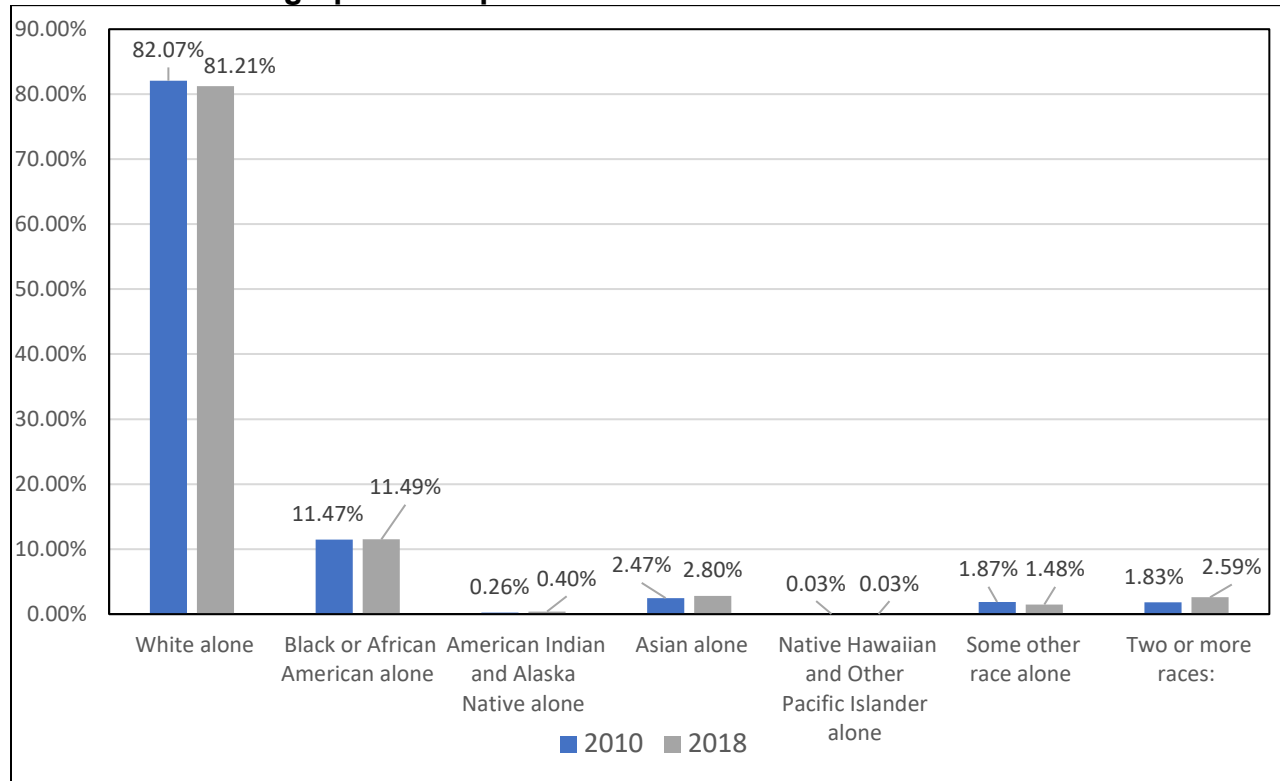


US Decennial Census 1980, 2000, 2010/American Community Survey 2016 (5 Year Estimates)

Of the most commonly listed racial and ethnic groups on the US Census and ACS, the number of residents identifying as “Black or African American alone” and “Asian alone” demonstrated the most consistent across the board growth for the three MSAs

referenced for this document. The Rochester, Syracuse, and Albany MSAs posted a 2%, 7%, and 9% increase in residents identifying as “African American alone”, respectively. Over the same time period, the number of residents identifying as “Asian alone” increased by 14% in the Rochester MSA, 17% in the Syracuse MSA, and 32% in the Albany MSA. Figure 2.10, below, illustrates the percent change in residents from common racial/ethnic groups from 1990 to 2018.

Figure 2.10
Demographic Composition of Rochester MSA 2010 – 2018

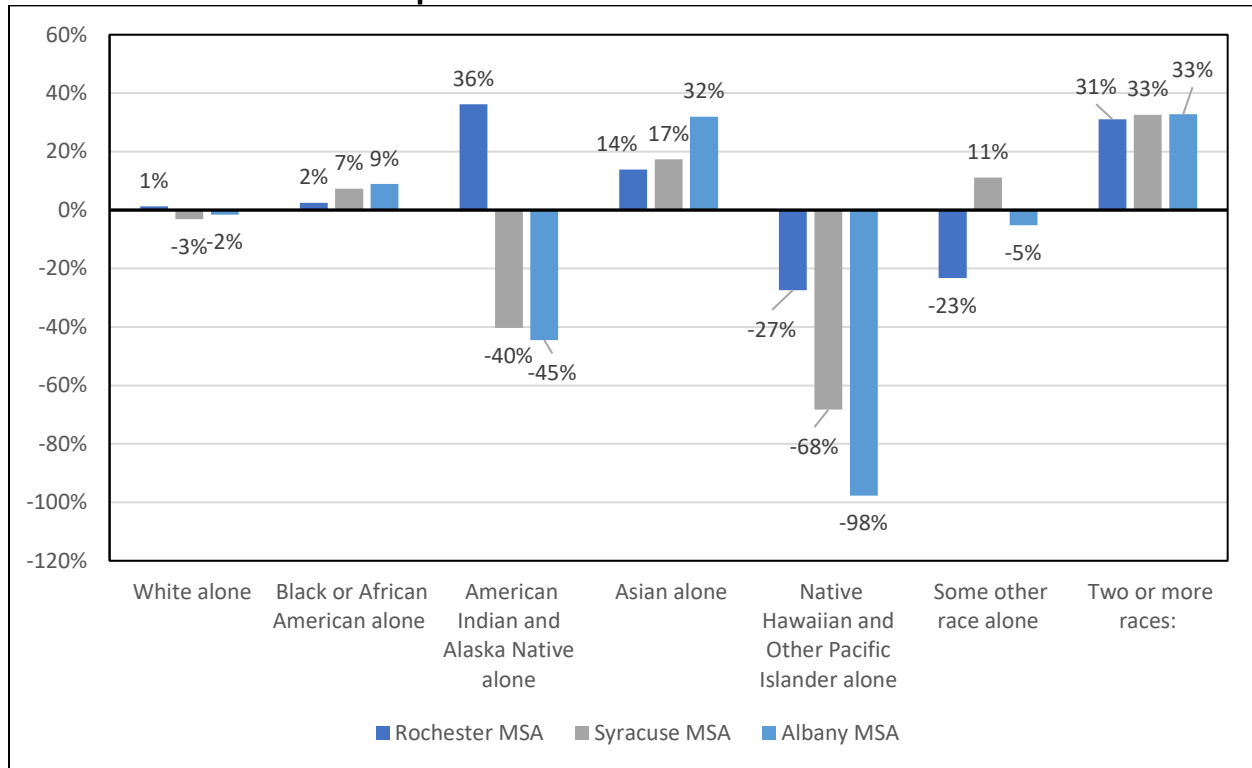


American Community Survey 5-year Estimate (2010-2018)

One area of note is the percentage of survey respondents listing their racial identity as “two or more races”. Across the board, from 1990-2018, the Rochester, Syracuse, and Albany MSAs all saw a greater than 30% increase in the population defining itself as biracial or multiracial. This appears to reflect a trend documented by the Pew Research Center in 2015, when they noted that the number of multiracial individuals in the United States was growing at a rate that was three times faster than the country as a whole².

² **Multiracial in America: Proud, Diverse and Growing in Numbers**
Kim Parker-Juliana Horowitz-Rich Morin-Mark Lopez - <https://www.pewsocialtrends.org/2015/06/11/multiracial-in-america/>

Figure 2.11
Percent Change in Population by Race and Ethnicity
for Upstate New York MSAs 1990-2018



US Decennial Census 1990/American Community Survey 2018 (5 Year Estimates)

The continued diversification of the Upstate New York population will have significant implications for fair housing policies at the local, regional, and state levels. A report from the Joint Center for Housing Studies found that minority households continue to grow as a percentage of the housing market, rising from 39% to 45% of the national market between 2000 and 2010³. A later report from the same source noted that the share of minority renters in 2017 nationally was twice that of homeowners⁴. As such, it will be essential to ensure that community engagement for fair housing continues to identify and engage stakeholders who represent all the myriad groups that housing policy impacts.

Minority Dissimilarity and Segregation

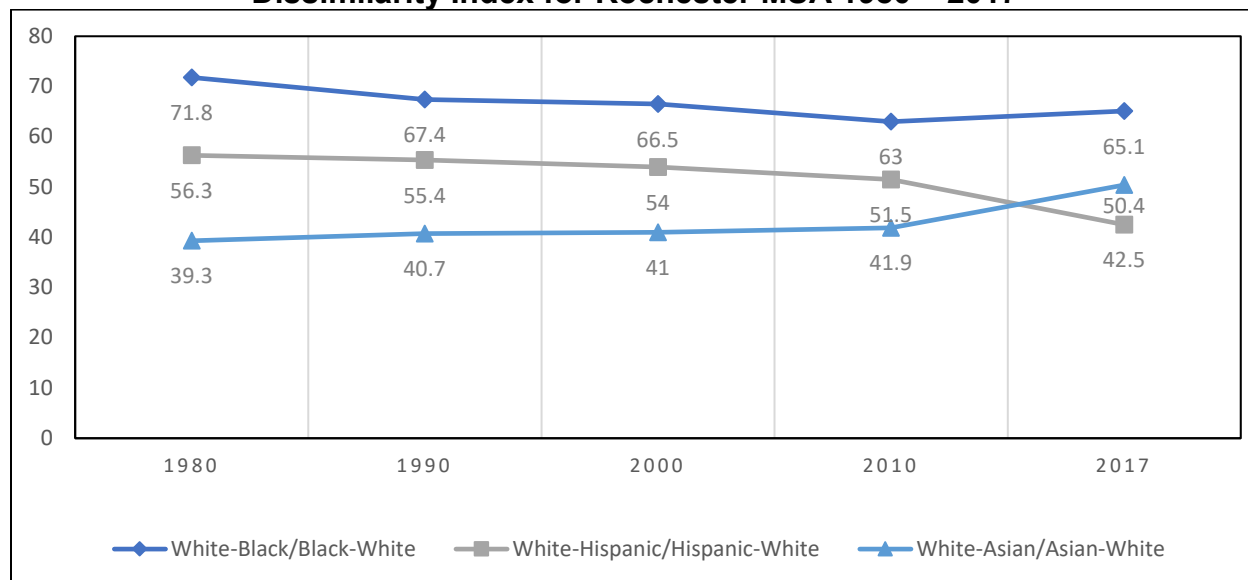
The dissimilarity index measures whether one group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different census tracts. Dissimilarity ranges from 0 to 100. A value of 100 indicates total segregation. A value of 60 or above is considered very

³ Joint Center for Housing Studies - <https://www.jchs.harvard.edu/sites/default/files/ahr2011-3-demographics.pdf>

⁴ Joint Center for Housing Studies - https://www.jchs.harvard.edu/sites/default/files/02_harvard_jchs_americas_rental_housing_2017.pdf

high. It means that 60% of the members of one group would need to move to a different census tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low⁵.

Figure 2.12
Dissimilarity Index for Rochester MSA 1980 – 2017



US Census 1980, 1990, 2000, 2010 Data/ Analysis of ACS 2017 5-Year Estimates by Governing

Figure 2.12 indicates that, in the Rochester MSA, levels of segregation for black/African-American residents and white residents historically have been “very high”, with an average dissimilarity index between 1980 and 2017 of 66.76 for White and Black/African-American residents, 51.94 for White and Hispanic residents, and 42.66 for White and Asian residents. These indices have generally had a flat to downward trajectory, meaning that from a statistical perspective segregation is declining, but both the White-Black and White-Asian index demonstrated a notable uptick in 2017.

It should be noted that the 2017 numbers are from an analysis of ACS data by *Governing*, as the US Census Bureau only publishes dissimilarity analysis for the decennial census. Therefore, when the 2020 Census is completed, it will be important to see if the dissimilarity index numbers released by the Census show the same uptick that the *Governing* data does.

Ancestry

Fair Housing laws protect people against housing discrimination based on their membership in a protected class. The enumerated protected classes include not only race and skin color, but also ancestry and national origin. The one hundred percent count and basic demographic information on race provided by the *U.S. Census of*

⁵ *Spatial Structures in the Social Sciences*, Brown University

Population and Housing is limited to the following categories: White, Black or African American, Asian, Native Hawaiian or Pacific Islander, American Indian or Alaskan Native, and Other Races. The predominant information on ethnicity is limited to whether a person is Hispanic or not Hispanic. While these are certainly useful metrics to track, they do not adequately describe the diversity that exists in communities on their own.

For example, in places like Monroe County, the term “White, non-Hispanic” is not a granular enough aggregation level to be properly useful. Particularly in New York, one of the historically great gateway states in America, it would be overly reductionist to ascribe a monocultural identity to residents identifying as “white”. Many residents strongly identify with cultural traditions stemming from their place or places of ancestry. As such, to ignore such a diverse range of cultures would be to fail to recognize one of the significant demographic characteristics of Upstate New York.

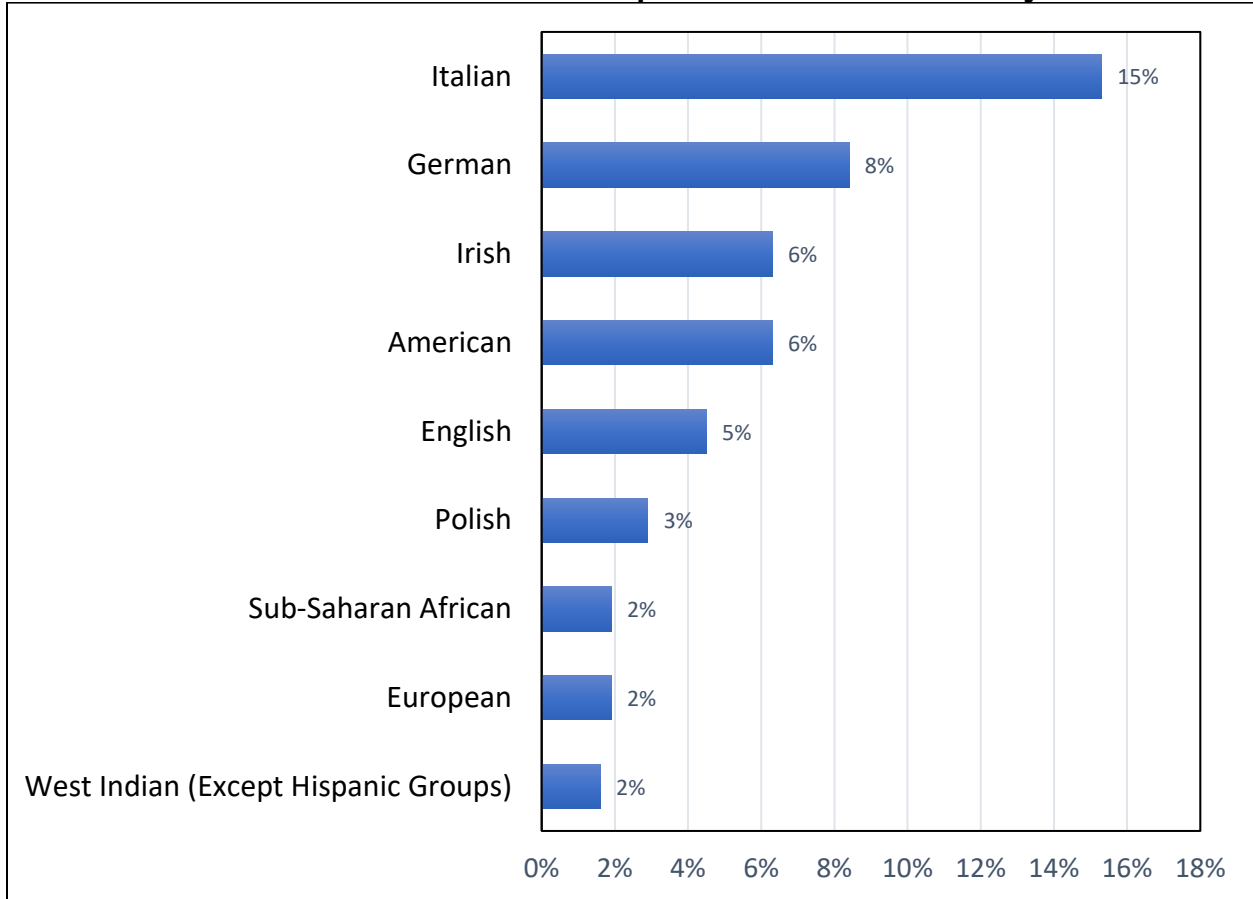
The term, “ancestry,” in census data refers to a person’s ethnic origin or descent, “roots,” heritage, or place of birth of the person. Some ancestry can be derived from where the person’s parents or their ancestors dwelled before their arrival in the United States, while other ethnicities, such as Pennsylvania German or Cajun, “evolved [with]in the United States” (*US Census 2010*) as their own distinctive cultures.

Ancestry, according to the census, applies to non-Hispanic and non-race groups. Therefore, when people completing census forms specify Hispanic and race groups, such as Mexican or black, these are tabulated in the “Other Groups” category.

In 2018, the American Community Survey identified 70 specific ancestry groups plus an “Other Groups” catch-all. For Monroe County, there were 19 ancestry groups for which at least 1% of residents identified with. Of these 19 groups, 10 had more than 2% of the population, and 6 of those had more than 5%. The ancestry group with the largest share of responses, with 40% of the population, was “Other Groups”. Of specific groups listed, the largest group was “Italian”, with 15% of the population, followed by “German” and “Irish” with 8% and 6% of the population, respectively.

Figure 2.13 shows the most common ancestries by percentage for the population of Monroe County.

Figure 2.13
Most Common Ancestries for Population in Monroe County 2018



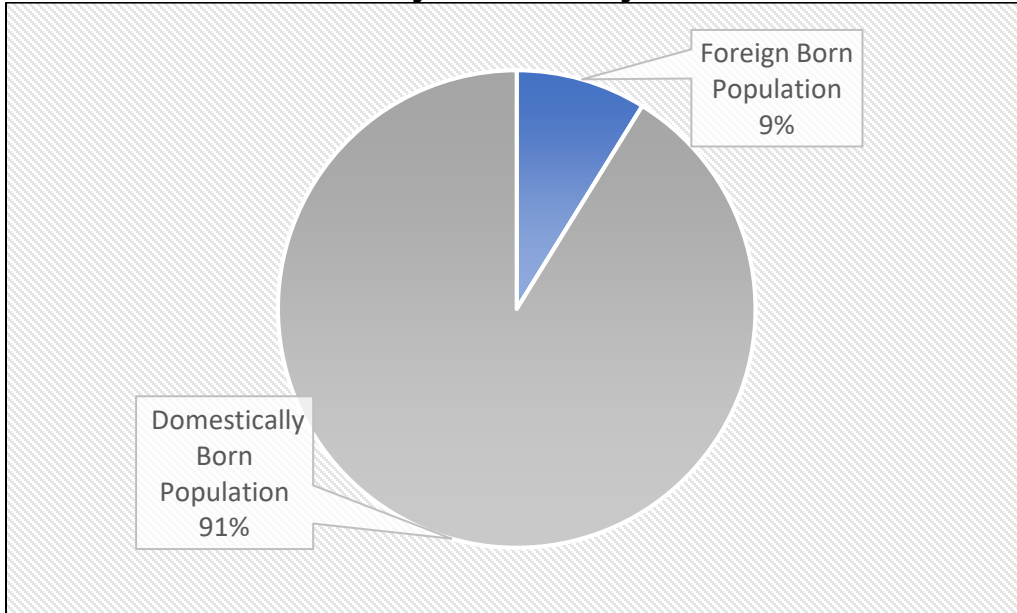
American Community Survey 5 Year Estimate, 2018

In addition to diverse ancestry, the Rochester MSA continues to have the largest foreign-born population among the four Upstate New York MSAs measured. The foreign-born population includes all people who are not U.S. citizens at the time of their birth.

In 2018, the Rochester MSA had 74,997 foreign born residents, which represents a 6% increase from 2010. By comparison, the Buffalo MSA, with a population significantly larger than the Rochester MSA, has a foreign-born population of 73,678 residents. In Monroe County, the largest proportion of foreign-born residents, approximately 39%, came from Asia, followed by Europe at 27%, Latin America at 22%, and Africa at 8%. Four percent of the foreign-born population came from elsewhere in North America. Given the location of Rochester, this category is likely comprised primarily of individuals born in Canada.

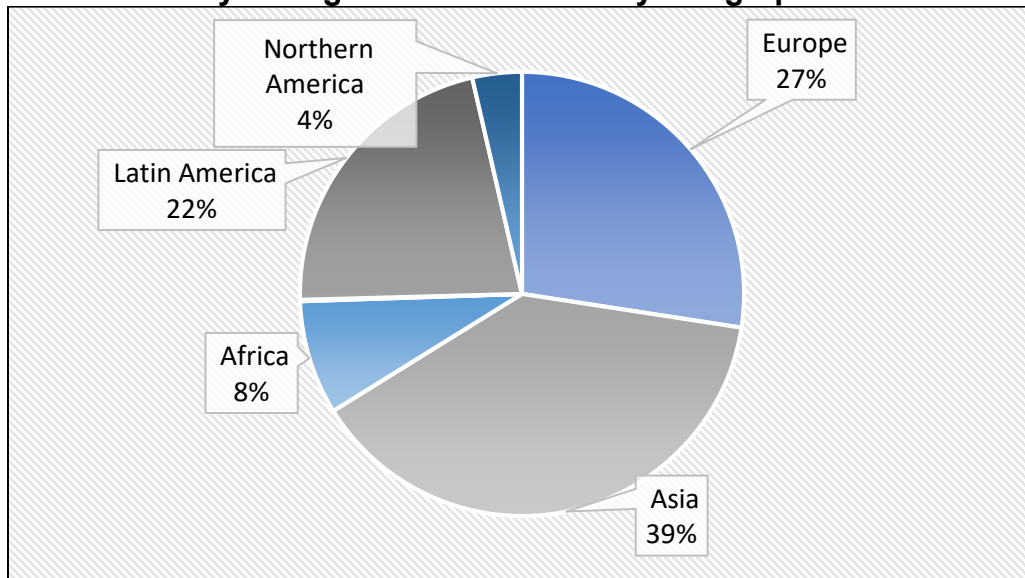
Figures 2.14 and 2.15 (below) illustrate the breakdown of residents in Monroe County by domestic and foreign birth in 2018, and foreign-born residents by geographic area of birth, respectively.

Figure 2.14
Monroe County Residents by Area of Birth



American Community Survey 1 Year Estimate, 2018.

Figure 2.15
Monroe County Foreign Born Residents by Geographic Area of Birth

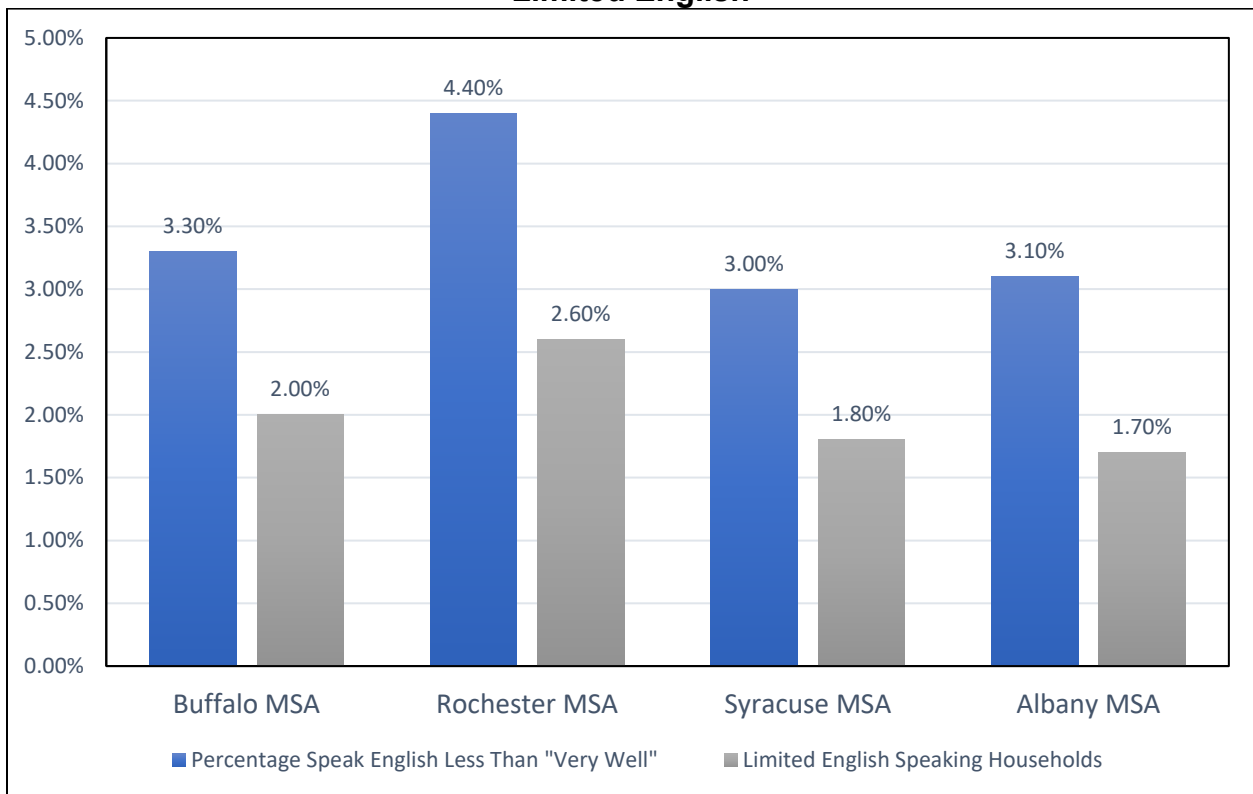


American Community Survey 1 Year Estimate, 2018.

Language

The Rochester MSA continues to have both the highest percentage of residents reporting Limited English households⁶, as well as the largest proportion of residents that report speaking English at a level that is less than “very well”⁷. The 2018 American Community Survey reported that the Rochester MSA had 44,418 residents that spoke English at a level less than “very well”, representing 4.40% of the population, and 2.60% were considered Limited English households. This compares to 3.30% and 2% of the population in the Buffalo MSA, 3.00% and 1.80% in the Syracuse MSA, and 3.10% and 1.70% in the Albany MSA. These numbers are illustrated in Figure 2.16 below.

Figure 2.16
Percentage of Population That Speaks English Less Than “Very Well” or are Limited English



American Community Survey 5 Year Estimate, 2018.

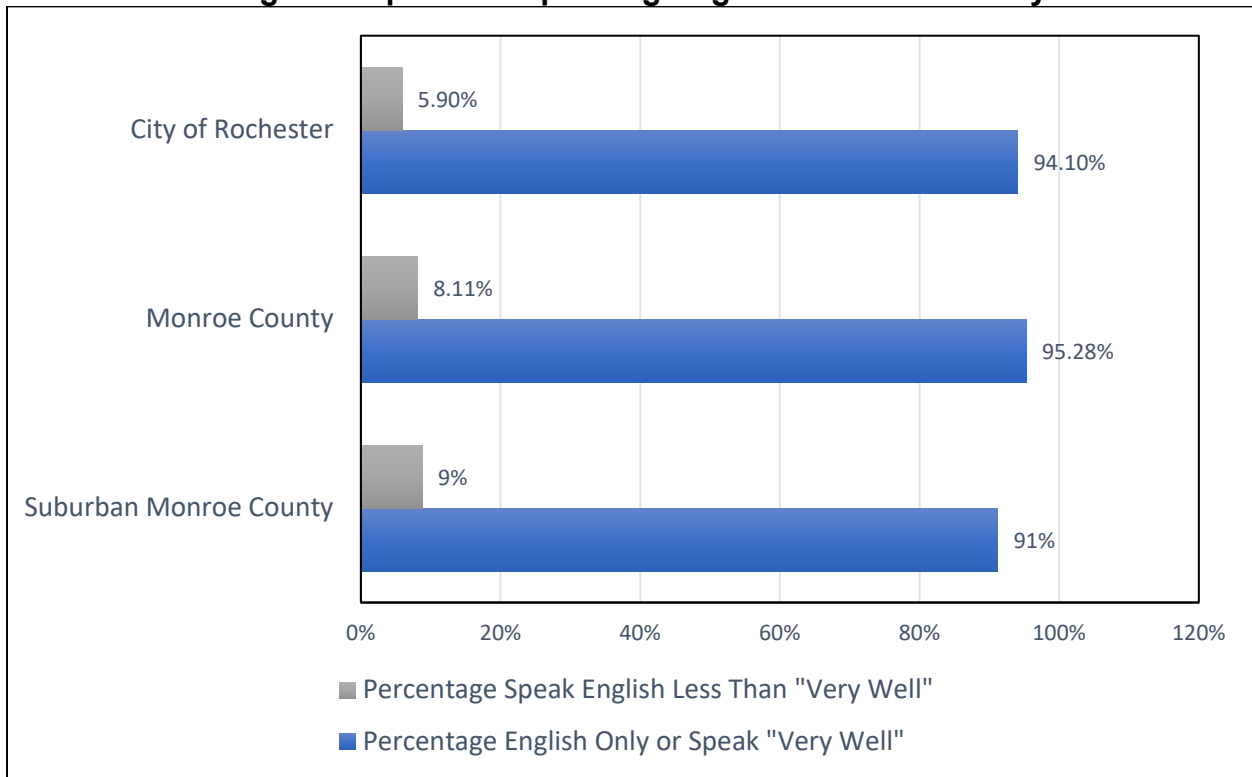
At a more granular level, Monroe County has a significantly higher proportion of speakers of English at a level less than “very well”, at 5.9%, than the Rochester MSA as a whole. However, this appears to be influenced primarily by the high concentration of speakers of a language other than English in the city of Rochester, as when the city

⁶ “Limited English Households” is updated terminology from the US Census Bureau, it replaces “Linguistically Isolated”, but the definition remains the same.

⁷ The U.S. Census uses the term “very well” to define people who have no difficulty performing tasks in English such as filling out forms and reading newspapers. The other categories used include “Well”, “Not Well”, and “Not Well at All”

level data is subtracted from the County numbers, suburban Monroe County demonstrates a proportion of residents that speak English at a level less than “very well” that is approximately the same as the Rochester MSA overall, at 4.72%. Figure 2.17 shows the percentage of the population that speaks English less than “very well” in Monroe County, suburban Monroe County, and the city of Rochester.

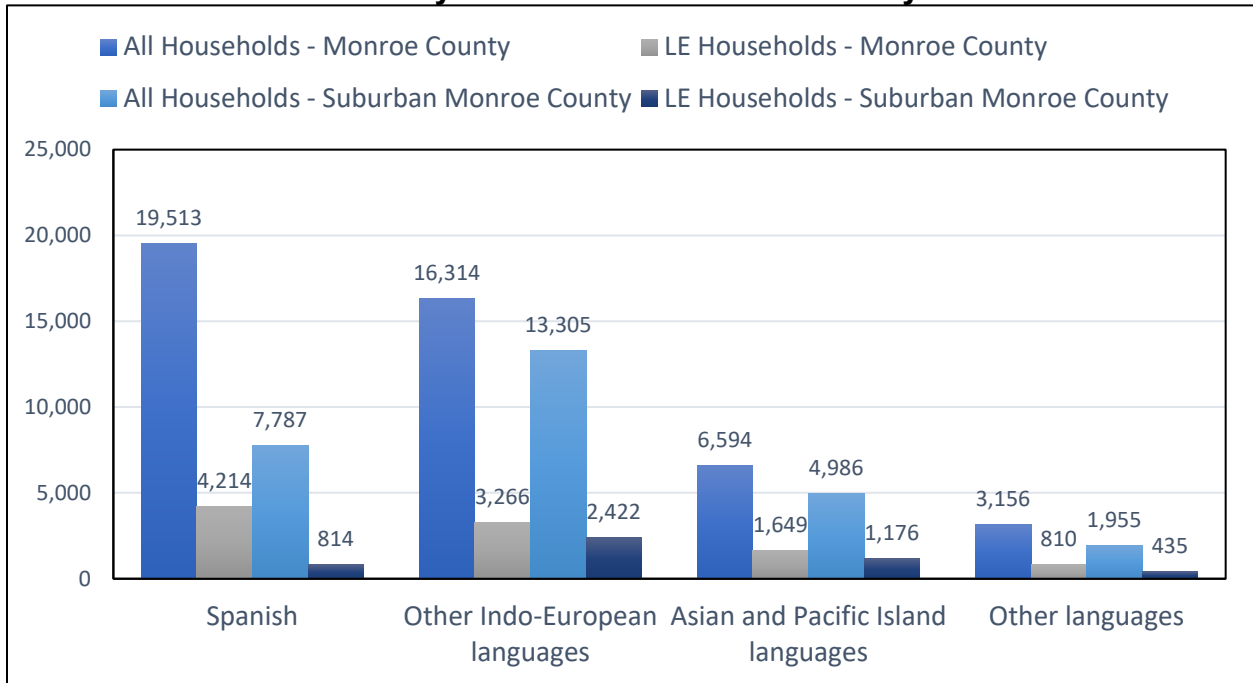
Figure 2.17
Percentage of Population Speaking English Less Than “Very Well”



American Community Survey 5 Year Estimate, 2018.

The American Community Survey aggregates speakers of a language other than English into four major categories based on which language they speak. Spanish is given its own category, as it is by far the most common language other than English spoken in the United States, and other languages are totaled as “Other Indo-European Languages”, “Asian and Pacific Island Languages”, and “Other Languages”. The following Figure 2.18 illustrates the breakdown of Monroe County and suburban Monroe County households speaking a language other than English.

Figure 2.18
“Other Than English” Household Language Spoken for Households in Monroe County and Suburban Monroe County

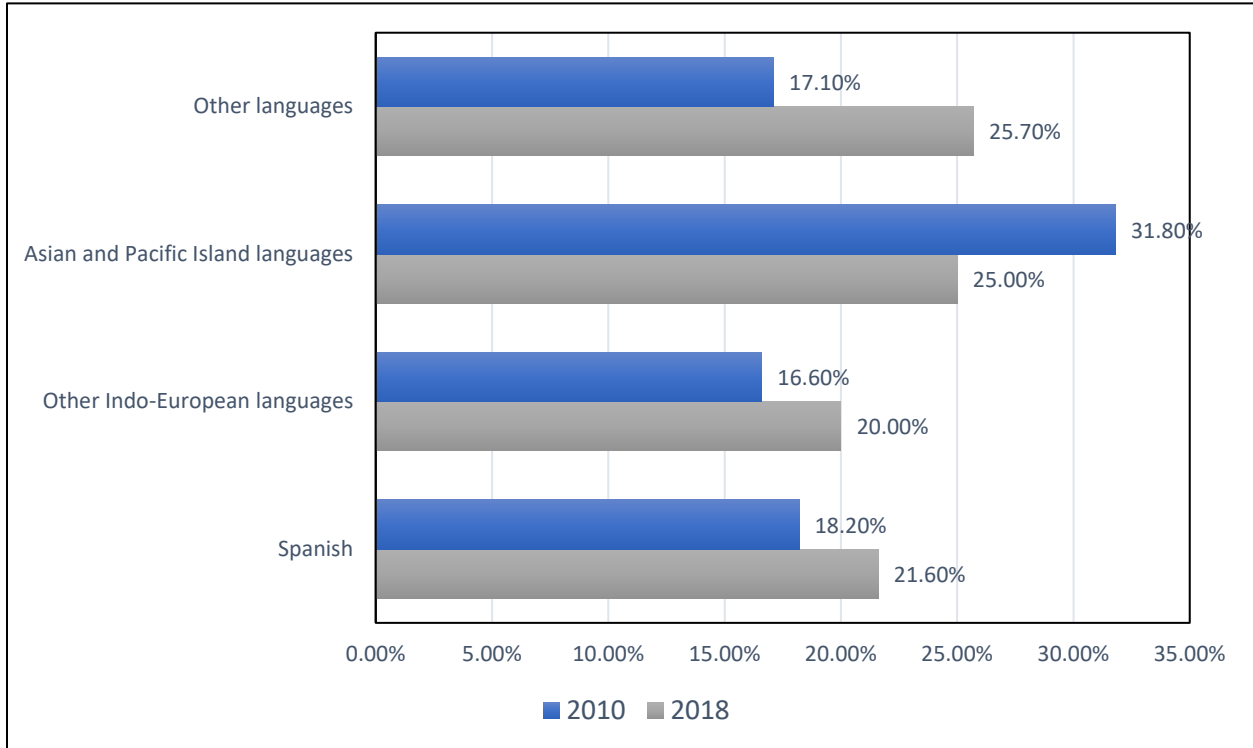


American Community Survey 5 Year Estimate, 2018.

