



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

City of Syracuse and Onondaga County
2025



Prepared by:



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Executive Summary

The Analysis of Impediments to Fair Housing Choice (AI) for the City of Syracuse and Onondaga County was conducted by CNY Fair Housing, Inc., a private, non-profit, qualified fair housing enforcement agency. As recipients of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Syracuse and Onondaga County are required to engage in fair housing planning that identifies impediments or barriers to fair housing choice, and they are required to work to remove those barriers.

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

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

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

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

This report will analyze the factors that impede Onondaga County residents' ability to secure the housing they need in the neighborhood where they want to live. This includes both impediments to moving between neighborhoods in pursuit of opportunity, and it includes impediments to accessing opportunity from within any neighborhood. For example, if the mother of a child with a disability wanted to move to a different school district in order to access more specialized services for her child but was unable to do so because she could not find a place to rent, impediments to her housing choice would include: the lack of suitable rental housing, barriers to homeownership, the lack of support services in her child's current school district, and possibly overt discrimination on the basis of familial status and/or disability.

To produce this AI, CNY Fair Housing analyzed data from the US Census Bureau's 2022 5-year American Community Survey as well as from other governmental and non-governmental sources including the Housing and Homeless Coalition and Central New York Regional Transportation Authority, reviewed recent local legislation and planning documents such as PlanOn and ReZone Syracuse, and conducted a series of kitchen table talks with residents of Onondaga County to discuss their personal experience of housing choice in the community.

Profile of Onondaga County and the City of Syracuse

Onondaga County is characterized by stark racial and economic residential segregation. These patterns are the result of more than a century of discriminatory housing practices perpetrated by federal, state, and local elected officials as well as private actors, including both individuals and corporations, in the region's housing market.

Onondaga County's spatial segregation resembles that of many other American—and particularly Northeastern post-industrial—cities. Newer, wealthier, and whiter suburbs surround a poorer, more diverse, disinvested central city. These areas are codependent and form a single economic region, but historic discriminatory practices and modern governmental boundaries divide the County and create the basis for unequal housing outcomes between different segments of the community.

These unequal outcomes include worst in the nation racial concentration of poverty among Black and Hispanic residents, worst in the nation poverty rates for children, and worst in the nation education inequality.

But after decades of stagnation, Onondaga County is poised for economic and population growth. The 2020 census counted more people living in Onondaga County than ever before, and it also recorded the first decade of population growth in the City of Syracuse since 1950. Changes in the regional and national economy promise to spur even more growth, and one of the primary challenges of the next decade