As is typical for the United States, Spanish is the most common single language other than English spoken in Monroe County. In 2018, there were 19,519 households where Spanish is the language spoken in the home, and of those, 21.6% were considered Limited English households. 7,787 of these households were in suburban Monroe County, while the other 11,726 were in the city of Rochester. Of all the categories measured by the ACS, Spanish was the only one for which a larger portion of the total population resided in the city of Rochester than suburban Monroe County.

16,314 households reported speaking an Indo-European language other than Spanish, with 13,305 of those households residing in suburban Monroe County, and 20% classified as Limited English. 6,594 households spoke an Asian or Pacific Island language, with 4,986 of those households residing in suburban Monroe County and 25% considered Limited English.

Figure 2.19
Household Language Spoken for Limited English Households in Monroe County
2010 - 2018



American Community Survey 5 Year Estimate, 2010-2018.

The number of individuals with Limited English in Monroe County continues to increase. The number of households reporting Limited English in Monroe County rose from 2.9% in 2010 to 3.30% in 2018. The fastest growing, and largest, group of Limited English households are speakers of languages classified as “Other languages” (That is, not Indo-European, Asian/Pacific, or Spanish), which grew from 17.1% of all Limited English Households in 2010 to 25.7% of Limited English households in 2018. This group is comprised by Arabic and other Semitic languages, as well as languages from Africa such as Swahili and Somali.

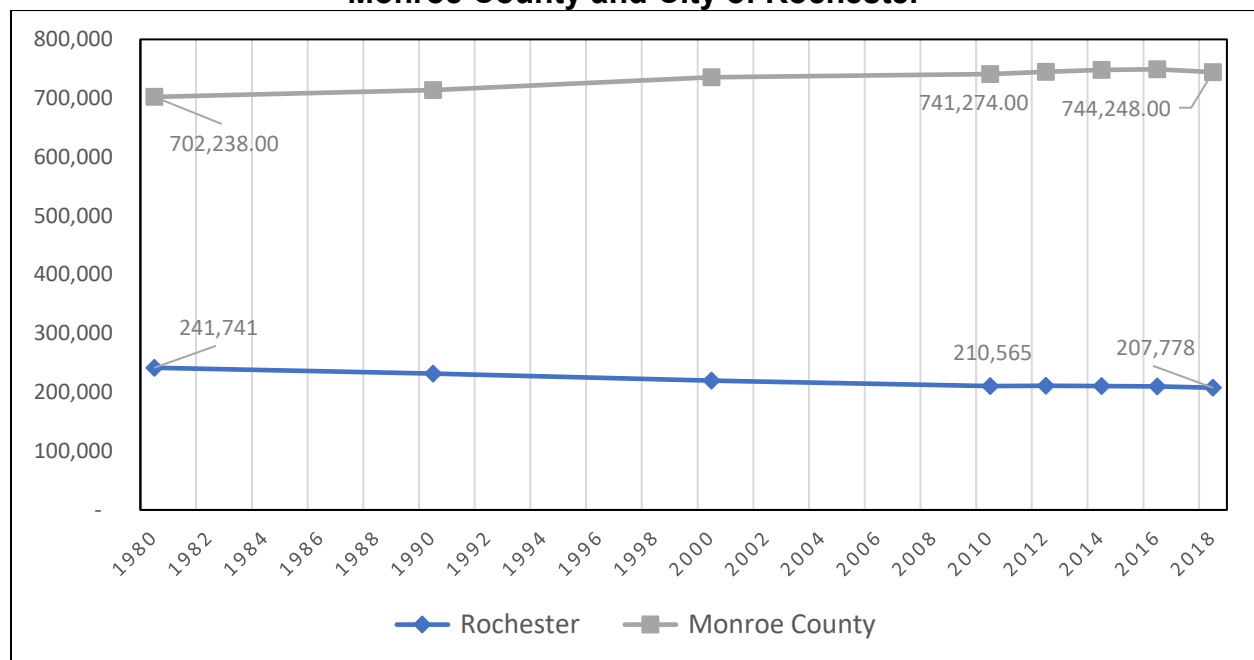
In addition to “Other languages”, both Spanish and “Other Indo-European” speaking households saw an increase in the proportion of Limited English speakers, growing from 18.2% to 21.6% and 16.6% to 20% respectively. Being households with limited English means that these families are likely to face more limited options in housing choice if informational materials are not available in their native language. The fact that the number of Limited English households in Monroe County continues to grow indicates that the issue remains significant.

Demographic Change in Monroe County

Monroe County has generally followed the same demographic trends seen for the Rochester MSA. Since as early as 1960, the population in Monroe County has been shifting away from the city of Rochester, but recent data suggests that this trend may be beginning to slow or reverse, as the population decline has shown significant decline in terms of year-over-year numbers.

In 1980, Monroe County's total population was 702,238, with 241,741 people residing in the city of Rochester. By 2010, Monroe County had grown to 741,274, representing growth of approximately 1,300 residents per year, while the population for the city of Rochester had dropped to 210,565, a loss of approximately 1,040 residents per year. From 2010 to 2018, Monroe County increased to 744,248, an increase of approximately 370 residents per year, and the city of Rochester decreased to 207,778, a loss of approximately 350 residents per year. Today City dwellers make up 27.9% of the total county population and 19.3% of the Rochester MSA.

Figure 2.20
Total Population 1980-2018
Monroe County and City of Rochester

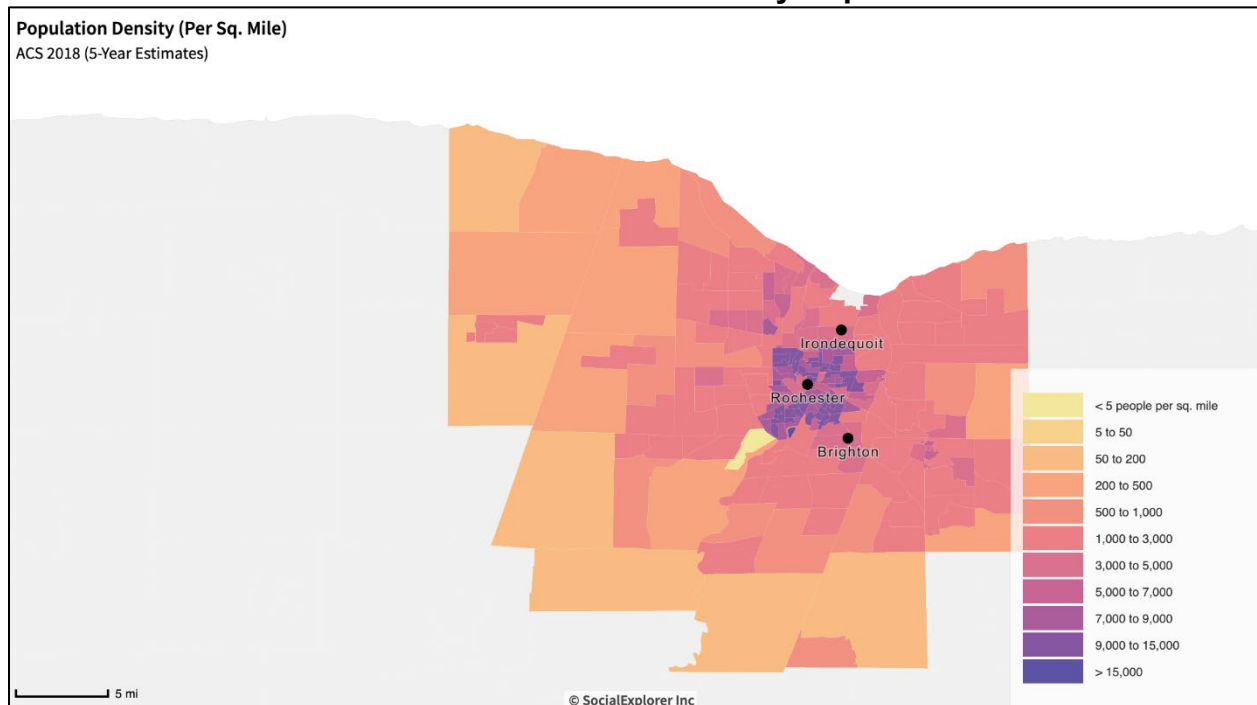


US Decennial Census 1980, 2000, 2010/American Community Survey 2013-2018 (5 Year Estimates)

Minority residents remain heavily clustered in the city of Rochester, while the surrounding suburbs remain predominantly comprised of white, non-Hispanic residents. The towns of Hamlin, Mendon, Ogden, Parma, Riga, and Rush all have a minority population of 5% or less, representing high levels of racial/ethnic homogeneity within the population. 5.9% of Greece's population is "Black or African American", while 5.3% of its population is Hispanic or Latino. 9.1% percent of Irondequoit's population is "Black or African American", while 8.7% is Hispanic or Latino.

The highest concentrations of minority populations across Monroe County exist in the city of Rochester, with some areas containing upwards of 93.9% minority populations. These percentages are similar to minority percentages in other upstate MSAs. This clustering is illustrated in the following Figure 2.21.

Figure 2.21
Location of Total Monroe County Population

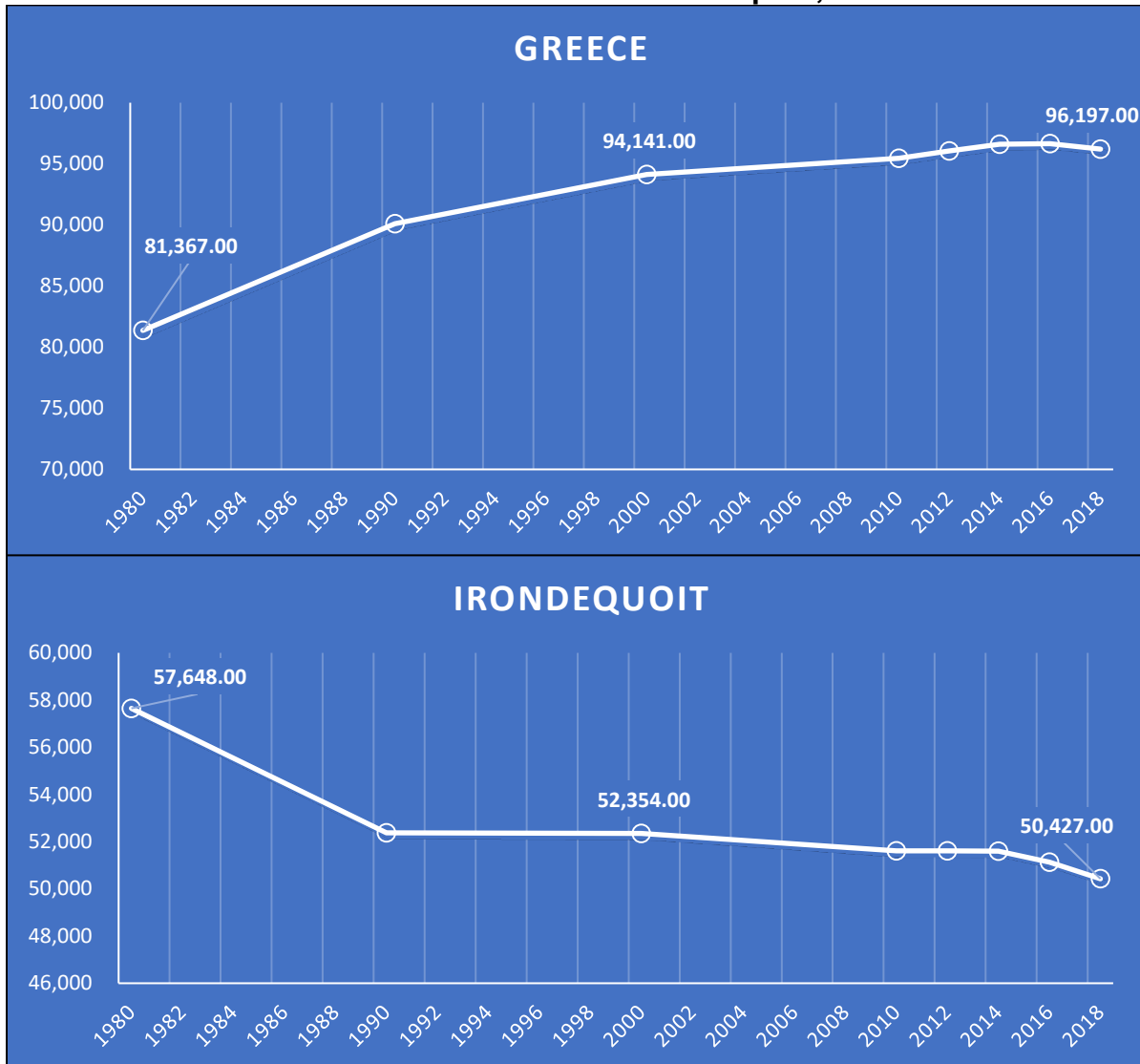


American Community Survey 2018 (5 Year Estimates)

Town of Greece and Town of Irondequoit Population Trends Analysis

Population trends for Greece and Irondequoit have largely continued to follow the trajectories they have demonstrated since at least 1980. Greece continues to experience moderate to mild sustained population growth, while Irondequoit continues to experience sustained population decline. Since 2014, the population decline seems to have begun to speed up slightly.

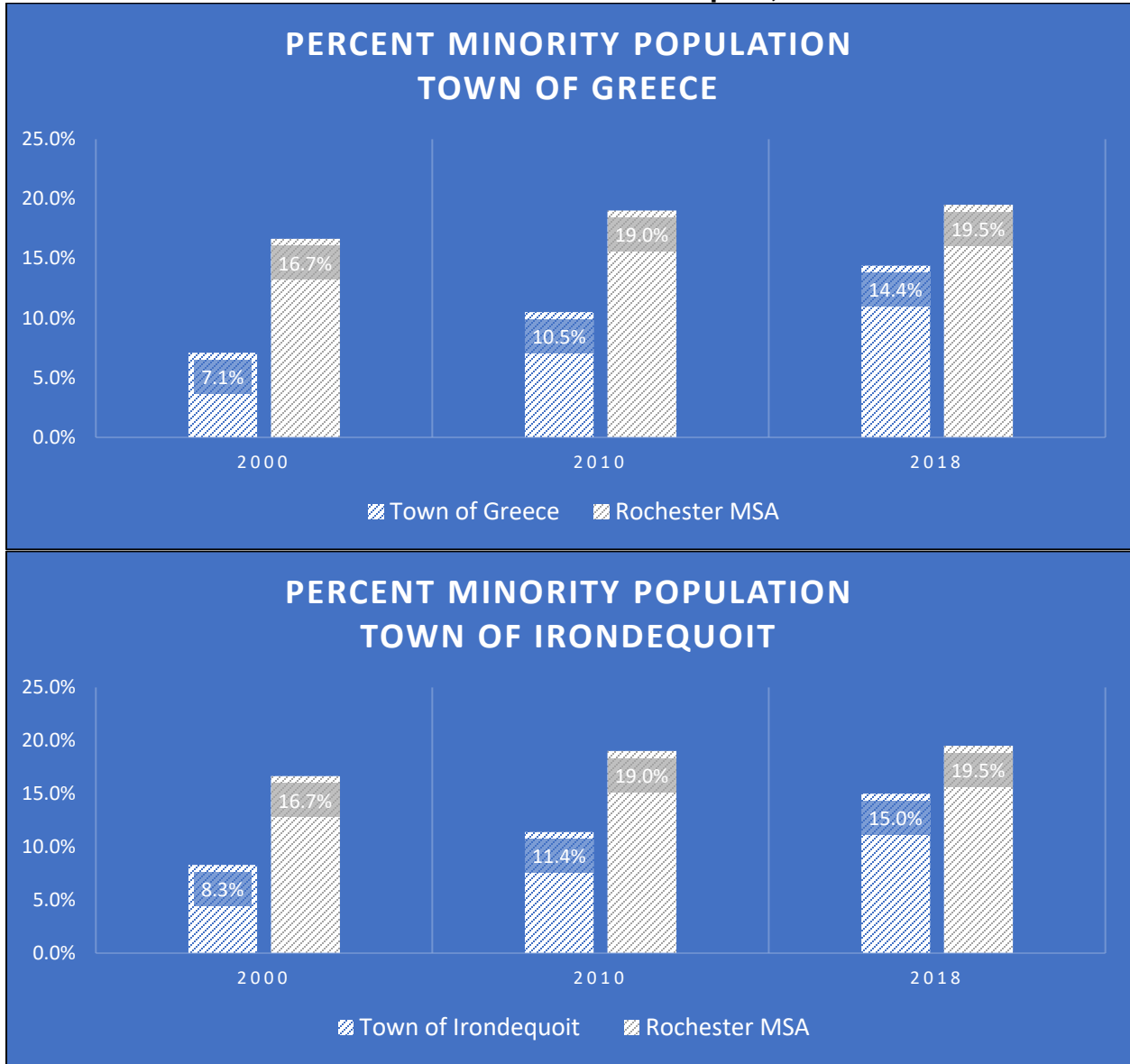
**Figure 2.22
Total Population
for the Towns of Greece and Irondequoit, 1980-2018**



US Decennial Census 1980, 2000/American Community Survey 2010-2018 (5 Year Estimates)

Both the town of Greece and the town of Irondequoit continue to have a smaller minority/nonwhite population than the Rochester MSA as a whole, while at the same time both towns have seen minority/nonwhite residents increase as a percentage of the population since 2000. This increase has approximately tracked the growth in the minority population of the Rochester MSA as a whole, with the exception of 2018 when Greece and Irondequoit appear to have seen their minority population grow at a slightly faster rate than the Rochester MSA as a whole, but within 1-2%.

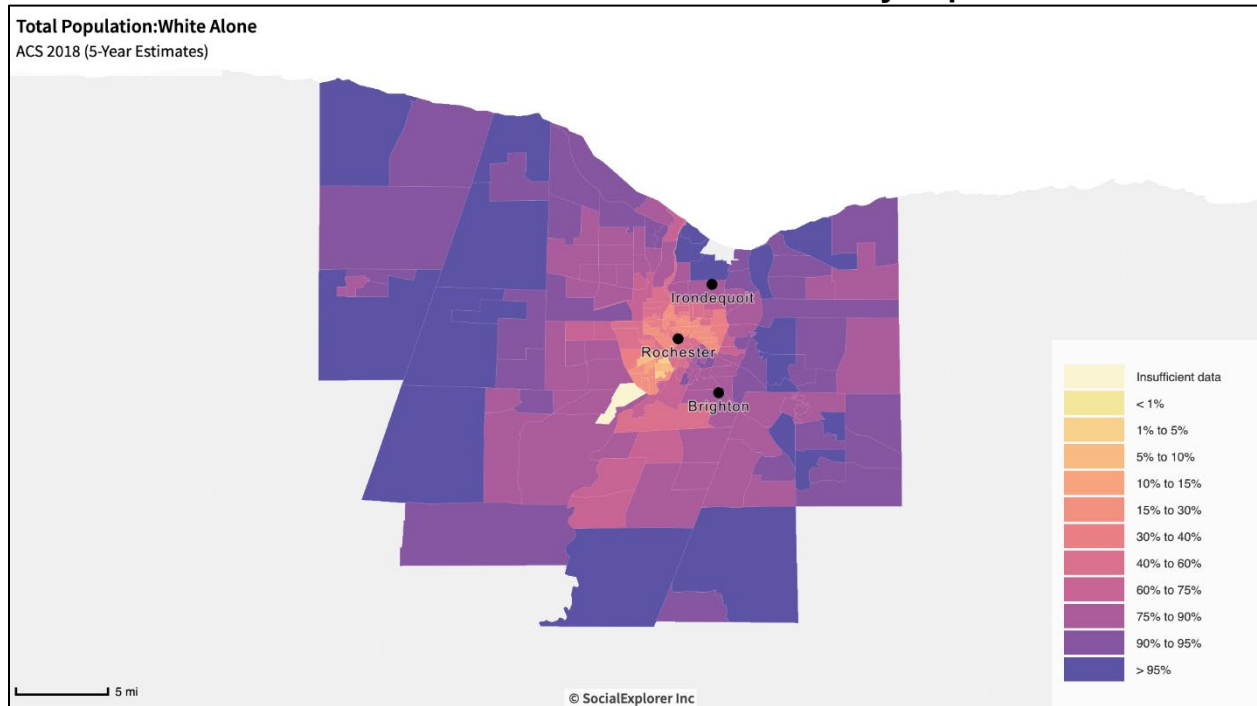
Figure 2.23
Minority Population as a Percentage of Overall Population
for the Towns of Greece and Irondequoit, 2000-2018



U.S. Decennial Census 2000, 2010. American Community Survey 2018 (1 Year Estimates)

Monroe County’s white population remains predominantly clustered outside of the city of Rochester, inversely mirroring the overall trend for the County’s minority population. Brockport and Henrietta demonstrated a slightly more diverse mixture of residents than other suburban and (in particular) rural areas of the County, likely owing to the presence of The State University of New York College at Brockport and the Rochester Institute of Technology.

Figure 2.24
“White Alone” Percent of Total Monroe County Population

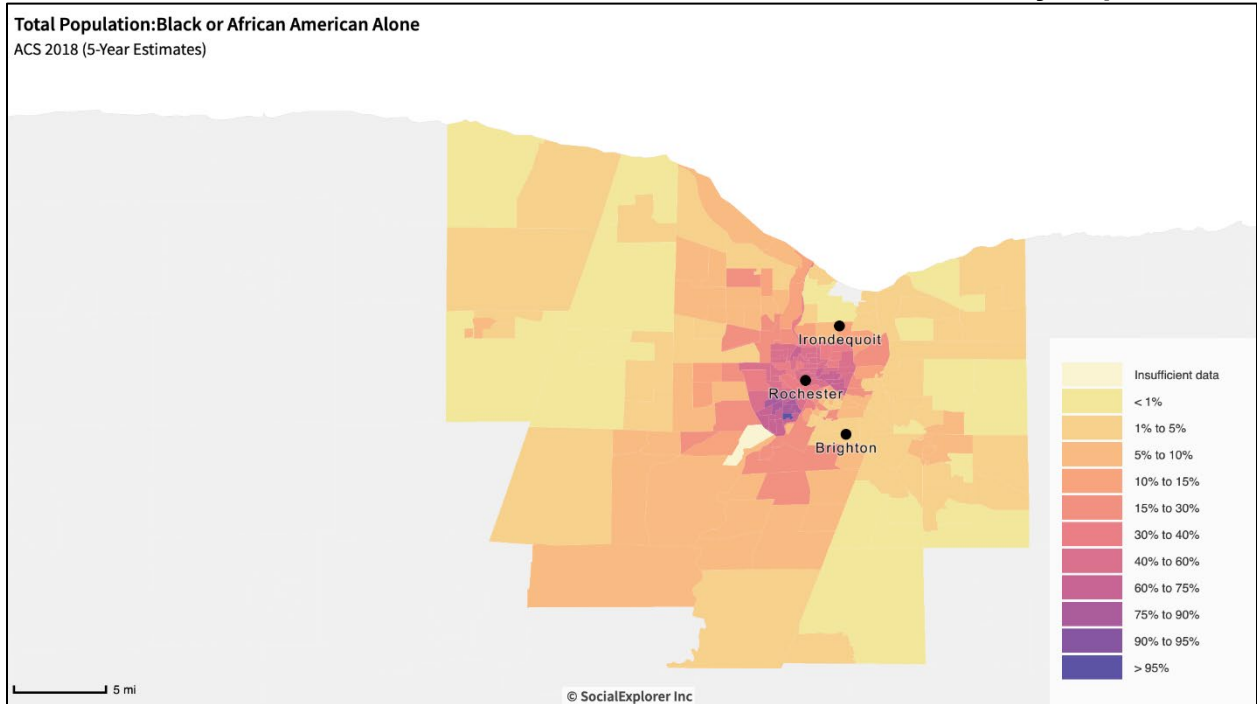


American Community Survey 2018 (5 Year Estimates)

Both Black/African American and Hispanic residents of Monroe County demonstrate significant clustering in and around the city of Rochester. The “inner-ring” suburbs of Rochester also demonstrate significant African American and Hispanic communities of between 5%-25% and 5%-15% respectively.

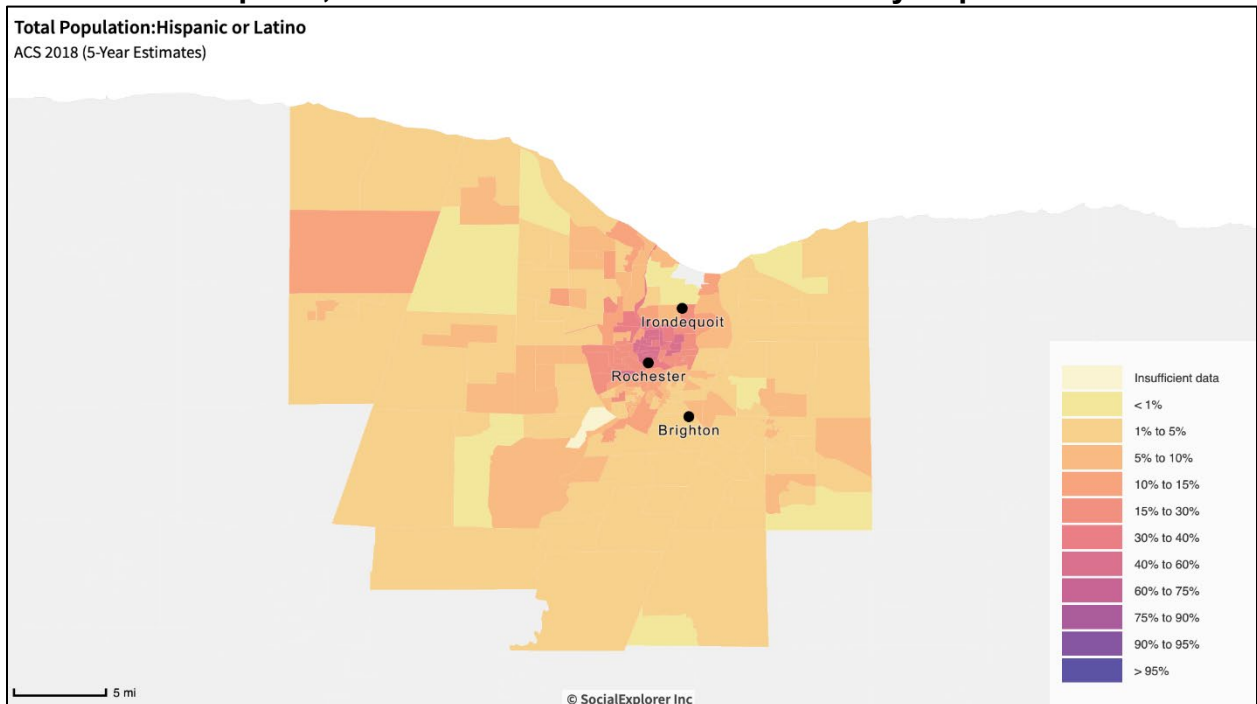
The following Figures 2.25 and 2.26 demonstrate the percentage of African American and Hispanic residents in Monroe County.

Figure 2.25
“Black or African American Alone” Percent of Total Monroe County Population



American Community Survey 2018 (5 Years Estimates)

Figure 2.26
“Hispanic, All Races” Percent of Monroe County Population



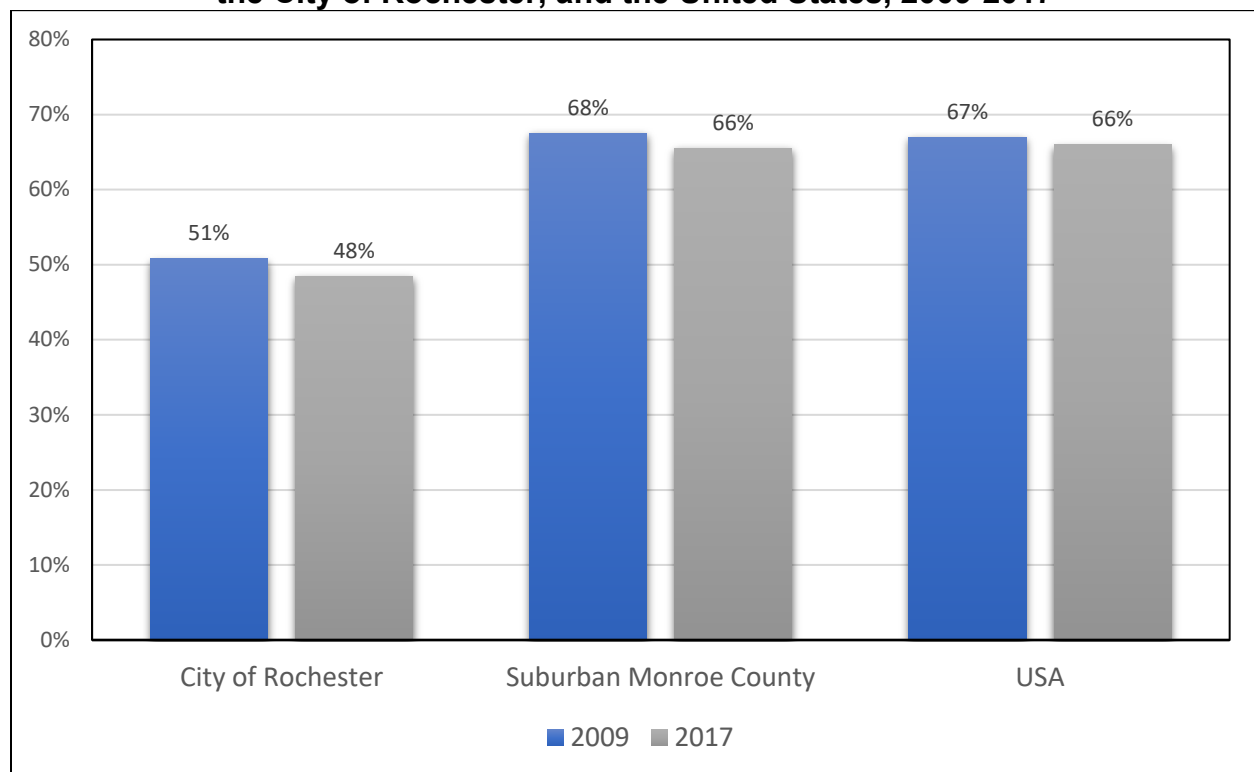
American Community Survey 2018 (5 Years Estimates)

Changing Household Composition

The US Census defines a family as two or more people living together who have a blood or legal relationship. For example, a married couple, with or without children, is considered a family; a parent and adoptive child is a family, and so on. A household may be a family, two or more unrelated adults living together, a single person with a child or a non-family household, i.e., a single person living alone. The percent of households that are considered “families” has generally decreased across suburban Monroe County and the city of Rochester in recent years, reflecting populations increasingly made up of single people living alone and unrelated people living together. These patterns generally reflect national trends, as increasing housing costs have caused more people to seek roommates, and the US fertility rate continues to fall.

The following Figure 2.27 illustrates how the percentage of family households changed between 2009-2017.

Figure 2.27
Families as a Percent of Total Households in Suburban Monroe County, the City of Rochester, and the United States, 2009-2017



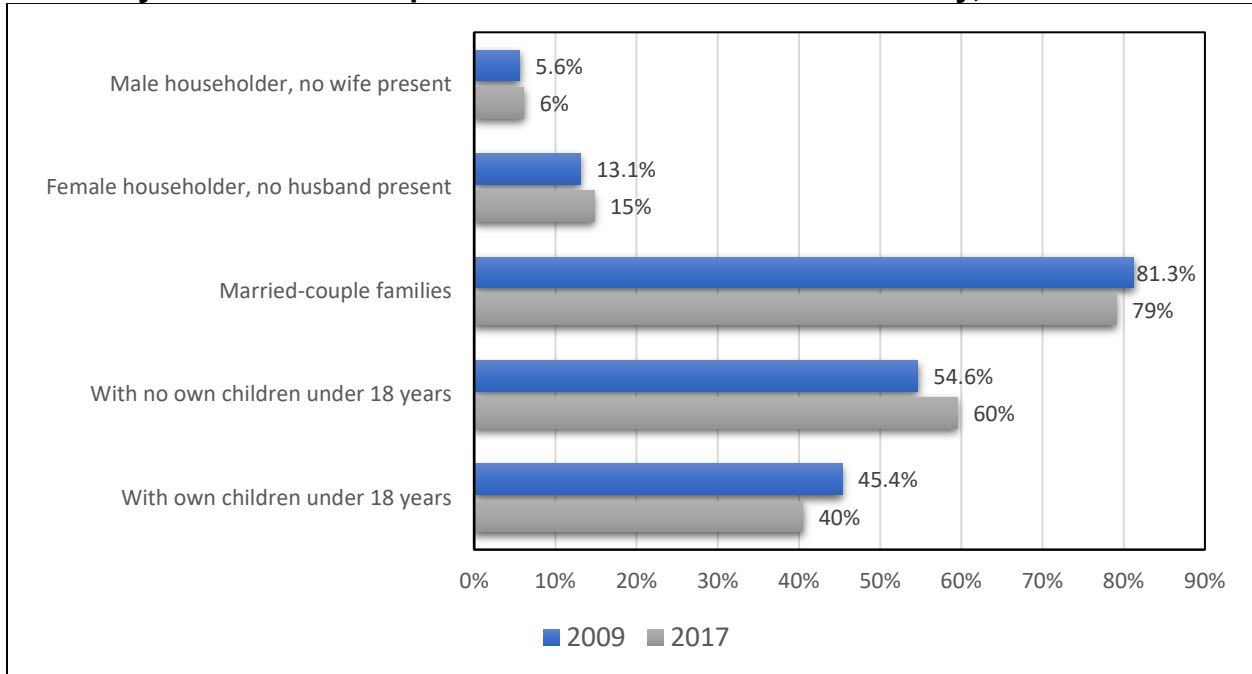
American Community Survey 5-year Estimate (2009-2017)

Household composition has also continued to change over the last decade. Married couple households decreased from 81% of all households in 2009 to 79% in 2017. Non-family households increased nearly 13%, reflecting small increases in both “Female

Householders Living Alone” (which increased from 13.1% to 15%) and “Male Householder Living Alone” (which increased from 5.6% to 6%) over the same time period.

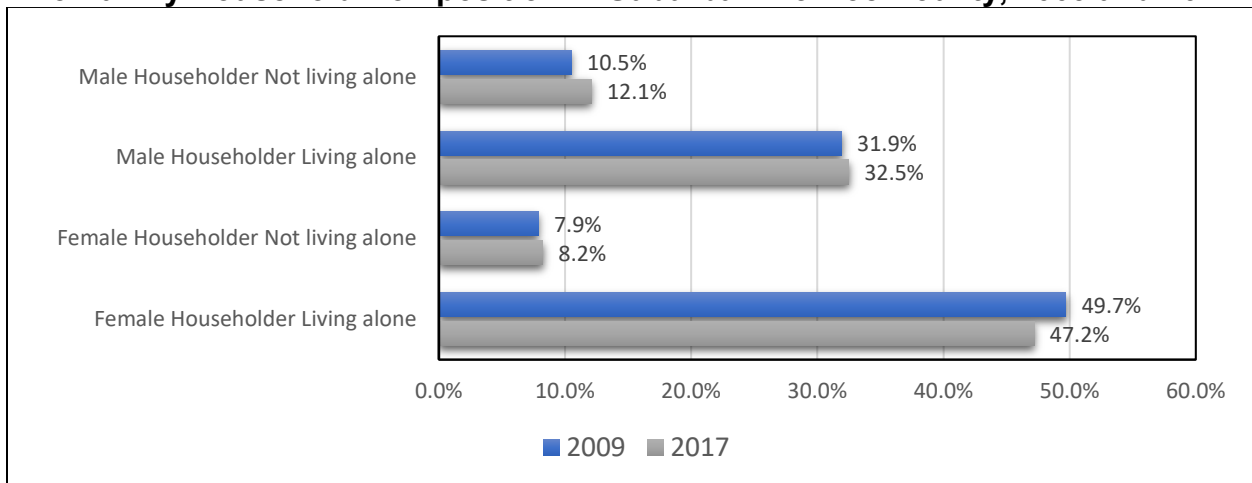
The following Figures 2.28 and 2.29 illustrate the change in household composition in suburban Monroe County from 2009-2017.

Figure 2.28
Family Household Composition in Suburban Monroe County, 2009 and 2017



American Community Survey 5-year Estimate (2009-2017)

Figure 2.29
Nonfamily Household Composition in Suburban Monroe County, 2009 and 2017

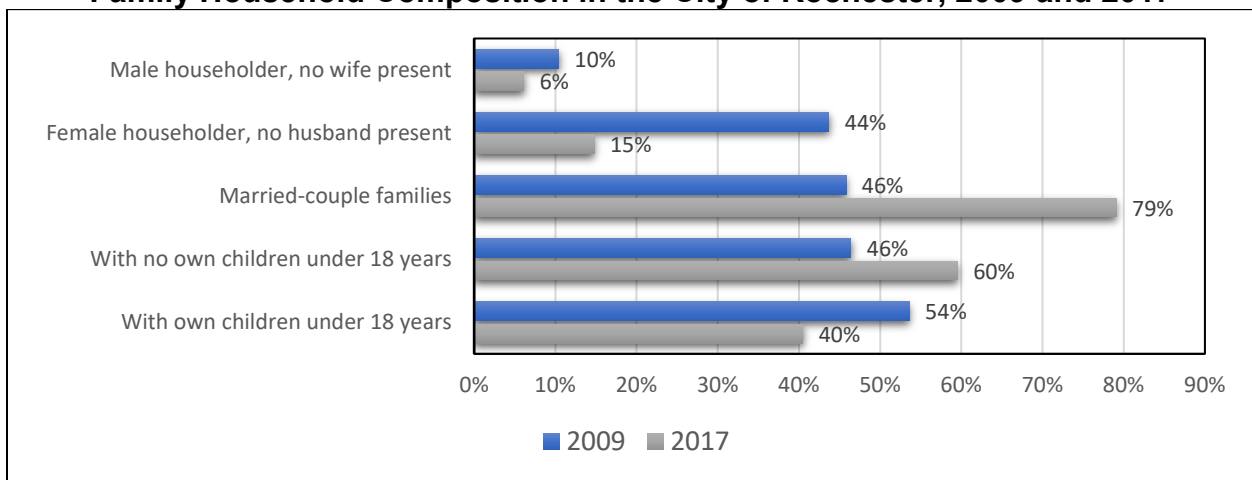


American Community Survey 5-year Estimate (2009-2017)

Along with affecting the level and type of services needed in Monroe County and its towns, these trends also imply changes in the type of housing this changing demographic will demand in the future.

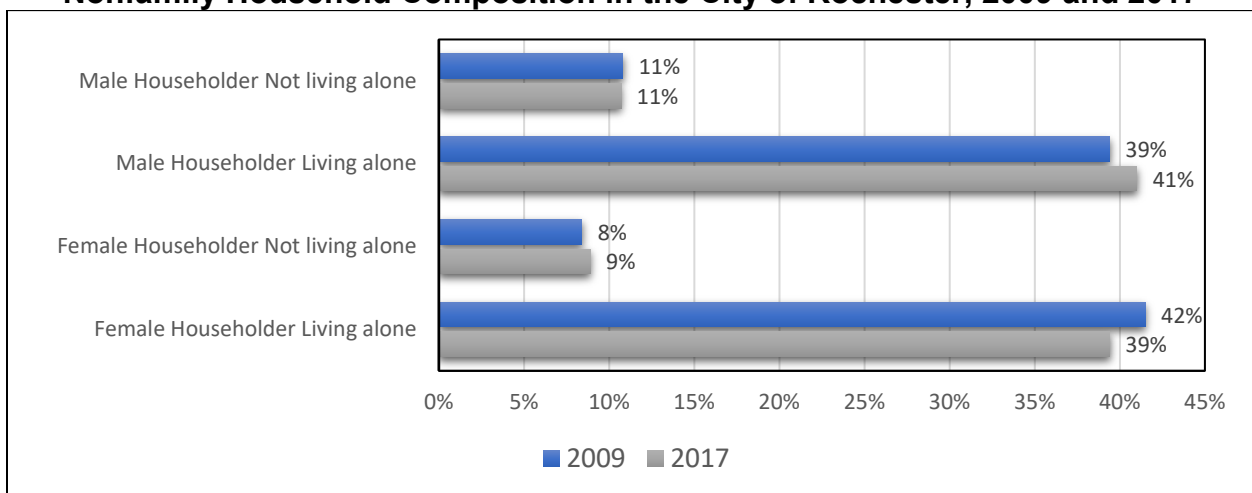
Family Households continue to make up a significantly larger percentage of all households in suburban Monroe County than they do in the city of Rochester. Between 2009 and 2017, family households as a percentage of all households in Rochester decreased from 52% to 48%. Over the same time period, married couple households decreased from 46% to 42%, reflecting an increase in “Female Householder, No Husband Present” (44% to 50%). “Male Householder, No Wife Present” remained unchanged (10%).

Figure 2.30
Family Household Composition in the City of Rochester, 2009 and 2017



American Community Survey 5-year Estimate (2009-2017)

Figure 2.31
Nonfamily Household Composition in the City of Rochester, 2009 and 2017



American Community Survey 5-year Estimate (2009-2017)

Conclusions

- Demographic change both drives and reflects housing choice.
- Upstate New York MSAs see the populations of their towns increasing, while their cities continue to decline in population, although some data suggests that this trend may be changing in recent years.
- The declining percentage of the population living in cities in upstate New York is impacting the ability of these cities to provide vital services and maintain infrastructure.
- Upstate New York's minority population is growing at noteworthy rates, while the white population continues to shrink.
- The number of people speaking a language other than English is increasing in Monroe County.
- The number of individuals with Limited English in Monroe County is increasing, indicating an impediment to fair housing choice for those impacted by linguistic isolation.
- The highest concentrations of minority populations continue to be in the City of Rochester.
- The percentage of households classified by the U.S. Census as families continues to decline. Single parent families are increasing in frequency and represent a higher percentage of the total population around urban areas in Monroe County.
- The population in Monroe County is aging, with a shrinking percent of younger individuals and an increasing percentage of older individuals.
- The Rochester MSA has the highest percent of its total population born outside of the US among upstate New York MSAs.
- Increasing housing choice among protected class members needs to go beyond initiatives that address disparities in opportunity among black, white, Hispanic, Asian, and Native American residents because:
 - Monroe County population change is increasingly impacted by migration and immigration. This includes immigrants from Europe, Africa, Asia, and other areas of the world.
 - Language is a barrier for a substantial number of households in understanding and successfully accessing the variety of housing opportunities available in Monroe County.
- Along with affecting the level and type of services needed in Monroe County and its towns, trends in aging imply changes in the type of housing this changing demographic will demand in the future.
- The ongoing exodus of working aged adults represents a major loss in human capital and potential first-time home buyers. This shrinking population will buy fewer homes owned by people reaching retirement age, driving down property values in the future.

Section III: Rental Housing Profile

Rental Housing Profile

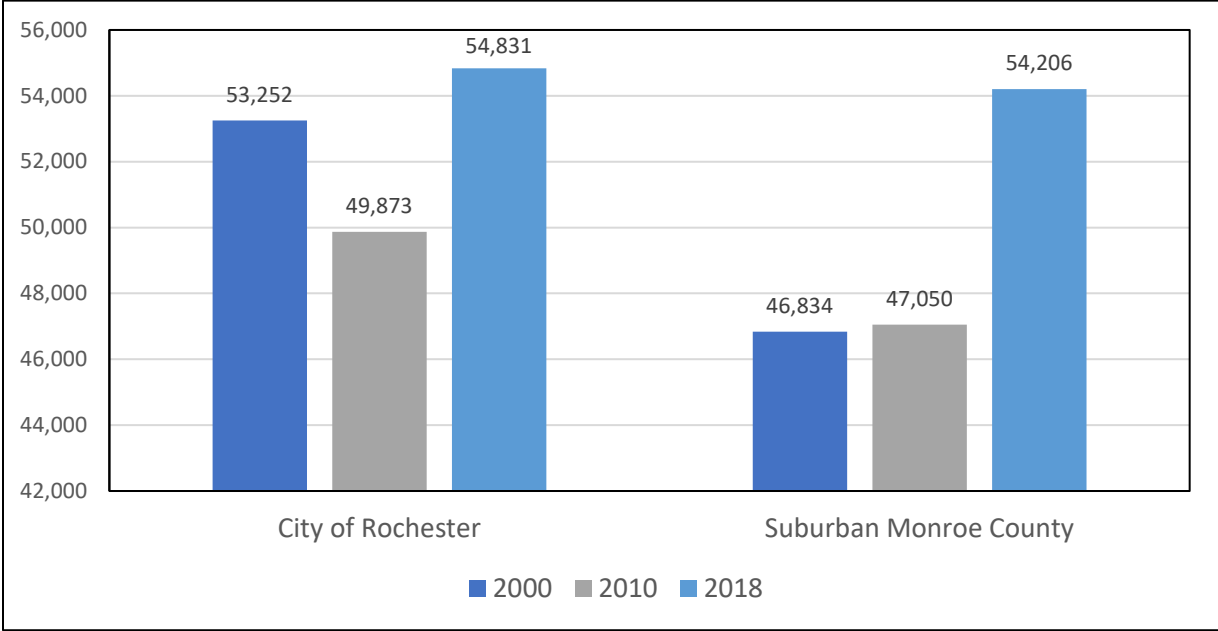
Introduction

The availability of appropriate market rate rental housing is critical to sustaining and enhancing fair housing choice. In order to provide residents with meaningful discretion in selecting where to live, rental housing needs to be available in a diverse array of geographic locations and unit configurations, and at a variety of price points. To that end, this section examines the current state of rental housing in Monroe County based on a variety of factors including the inventory of existing units, racial/ethnic makeup of renter households, income levels for renter households, the relative affordability of rental units, and the length of renter household tenure in their current rental units.

In particular, this section will compare the rental housing markets within the city of Rochester with the rental housing market in suburban Monroe County (Monroe County outside of the city of Rochester). This is because, historically, the city of Rochester has had a significantly more developed rental inventory than suburban Monroe County, which has traditionally skewed more heavily towards owner-occupied housing.

The number of renter occupied housing units in Monroe County overall increased by 8,951, growing from 100,086 in 2000 to 109,037 in 2018. In that increase, 1,579 units were located in the city of Rochester, while 7,372 were in suburban Monroe County.

Figure 3.1
Renter Occupied Housing Units in Monroe County, 2000-2018



U.S. Census of Population and Housing, 2000, American Community Survey 5-year Estimate (2010-2018).

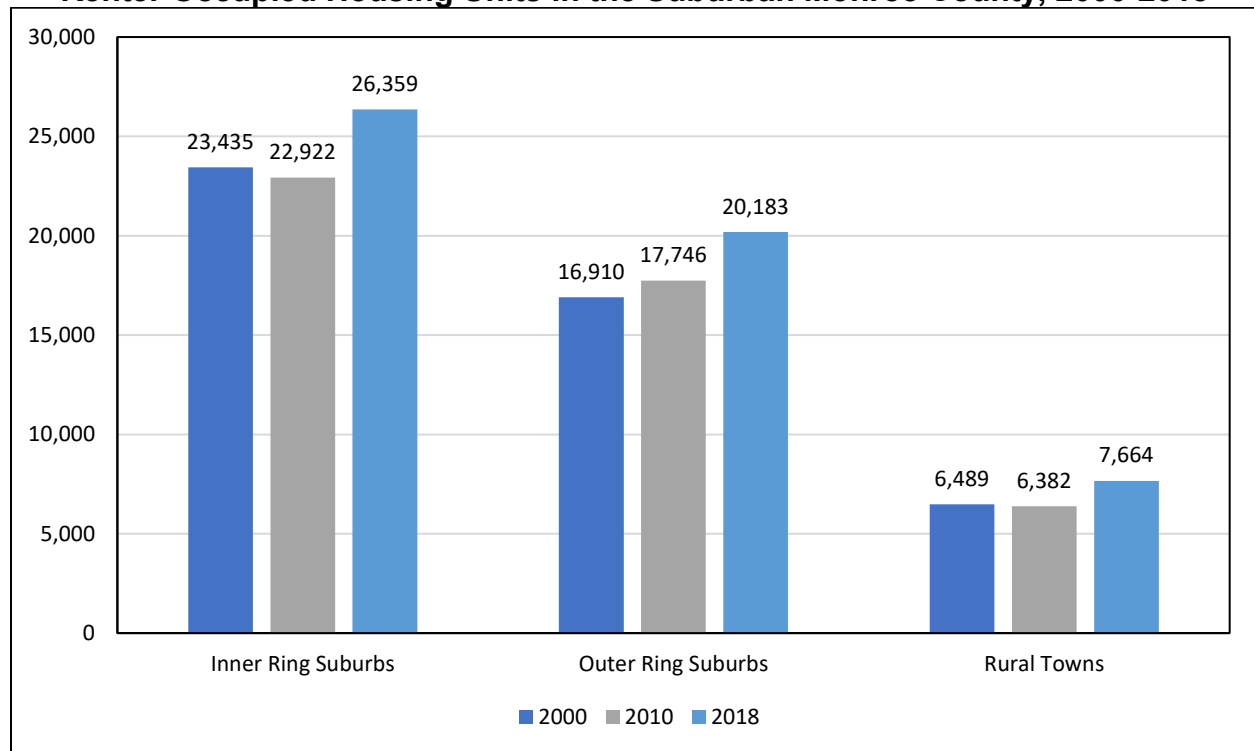
Despite the larger increase in the absolute number of rental units, suburban Monroe County continues to have a significantly less developed rental housing market than the city of Rochester, with renter occupied housing units making up approximately 25% of occupied housing units in suburban Monroe County, but 63% of occupied housing units in the city of Rochester.

Due to the differing nature of the predominant land use types in the city of Rochester and the rest of Monroe County, some deviation in the balance of renter and owner-occupied housing units is typical. However, an excessively small ratio of renter to owner-occupied units can present a barrier to housing choice for those either unwilling or unable to undertake the costs associated with home ownership.

Rental Market in Monroe County

Renter occupied units in suburban Monroe County increased from 47,050 in 2000 to 54,206 in 2018, a 15% increase. The increase in units was greatest in the inner-ring suburbs (+3,437 units) followed by the outer-ring suburbs (+2,437 units), with Monroe County’s rural towns adding only 1,282 units.

Figure 3.2
Renter Occupied Housing Units in the Suburban Monroe County, 2000-2018

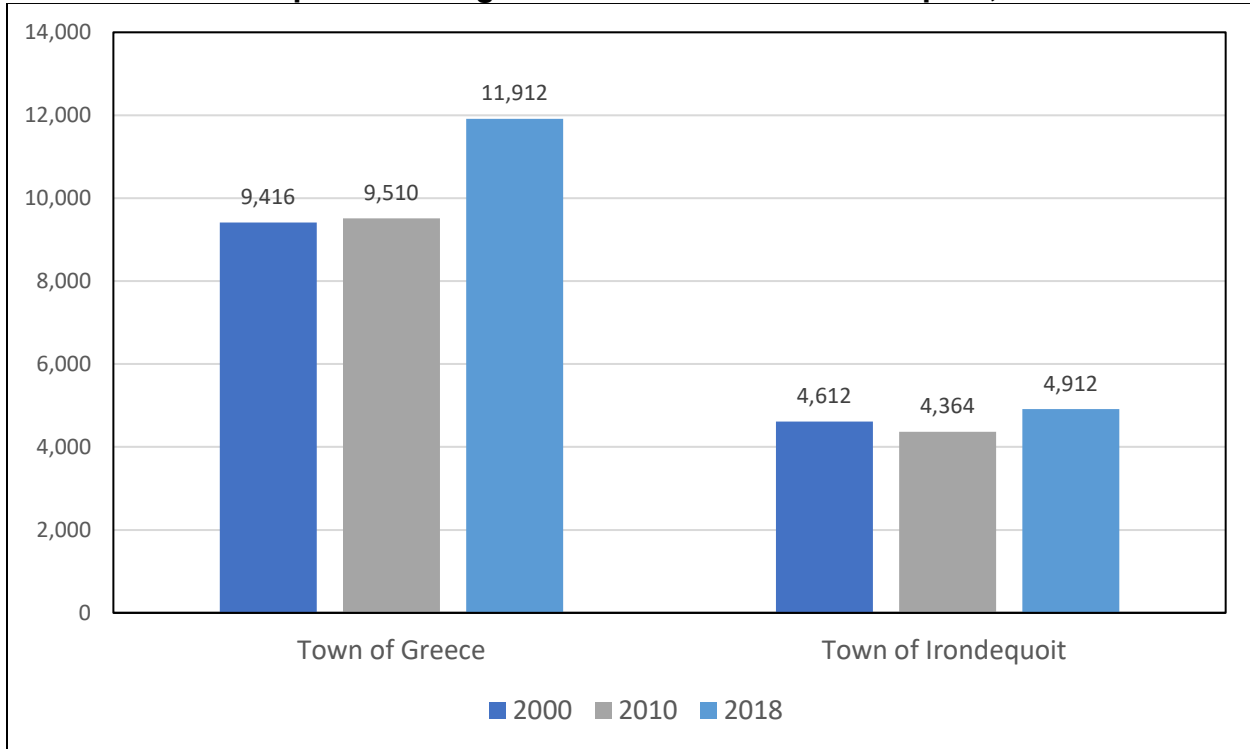


U.S. Census of Population and Housing, 2000, American Community Survey 5-year Estimate (2010-2018).

Greece’s rental population increased 25% and Irondequoit’s rental population increased by 12% over the same time period. In comparison, the City of Rochester’s renter

occupied unit market increased by 10% between 2010 and 2018, suggesting an expansion in demand for rental units across the board in Monroe County.

Figure 3.3
Renter Occupied Housing Units in Greece and Irondequoit, 2000-2018



U.S. Census of Population and Housing, 2000, American Community Survey 5-year Estimate (2010-2018).

Inventory of Rental Units

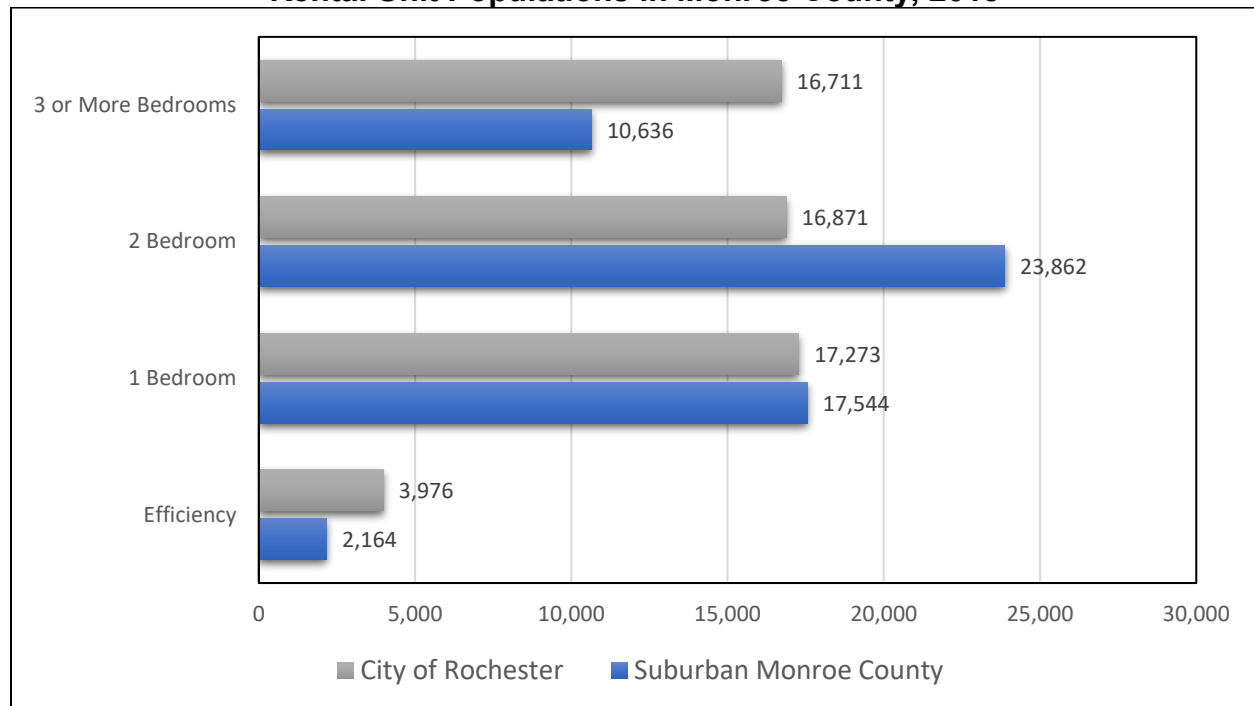
The available inventory of units in any location determines the level of housing choice in that location. For example, while a one or two-bedroom unit may be suitable for an individual, a single parent, or a married couple with one or two children usually needs at least three bedrooms.

Due to significant variance in size for the constituent municipalities of Monroe County, the percentage of units of given sizes in each location is a more useful indication of which groups can potentially make up that municipality's total population. If three-or-more bedroom units are a very small percent of total housing stock in a given location, larger renter households will necessarily make up a smaller share of the total renter population, barring significant overcrowding that presents issues in its own right. Conversely, if the size of units located in a particular municipality is distributed between studio/efficiency, one, two, and three-or-more bedroom units, housing choice in that municipality is likely to be much greater for a larger cross section of the population. In short, housing choice is limited by the availability of appropriate rental stock.

Despite the fact that the total number of renter occupied houses in the city of Rochester and suburban Monroe County is similar (approximately 54,831 in the City and 54,206 in suburban Monroe County), the inventory of rental units in the city of Rochester is quite different than that found in the suburban and rural towns of Monroe County. The number of studio/efficiency units in the city of Rochester (3,976) is significantly higher than the number of studio/efficiency units found in the rest of Monroe County (2,164).

Conversely, two-bedroom units in suburban Monroe County (23,862) outnumber two-bedroom units in Rochester (16,871). There are approximately 6,000 more three-or-more bedroom renter occupied units in the City than there are in the rest of Monroe County (16,711 vs 10,636). The number of one-bedroom renter occupied units remains comparable between the city of Rochester and suburban Monroe County, with 17,273 single bedroom rentals in the City, and 17,544 single bedroom rental units in suburban Monroe County.

Figure 3.4
Rental Unit Populations in Monroe County, 2018



American Community Survey 5-year Estimate (2018)

In the city of Rochester, the number of one, two, and three-or-more bedroom rental housing units is divided evenly, with each type of unit representing a little under a third of the overall number of rental units. In contrast, suburban Monroe County is skewed towards two-bedroom rental units, which make up 44% of the 54,206 total rental housing units in suburban Monroe County. The number of three-or-more bedroom units is conversely significantly less than one-third of the number of overall rental housing units, representing only 19.6% of the rental housing inventory for suburban Monroe County. This means that larger families looking for rental housing will find it more

challenging to find suitable rental units in the suburban and rural areas of the County, relative to inside the city of Rochester.

Both the towns of Greece and Irondequoit also reflect this distribution in rental units. In the town of Greece, 46% of the 11,912 total renter occupied housing units are two-bedroom units, and three-or-more bedroom units make up just 16% of total rental units in Greece. The town of Irondequoit has a total of 4,880 rental units, of which 48% are two-bedroom units, and 18% have three or more bedrooms.

Figures 3.5 and 3.6 illustrates the inventory of renter-occupied housing units for every town in Monroe County by the number of bedrooms.

Figure 3.5
Rental Units by Number of Bedrooms for Monroe County Towns, 2018

	Efficiency	One Bedroom	Two Bedrooms	Three or More Bedrooms
Monroe County Towns				
Brighton	202	2,843	2,886	630
Chili	34	693	1,148	580
Clarkson	52	144	218	141
East Rochester	63	266	444	304
Gates	207	922	1,253	592
Greece	571	3,908	5,484	1,949
Hamlin	0	197	113	184
Henrietta	188	1,642	1,687	1,202
Irondequoit	91	1,559	2,385	877
Mendon	7	262	165	284
Ogden	17	467	813	450
Parma	63	179	469	404
Penfield	176	929	1,190	312
Perinton	116	1,297	1,788	589
Pittsford	41	205	782	396
Riga	0	108	113	60
Rush	0	24	40	43
Sweden	186	489	678	708
Webster	150	1,307	1,870	784
Wheatland	0	103	336	147

American Community Survey 5-year Estimate 2018.

Figure 3.6
Rental Units by Number of Bedrooms for Suburban Monroe County, 2018

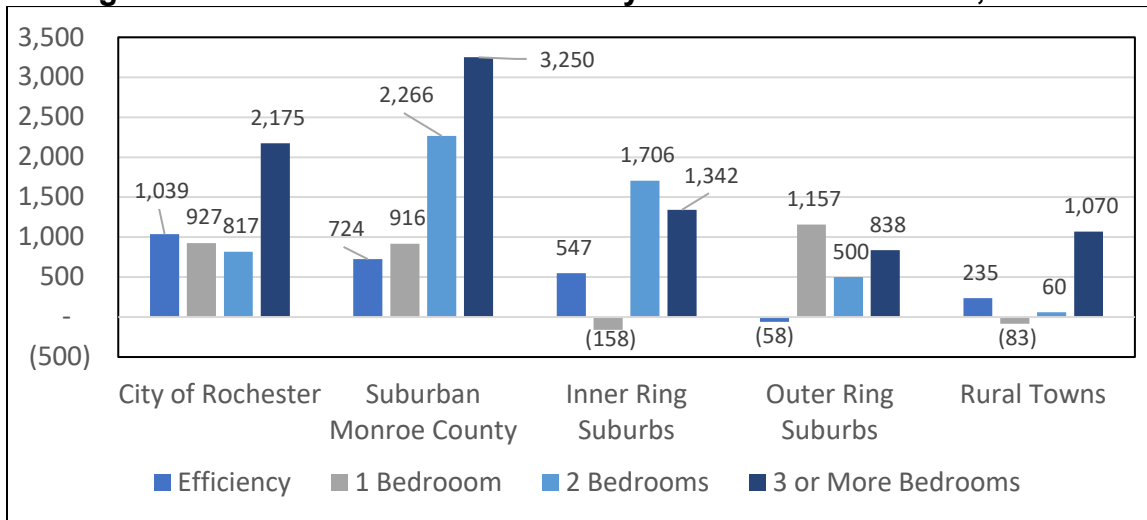
	Efficiency	One Bedroom	Two Bedrooms	Three or More Bedrooms
Monroe County (Overall):	6,140	34,817	40,733	27,347
City of Rochester	3,976	17,273	16,871	16,711
Suburban Monroe County	2,164	17,544	23,862	10,636
Inner-ring Suburban Towns	1,071	9,232	12,008	4,048
Outer-ring Suburban Towns	768	5,182	8,909	4,167
Rural Towns	325	6,339	2,945	2,421

American Community Survey 5-year Estimate 2018.

The majority (52%) of studio/efficiency apartments in Monroe County are located in the city of Rochester. Between 2010 and 2018, the number of efficiency units increased by 724 in suburban Monroe County, as compared to 1,039 in the city of Rochester. This suggests that the disparity in the number of available efficiency/studio rental units in the City relative to suburban Monroe County is not likely to change in the near future. One-bedroom renter occupied units in suburban Monroe County increased by 916 units (see Figure 3.7), mostly due to a 500 unit increase in the number of one-bedroom units in the outer-ring suburbs. This outweighed a decrease of 158 units in the inner-ring suburbs and 83 units in the rural towns of Monroe County, resulting in a net increase.

Three-or-more-bedroom rental units in suburban Monroe County increased by 3,250, the largest increase in inventory for any of the categories measured. This may suggest that the market is addressing an area where there is unmet demand, but the collection of more data will be required to determine if a significant change in the distribution of rental types is occurring.

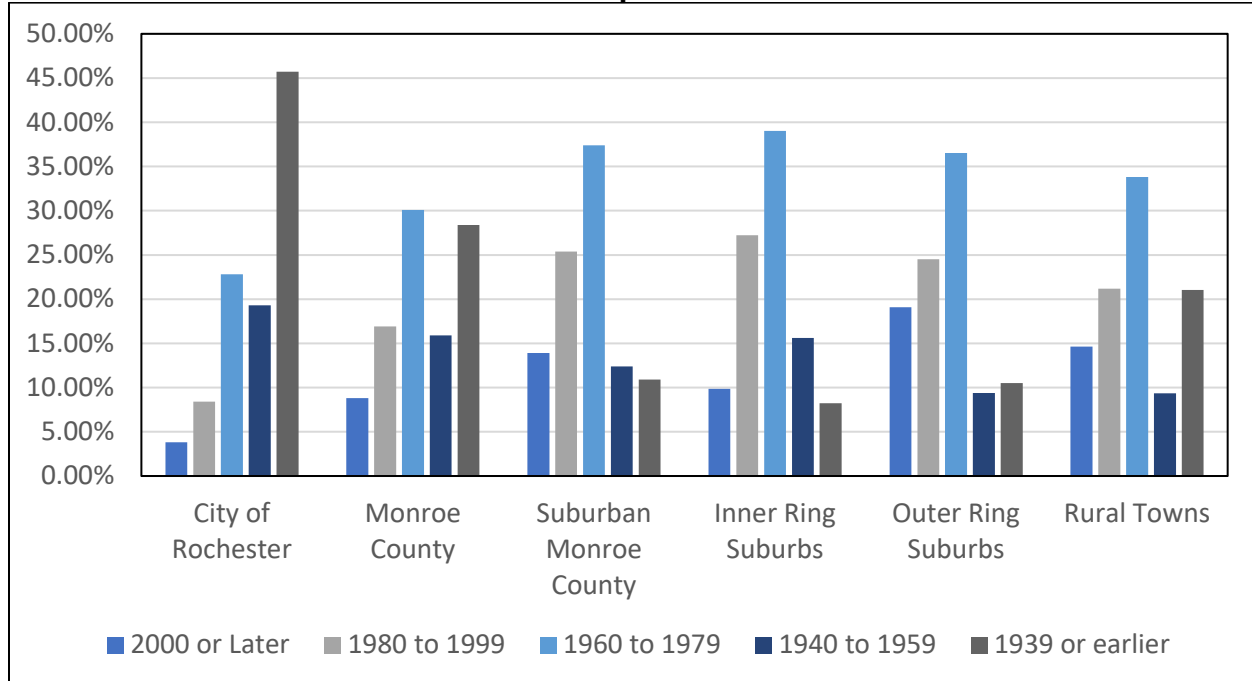
Figure 3.7
Change in the Number of Rental Units by Number of Bedrooms, 2010-2018



American Community Survey 5-year Estimate (2010-2018).

As shown in Figure 3.8, nearly half of all renter occupied units in the city of Rochester were built at or before 1939, whereas over 60% of renter occupied units in suburban Monroe County were built after 1960. Thus, suburban Monroe County's rental housing stock is more modern than what is available in the city of Rochester. Moreover, 13.8% of rental units in suburban Monroe County were constructed after the year 2000, as compared to just 3.8% in the city of Rochester. This suggests that most new rental housing construction (or conversion) in Monroe County has occurred outside of the city of Rochester, in the suburban and rural areas of Monroe County.

**Figure 3.8
Year Renter Occupied Structure Built**



American Community Survey 5-year Estimate (2018).

Renter Occupancy by Race and Ethnicity of Householder

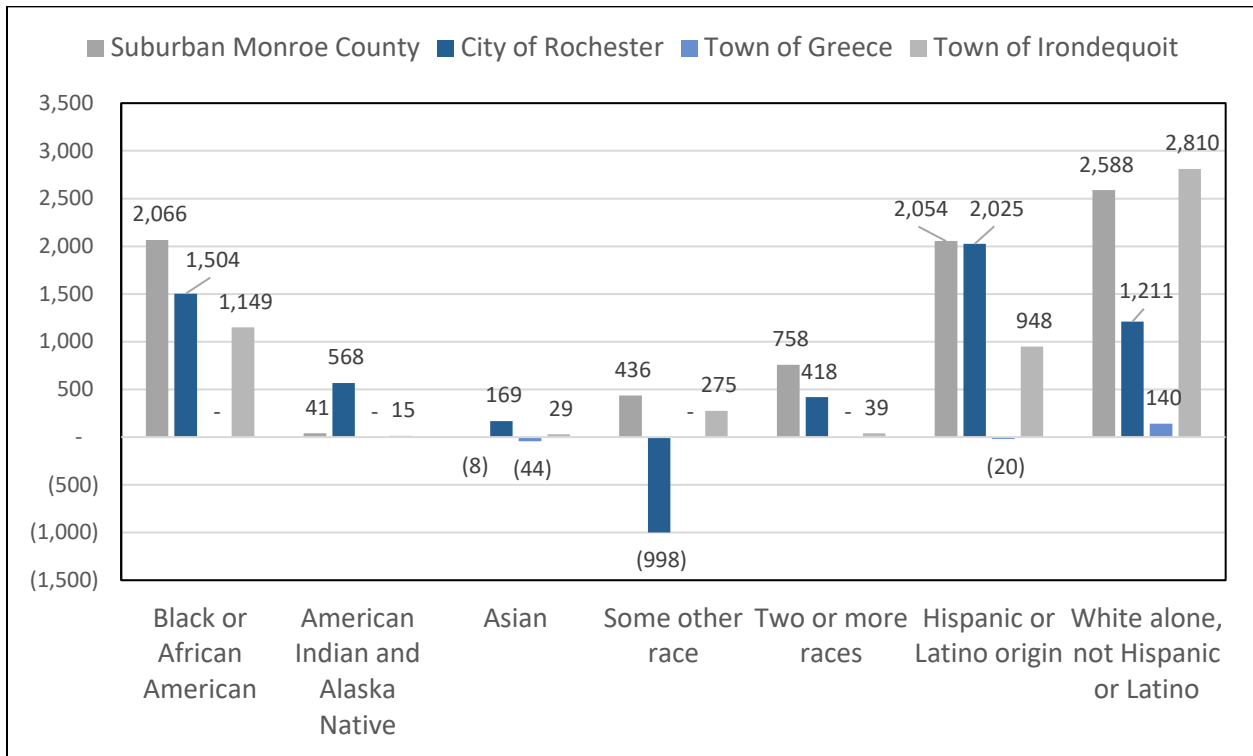
Like the overall demographics for Monroe County, there have been significant changes in the racial composition of renter households in Monroe County. Between 2010 and 2018, the number of white non-Hispanic renter households in suburban Monroe County grew slightly, increasing by 6.7% (+1,288 households), while white non-Hispanic renter households increased by a comparable 6.1% (+3,799 households) in the city of Rochester.

In comparison, the change in black renter households differed significantly between the City of Rochester and suburban Monroe County. From 2010-2018, black renter households increased by 7.10% (+1,504 households) in the City, while increasing by 54% (+2,066 households) in suburban Monroe County. One reason for the difference in percent increase is the much smaller number of black renter households (22,700 households in the City versus just 5,909 households outside of the City). Nevertheless, this provides further evidence for the increasing diversity of suburban Monroe County suggested by the data discussed in the demographic profile.

This trend is also reflected in the change of the number of Hispanic renter households in Monroe County. Hispanic renter households increased by 28.39% (+2,025 households) in the city of Rochester from 2010-2018, while they increased by a significant 111.89% (+1,430 households) in suburban Monroe County.

Asian renter households increased by 14.2% in the city of Rochester, while shrinking by less than 0.5% in suburban Monroe County. However, because of the very small number of absolute units involved (+169 households and -8 households respectively), it is difficult to infer significance from the change.

Figure 3.9
Change in Number of Renter Occupied Units by Race and Ethnicity of Household 2010-2018



American Community Survey 5-year Estimate (2010-2018).

The largest number of suburban Black/African American renter households live in the inner-ring towns of Greece (1,823) and Irondequoit (1,149), as well as the outer-ring town of Henrietta (694). The towns of Clarkson, Ogden, Pittsford, and Riga all reported less than 25 Black/African American renter households. The towns of Hamlin and Mendon both reported no Black/African American households in 2018.

In terms of percentage change, Black/African American renter households saw the most significant growth in East Rochester, where they increased by 232% (+31 households), and Brighton, where they increased by 112 % (+268 households). However, because of the relatively small populations involved, the percentages are somewhat inflated and should be viewed with such context in mind.

Figure 3.10
Renter Occupied Housing Units by Race of Householders
In Monroe County, New York, 1990 to 2018

	White Non-Hispanic		Black		Asian		Hispanic	
	1990	2018	1990	2018	1990	2018	1990	2018
Monroe County (Overall)	71,253	62,249	18,830	28,609	1,597	3,689	5,306	13,047
Rochester	31,489	21,110	17,176	22,700	781	1,316	4,531	9,157
Suburban Monroe County	39,764	41,139	1,654	5,909	816	2,373	775	3,890
Brighton	5,593	4,691	296	505	283	925	133	354
Chili	1,457	1,760	112	454	18	44	25	86
Clarkson	296	398	7	23	1	0	9	134
East Rochester	985	959	8	44	6	20	13	34
Gates	2,081	2,055	75	494	28	158	32	229
Greece	7,607	8,517	386	1,823	67	119	206	1,227
Hamlin	444	494	14	0	0	0	5	0
Henrietta	3,360	3,256	219	694	170	420	63	198
Irondequoit	3,996	2,810	148	1,149	25	29	91	948
Mendon	451	696	0	0	2	0	3	0
Ogden	1,266	1,611	41	17	7	7	24	87
Parma	832	1,020	11	61	0	18	5	18
Penfield	1,995	2,328	40	154	44	60	21	55
Perinton	3,306	3,278	81	167	74	163	42	136
Pittsford	1,022	1,259	15	9	12	68	15	60
Riga	212	231	2	6	2	0	7	44
Rush	112	95	0	0	0	0	3	12
Sweden	1,755	1,789	129	99	22	21	48	117
Webster	2,461	3,392	64	136	49	321	25	140
Wheatland	533	501	6	75	6	0	5	10

U.S. Census of Population and Housing, 1990, American Community Survey 5-year Estimate (2018).

The distribution of Hispanic renter households living in suburban Monroe County is similar but slightly wider than that of Black renter households. The largest number of Hispanic renter households outside the City live in the same inner-ring towns of Greece (1,227 households), Irondequoit (948 households), and Brighton (354 households). Hispanic renter households, in most cases, have more than tripled in these towns since 1990. However, Hispanic renter households were less concentrated in the outer-ring suburbs and rural towns than Black/African American households, with only Parma reporting less than 25 Hispanic renter households, and only Mendon and Hamlin reporting no Hispanic renter households at all.

The fastest growing populations of Hispanic renter households was in Penfield with a 511% increase (+46 households) and Gates with a 480% increase (+190 households),

but like Black/African American households, the absolute numbers may be more relevant due to the small populations involved.

Asian populations living in renter occupied housing in suburban Monroe County were largest in the towns of Brighton (925 households), Henrietta (420 households), Perinton (163 households), and Greece (158 households). The towns of East Rochester, Ogden, and Parma all reported less than 25 Asian renter households. The towns of Clarkson, Hamlin, Mendon, and Riga reported no Asian renter households.

The towns of East Rochester and Gates demonstrated the largest increases in Asian renter populations, growing 130% (+12 households) and 87% (+74 households) respectively.

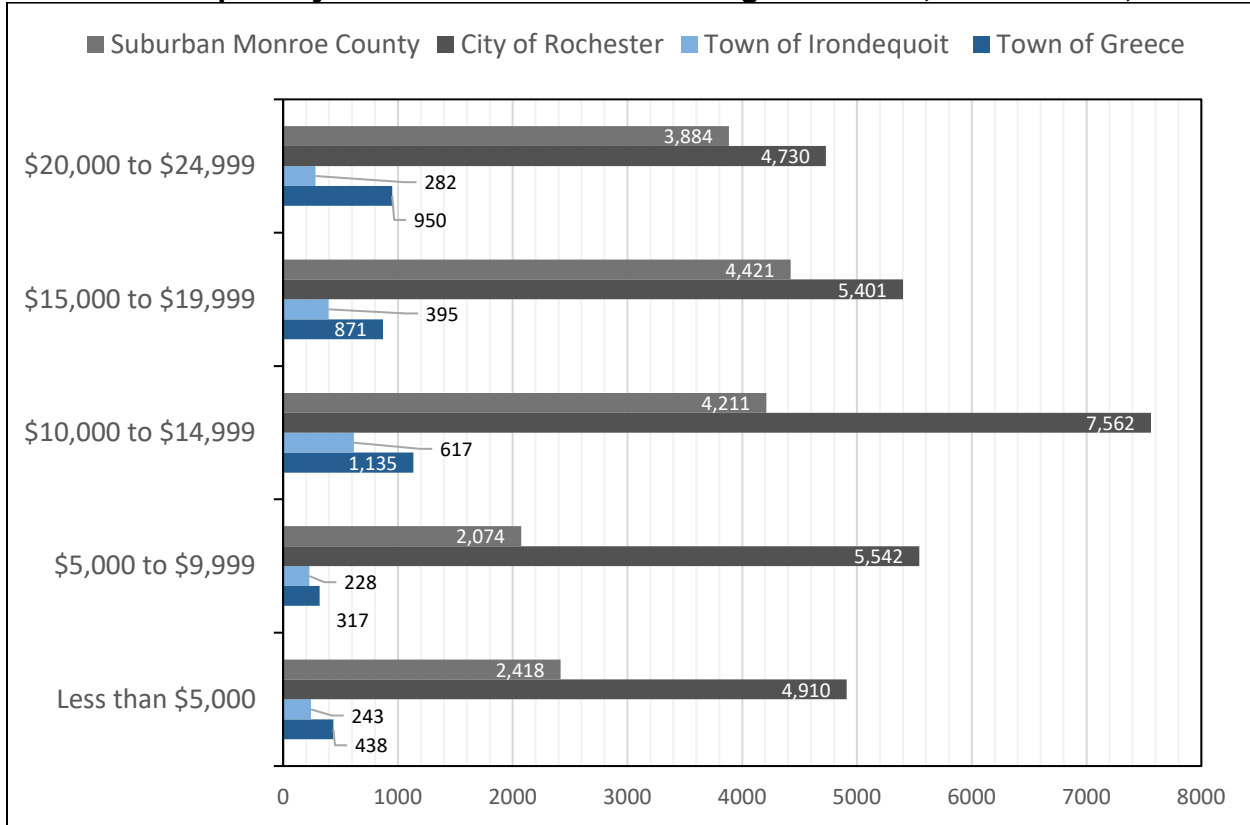
Renter Households by Income

Income continues to be an area of significant discrepancy between the city of Rochester and the rest of Monroe County. Suburban Monroe County renter households are more likely to be in the middle to high income brackets than their counterparts in the city of Rochester, with 67% of renter households earning more than \$150,000 per year in Monroe County living outside of the City, despite the City representing approximately 50% of overall Monroe County renter households. Conversely, renter households earning under \$25,000 per year are far more likely to live in the City than suburban Monroe County. Of all renter households earning less than \$25,000 per year in Monroe County, 62% reside in the city of Rochester, compared to 38% in suburban Monroe County.

This disparity grows larger at lower income brackets, with 67% of renter households earning less than \$10,000 per year residing in Rochester, as compared to 33% in suburban Monroe County. Households in extreme poverty (earning less than \$5,000 per year) represent a similar distribution, with 67% living in the city of Rochester versus 33% in suburban Monroe County.

Figure 3.11 illustrates the breakdown of renter-occupied households earning less than \$25,000 per year in suburban Monroe County, the city of Rochester, the town of Irondequoit, and the town of Greece, and demonstrates the income polarization present within the distribution of renter households in Monroe County.

Figure 3.11
Units Occupied by Renter Households Earning Under \$25,000 Per Year, 2018

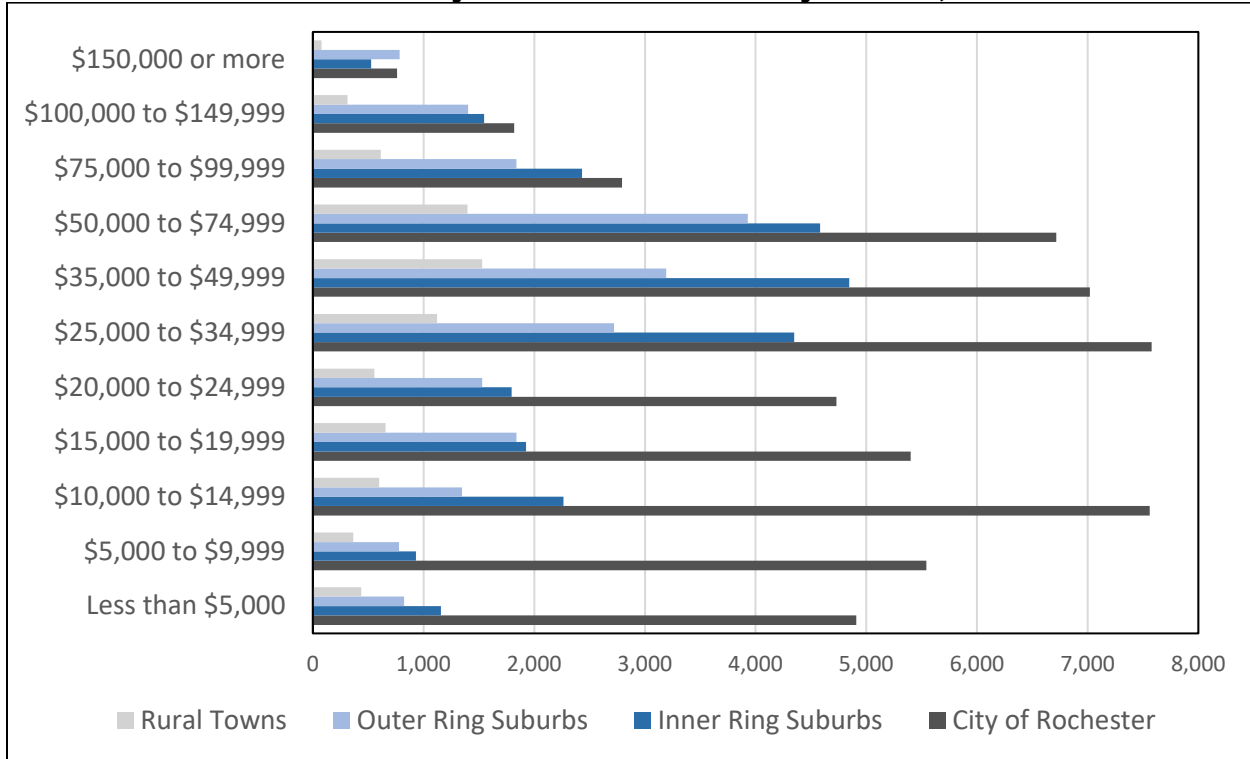


American Community Survey 5-year Estimate (2018).

Nevertheless, there are a significant number of renter households in suburban Monroe County that report low income levels. 17,008 households in suburban Monroe County had yearly incomes of \$25,000 or less in 2018, with 8,703 of those households reporting less than \$15,000 in yearly income.

Approximately 47% of suburban Monroe County renter households earning less than \$25,000 per year live in the inner-ring suburbs (8,077 households), while 37% (6,318 households) live in the outer-ring suburbs, and 15% (2,613 households) live in the rural areas of Monroe County. Comparing that to the distribution of all renter households in suburban Monroe County, which is approximately 49% in the inner-ring suburbs, 37% in the outer-ring suburbs, and 14% in the rural areas, this suggests that the distribution of low-income renter households in suburban Monroe County is relatively even and not skewed heavily towards the inner-ring suburbs, outer-ring suburbs, or rural areas.

**Figure 3.12
Monroe County Renter Households by Income, 2018**



American Community Survey 5-year Estimate (2018).

Approximately 36% (19,442 households) of renter households in suburban Monroe County earn \$50,000 or more. The significant majority of these households are in the inner-ring and outer-ring suburban areas, with 47% and 41% shares of renter households earning \$50,000 or more in suburban Monroe County respectively. In contrast, the rural areas account for 12% of such households. This suggests a slight skew toward the inner-ring and outer-ring suburbs for comparatively wealthy renter households.

Rental Housing Affordability

The affordability of rental housing in a variety of locations is one of the fundamental concerns at the heart of fair housing choice. The HUD *Fair Housing Planning Guide* recognizes that minorities and other protected class members have historically suffered from lower incomes relative to non-Hispanic whites, and consequently these groups are frequently renters due to the high and rising costs of home ownership. In order to ensure fair housing choice, the rental housing market must include housing that is affordable for all income levels.

The U. S. Census defines gross rent as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, sewer) and fuel (oil, coal, kerosene, wood, etc.) if the renter pays these costs. From 2009-2018, the rise in median gross rent for Monroe County as a whole averaged a 20% increase from 2009 levels, which is

approximately 3% higher than the cumulative inflation rate for the same period. This indicates that rental housing as a whole has become more expensive over time, even taking into consideration changes in purchasing power.

In 2018, median gross rent varied for towns in Monroe County from a low of \$749 in the town of Hamlin, to a high of \$1,202 in Pittsford, with a median gross rent for all county rental units of \$902. Overall, the median gross rent for Monroe County remained significantly below the statewide level of \$1,226 but was above the median gross rent levels for Erie (\$804) and Onondaga (\$852) counties.

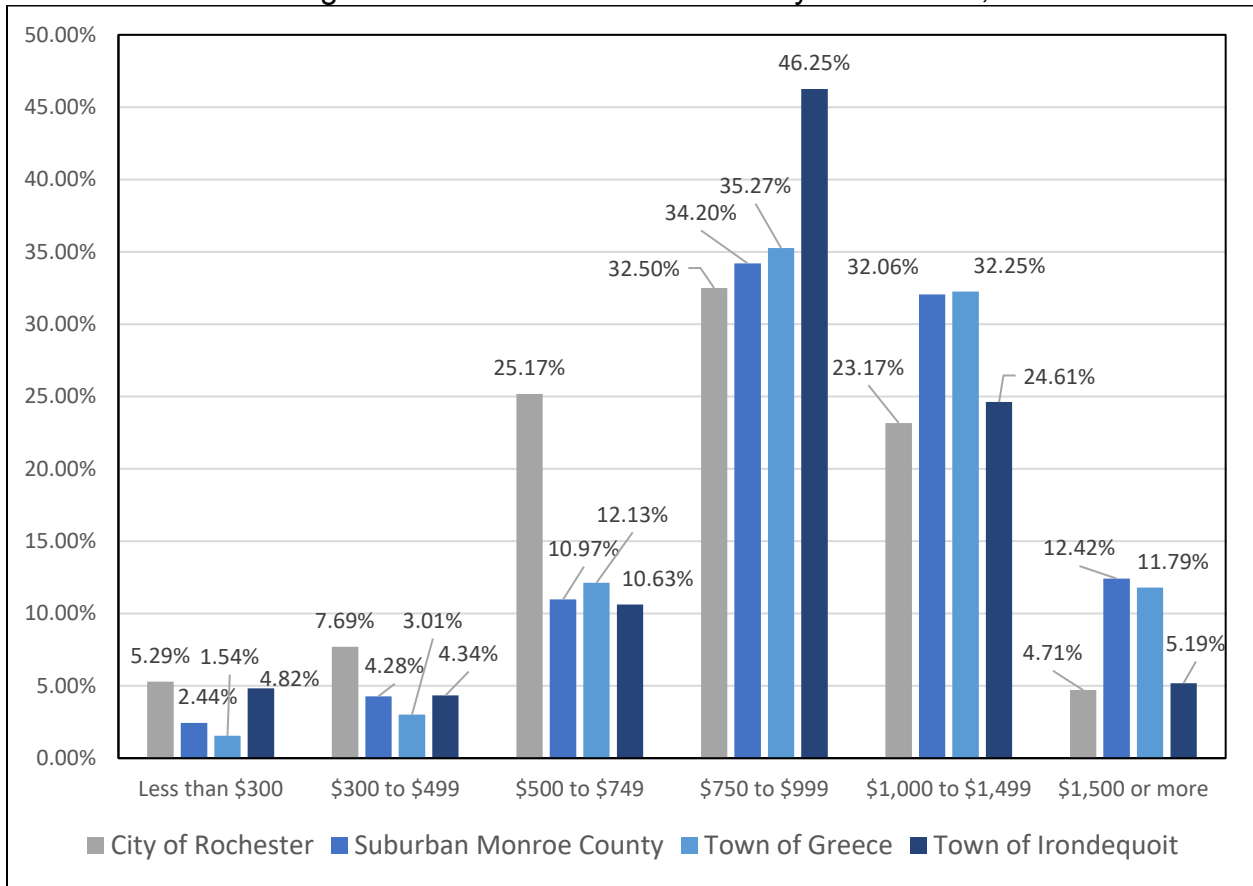
Figure 3.13
Median Gross Rent in Monroe County, 2009-2018

Monroe County	2009	2018	% Change	US Inflation
City of Rochester	\$706	\$831	18%	17.1%
Brighton	\$831	\$1,005	21%	
Chili	\$816	\$1,086	33%	
Clarkson	\$577	\$778	35%	
East Rochester	\$716	\$854	19%	
Gates	\$696	\$900	29%	
Greece	\$753	\$966	28%	
Hamlin	\$745	\$749	1%	
Henrietta	\$801	\$1,009	26%	
Irondequoit	\$730	\$893	22%	
Mendon	\$691	\$890	29%	
Ogden	\$851	\$1,034	22%	
Parma	\$802	\$984	23%	
Penfield	\$816	\$937	15%	
Perinton	\$815	\$994	22%	
Pittsford	\$1,056	\$1,202	14%	
Riga	\$664	\$857	29%	
Rush	\$887	\$869	-2%	
Sweden	\$701	\$855	22%	
Webster	\$875	\$1,054	20%	
Wheatland	\$931	\$1,051	13%	
Average	\$784	\$943	20%	

American Community Survey 5-year Estimate (2009-2018).

Median gross rent in inner-ring towns was lowest in Irondequoit (\$893) and highest in Brighton (\$1,005). In outer-ring towns, median gross rent was lowest in East Rochester (\$854) and highest in Pittsford (\$1,202). In rural towns, the median gross rent was lowest in Clarkson (\$778) and highest in Wheatland (\$1,051).

Figure 3.14
Percentage and Location of Rental Units by Gross Rent, 2018

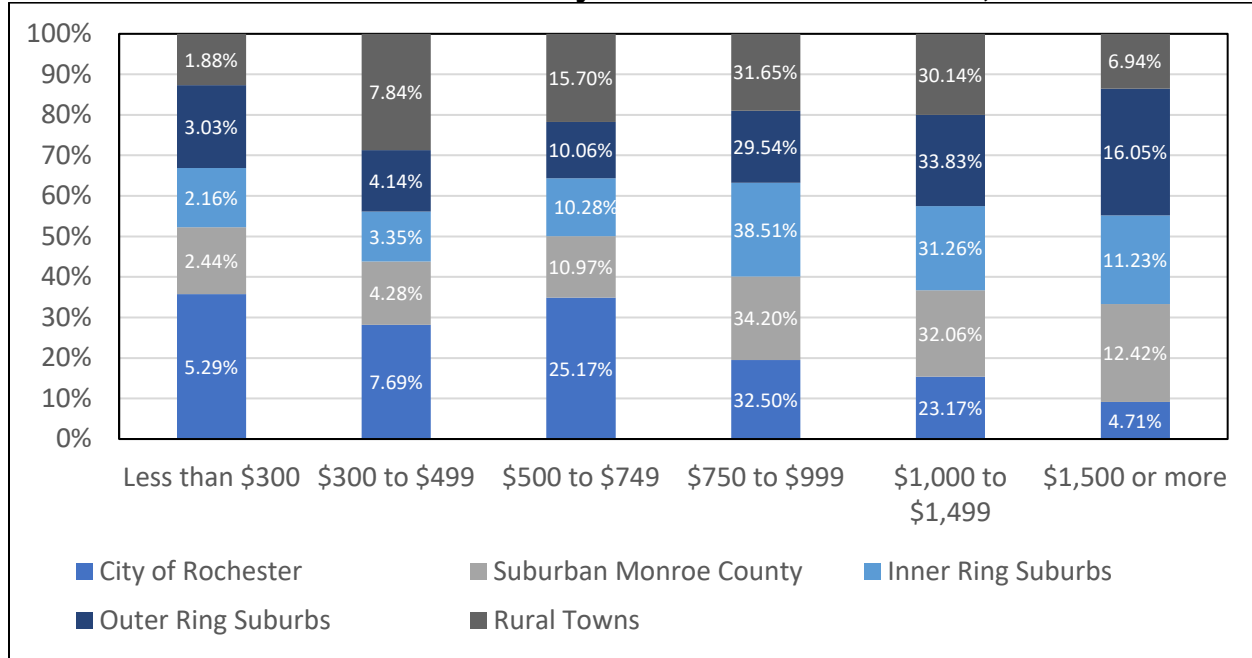


American Community Survey 5-year Estimate (2018).

In 2018, only 18% of rental units in suburban Monroe County had rents below \$750, compared to 38% of rental units in the city of Rochester. The towns of Greece and Irondequoit had 17% and 20% of rental units respectively priced below \$750. Approximately 16% of the inner-ring suburbs had gross monthly rents below \$750, while 17% of outer-ring suburbs and 25% of rural towns had rents under \$750.

At the other end of the spectrum, 12% of suburban Monroe County has rents above \$1,500, along with just under 12% of the town of Greece and just over 5% of the town of Irondequoit, compared to less than 5% in the city of Rochester. Approximately 11% of the inner-ring suburbs had rents above \$1,500, as well as 16% of the outer-ring suburbs and 7% of the rural areas and towns. These numbers are illustrated in the following Figure 3.15.

**Figure 3.15
Percent of Rental Units by Location and Gross Rent, 2018**

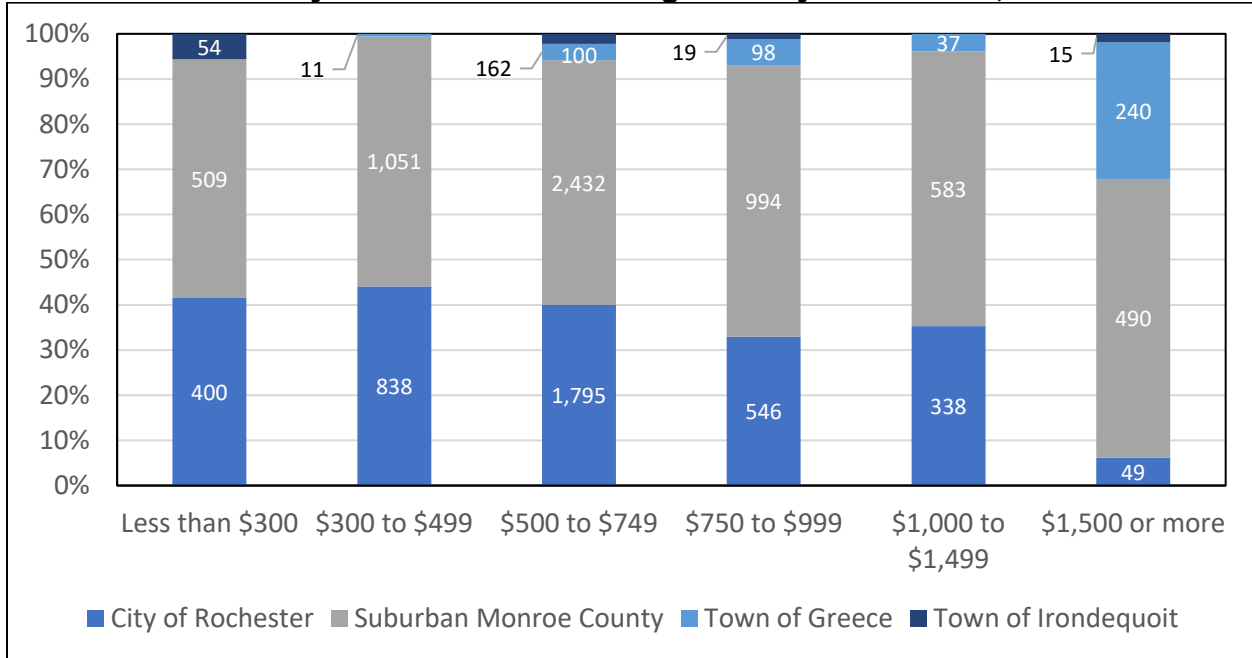


American Community Survey 5-year Estimate (2018).

The following figures illustrate the gross rents of rental units by the number of bedrooms in the unit. Figure 3.16 shows studio/efficiency rental units by rent. Just 14% percent of studio/efficiency apartments in suburban Monroe County were available for under \$500, but 44% of studio/efficiency apartments were available for under \$750 per month, indicating a significant number priced between \$500 and \$750. This compares to 31% of studio/efficiency units in the city of Rochester priced below \$500, and 72% priced below \$750. At the high end of the market, 31% of studio/efficiency units were priced at more than \$1,000 per month in suburban Monroe County, compared to just 10% of studio/efficiency units in the city of Rochester.

Combined with the significantly larger inventory of studio/efficiency units in Rochester (3,976) compared to the rest of Monroe County (2,164), the substantial difference in the overall price curves for studio/efficiency units between Rochester and the rest of Monroe County means there is strong potential for renters looking for small, highly affordable housing on the open market to be pushed towards living in the City, regardless of personal preference.

Figure 3.16
Efficiency/Studio Rental Housing Units by Gross Rent, 2018



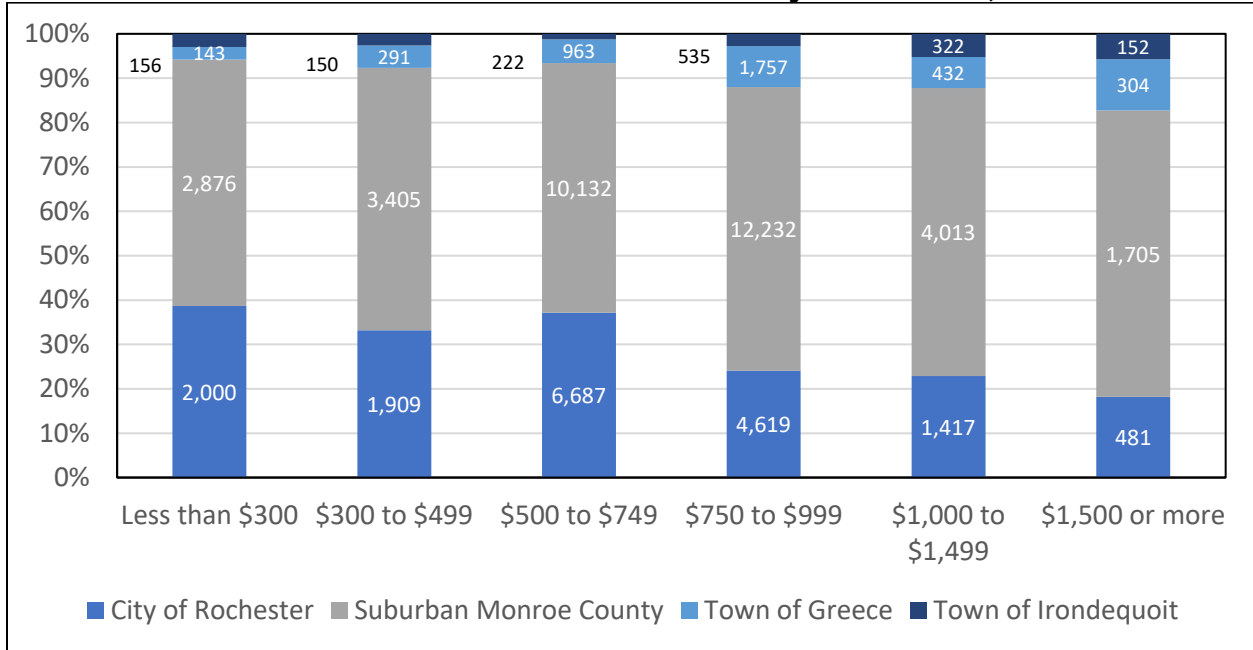
American Community Survey 5-year Estimate (2018).

Figure 3.17 on the next page shows one-bedroom units by cost of rent. Overall, quantities of one-bedroom apartments were similar both in- and outside of the city of Rochester, with 17,040 in the city, and 17,591 in the suburban and rural areas. However, the distribution of pricing for these units differed significantly between the two areas, with the data suggesting that prices skew heavily towards more expensive units in suburban Monroe County than in the city of Rochester.

Only 8% of one-bedroom units in suburban Monroe County rented for less than \$500, with 33% rented for less than \$750. In comparison, 22% of one-bedroom units in Rochester rented for under \$500, and more than 60% rented for less than \$750. At the high end of the market, 41% of one-bedroom units in suburban Monroe County rented for more than \$1,000 per month, compared to just 10% of one-bedroom units in the city of Rochester.

This indicates that, like with studio/efficiency units, renters seeking smaller and more inexpensive housing options have a strong potential to be pushed towards living in the City of Rochester simply by virtue of the pricing differential.

Figure 3.17
Percent of One-Bedroom Rental Units by Gross Rent, 2018



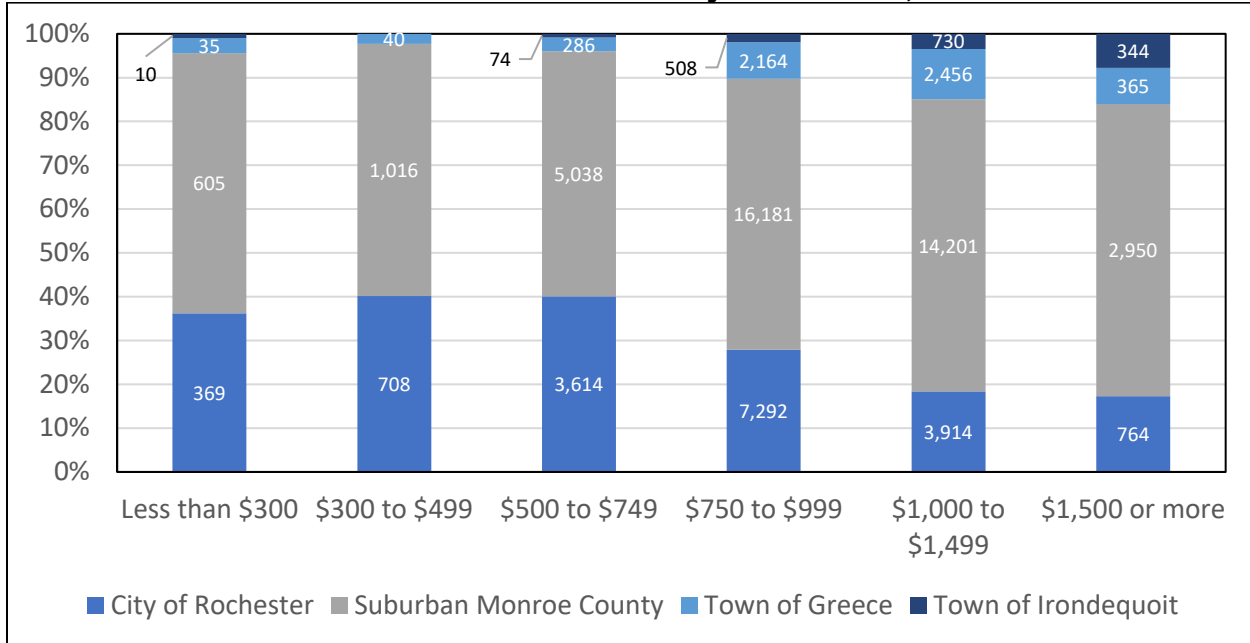
American Community Survey 5-year Estimate (2018).

The pattern of units by rent range for two-bedroom units was slightly different than the pattern observed for one-bedroom units. Rental units in the city of Rochester remained more affordable than the suburban and rural inventory of two-bedroom units (see 3.18). However, unlike either studio/efficiency or one-bedroom units, two-bedroom units in suburban Monroe County (23,862) significantly outnumbered the number of units in the city of Rochester (16,871).

Approximately 8% of two-bedroom units in suburban Monroe County rented for less than \$750, with 46% rented for less than \$1,000. In comparison, 27% of two-bedroom units in Rochester had rents under \$750, with 71% rented for less than \$1,000. At the high end of the market, just over 9% (9.3%) of suburban Monroe County two-bedroom units rented for more than \$1,500, compared to 4.5% of two-bedroom units in the City.

This data suggests that renters looking for slightly larger rental units (such as families with children) are likely to find a more abundant inventory in Monroe County outside of the city of Rochester, but that there will be a cost premium to be paid for access to the larger inventory of units, which has the potential to be an issue for families with a limited budget for housing.

Figure 3.18
Two-Bedroom Rental Units by Gross Rent, 2018



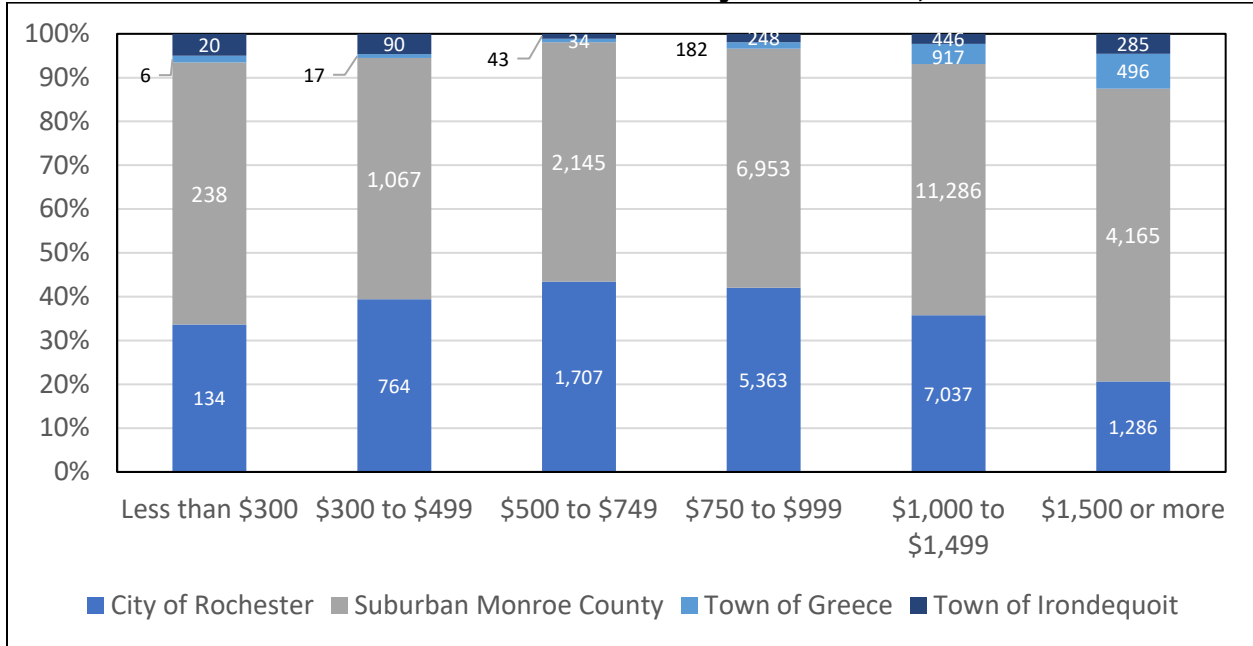
American Community Survey 5-year Estimate (2018).

The pattern for three-or-more-bedroom units by rent range was similar to one-bedroom units. Three-or-more-bedroom apartments in suburban Monroe County have a substantial cost premium relative to the city of Rochester, while in terms of overall inventory, there is also a substantially greater number of three-or-more-bedroom rental units in the city of Rochester (16,711) than there is in suburban Monroe County (10,636).

Just under 8% (7.9%) of three-or-more bedroom units in suburban Monroe County rented for under \$750, with 22% renting for less than \$1,000. In contrast, 15% of three-or-more-bedroom units in Rochester rented for \$750 or less, with just under 48% (47.9%) rented for \$1,000 or less. At the high end of the market, 27% of three-or-more-bedroom units rented for more than \$1,500 in suburban Monroe County compared to less than 8% (7.7%) of rental units in the city of Rochester.

As a result of both the smaller inventory of larger rental units, as well as the cost premium associated with living outside of the City, there is the potential for renter families, especially those with two or more children, to face difficulties finding appropriate housing in suburban Monroe County at a price point that is affordable on a limited budget.

Figure 3.19
Three-Bedroom Rental Units by Gross Rent, 2018



American Community Survey 5-year Estimate (2018).

The number of renter households paying over 30% of income for rent, typically referred to as “rent burdened”, has increased substantially in almost all areas of the county. In suburban Monroe County, the number of households paying 30% or more for gross rent increased by 43% between 2000 and 2018 (see Figure 3.20), while the number of rent burdened households in Rochester increased by just over 17% during the same time period. This is broadly reflective of the trend in the United States as a whole, which saw the number of rent burdened households increase by 42% from 2001 to 2015, according to the Pew Charitable Trusts⁸.

Outside the city of Rochester, the largest concentration of rent burdened households is in the town of Sweden, where 54% of renter households are rent burdened, followed by the town of Greece, with 52%. Besides Sweden and Greece, the towns of Henrietta, Perinton, and Riga all have 50% or more of renter households paying 30% or more of their income for rent. Only the towns of Gates, Hamlin, Pittsford, and Rush had less than 40% of renter households rent burdened, at 38%, 37%, 39%, and 37% respectively.

⁸ **American Families Face a Growing Rent Burden**
<https://www.pewtrusts.org/en/research-and-analysis/reports/2018/04/american-families-face-a-growing-rent-burden>

Figure 3.20 (below) breaks down the total numbers of rent burdened households in Monroe County, listed both by municipality and geographic area (inner-ring, outer-ring, and rural areas) from 1990 to 2018. The area with the fastest growth in the number of rent burdened households was in the rural areas of Monroe County, which saw a 60% increase from 2000 to 2018. The outer-ring suburbs saw a 52% increase over the same period, while the inner-ring suburbs increased by 32%.

Figure 3.20
Renter Households Paying 30% or More of Income for Gross Rent

Municipality	1990	2000	2018
Rochester	26,659	26,602	31,225
Inner-Ring Suburbs	7,943	9,262	12,262
Outer-Ring Suburbs	5,178	6,149	9,352
Rural Towns	2,124	2,219	3,554
Suburban Monroe County	15,245	17,630	25,168
Brighton	2,181	2,385	2,663
Chili	394	729	1,165
Clarkson	99	163	238
East Rochester	343	404	496
Gates	792	959	1,143
Greece	3,020	3,868	6,238
Hamlin	176	228	183
Henrietta	1,548	1,380	2,348
Irondequoit	1,950	2,050	2,218
Mendon	150	139	306
Ogden	355	374	768
Parma	368	316	499
Penfield	750	899	1,133
Perinton	980	1,079	1,897
Pittsford	342	498	557
Riga	60	48	140
Rush	5	24	40
Sweden	751	788	1,112
Webster	821	1,160	1,756
Wheatland	160	139	268

U.S. Census of Population and Housing, 1990, 2000, American Community Survey 5-year Estimate (2018).

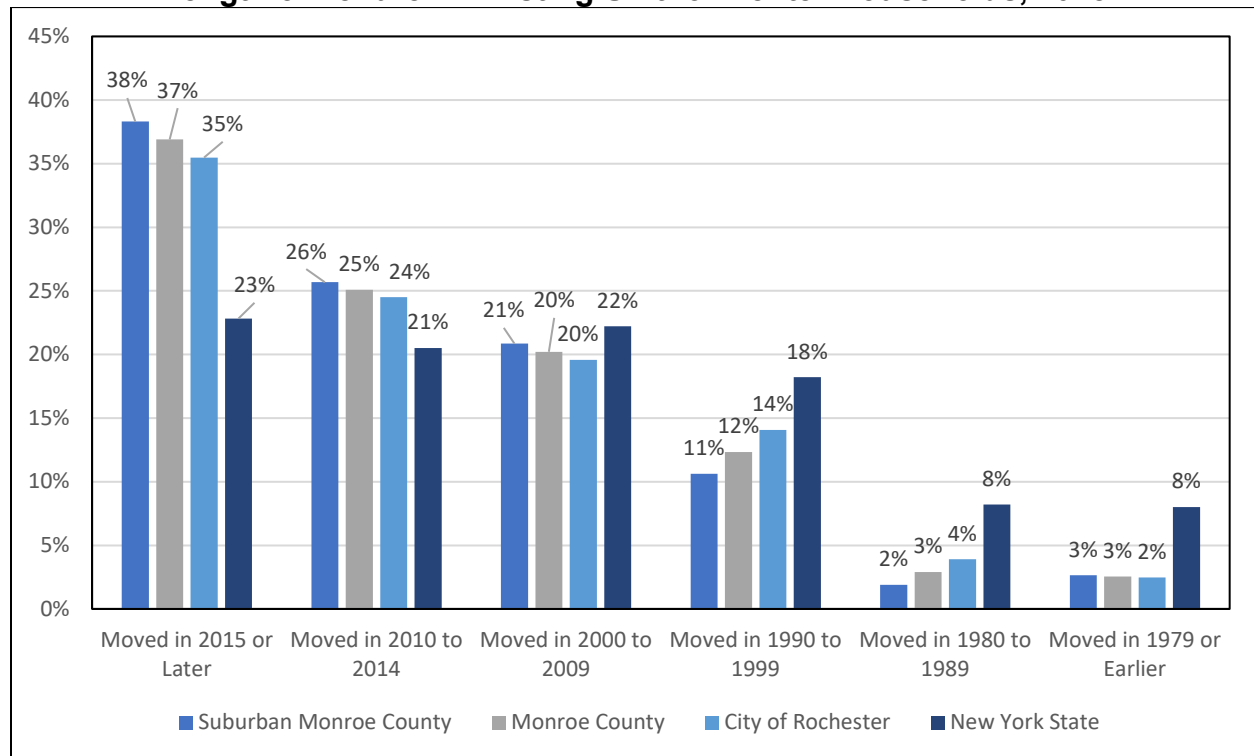
The data therefore suggests that high rent burdens relative to household incomes is an issue within suburban Monroe County. It is, however, unclear to what extent these high rent burdens are the result of local market factors, and what is a result of the broader national rental market. Nevertheless, rent burden has the potential to pose a significant impediment to housing choice for families in Monroe County.

Renter Household Mobility

Renter mobility is a useful metric for analyzing both the level of renter satisfaction with their current housing, as well as the level of renter financial stability. Renters who find their units unsatisfactory are much more likely to move after a short period of time, relative to those who are satisfied by their current living accommodations. At the same time, renters who are facing difficulty affording the rent also move more frequently, as they have greater difficulty absorbing the cost of rent increases when a lease renews, and are more likely to fall behind on rent and potentially face eviction.

The periods of occupancy for suburban Monroe County households are surprisingly similar to those in the city of Rochester, given their very different rental markets. As of 2018, the plurality of renter households moved into their current rental unit in 2015 or later, 38% in suburban Monroe County, 35% in Rochester, and 37% in Monroe County overall. The data shows that roughly two-thirds (64%) of renter households in both suburban Monroe County and the city of Rochester had moved to their existing units within the previous 8 years. In New York State overall, only 44% of renter households moved into their current rental unit within the last 8 years. This suggests that the overall rental population for Monroe County, both in the city of Rochester and suburban Monroe County, demonstrates significantly higher mobility relative to the state overall.

Figure 3.21
Length of Tenure in Existing Unit for Renter Households, 2018



American Community Survey 5-year Estimate (2018).

This interpretation of the data is further reinforced by the distribution of rental households that have lived in their current rental unit for 18 years (approximately enough time for a child to complete high school) or longer. In Rochester and suburban Monroe County, only about 16% and 20% of rental households respectively had lived in their current unit for 18 years or more. In comparison, the rate for New York State as a whole is significantly higher at 34%.

One caveat to the data should be noted, New York City likely skews the overall data for the state somewhat, as the high cost of purchasing real estate in New York City may mean more residents may be more likely to opt for long term rental housing relative to the rest of the state.

Nevertheless, the data clearly suggests a skew towards comparatively shorter tenure for rental households in Monroe County. When analyzed together with the data regarding the growth of rent burdened households in both the city of Rochester and suburban Monroe County from earlier in this section, as well as data from the demographic profile which suggests sluggish growth for household incomes, it is likely that problems of affordability in the rental market contribute to the shorter tenure seen in the data for suburban Monroe County and the city of Rochester.

Conclusions

- Most new construction of rental units in Monroe County in recent years has occurred outside of the city of Rochester, predominantly in the inner and outer-ring suburbs.
- Like the overall demographics for Monroe County and the United States as a whole, the rental housing market in suburban Monroe County continues to grow more diverse, as non-Hispanic white residents continue to shrink as a percentage of the overall population.
- The rental market in the city of Rochester has a significantly larger inventory of efficiency/studio, one-bedroom, and three-or-more-bedroom units than the rest of Monroe County combined. However, there is a larger inventory of two-bedroom units in suburban Monroe County than within the city of Rochester.
- There continues to be a significant cost premium associated with rental units in suburban Monroe County, relative to the city of Rochester.
- Rental prices across suburban Monroe County have risen significantly in recent years, outpacing inflation, and creating strong potential for affordability issues and an increasing number of rent burdened households for those with limited budgets.
- The lack of development of rental housing with three or more bedrooms in suburban and rural areas of Monroe County is likely to limit housing options for medium to large size renter families looking to live outside the city of Rochester.
- Transportation options, including public transportation may need to be expanded upon and refined in order to improve access to outer-ring suburban homes and workplaces for those restricted to living in Rochester due to price or inventory limitations.
- There is a grave and increasing affordability problem among renter households of all races and areas, as the number of “rent burdened” households paying more than 30% of their income for housing continues to rise.

Recommendations

- Municipalities across suburban Monroe County must take steps to ensure an effort is being made to provide a fair rental housing market.
- Improve and expand transportation opportunities for disabled and special needs households.
- Take steps to address rental affordability issues within suburban Monroe County towns and villages.
- Address affordable rental housing needs of large families through creation of three-or-more-bedroom units in diverse locations.
- Increase housing choice among protected class members.
- Expand availability of both market rate and affordable rental housing in diverse locations at all income levels, i.e. mixed-income housing for families, elderly, and special needs households.
- Expand affordable supportive rental housing opportunities for seniors and special needs households.

Section IV: Home Ownership Profile

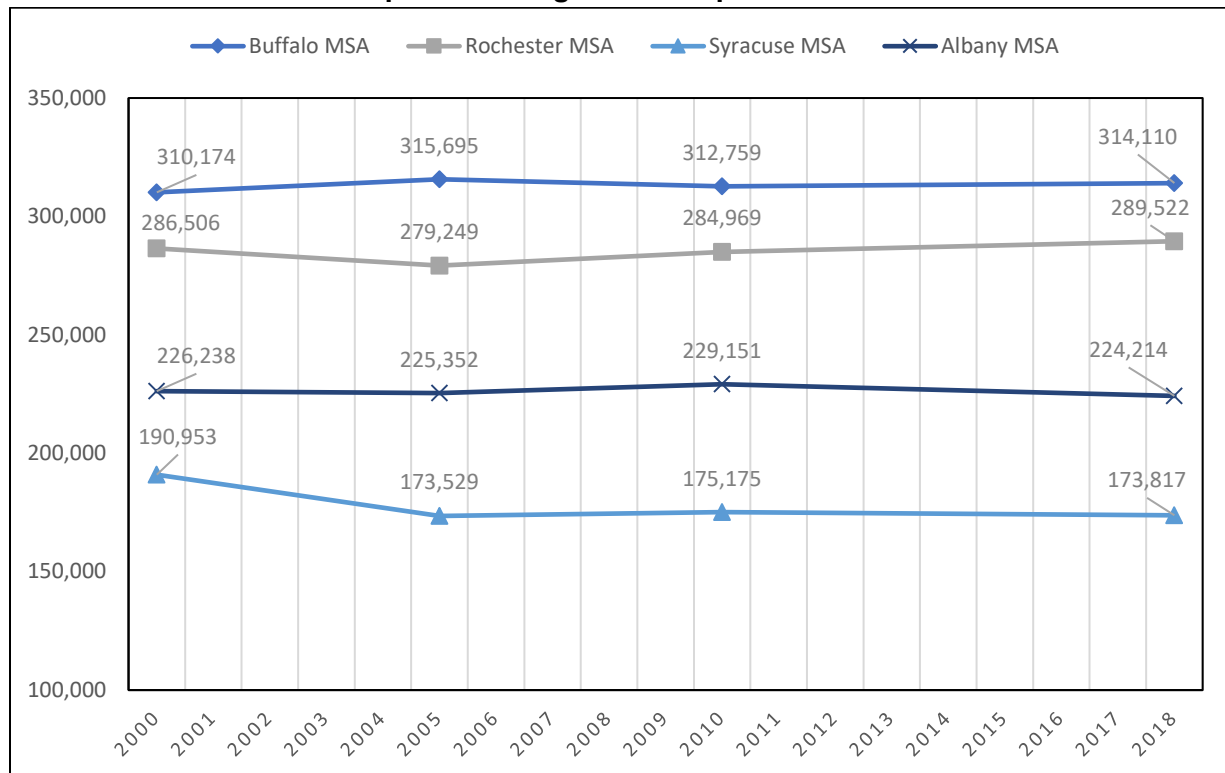
Home Ownership Profile

Introduction

With the exception of Syracuse, owner occupancy remained comparatively flat from 2000-2018 in all the metropolitan statistical areas compared in this analysis. The number of owner-occupied units grew by 1.2% in the Buffalo MSA (+3,936 units) while the Albany MSA shrank by less than 1% (-0.89%, -2,024 units). The Syracuse MSA differed significantly from the other MSAs in this analysis, as it shrank by about 9% (-8.97%, -17,136). However, almost all of this change occurred in the period between 2000 and 2005 and is not demonstrated in any of the comparison MSAs. This suggests it was likely due to more local factors and should be considered an outlier.

The Rochester MSA grew by just over 1% (1.05%, +3,016 units) between 2000 and 2018, which places it on approximately the same trajectory as the Albany and Buffalo MSAs. This suggests that overall, the Rochester MSA has largely followed regional trends and has not differed significantly from comparable MSAs with regard to the change in owner-occupied housing.

Figure 4.1
Owner-Occupied Housing Units in Upstate New York MSAs



US Decennial Census (2000), American Community Survey 5-year Estimate (2005-2018)

A more granular analysis of the County and Town-level data suggests that much of this growth has occurred within Monroe County, and suburban Monroe County in particular. During the same 2000-2018 time period, the number of owner occupied housing units for Monroe County overall increased by 2.84% (+5,301 Units), and when the impact of Rochester's 12.72% decrease in owner-occupied housing units is excluded, it indicates that suburban Monroe County increased by a significant 6.54% (+9,852 units).

Figure 4.2
Owner-Occupied Housing Units in Monroe County, NY, 2000 – 2018

	2018	2010	2000	Change 2000-2018	Percent Change 2000-2018
Monroe County (Overall)	194,272	193,125	186,426	5,301	2.84%
Suburban Monroe County	163,046	158,55	150,679	9,852	6.54%
Rochester	31,226	32,779	35,747	-4,551	-12.72%
Inner-Ring Suburbs	64,752	64,544	63,391	93	0.15%
Outer-Ring Suburbs	68,349	70,170	63,779	7,848	12.31%
Rural Towns	25,455	25,632	23,509	1,911	8.13%
Brighton	8,880	9,025	9,069	-196	-2.16%
Chili	8,657	8,799	8,103	585	7.25%
Clarkson	2,044	1,901	1,653	393	23.80%
East Rochester	1,757	1,761	1,764	-15	-0.85%
Gates	9,063	9,038	9,108	-49	-0.54%
Greece	28,388	28,878	27,579	780	2.83%
Hamlin	2,896	2,853	2,760	136	4.93%
Henrietta	10,688	10,586	9,238	1,460	15.82%
Irondequoit	17,173	17,603	17,635	-442	-2.51%
Mendon	2,785	2,894	2,559	224	8.75%
Ogden	5,812	5,794	5,209	594	11.38%
Parma	4,885	4,853	4,391	501	11.43%
Penfield	12,567	11,998	10,902	1,664	15.26%
Perinton	15,266	15,031	14,161	1,099	7.76%
Pittsford	8,806	8,824	8,211	597	7.27%
Riga	1,970	1,888	1,766	199	11.24%
Rush	1,221	1,239	1,136	87	7.67%
Sweden	2,524	2,787	2,632	-108	-4.10%
Webster	13,862	13,171	11,400	2,458	21.55%
Wheatland	1,289	1,423	1,403	-115	-8.19%

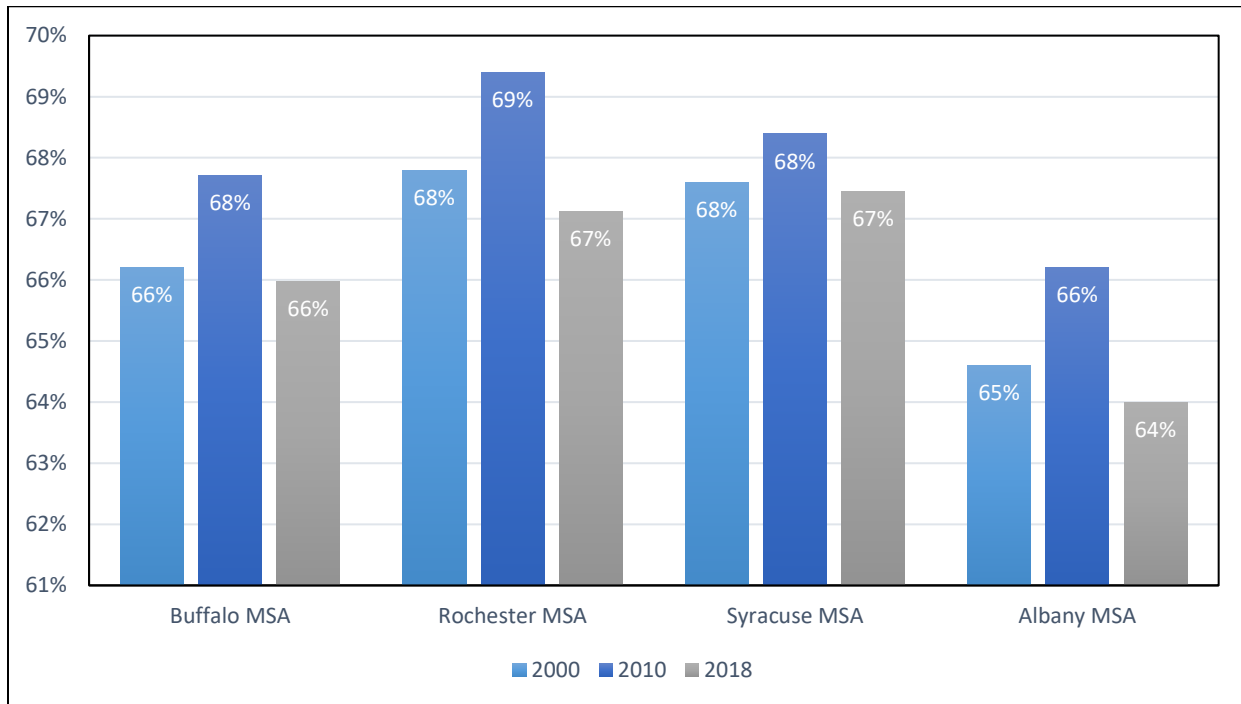
U.S. Census of Pop. and Housing, 1990, 2000, American Community Survey 5-year Estimate (2010-2018).

This growth was not evenly distributed throughout suburban Monroe County. Approximately 80% (79.6%, +7,848 units) of the overall growth in owner-occupied housing units in suburban Monroe County occurred in the outer-ring suburbs, followed by approximately 20% (19.40%, +1,911 units) in the rural areas of Monroe County. The inner-ring suburbs accounted for less than 1% (0.94%, +93 units) of the overall growth in owner-occupied housing units.

The growth in owner-occupied units in the outer-ring suburbs was heavily driven by the growth in owner-occupied units in the towns of Webster (21.55%, +2,458 units), Perinton (7.76%, +1,099 units), Penfield (15.26%, +1,664 units), and Henrietta (15.82%, +1,460 units). Together, the increase in units in these four towns makes up about 68% (67.81%, 6,681 units) of the total increase in owner-occupied units for suburban Monroe County.

The increase in the number of owner-occupied housing units described above appears to have had a negligible impact on the owner occupancy rate in the Rochester MSA overall. Between 2000 and 2018, the owner occupancy rate hovered consistently at around 66%- 68% for all four comparable upstate MSAs. This suggests that there was not a significant shift in the balance of owners and renters over the last 18 years in the Rochester MSA, at least in terms of relative numbers.

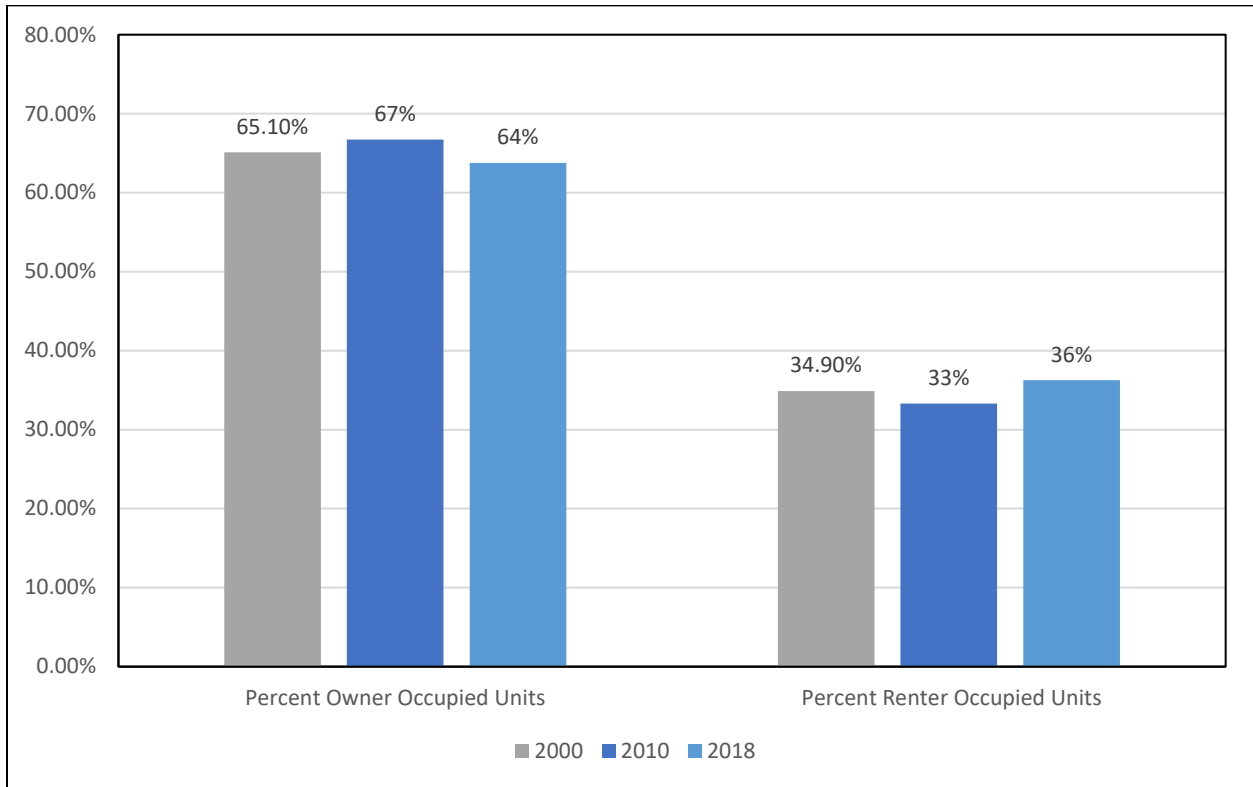
Figure 4.3
Owner Occupancy Percentage Rate for Occupied Housing Units in
Upstate New York MSAs



U.S. Census of Population and Housing, 2000, American Community Survey 5-year Estimate (2010-2018).

This also appears to be the case for Monroe County. The rate of owner-occupied units in the County overall has followed a very similar pattern to the Rochester MSA, hovering between 64%-68% between 2000 and 2018, without any clear trajectory to suggest a shift in the renter-occupied to owner-occupied unit ratio for Monroe County.

Figure 4.4
Owner Occupancy Percentage Rate for Occupied Housing Units in
Monroe County (Overall)



U.S. Census of Population and Housing, 2000, American Community Survey 5-year Estimate (2010-2018).

Owner Occupancy by Race and Ethnicity

The racial and ethnic makeup of owner-occupants in Monroe County continues to change, reflecting the growing demographic diversity in Monroe County overall (see Figure 4.5). The number of white, non-Hispanic owner-occupied units in Rochester decreased by 3,305 units (-15%) between 2010 and 2018, while in suburban Monroe County, the number of white, non-Hispanic owner-occupied units increased by 595 (+0.40%). Black/African American owner-occupied units grew by 110 (+2.55%) in suburban Monroe County while shrinking by 958 units (-9.72%) in the city of Rochester. The number of owner-occupied units with Asian residents grew by 553 units (+17,24%) in suburban Monroe County while shrinking by 358 (-41.71%) in the city of Rochester, and the number of owner-occupied units with Hispanic residents grew by 695 units (+26.54%) in suburban Monroe County while shrinking by 16 units in the city of Rochester (-0.48%).

Figure 4.5
Owner Occupancy Rate by Race and Ethnicity of Household
in Monroe County, NY Towns 2010 – 2018

	White Alone		Black/African American		Asian		Hispanic	
	2010	2018	2010	2018	2010	2018	2010	2018
City of Rochester	59.70%	57.70%	27.60%	28.50%	2.40%	1.60%	9.40%	10.70%
Town of Brighton	90.70%	89.30%	1.80%	2.70%	5.30%	4.90%	1.50%	2.00%
Town of Chili	90.10%	92.70%	7.20%	3.70%	1.00%	1.00%	1.40%	1.50%
Town of Clarkson	97.80%	96.50%	0.90%	0.00%	0.80%	0.00%	0.00%	3.50%
Town of East Rochester	94.40%	94.00%	1.60%	3.70%	0.90%	0.40%	2.80%	0.00%
Town of Gates	87.60%	85.10%	7.00%	8.70%	2.50%	2.30%	2.20%	3.40%
Town of Greece	93.70%	91.40%	2.70%	3.20%	1.00%	2.10%	1.60%	2.40%
Town of Hamlin	96.60%	96.40%	1.80%	2.70%	0.40%	0.00%	1.30%	0.60%
Town of Henrietta	86.50%	84.50%	6.60%	5.80%	4.10%	6.90%	2.50%	2.00%
Town of Irondequoit	93.10%	91.70%	2.30%	4.30%	1.00%	0.80%	3.10%	3.30%
Town of Mendon	98.00%	97.80%	0.00%	0.00%	1.10%	1.10%	0.50%	1.10%
Town of Ogden	94.70%	95.90%	2.50%	1.40%	1.10%	0.10%	1.30%	1.60%
Town of Parma	96.40%	97.90%	1.20%	0.20%	0.90%	0.20%	1.00%	1.70%
Town of Penfield	93.50%	92.90%	1.30%	1.50%	2.70%	3.00%	1.90%	1.90%
Town of Perinton	96.10%	94.70%	0.90%	0.70%	1.70%	2.20%	0.80%	1.70%
Town of Pittsford	89.40%	91.00%	1.80%	0.50%	6.40%	6.70%	1.00%	1.00%
Town of Riga	98.50%	98.80%	0.00%	0.20%	0.00%	0.00%	1.50%	0.70%
Town of Rush	93.70%	96.80%	1.50%	0.60%	3.20%	1.60%	1.60%	1.10%
Town of Sweden	92.90%	96.70%	5.00%	0.60%	0.40%	0.70%	1.20%	1.80%
Town of Webster	95.80%	95.10%	1.20%	1.30%	1.20%	1.10%	1.20%	2.00%
Town of Wheatland	95.90%	96.00%	1.30%	2.70%	1.60%	1.00%	1.60%	0.30%

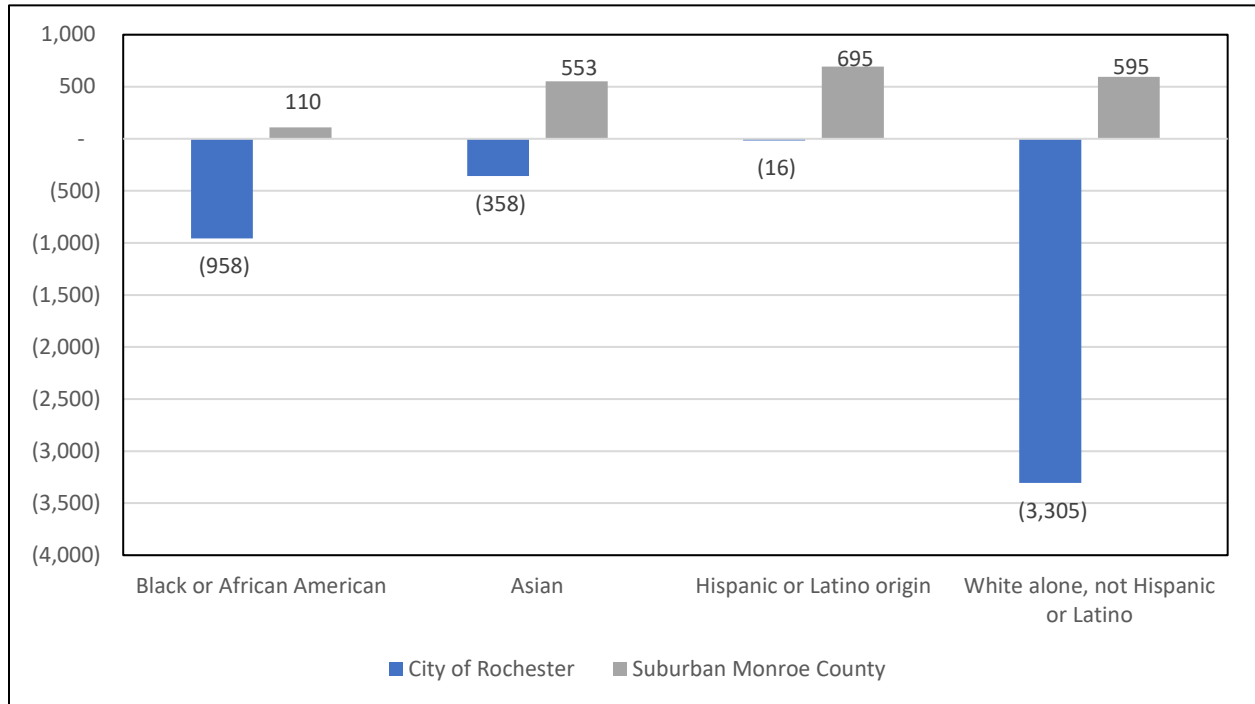
U.S. Census of Population and Housing, 2000, 2010, American Community Survey 5-year Estimate (2010-2018).

This data indicates a few notable points. While the white, non-Hispanic owner-occupant population within the city of Rochester has continued to drop, the number of such units in the rest of Monroe County has remained largely the same, changing by less than 1% over the past 8 years. At the same time, the number of owner-occupied units belonging to Black/African American, Asian, and Hispanic residents has increased by a significant number. Black/African American, Asian, and Hispanic owner-occupied units also demonstrated significant shrinkage in the city of Rochester over the same period.

This appears to suggest that minority households in Monroe County may be increasingly opting for a move from Rochester into the suburbs, much as has been the trend for white, non-Hispanic households for the last several decades. Whether this is due to greater ability to access the housing market outside of Rochester, or because increasing prices and rents within some parts of the City have spurred more residents to look outside of the City for housing, or because of some other factor is unclear.

While suburban Monroe County remains predominantly composed of white residents, particularly in the more rural areas and townships, the overall racial and ethnic makeup in the various townships of Monroe County demonstrated a marked trend towards greater diversity over the last 8 years.

Figure 4.6
Change in Owner-Occupied Housing Units in Monroe County
by Race/Ethnicity, 2010-2018

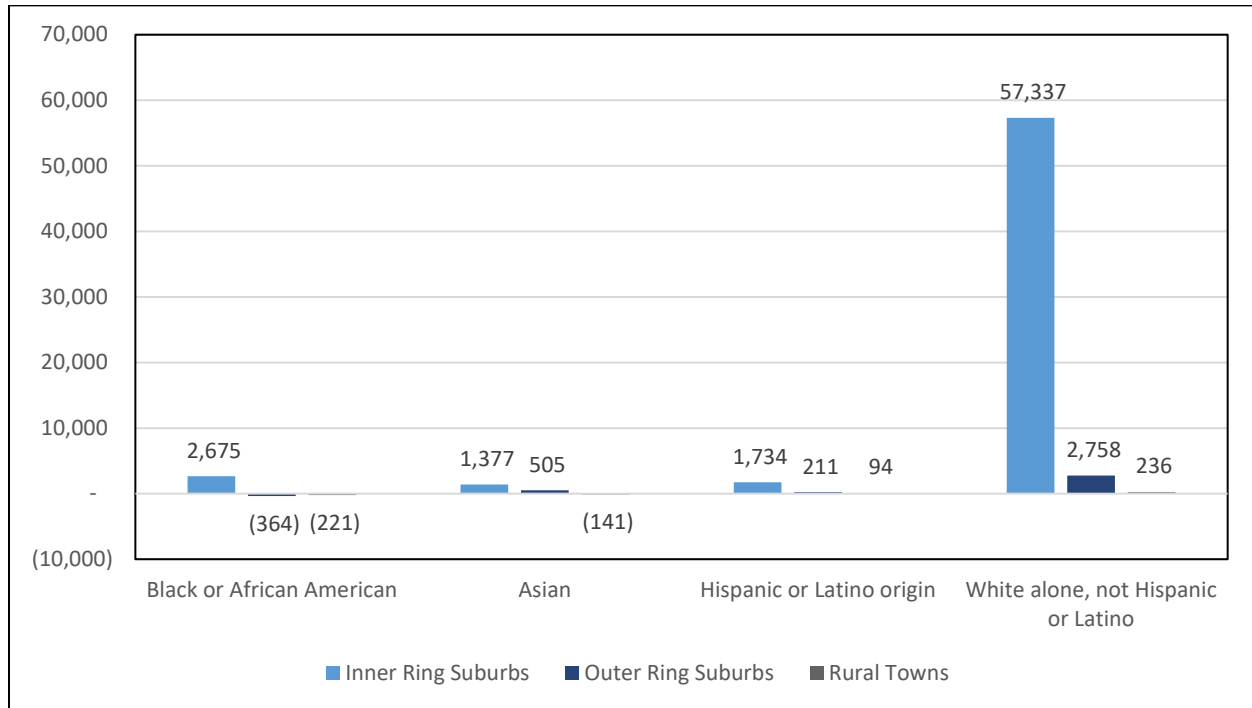


American Community Survey 5-year Estimate (2010-2018).

However, this change was not observed to have occurred uniformly across suburban Monroe County. There are significant differences in where Black/African American, Asian, and Hispanic owner-occupant units showed the most substantial growth.

Black/African American owner-occupied unit growth was heavily clustered in the inner-ring suburbs, where the number of such units grew by 35.12%, while at the same time shrinking by 19.28% and 48.91% in the outer-ring suburbs and rural towns respectively. Asian owner-occupied units demonstrated growth distributed between the inner and outer-ring suburbs (+15.93% and +28.31% respectively), while shrinking significantly (-59.42%) in the rural towns of Monroe County. Hispanic owner-occupied units grew at a relatively even rate across all of suburban Monroe County, increasing by 29.02%, 21.17%, and 33.78% respectively across the inner-ring suburbs, outer-ring suburbs, and rural towns.

Figure 4.7
Change in Owner-Occupied Housing Units in Suburban Monroe County
by Race/Ethnicity, 2010-2018



This indicates that although minority owner-occupancy appears to be expanding throughout suburban Monroe County, there is likely still significant clustering of racial and ethnic groups in some areas (such as Greece or Irondequoit) while others (predominantly rural towns like Mendon or Riga) remain very homogenous and primarily white. This should not be construed to suggest that these trends necessarily indicate a failure of the housing market merely that the data suggests clumping rather than homogenous distribution.

Both Greece and Irondequoit exhibited significant growth among minority/nonwhite households, but in different ways. The town of Greece saw significant increases across the board, demonstrating growth in owner-occupied units for Black/African American residents (+16.90%, +131 units), Asian residents (+107.14%, +308 units), and Hispanic residents (+47.96%, +221 units) alike.

In contrast, Irondequoit showed very substantial growth in Black/African American owner-occupied housing units (+82.92%, +335 units), but a slight decrease in Asian owner-occupied units (-21.73%, -38 units) as well as an almost unchanged number of Hispanic owner-occupied units (+4.15%, +23 units).

Figure 4.8
Number of Owner-Occupied Housing Units by Race and Ethnicity of Household
In Monroe County, NY, 2000 to 2018

	White		Black		Asian		Hispanic	
	2010	2018	2010	2018	2010	2018	2010	2018
Monroe County	168,751	166,040	14,178	13,330	4,064	4,259	5,976	6,654
Suburban Monroe County	147,429	148,023	4,320	4,430	3,207	3,760	2,618	3,313
Inner-Ring Suburbs	59,736	57,337	1,980	2,675	1,188	1,377	1,344	372
Suburban Towns	63,278	66,036	1,889	1,525	1,782	2,286	996	1,207
Rural Towns	24,415	24,650	451	231	237	96	278	1,312
Rochester	21,322	18,017	9,858	8,899	857	500	3,357	3,341
Brighton	8,552	7,930	170	240	500	435	141	178
Chili	7,837	8,025	626	320	87	87	122	130
Clarkson	1,859	1,972	17	-	15	-	-	72
East Rochester	1,732	1,652	29	65	17	7	51	-
Gates	7,876	7,713	629	788	225	208	198	308
Greece	26,967	25,947	777	908	288	596	460	681
Hamlin	2,751	2,792	51	78	11	-	37	17
Henrietta	8,349	9,031	637	620	396	737	241	214
Irondequoit	16,341	15,748	404	738	176	137	544	567
Mendon	2,824	2,724	-	-	32	31	14	31
Ogden	5,387	5,574	142	81	63	6	74	93
Parma	4,439	4,782	55	10	41	10	46	83
Penfield	10,954	11,675	152	189	316	377	223	239
Perinton	14,586	14,457	137	107	258	336	121	260
Pittsford	7,789	8,013	157	44	558	590	87	88
Riga	1,884	1,946	-	4	-	-	29	14
Rush	1,215	1,182	19	7	42	20	21	13
Sweden	2,756	2,441	148	15	12	18	36	45
Webster	12,030	13,183	151	180	151	152	151	277
Wheatland	1,298	1,237	18	35	22	13	22	4

American Community Survey 5-year Estimate (2010 - 2018).

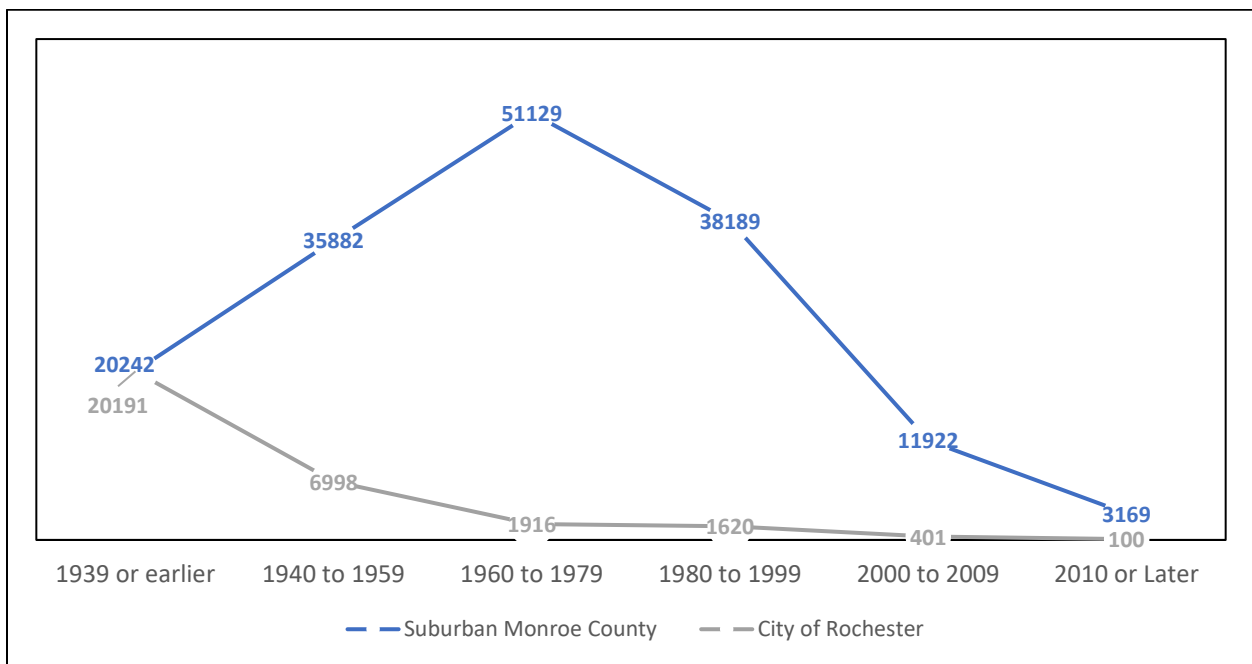
Single Family Home Construction

Home construction trends in Monroe County were analyzed with data from the American Community Survey listing the tenure and year constructed of owner-occupied households in Monroe County from before 1939 to present. In total, the ACS data indicated 191,759 owner-occupied homes in Monroe County, 160,533 of which were in suburban Monroe County, while 31,226 were in the city of Rochester.

Suburban Monroe County demonstrates a significantly different pattern of temporal development than Rochester. The number of owner-occupied housing stock built in or before 1939 is approximately the same in the city of Rochester as it is in the rest of

Monroe County, at 20,191 and 20,242, respectively. Beginning with units built in 1940, the numbers start to diverge substantially. The number of owner-occupied housing units built between 1940-1959 is 35,882 in suburban Monroe County, compared to just 6,998 in the City. This gap is even larger for homes built from 1960-1979, with 51,129 in suburban Monroe County, compared to less than 2,000 (1,916) owner-occupied units built in the city of Rochester during the same period. The substantial divergence in housing units from 1940 to 1979 illustrates the dramatic rise of suburban housing that occurred across the country during and after the postwar period.

Figure 4.9
Total Owner-Occupied Structure Construction in Monroe County by Year Built



American Community Survey 5-year Estimate (2018).

Beginning with owner-occupied housing units constructed in 1980, the size of the gap between the number of units constructed in Rochester and the rest of Monroe County begins to shrink. There are 38,189 owner-occupied housing units in suburban Monroe County that were constructed between 1980-1999, as compared to 1,620 units in the city of Rochester. The number of units in suburban Monroe County built from 2000-2009 is 11,922 compared to 410 in the city of Rochester, and the number of units built in 2010 or later is 3,169 compared to just 100 units in Rochester.

As the previous Figure 4.9 demonstrates, the reason for the gap between housing construction in Rochester and the rest of Monroe County beginning to close is due primarily to the decline in construction overall, rather than new construction in the City.

The aggregate effect of this is that the stock of owner-occupied housing in Rochester is significantly older than it is in suburban Monroe County, but even in suburban Monroe County the majority of owner-occupied housing is more than 40 years old.

This means that homeowners are likely to begin incurring upkeep costs at greater rates as major components like siding, roofs, and windows reach the end of their service life and need to be replaced. This may present issues for low-income households, as large one-time expenses such as a roof replacement are difficult for them to absorb.

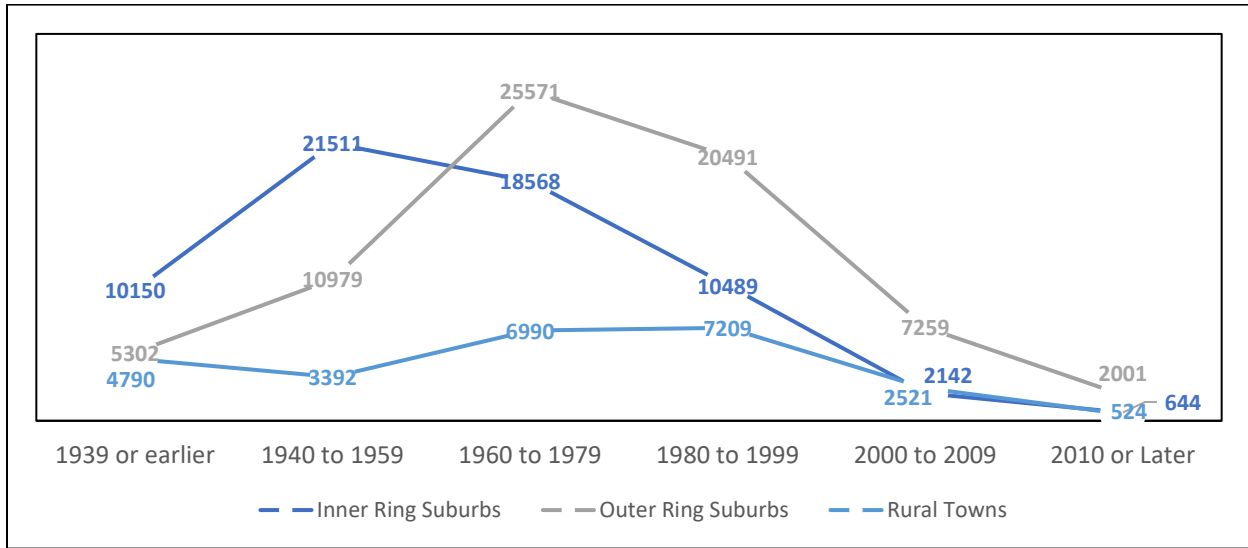
Charting the number of housing units in the inner-ring suburbs, outer-ring suburbs, and rural towns of Monroe County demonstrates that development in the inner and outer-ring suburbs occurred as a wave, beginning closest to city of Rochester and expanding outward as available land for construction was used up.

The inner-ring suburbs have a significant number of housing units constructed in the postwar period, with the largest share constructed from 1940-1959, after which the number of units begins to decline. The outer-ring suburbs illustrate the same pattern but offset by approximately 20 years.

The largest share of housing units in the outer-ring suburbs were constructed between 1960-1979, with a somewhat smaller number constructed from 1980-1999, and a markedly smaller number built after the turn of the millennium.

While Monroe County's rural towns demonstrated a notable increase in the number of units constructed between 1960-1999, it is a significantly smaller and more gradual peak than is observed for the inner and outer-ring suburbs. This suggests that the rural areas were largely exempt from the suburban construction boom of the latter half of the twentieth century.

Figure 4.10
Owner Occupied Construction in Monroe County by Area and Year Built



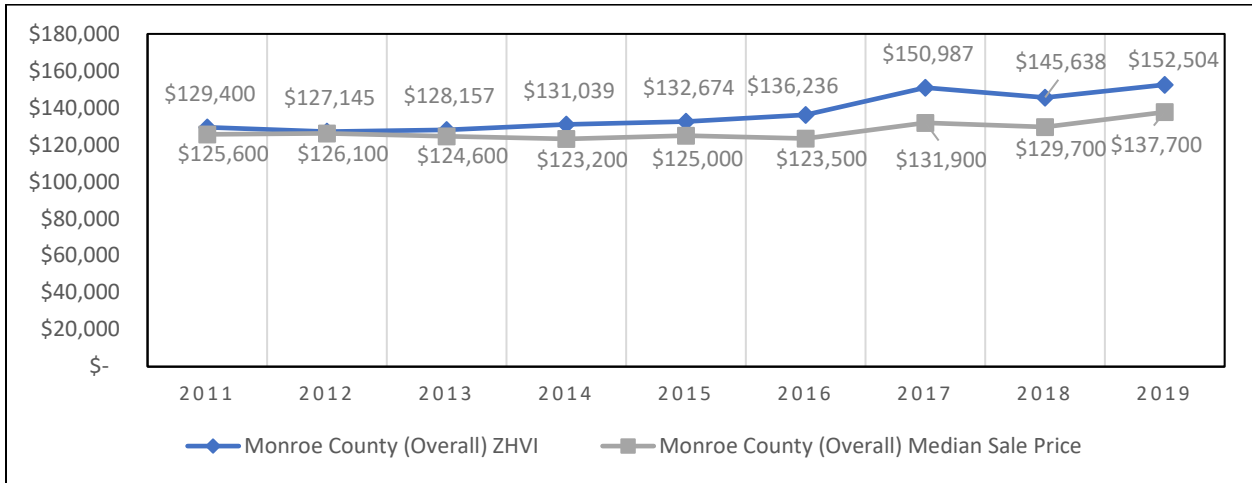
American Community Survey 5-year Estimate (2018).

In markets with strong growth in new construction, many have seen significant development begin to occur in previously rural areas. The rate of new construction in Monroe County is relatively low, however, there are unlikely to be significant development pressures on the rural towns, at least relative to some other metropolitan areas.

It is difficult to construct a new lower priced affordable housing stock of single-family owner-occupied homes, but the comparatively small amount of home construction in the last decade may have implications for affordability, nonetheless.

The Zillow Home Value Index (ZHVI) uses several calculations to determine the cost of the “typical” house in a given area. From 2011-2019, the ZHVI for Monroe County overall grew from \$129,400 to \$152,504, a 2.2% year over year increase. This is slightly above the average year over year inflation rate for the US during the same period, which was approximately 2%. The median sale price for Monroe County overall was slightly lower than the ZHVI, growing from \$125,600 in 2011 to \$137,700 in 2019.

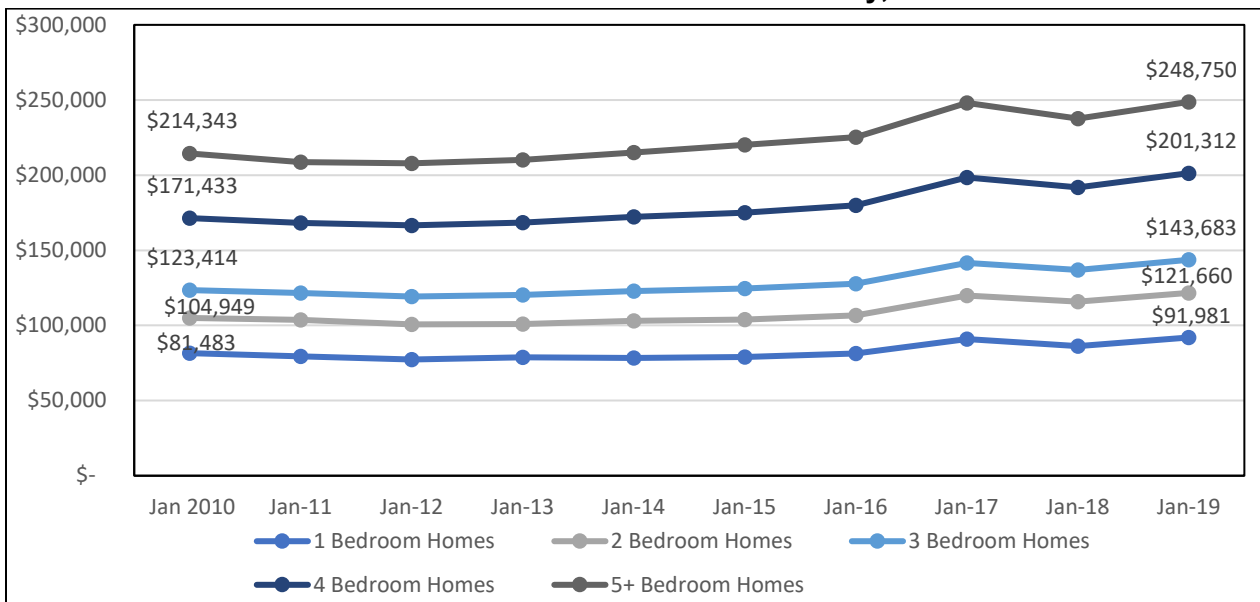
Figure 4.11
Zillow Home Value Index for Monroe County (Overall), 2010-2019



Zillow Research Data, 2020.

The ZHVI for 1 to 5+ bedroom homes in Monroe County indicates that homes with 2-3 bedrooms are clustered relatively closely, with a three-bedroom home adding (on average) only an 18% (+\$22,023) increase over a two-bedroom home. However, a two-bedroom home commands a 32% (+\$26,679) premium over a one-bedroom home, and a four-bedroom home adds (on average) a 38% (+\$57,629) premium over a three-bedroom home. This indicates that some households will face a nonlinear cost burden increase for home ownership relative to others, such as a couple intending to have their first or third child.

Figure 4.12
ZHVI for 1-5+ Bedroom Homes in Monroe County, 2010 – 2018



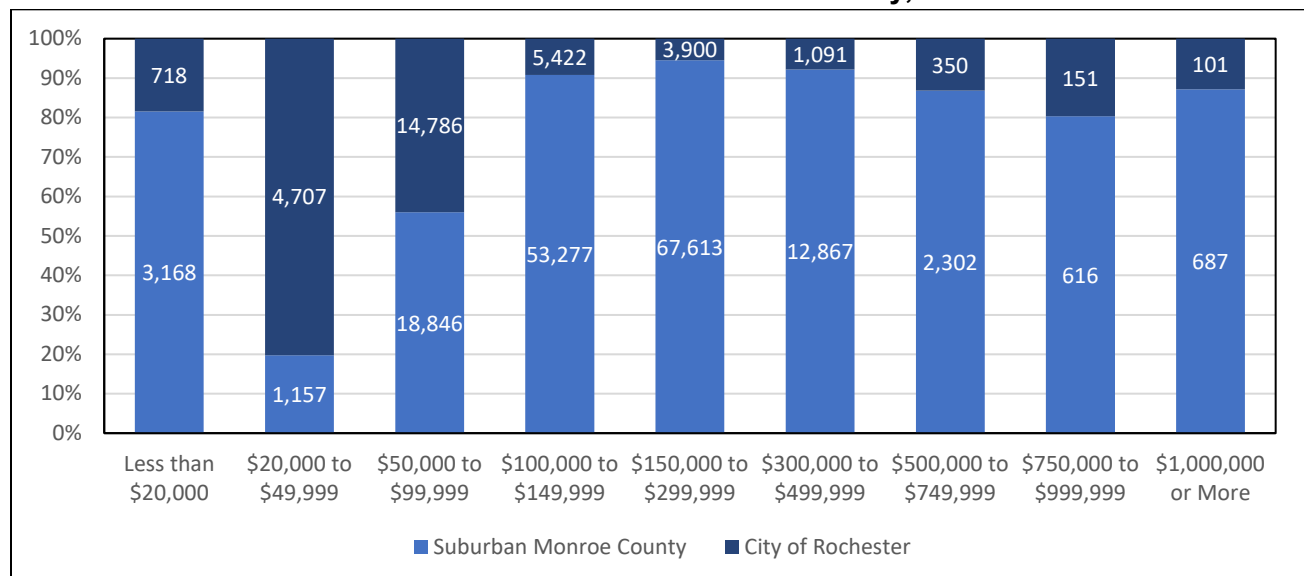
Zillow Research Data, 2020.

The largest variable in the cost of home ownership within Monroe County is municipal location. In suburban Monroe County, the median home value varied from just \$99,500 in East Rochester to \$273,600 in the town of Pittsford in 2018, with a median home value of \$161,730. This is almost twice the \$82,000 median home value in the city of Rochester, suggesting a significant cost premium associated with home ownership in Monroe County outside of Rochester.

In general, the inner-ring suburbs (\$136,300 median home value) had home values which tended to be below the suburban Monroe County median, while the rural towns (\$160,189 median home value) demonstrated values roughly equivalent to the median, and the outer-ring suburbs (\$178,071 median home value) exceeded the suburban Monroe County median home value. This is consistent with the historical pattern of development discussed previously, as the outer ring suburbs have both a newer and larger average housing stock. At the same time, the additional cost premium for the outer-ring suburbs means that limited-income households will find it even more challenging to afford the cost of home ownership in those municipalities than for the rest of suburban Monroe County.

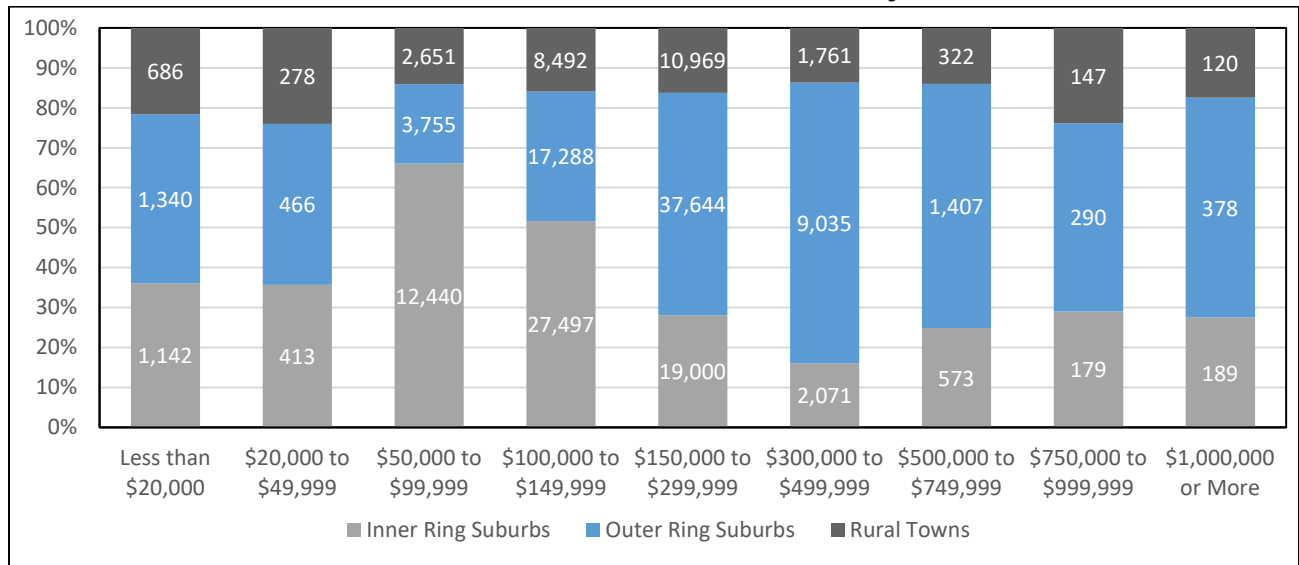
This is further evidenced in Figures 4.13 and 4.14, which show that the vast majority of all homes in Monroe County valued at \$300,000 or more are located in suburban Monroe County, and that a significant plurality of all homes in suburban Monroe County valued at \$300,000 or more are located in the outer-ring suburbs.

Figure 4.13
Assessed Value of Homes in Monroe County, 2018



American Community Survey 5-year Estimate (2018).

Figure 4.14
Assessed Value of Homes in Monroe County, 2018



American Community Survey 5-year Estimate (2018).

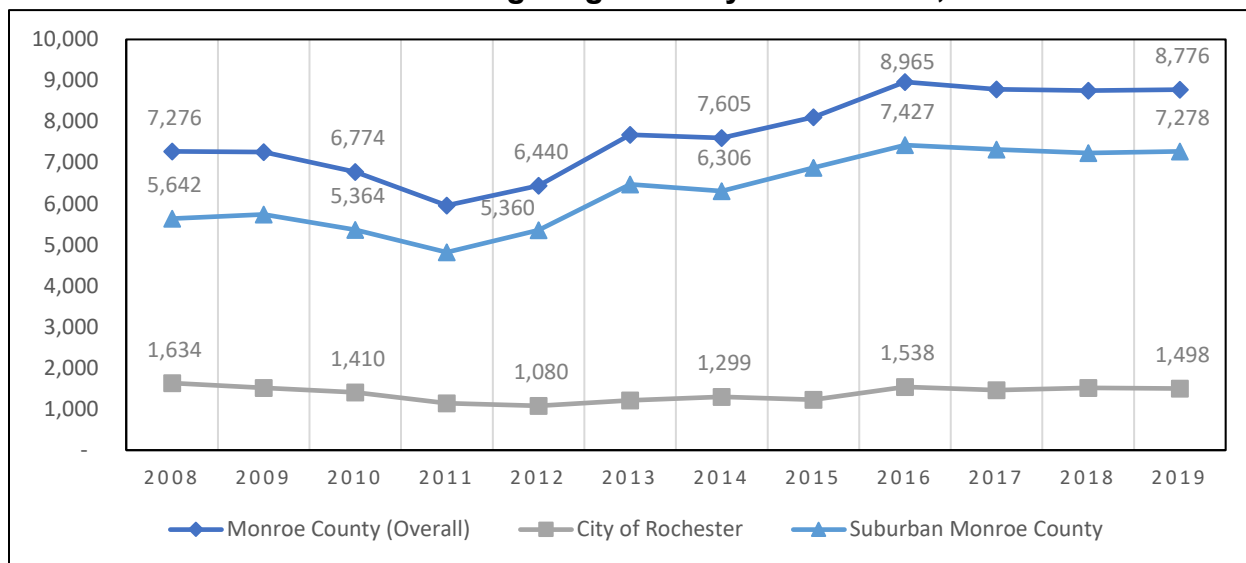
Conversely, the inner-ring suburbs present the largest proportion of homes in Suburban Monroe County valued at less than \$100,000. This suggests that inner-ring towns like Greece and Irondequoit (median home values of \$132,600 and \$120,600 respectively) likely represent the most accessible locations in suburban Monroe County for first-time home buyers and limited-budget households to pursue home ownership.

Real Estate Market

Sales of existing single-family homes in Monroe County rose between 2008 and 2019, but not unvaryingly, and not consistently. The volume of home sales declined consistently from 2008 to 2011, before recovering and charting steady growth from 2012 to 2019.

Several factors appear to be at play in the decline in sales volume between 2008 and 2011. The primary driver was likely the global financial crisis of 2007, which dramatically impacted consumer confidence, spending patterns, and access to loan capital. The collapse of the housing market nationally in 2008 reflected this, and it took several years for the national economy to fully recover. The bankruptcy of Kodak likely had further impacts on consumer confidence at the local level in 2011. The net effect was depressed home sales during the 2008-2011 period in Monroe County.

Figure 4.15
Number of Existing Single-Family Homes Sold, 2008 – 2019



Greater Rochester Association of Realtors, Inc., 2020

From 2012 to 2019, the volume of home sales in Monroe County has continued to show growth, suggesting a generally healthy housing market for most of the last decade. As of the writing of this document, it is still far too early to know what the impact of the coronavirus pandemic related economic losses of Spring 2020 will be, but it is very conceivable that home sales in Monroe County will again show a period of decline as they did in the wake of the 2007 financial crisis.

Suburban Monroe County home sales tracked the volume of home sales for the entirety of Monroe County very closely for the entire 2008-2019 period. This is because most home sales in Monroe County occur outside of the city of Rochester. The volume of home sales in Monroe County overall grew by 20.6% (+1.87% year over year), while the volume of home sales in suburban Monroe County specifically grew by a slightly larger 29.0% (+2.64% year over year). In contrast, the volume of home sales in the city of Rochester shrunk by 8.3% (-0.75% year over year).

Sustainable Home Ownership

Personal wealth is a key indicator of economic wellbeing, along with income and employment, discussed in earlier sections of this analysis. However, it is significantly harder to collect accurate data on wealth than it is for indicators like employment and income because wealth includes both non-liquid assets, which may require professional valuation, and because information on personal assets is typically considered confidential. As such, Census data on wealth and assets are not made available at the county level of granularity, and this makes it difficult to assess the specific situation in

Monroe County. Nevertheless, it is worth providing a brief discussion of how wealth impacts home ownership prospects, and how home ownership contributes to intergenerational wealth transfer.

Home ownership has historically been a very safe strategy for Americans to invest in to grow personal wealth. While an increasingly diverse range of people can command high salaries, the disparity in wealth between white Americans and their minority counterparts is substantial⁹. Many individuals intent on starting a business or purchasing a home find that, despite having strong salary income, they lack the assets to be eligible to borrow at favorable interest rates. This can place them in a situation where interest rates push monthly mortgage payments for a purchase that should be affordable to an uncomfortably large percentage of their monthly income.

Young people often have significant student debt, the monthly payment for which may render home ownership impractical or impossible until such time as they have fully repaid their student loans. While families who have accumulated wealth through home equity are in a position to be able to help their children, those with no such assets to draw upon cannot. Studies indicate that the amount of equity held by minority homeowners is significantly less than the amount held by white homeowners¹⁰. The net effect of this can create a feedback loop whereby the children of homeowners are able to afford home ownership themselves, while the children of parents who only ever rented their homes are significantly less likely to be able to afford home ownership¹¹.

Likewise, while a substantial number of white retirees have wealth in the form of home equity to augment a fixed retirement income, minority retirees often have homes valued at lower levels, leading to less equity, or they are not home owners at all, and therefore have no such resource. Pew research concluded that despite narrowing slightly from the gap observed just after the great recession of 2008, in 2016 white net worth was still on average ten times greater than that of Black/African Americans, and eight times as great as Hispanics¹².

⁹**Examining the Black-white Wealth Gap - Brookings Institution**

Kriston McIntosh-Emily Moss-Ryan Nunn-Jay Shambaugh - <https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>

¹⁰**Race and the Housing Cycle: Differences in Home Equity Trends Among Long-Term Homeowners**

Jacob W. Fabera and Ingrid Gould Ellen
Housing Policy Debate, 2016, Vol. 26, no. 3, 456–473

¹¹**Intergenerational Homeownership - Urban Institute**

Jung Hyun Choi, Jun Zhu, and Laurie Goodman
https://www.urban.org/sites/default/files/publication/99251/intergenerational_homeownership_0.pdf

¹²**How U.s. Wealth Inequality Has Changed Since Great Recession - Pew Research**

Rakesh Kochhar-Anthony Cilluffo - <https://www.pewresearch.org/fact-tank/2017/11/01/how-wealth-inequality-has-changed-in-the-u-s-since-the-great-recession-by-race-ethnicity-and-income/>

Because of the lack of data granularity, it is not possible to state definitively how closely this is reflected in Monroe County, but there is little reason to think it differs significantly from demonstrated national trends, particularly given how closely data from Monroe County and the Rochester MSA has tracked with other state and national trends. As such, it will be critical for the County to continue to observe home ownership trends, which are intimately related to issues of both fair housing and wealth equality.

Conclusions

- The Rochester MSA has an owner-occupied housing population that is growing slowly, at a rate comparable to other upstate New York MSAs.
- Owner occupied housing markets in the city of Rochester and towns in Monroe County are dissimilar. The City's owner-occupied housing population has declined by 12.72% since 2000, while in suburban Monroe County it has increased by more than 6%.
- The percentage of owner-occupied housing in Monroe County has remained essentially the same since 2000, although there is demonstrated outward migration of owner-occupied housing populations from Rochester into suburban Monroe County, particularly the outer-ring suburbs.
- The owner-occupant population of Monroe County continues to grow more diverse, with non-Hispanic whites making up a smaller majority of the population than previously.
- The number of owner-occupied units built in Monroe County has continued to decline.
- Most new housing construction for owner-occupied units in Monroe County is occurring in the outer-ring suburbs.
- Fewer homes in suburban and rural towns are available at the very lowest prices widely seen in Rochester, but many modest homes are similarly priced.
- Suburban median home values often more than double values of urban median home values.
- Very low city sale prices are a result of market decline rather than the result of a successful campaign to increase affordable housing opportunities.

Recommendations

- Economic and community development strategies need to continue to focus on revitalizing the market in urban areas in order to improve housing choices across the County. Despite recent progress in revitalization, the Rochester area housing market is the weakest housing market in Monroe County due to its low prices and variety.
- Increase housing choice among protected class members. Incentivize housing choice within built-up areas to ensure a broad range of housing types are available in both Urban and Rural contexts.
- Work with partners in the City of Rochester to improve housing value and choice by providing redevelopment opportunities and implement strategies to reduce vacancies.
- Work with lenders, realtors, and mortgage brokers to provide education opportunities to first time home buyers in order to increase housing choices.
- Work to provide home ownership training. It is essential that the goal of home ownership be further defined as the goal of *sustainable* home ownership. Beyond strengthening neighborhoods, home ownership has the potential to provide two other related advantages, one is personal and family security, and the other is the opportunity to gain personal wealth.

- Continue to work with the Greater Rochester Association of Realtors to publicize the availability of properties and private market housing.
- Provide technical support and help in obtaining funding for a web site designed to provide data on all available funding and programs, public and private, that help low-income home buyers purchase their first home.

Section V: Lending Profile

Lending Profile

Introduction

Without the ability to obtain financing at reasonable interest rates with mutually amenable terms, home ownership would be restricted to only those of substantial wealth. As such, fair lending practices are an essential element of ensuring fair housing choice and the home mortgage lending industry is subject to numerous regulations and public oversight intended to ensure equitable lending practices. Perhaps the most significant of these was the creation of the Federal Housing Administration in 1934, which helped to pave the way for low- and moderate-income home buyers to purchase homes at manageable interest rates and with reasonable down payment requirements. However, lending practices continued to include inequitable and discriminatory actions including rigid underwriting standards, lack of outreach to minority communities, unrealistic property appraisals, high interest rate environments, and subprime lending.

In 1975, Congress passed the Home Mortgage Disclosure Act (HMDA) in an attempt to help address lending inequity by creating aggregate public reporting requirements for home mortgage products. Among the disclosures required by the HMDA is for the Federal Financial Institutions Examination Council to publish annual data regarding mortgage originations at MSA and County aggregation levels. Data topics include the types of mortgages originated, the purpose of the loan, demographic information for applicants and co-applicants, the number of lenders operating in the market, and the occupancy status of the applicant in relation to the property that the mortgage is sought.

Using this data, along with other publicly reported information, it is possible to examine lending practices in the Rochester MSA and Monroe County for recent years. This provides a picture of how the lending market in the Rochester area has recovered from the 2008 Housing Crisis and whether some groups have been left out of the recovery process, which could point to inequitable lending practices.

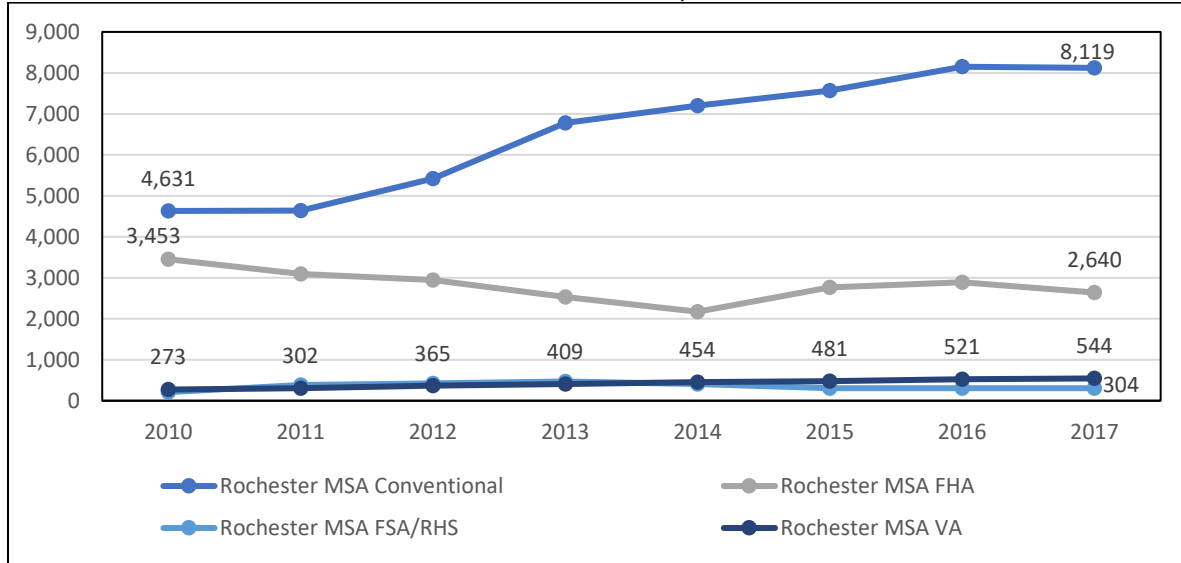
Home Mortgage Lending in the Rochester MSA

Rochester MSA Home Mortgages by Loan Type

Changes in the types of loans originated in the Rochester MSA from 2010 to 2017 further suggest the improving health of the home mortgage lending market. The number of conventional home purchase mortgage originations in the Rochester MSA grew from 4,631 in 2010 to 8,119 in 2017, or a growth rate of 9.4% year over year. This rate is more than double the 4.4% seen for the lending market overall. At the same time, FHA insured home purchase mortgage originations decreased from 3,453 in 2010 to just 2,640 in 2017, or a growth rate of -2.94% year over year.

Figure 5.1

FHA, Conventional and VA Home Purchase Mortgage Originations in the Rochester MSA, 2010-2017

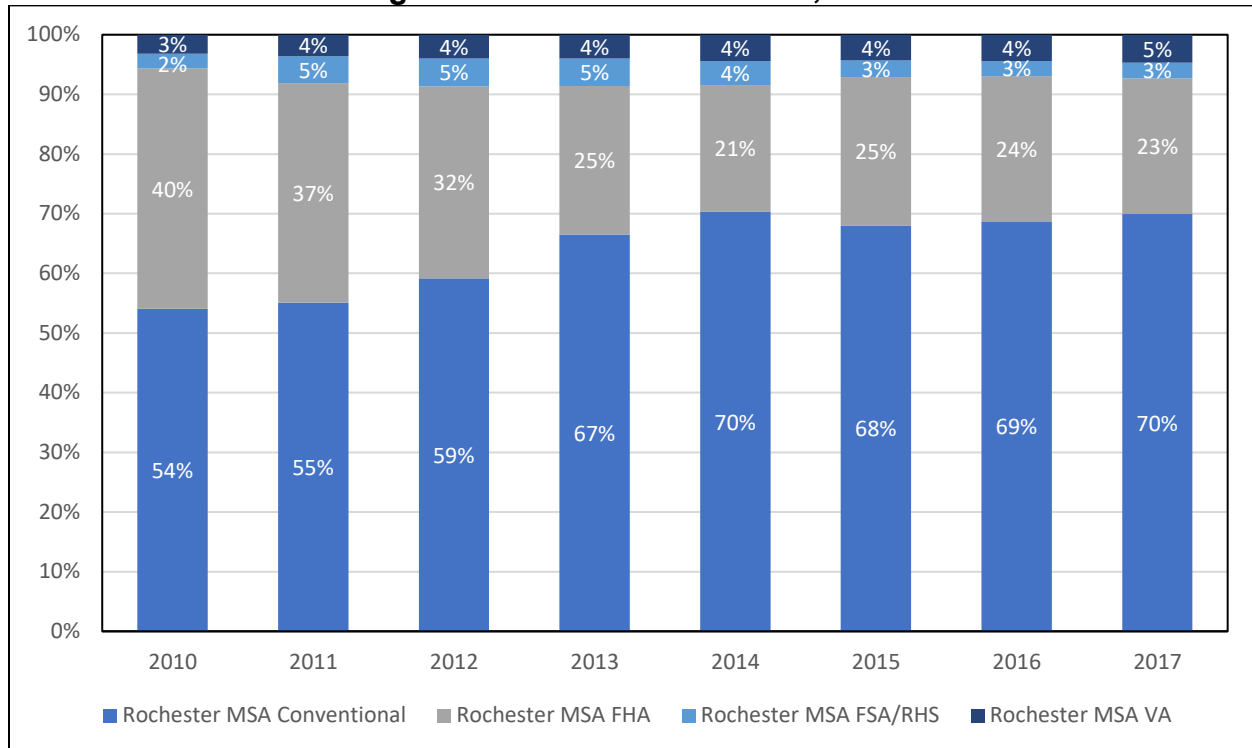


HMDA LAR, 2010- 2017.

As demonstrated in Figure 5.2 below, FHA loans shrunk from 40% of all home purchase mortgages in the Rochester MSA in 2010 to just 23% of home purchase mortgages in 2017. Over the same period, conventional loans grew from 54% of the market to 70% of the market. This indicates that those purchasing a home between 2010 and 2017 increasingly opted for conventional financing over pursuing an FHA insured loan.

Because FHA loans are specifically intended to help facilitate home ownership for those that would struggle to access conventional financing, the shift away from FHA loans toward conventional mortgages suggests that borrowers in the Rochester MSA are increasingly able to secure conventional financing. Reasons for this may include consistently falling interest rates between 2010 and 2017, improving fiscal health for borrowers beginning to recover from the impact of the recession, or changes to financial institutions' underwriting practices, among others.

Figure 5.2
FHA, Conventional, VA & FHS/FSA Market Share of Home Purchase
Loan Originations in Rochester MSA, 2010 – 2017



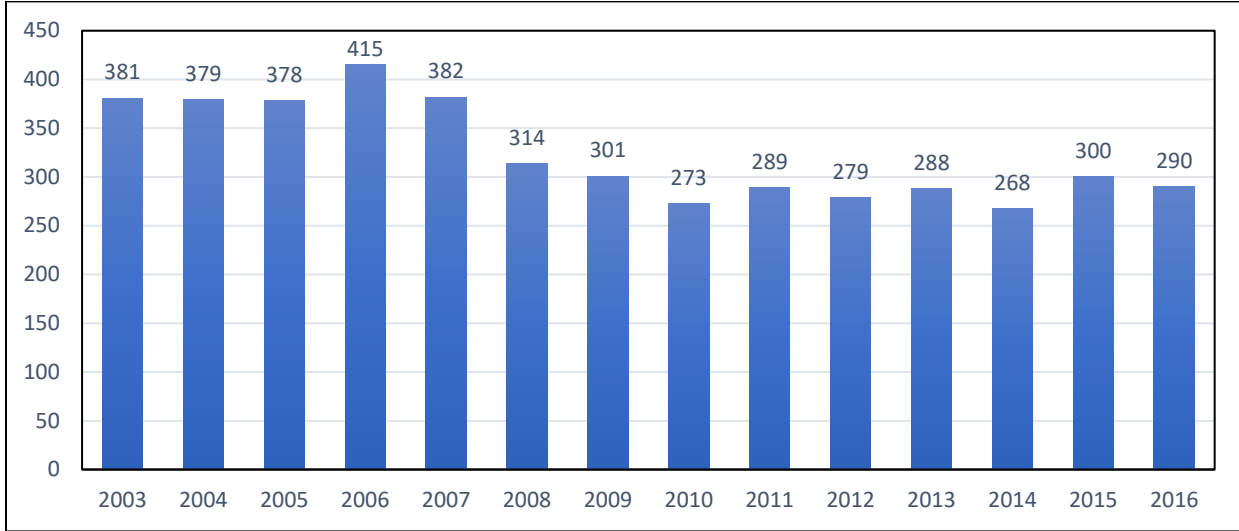
HMDA LAR, 2010 - 2017.

Number of Active Lenders and Average Volume of Lenders

The number of active lenders in the Rochester MSA between 2003 and 2016 decreased from 381 to 290. The number of lenders grew briefly from 2005 to 2006 to a high of 415, then decreased steadily from 2006 to 273 lenders in 2010. Since 2010, the number of active lenders in the Rochester MSA has remained largely flat, hovering around 300 or about 80 less than prior to the recession.

A decrease in the number of active lenders can indicate problems in an area's lending market, as lenders pull away potentially risky loans. However, the decrease in the number of lenders in the Rochester MSA occurred almost exclusively between 2006 and 2010, and the market share of conventional mortgages since 2010 has risen significantly. This suggests that the lower number of active lenders is likely not the result of foundational problems with the lending market. Rather, since between 2008 and 2013 more than 500 banks in the United States failed, as well as the nature of many lenders, the decrease in the number of lenders in the Rochester MSA was probably the result of bankruptcy and acquisition than withdrawal from the market.

Figure 5.3
Number of Lenders Originating Home Purchase Mortgages
in the Rochester MSA, 2003 – 2016

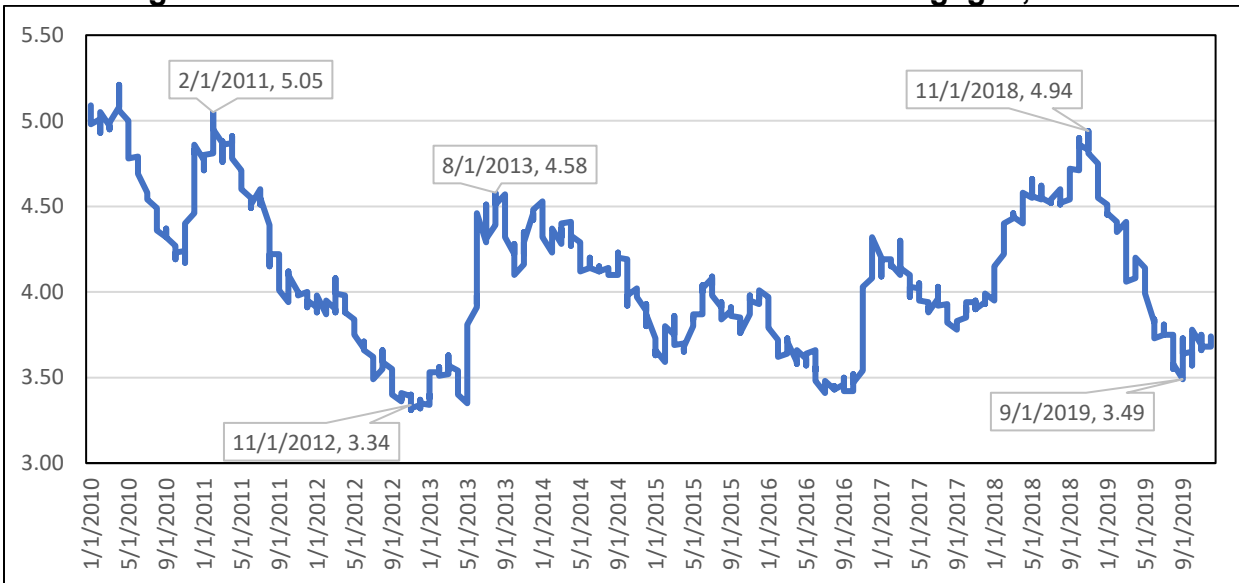


HMDA Disclosure Report, 2016

Interest Rates

Between 2010 and 2019, nationwide interest rates have generally fluctuated between a low around 3.5% and a high of approximately 5.00%. Interest rates have demonstrated a modest but significant trend downward since 2010 overall, despite overall fluctuations. Figure 5.4 displays the changes to the average annual interest rate between 2010 and 2019.

Figure 5.4
Average Annual Interest Rate on 30-Year Fixed-Rate Mortgages, 2010-2019



Freddie Mac, 2020

Interest rates can change as a result of various market factors, including changes in supply of and demand of loans, changes in inflation, and changes in U.S. monetary policy at the federal level. In the case of the changes depicted in Figure 5.4, much of the change was a result of the aggressive response the Federal Reserve had to the financial crisis that started in 2007.

The Federal Reserve cut interest rates to effectively zero in 2008 and kept interest rates there until 2015 before gradually beginning to raise rates through 2019. Even with the gradual increases, the Federal Reserve rate never exceeded 2.5%, which was still very low compared to the 4.25% rate at the beginning of the Great Recession. With the advent of the COVID19 pandemic of March 2020, the Federal Reserve again cut rates back to effectively zero (0.25%) in an attempt to mitigate the economic impact of pandemic related business closures. This suggests that interest rates for home mortgages are likely to stay low for the foreseeable future in the Rochester MSA and the United States as a whole.

Home Purchase Lending in Monroe County

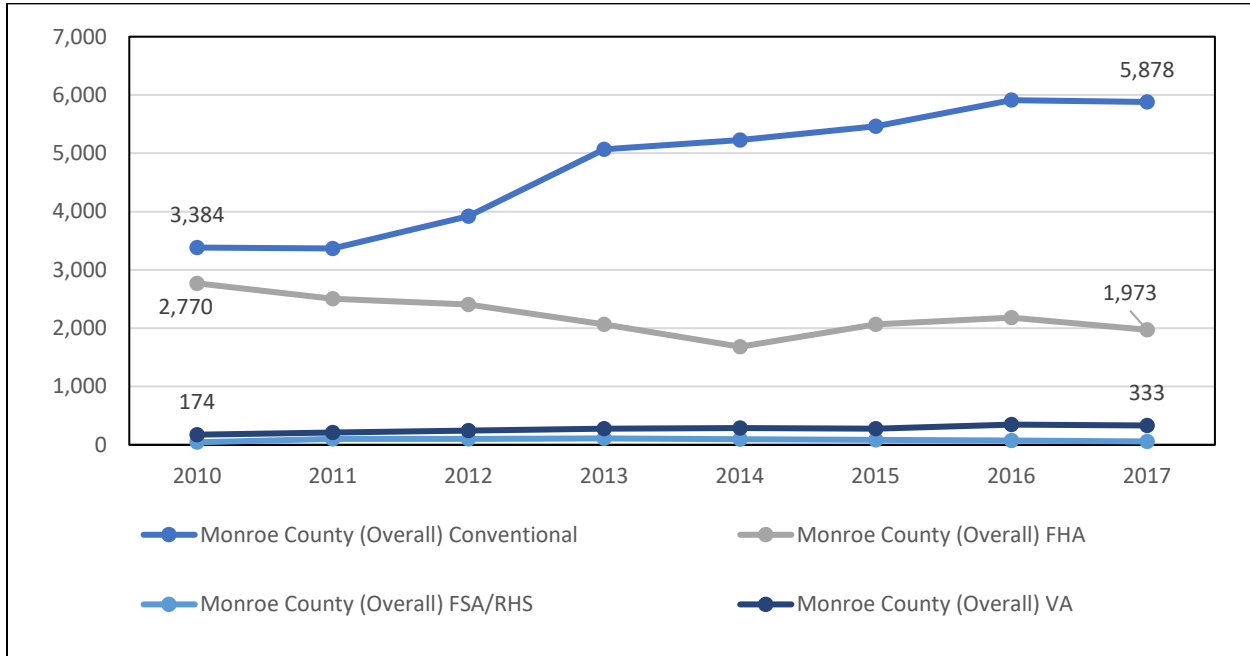
Like the overall Rochester MSA, mortgage originations for the purchase of homes grew after the end of the Great Recession. Home purchase mortgage originations increased by 29% from 6,372 in 2010 to 8,241 in 2017, or 3.6% year over year. This is slightly lower than the 4.4% for the overall Rochester MSA, and somewhat lower than the 4.7% year over year growth for New York State as a whole, but nevertheless suggests fairly consistent growth in home mortgage lending in Monroe County from the end of the Great Recession to the present.

Monroe County Home Mortgages by Loan Type

Changes in the types of home mortgages sought from 2010 to 2017 further suggest that there was improvement in the overall health of the home purchase lending market. Conventional home loans grew by a substantial 74% from 3,384 in 2010 to 5,878 in 2017, or 9.25% year over year. At the same time, FHA loans declined by 29% from 2,770 to 1,973 (-3.6% year over year) over the same time period.

This mirrors the trend seen for the Rochester MSA as a whole and suggests an increasing share of borrowers opting to pursue conventional financing instead of FHA backed mortgages. Given the time period over which this change occurred, it is likely that improving economic conditions, stabilization of the lending market, and falling interest rates contributed to fewer borrowers needing to rely on the comparatively more permissive borrowing qualifications of an FHA loan.

**Figure 5.5
Total FHA, Conventional & VA Home Purchase Loans in Monroe County
2010-2017**



HMDA LAR, 2010 - 2017.

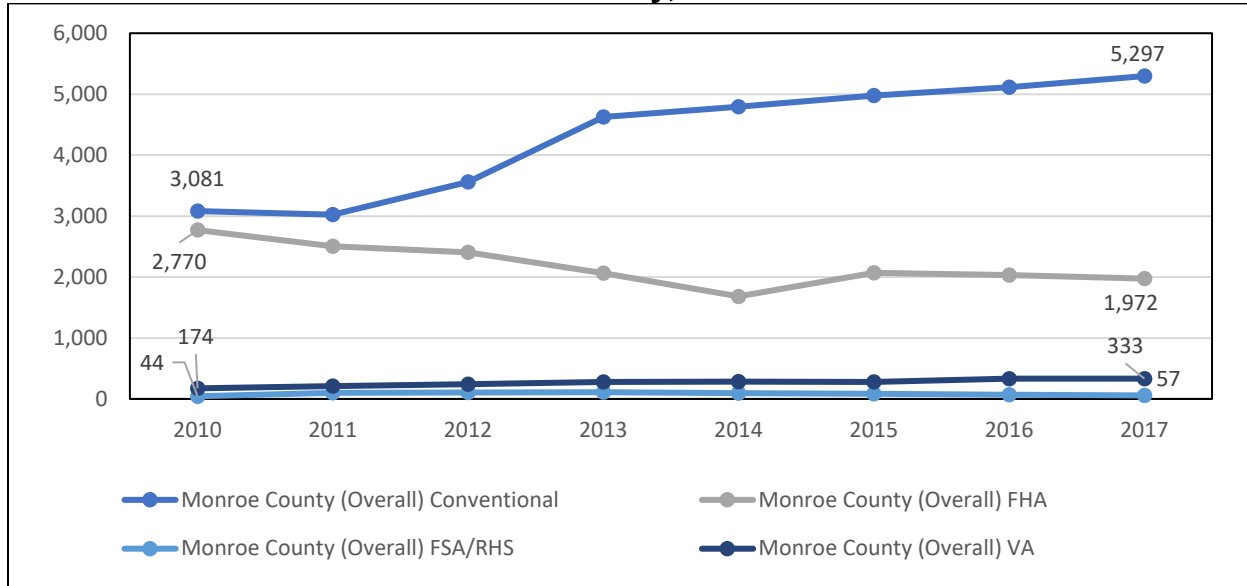
The number of FSA/RHS (Farm Service Agency) and VA (Veterans Affairs) home purchase loans in Monroe County were both very low throughout the period from 2010-2017. This makes it difficult to derive any significant and reliable trends from the data. During the period observed, the number of FSA/RHS loans never exceeded 110 for a given year, and generally fluctuated between 50 and 100. VA loans were slightly more numerous than FSA/RHS loans, but still never exceeded 400 in any given year and generally fluctuated between 175 and 350.

VA loans do appear to suggest a pattern of growth, but because of the comparatively small number of loans, it is difficult to determine how much significance to assign to the trend. One contributing factor to the growth of VA loans may be the end of the Iraq War and subsequent return of US military personnel after 2011.

Owner Occupied Home Purchase Loan Originations

The number of total owner-occupied home purchase loan originations grew by 26% from 6,069 in 2010 to 7,659 in 2017, or 3.25% year over year. Owner-occupied home purchase loans closely tracked the same trends demonstrated by all home purchase mortgage originations in Monroe County as well as for the Rochester MSA. Conventional loans steadily increased their demonstrated market share while FHA loan numbers declined. This is consistent with what would be expected, as owner-occupied home purchase mortgage originations make up the significant majority of all home purchase mortgage originations in Monroe County (93% in 2017).

**Figure 5.6
Total Owner-Occupied Home Purchase Mortgage Originations
in Monroe County, 2010 – 2017**



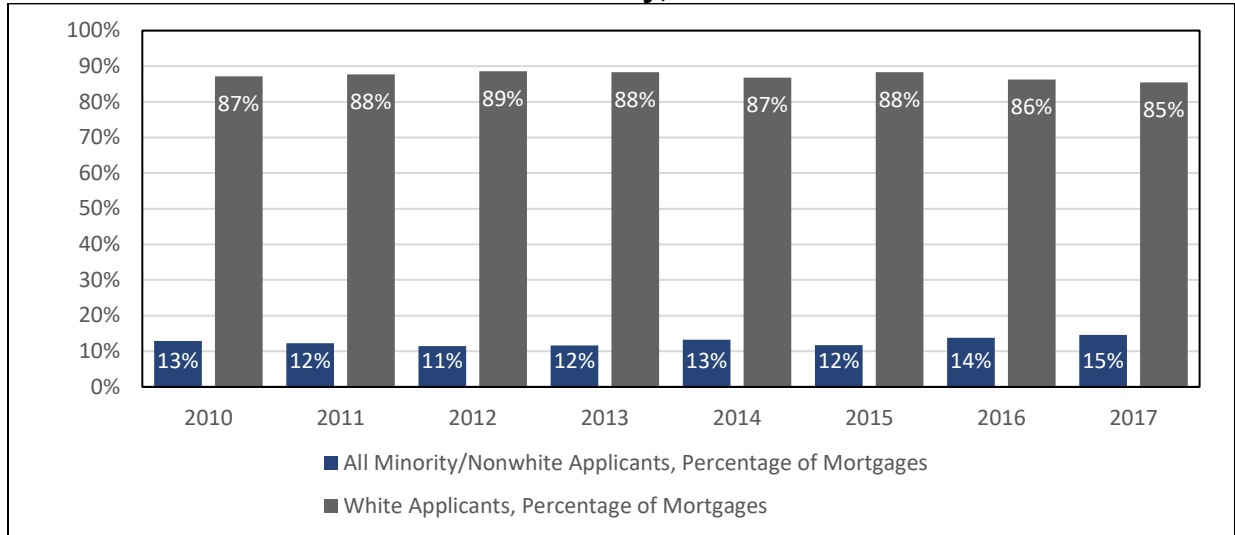
HMDA LAR, 2010 - 2017.

The growth in the number of conventional mortgages originated was most rapid from 2011 to 2013, suggesting there was likely two to three years of lag time between the onset of the Great Recession in 2008 and the beginning of significant economic recovery for the housing market in Monroe County. From 2013 onward the growth in conventional mortgages has become more linear, but nevertheless demonstrated consistent 1.6% year over year increases.

Owner Occupied Home Purchase Loan Originations by Race and Ethnicity of Borrower

The proportion of owner-occupied home purchase mortgage originations in Monroe County by Minority/nonwhite applicants was stable throughout the period from 2010 to 2017, growing from 13% of all owner-occupied home purchase mortgage originations in 2010 to 15% in 2017. This is approximately the proportion of mortgage originations that would be expected based on the overall minority/nonwhite population of the Rochester MSA (18.79% in 2018), if slightly on the lower end.

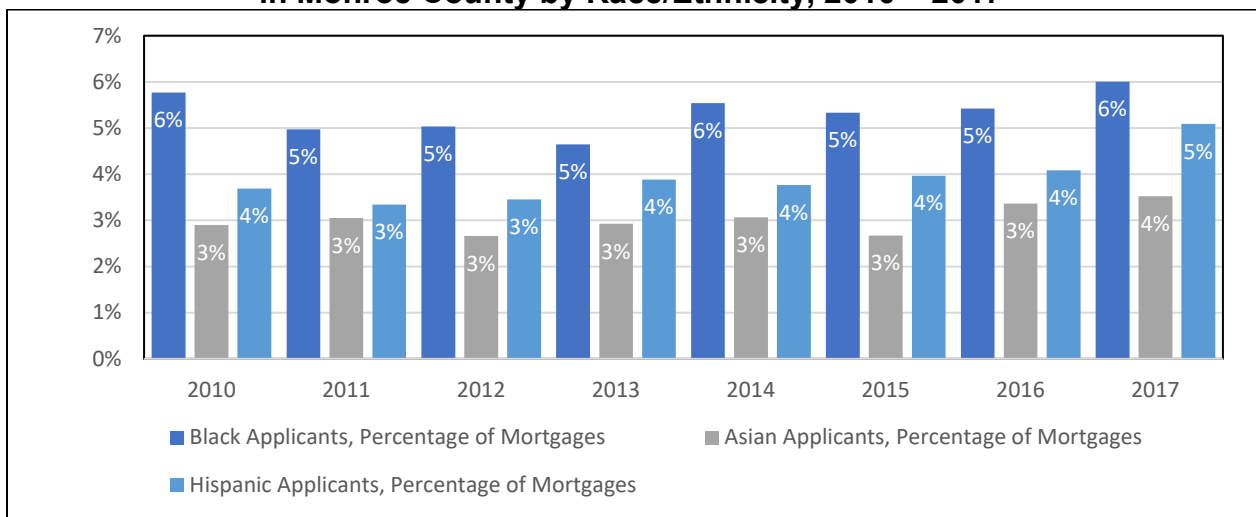
Figure 5.7
Percentage of Owner-Occupied Home Purchase Mortgage Originations
in Monroe County, 2010 – 2017



HMDA LAR, 2010 - 2017.

Although the percentages involved are so small as to make it difficult to assign significance, the data suggests that owner-occupied mortgage originations by Hispanic applicants increased as a percentage of originated mortgages relative to the number originated by Black/African American applicants over the measured time period. The percentage of mortgages originated by Black/African American applicants held steady at approximately 6%, while the percentage of mortgages originated by Hispanic applicants increased from 4% in 2010 to 5% in 2017.

Figure 5.8
Percentage of Owner-Occupied Home Purchase Mortgage Originations
in Monroe County by Race/Ethnicity, 2010 – 2017

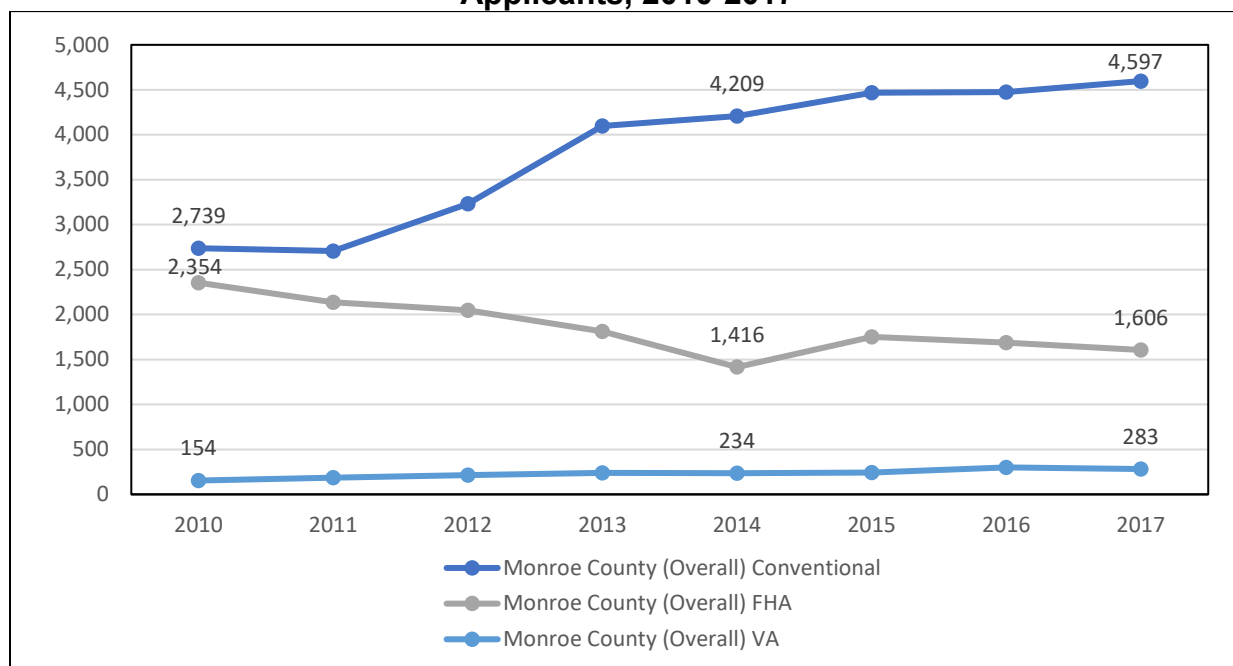


HMDA LAR, 2010 - 2017.

In terms of loan types, the previously identified trends for Monroe County and the Rochester MSA still generally hold true for most racial and ethnic cohorts, but there are a few notable deviations within the data that should be mentioned. More specifically, the balance of Conventional and FHA mortgages for minority/nonwhite applicants differs somewhat from what is exhibited for White applicants.

Owner-occupied home purchase loan originations by White applicants closely tracked with the number and types of loans sought for Monroe County overall, as they represented the vast majority (85% in 2017) of all home purchase loan originations in the County. The number of owner-occupied home purchase loan originations by White applicants increased by 24% from 5,289 in 2010 to 6,542 in 2017 for a year over year growth of 3%. Conventional loan originations increased by a substantial 68% from 2,739 in 2010 to 4,597 in 2017, or 8.5% year over year. In contrast, FHA loans decreased by 31% from 2,354 in 2010 (almost the same number as conventional loans) to 1,606 in 2017 (just 34% as many as conventional loans).

Figure 5.9
Owner Occupied Originations in Monroe County by Loan Type for White Applicants, 2010-2017

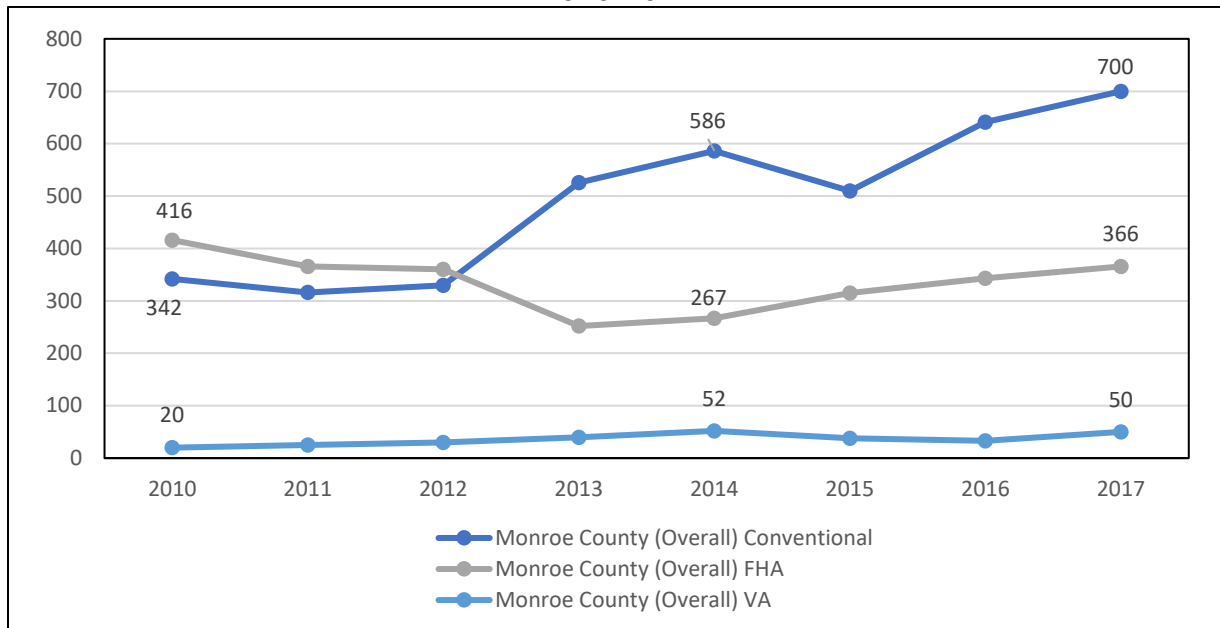


HMDA LAR, 2010 - 2017.

This means that White applicants followed the overall pattern for Monroe County of borrowers increasingly choosing conventional financing over FHA backed mortgages as the economic recovery from the Great Recession continued. Indeed, the growth rate for White applicants exceeds the average rate for Monroe County, suggesting that loan originations by White applicants were the driving force for overall owner-occupied home purchase mortgage applications in the County.

The picture for Minority/nonwhite applicants is somewhat different. Like White applicants, loan originations by minority/nonwhite applicants demonstrated linear growth. However, from 2010 through 2012 FHA loans were more numerous than conventional loans. This is not exhibited for white applicants on either the county or MSA level aggregates, and it is not until 2013 the number of conventional loans exceeded FHA loans for minority/nonwhite borrowers as well.

Figure 5.10
Minority/Nonwhite Owner-Occupied Originations in Monroe County by Loan Type, 2010-2017

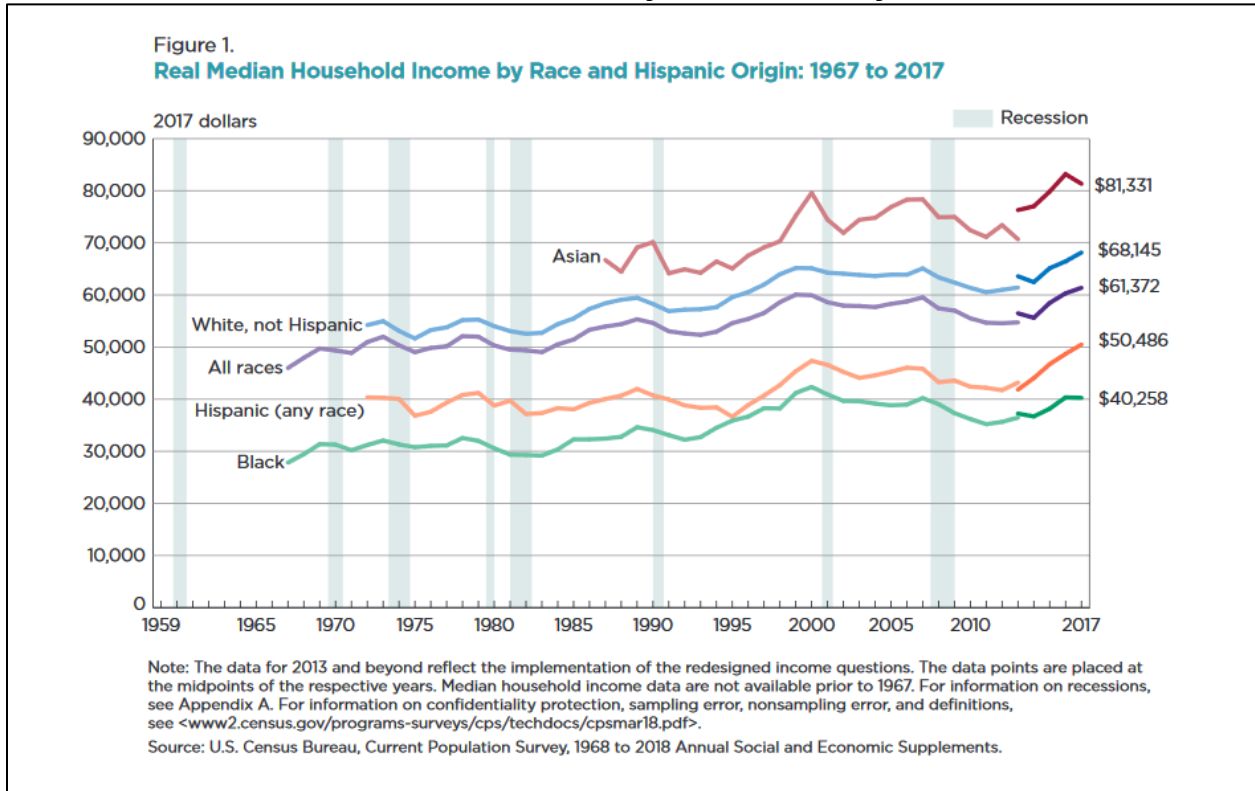


HMDA LAR, 2010 - 2017.

The significant and roughly corresponding variance in the conventional loan and FHA loan origination data suggests that minority borrowers may have had comparatively greater difficulty accessing conventional financing relative to their white counterparts, and thus turned to FHA loans instead with greater frequency.

At a more granular level, this holds true for Black/African American and Hispanic borrowers, but not Asian borrowers. Based on national level data from the US Census Bureau, this is consistent with what would be expected, as Asian households in the United States have the highest median household incomes for any minority/nonwhite population, and even exceed the median income for white, non-Hispanic households.

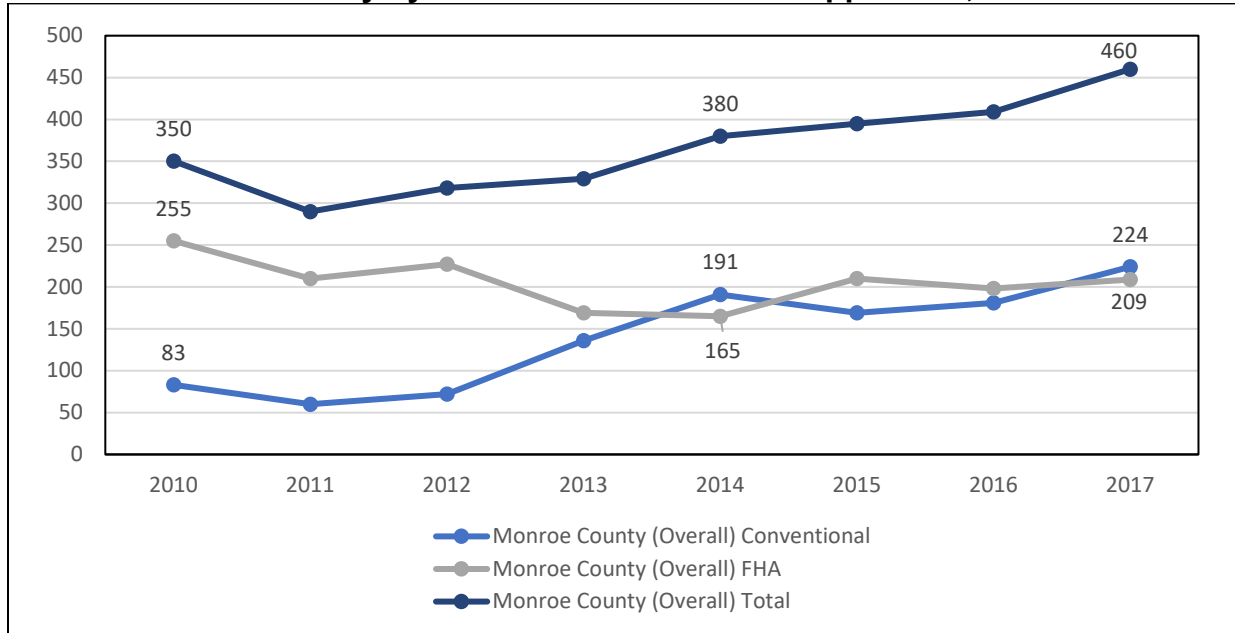
**Figure 5.11
Median Household Incomes by Race/Ethnicity, 1967-2017**



The overall number of owner-occupied home purchase loan originations by Black/African American applicants increased by 31% from 350 in 2010 to 460 in 2017, for a year over year increase of 3.9%. This rate of growth exceeds that amount demonstrated by white applicants over the same period, but it's likely that the comparatively smaller number of Black/African American applicants inflates the percentage values. It is also possible that the Black/African American population was impacted more severely by the economic recession and as a result showed a comparatively greater increase in home purchasing once the economy began to recover.

This possibility would seem to be supported by the changing proportions of Conventional and FHA backed mortgages originated by Black/African American borrowers. Though both FHA and Conventional mortgages demonstrated the same trajectories seen in other populations (a growth in conventional loans with a corresponding decrease in the number of FHA mortgages), Black/African American borrowers originated more FHA backed loans than conventional loans by a wider margin and for a longer period, even relative to minority/nonwhite applicants in aggregate. While the number of conventional and FHA loans for white applicants were relatively even in 2010 and conventional financing significantly outnumbered FHA loans by 2017, conventional loans significantly trailed the number of FHA loans for Black/African American applicants in 2010, and didn't even reach relative parity until 2017.

Figure 5.12
Total Owner-Occupied Home Purchase Mortgage Originations
in Monroe County by Black/African American Applicants, 2010-2017



HMDA LAR, 2010 - 2017.

This strongly suggests that Black/African American applicants in Monroe County had greater difficulty accessing conventional financing than not only their white counterparts but also other minority racial/ethnic groups.

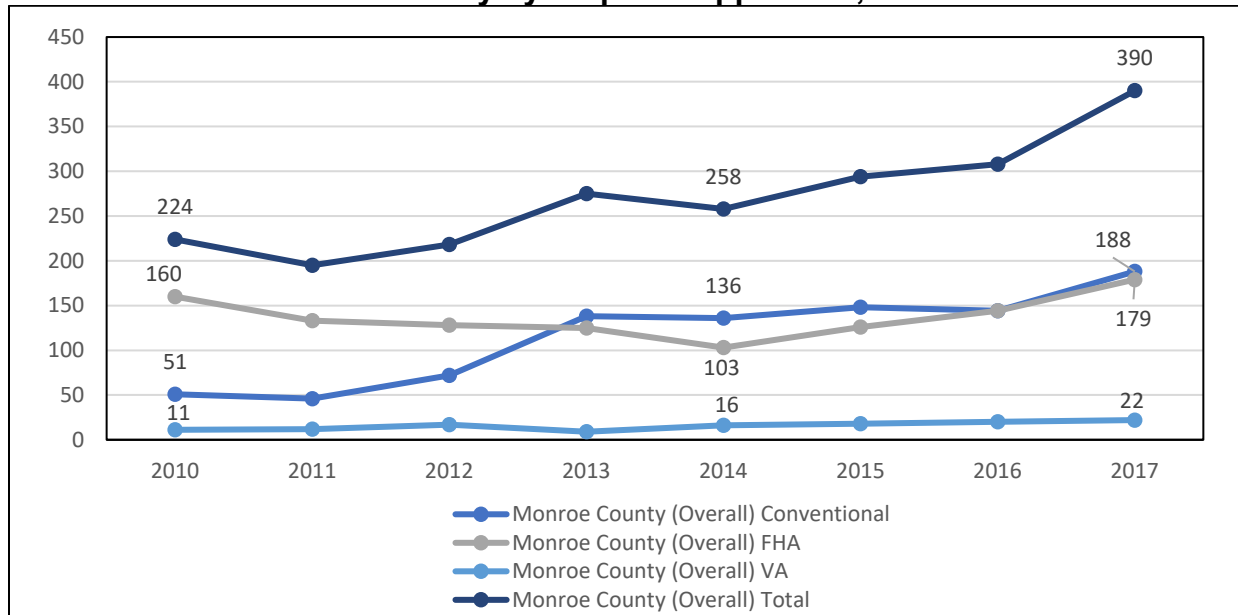
The number of owner-occupied home purchase mortgages originated by Hispanic applicants increased by a substantial 74% from 224 in 2010 to 390 in 2017, or a 9.25% year over year increase. This rate of growth is significantly higher than seen in white applicants or county/MSA aggregates, and resembles the pattern demonstrated among Black/African American applicants. This is most likely a result of both smaller absolute numbers inflating the percentages and the Hispanic population being more severely impacted by the economic recession.

The distribution of loan types for Hispanic applicants follows a similar pattern to the one exhibited by loans originated by Black/African American applicants. From 2010 through 2012, FHA back mortgage originations exceeded the number of conventional mortgages originated, and after 2012 the ratio of conventional and FHA loans drew roughly even.

One area where the pattern for Hispanic applicants differs is the overall trajectories for conventional and FHA loans. From 2010 to 2016 conventional and FHA loans exhibited a corresponding and inverse relationship, but in 2016 this trend changed and both conventional and FHA loans began to exhibit a direct relationship. FHA loans reached their lowest level in 2014, after which it began increasing, while conventional loans grew

from 2010 to 2013, remained effectively flat from 2013 to 2016, and then began to grow again in 2016.

Figure 5.13
Total Owner-Occupied Home Purchase Mortgage Originations
in Monroe County by Hispanic Applicants, 2010-2017



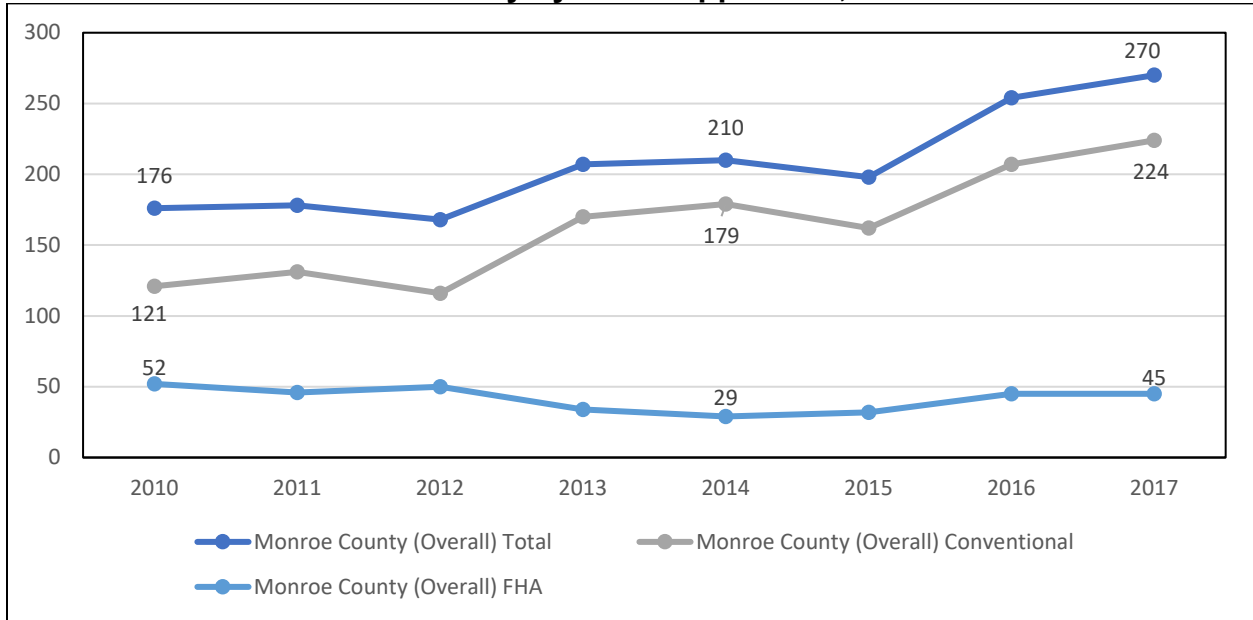
HMDA LAR, 2010-2017

The reason for this change is unclear, but it may be an indication of two different groups within the overall pool of Hispanic applicants, one of whom moved from having to rely on FHA backed mortgages to being able to access conventional financing, and another group which was previously unable to pursue *any* financing now having enough financial security to pursue FHA backed loans.

Owner-occupied home purchase loans originated by Asian applicants grew by 53% from 176 in 2010 to 270 in 2017, or 6.6% year over year. As was the case with originations by Black/African American and Hispanic applicants, the percentages are likely inflated somewhat by the low numbers involved. However, unlike with Black/African American and Hispanic applicants, the “rebound” effect from economic recovery does not appear to be a major factor in the growth of mortgage originations for Asian applicants.

The distribution of loan types for Asian applicants much more closely resembles the distribution seen in loans originated by white applicants than it does originations by Black/African American or Hispanic applicants. Conventional loan applications originated by Asian applicants grew by 85% from 121 in 2010 to 224 in 2017, while FHA backed loans decreased by 13% from 52 in 2010 to just 45 in 2017.

Figure 5.14
Total Owner-Occupied Home Purchase Mortgage Originations
in Monroe County by Asian Applicants, 2010-2017



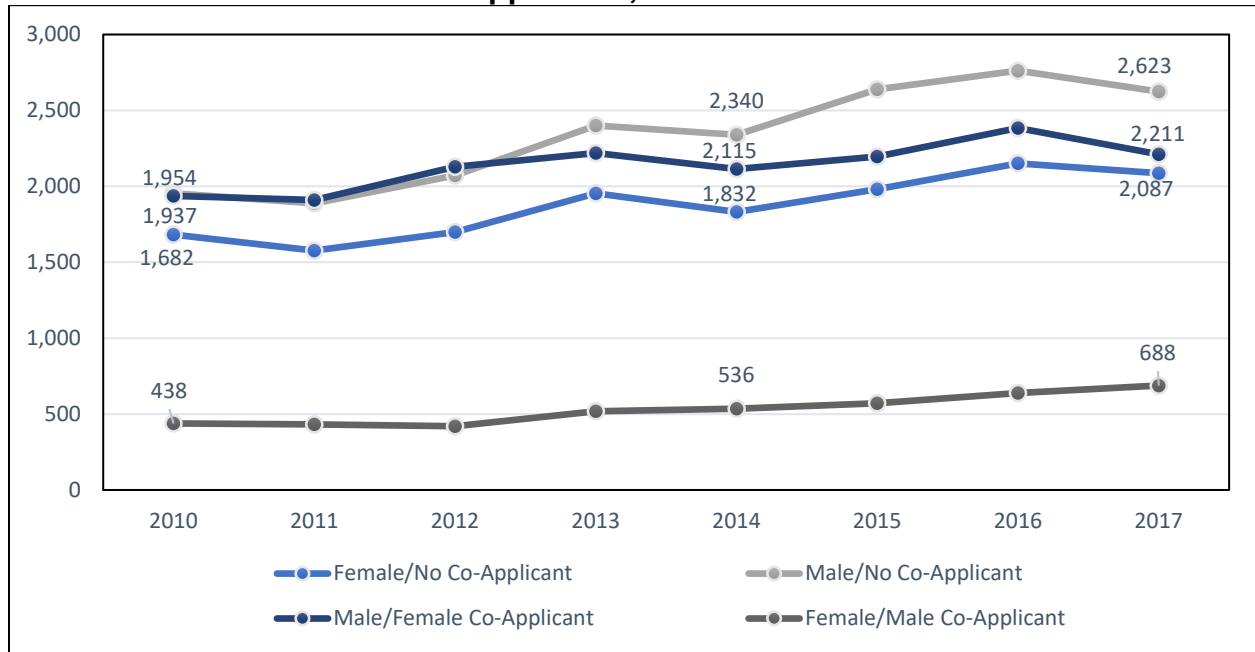
HMDA LAR, 2010-2017.

Throughout the period measured, conventional and FHA loan originations demonstrated a corresponding and inverse relationship, just as is seen in originations by White applicants. It is therefore likely that Asian applicants, like white applicants, increasingly opted for conventional home mortgage financing over FHA loans as the economy stabilized and interest rates declined, making conventional financing more appealing and available.

Home Purchase Mortgage Loan Originations by Number and Gender of Borrower

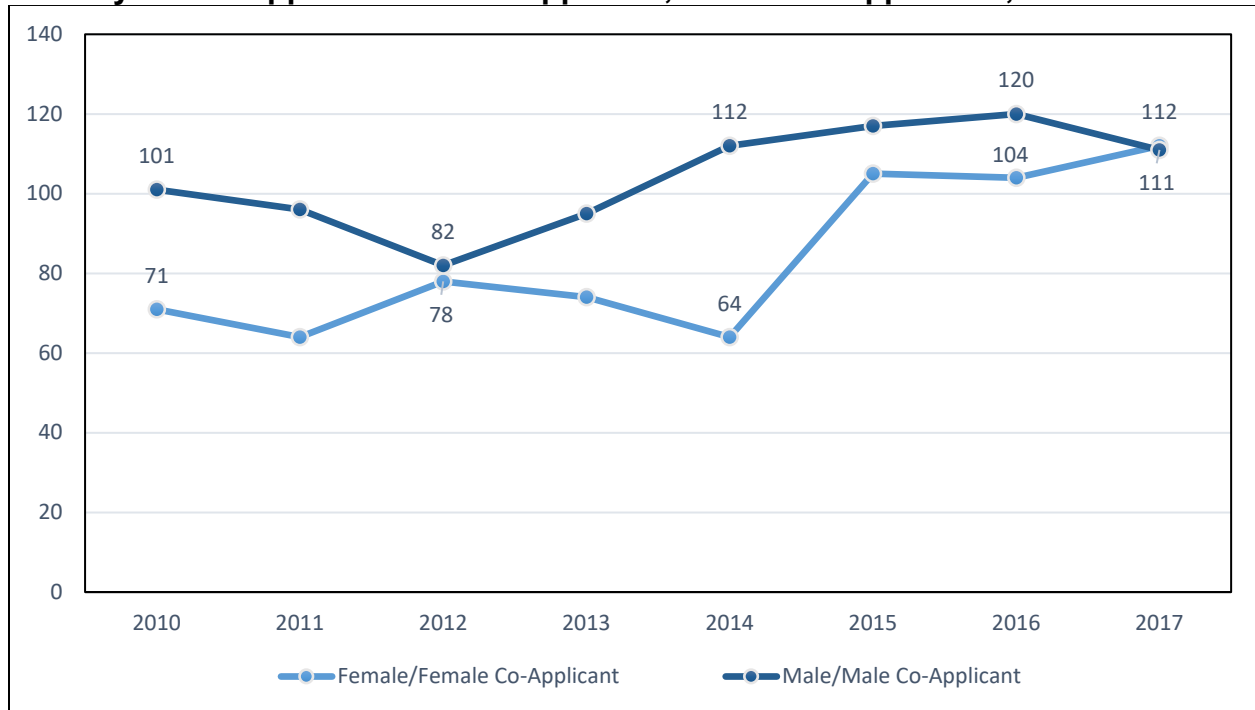
The number and sex of applicants did not appear to significantly impact the overall pattern for loan originations in Monroe County during the period studied. All combinations of sex and number of applicants exhibited a mild increase from 2010 to 2017, consistent with what has been exhibited for other demographic categories. Male applicants with no co-applicants demonstrated the largest growth of any of the combinations measured, increasing by 35% from 1,954 in 2010 to 2,623 in 2017. Male applicants with female co-applicants had the smallest increase, growing by 13% from 1,954 in 2010 to 2,211 in 2017.

Figure 5.15
Home Purchase Originations in Monroe County
By Sex of Applicant and Co-Applicant, Opposite Sex Applicants and Single Applicants, 2010-2017



HMDA LAR, 2010-2017.

Figure 5.16
Home Purchase Originations in Monroe County
By Sex of Applicant and Co-Applicant, Same Sex Applicants, 2010-2017



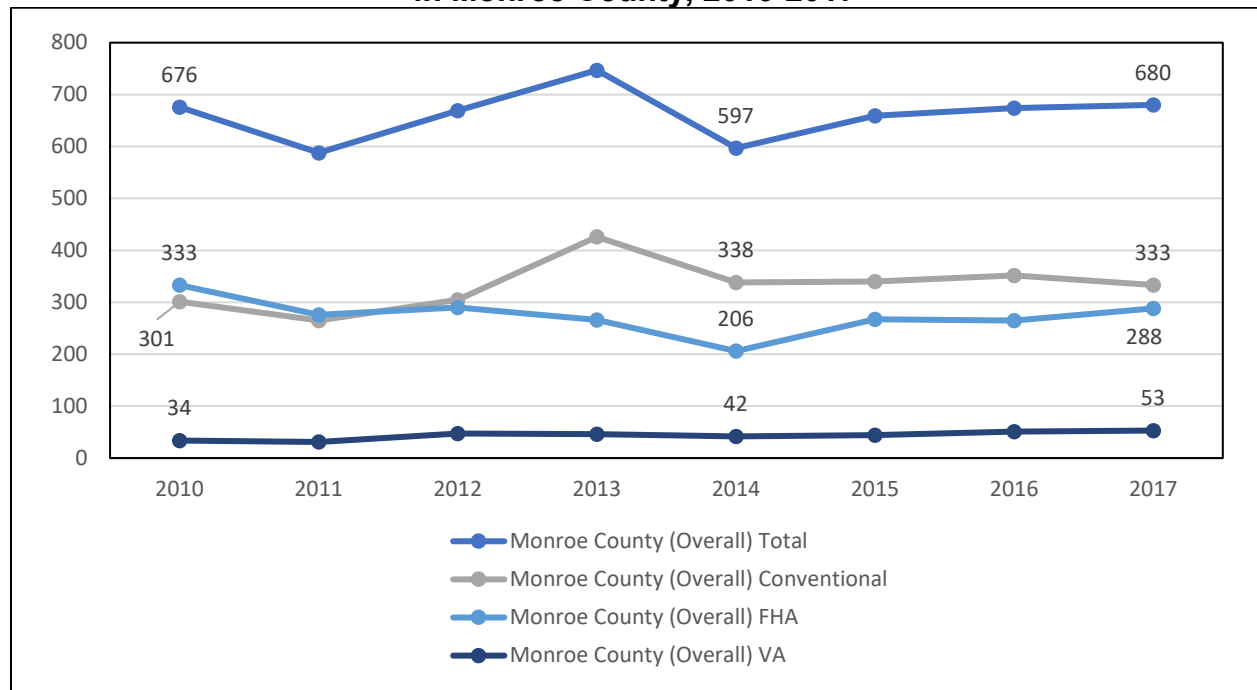
HMDA LAR, 2010-2017

Denials and Denial Rates for Owner Occupied Home Purchase Loan Applications

The number of owner-occupied home purchase loan applications denied by financial institutions in Monroe County from 2010 to 2017 remained relatively flat both when measuring the total number of denials and the number of denials for specific loan types. The overall number of owner-occupied home purchase mortgage denials increased from 676 in 2010 to a peak of 747 in 2013, before settling back down at 680 by 2017.

The number of denials for FHA mortgages was slightly higher than the number of conventional mortgage denials in 2010, while conventional mortgage denials were slightly more numerous than FHA mortgage denials in 2017. This is consistent with the fact that demand for conventional mortgages grew substantially as the economy began to recover from the Great Recession, as discussed previously in this section. The most significant divergence between the two loan types occurred in 2013, after which the deviation between the two narrowed substantially once again.

Figure 5.17
Owner-Occupied Home Purchase Mortgage Denials
in Monroe County, 2010-2017

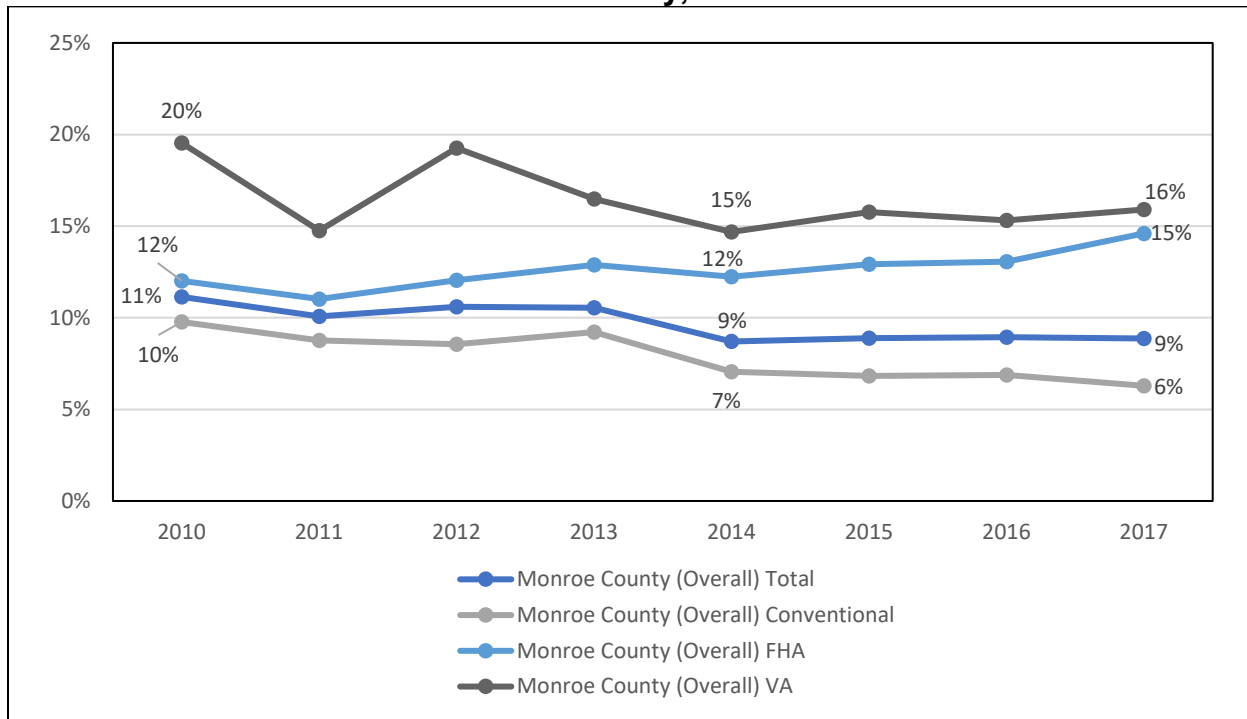


HMDA LAR, 2010-2017.

Examining mortgage denial rates (meaning the number of mortgage denials divided by the overall number of mortgage originations) reveals that the overall rate of mortgage denials fell slightly over the period measured, decreasing from 11% in 2010 to 9% overall in 2017. This decline was also present in the rate for conventional loans (10% to 6% in 2017) and VA loans (20% to 16% in 2017).

The denial rate for FHA loans demonstrated an inverse trend, increasing from 12% in 2010 to 15% in 2017. This is likely a result of the fact that more well-qualified borrowers opted for conventional financing over FHA backed mortgages, resulting in a larger share of FHA applicants having “borderline” qualifications.

Figure 5.18
Owner Occupied Home Purchase Mortgage Denial Rates
in Monroe County, 2007-2014

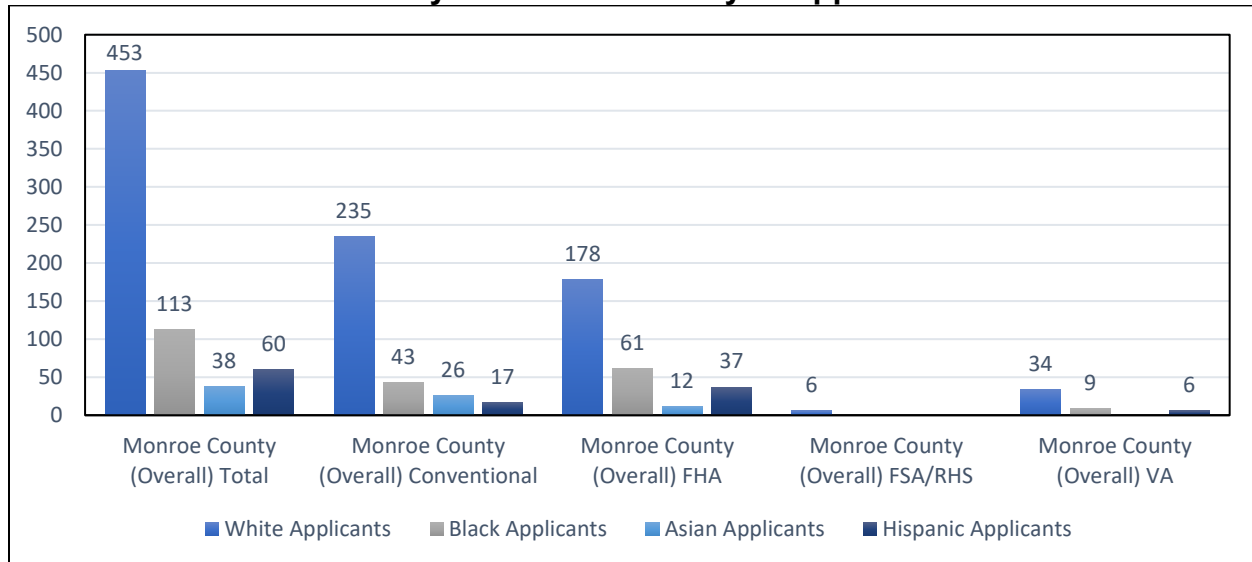


HMDA LAR, 2007-2014.

Denial Rates of Owner-Occupied Home Purchase Mortgage Applications by Race and Ethnicity of Borrower

In terms of absolute numbers, the significant majority of owner-occupied home purchase mortgage application denials were issued to White applicants, regardless of the type of loan involved. However, this is entirely a product of the fact that the number of loan originations by white applicants significantly outnumbers the number of loan originations by any other racial or ethnic group, as discussed previously in this section.

**Figure 5.19
Owner-Occupied Home Purchase Mortgage Denials in Monroe County,
2017 by Race and Ethnicity of Applicant**



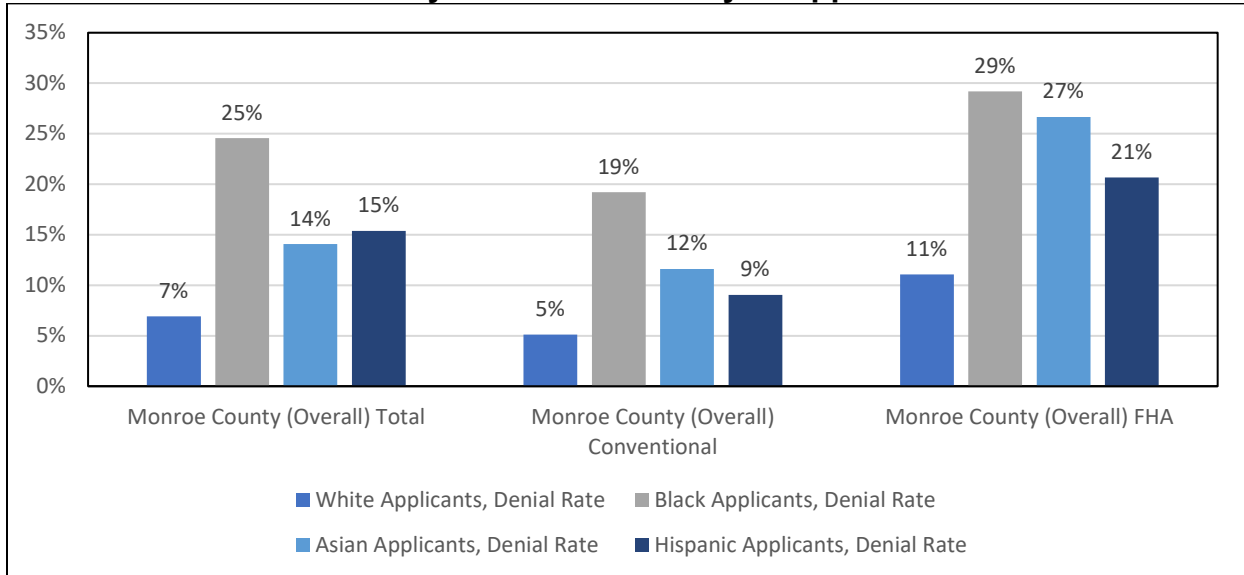
HMDA LAR, 2017.

Examining denial rates for owner-occupied home purchase loans paints a more useful and nuanced picture of how race and ethnicity impacts the ability to access home purchase financing in Monroe County. In 2017, overall home purchase mortgage denial rates for owner-occupants was 25% for Black/African American Applicants, 14% for Asian Applicants, 15% for Hispanic Applicants, and just 7% for White Applicants. For conventional loans, the denial rate was 19% for Black/African American Applicants, 12% for Asian Applicants, 9% for Hispanic Applicants, and just 5% for White Applicants. FHA loans had a denial rate of 29% for black/African American applicants, 27% for Asian Applicants, 21% for Hispanic Applicants, and just 11% for White Applicants.

The number of FSA/RHS and VA loan denials was too small for a useful denial rate to be generated, as the number of denials was less than 10 for either loan type for Black, Asian, and Hispanic applicants.

The significant difference in denial rates for different racial and ethnic groups in Monroe County indicates that minority/nonwhite applicants are still significantly more likely to face difficulty securing financing for the purchase of a home relative to their white counterparts. 1 in 4 Black/African American applicants will have their loan application denied overall, compared to less than 1 in 10 for White Applicants or 3 in 20 for Hispanic or Asian Applicants. Conventional loans in particular demonstrated a substantial difference between White and Black/African American loan denial rates, as Black/African American Applicants were almost four times more likely to have their loan application denied than White Applicants.

**Figure 5.20
Owner-Occupied Home Purchase Mortgage Denial Rates in Monroe County,
2017 by Race and Ethnicity of Applicant**



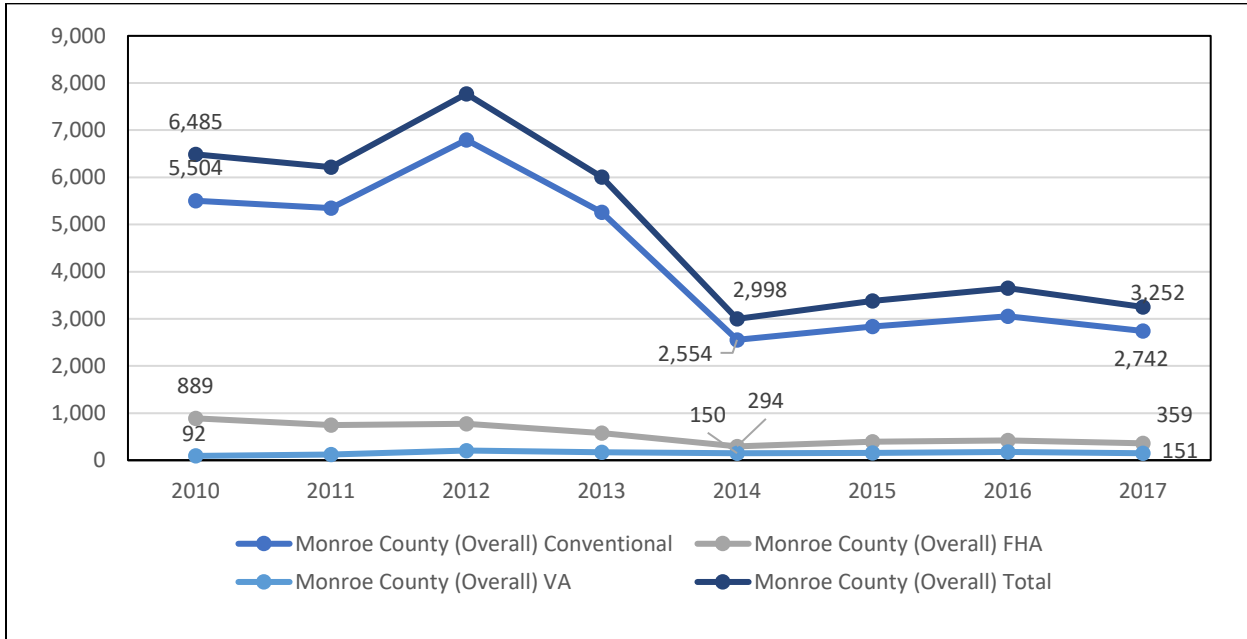
HMDA LAR, 2017.

This means that Black/African Americans are by far the most likely to struggle with obtaining home purchase financing, but also a significant portion of Hispanic and Asian applicants as well. Much of this discrepancy is a product of significantly lower median household incomes among minority/nonwhite populations, but this nevertheless suggests that there continues to be a need for financing assistance focused on bridging the credit gap between white and nonwhite populations.

Owner Occupied Refinance Loan Originations

The number of Owner-Occupied Refinance loans in Monroe County declined by 49% from 6,485 in 2010 to 3,252 in 2017. The decrease was not linear however, as the maximum number of refinance loan originations in a single year occurred in 2012 with a peak of 7,771 loans before dropping to just 2,998 in 2014. From 2014 to 2017, the number of refinancing loan originations remained relatively flat, increasing from 2,998 to 3,252. The vast majority of refinance loans were conventional in nature.

Figure 5.21
Owner-occupied Refinance Mortgage Originations in Monroe County, 2010-2017



HMDA LAR, 2010-2017.

The 2012 peak for refinance loan originations reflects the fact that 30-year fixed mortgage interest rates reached their lowest levels in that year, averaging less than 3.75%, and mortgage holders' desires to lock in such unusually low interest rates. The drop off in the number of refinance loan originations subsequent to 2012 likely reflects the steep increase in average interest rates from May to September of 2013 that saw rates peaking above 4.5%, as well as most existing homeowners interested in refinancing having already done so during the previous period of extremely low interest rates.

Conclusions

- Mortgage lending trends in the Rochester MSA and Monroe County over the past decade primarily reflect the period of economic recovery following the end of the Great Recession.
- Home mortgage interest rates in the early part of the last decade dropped to historically low levels as a result of Federal Reserve interest rates cut to effectively zero from 2009 through 2015.
- Conventional loan originations increasingly outpaced FHA loans after 2012, as the lending market stabilized through government liquidity efforts and borrowers sought to take advantage of extremely low interest rates.
- The number of active lending institutions in the Rochester MSA decreased in the wake of the 2008 financial crisis as many lenders went bankrupt or were acquired by competitors, however the number of lenders stabilized at around 300 shortly thereafter in 2010.
- Owner-Occupied home purchase loan originations in Monroe County generally followed the same trends as the Rochester MSA, with borrowers increasingly opting for conventional loans over FHA loans.
- Home purchase mortgage originations by White applicants closely tracked the overall trends for the County, as they make up the substantial majority of borrowers.
- Minority/nonwhite borrowers also increasingly opted for conventional loans but demonstrated a significantly higher proportion of FHA loans across the board from 2010 to 2017.
- An elevated number of FHA loans was most prominent among Black/African American and Hispanic borrowers. Asian borrowers demonstrated a loan type distribution that more closely resembled that of White borrowers.
- Black, Hispanic, and Asian borrower market shares in Monroe County remained small.
- Black/African American and Hispanic borrowers were also significantly more likely to have their mortgage applications denied than their White counterparts. Here, the data for Asian applicants more closely resembled data for Black/African American and Hispanic applicants than White applicants.
- Mortgage refinancing activity in Monroe County peaked in 2012 before declining through 2014, then stabilizing through 2017.

Recommendations

- Work with lenders to raise public awareness of lending options, particularly among minority/nonwhite communities.
- Work with agencies and lenders like USDA Rural Development to provide first-time home buyer education and assistance to increase housing choice among protected class members, and make home ownership more achievable for low to moderate income individuals in Monroe County, especially those who would be the first home owners in their family line.

- Work with financial literacy providers such as the Financial Literacy and Education Commission to develop strategies to increase financial literacy in Monroe County.
- Depending on the economic impact of the Covid19 Pandemic of early 2020, work with lenders and the Federal Government to provide mortgage relief for homeowners rendered unemployed by pandemic-related business closures.

Appendix I: Monroe County Clerk's Office Language Access Plan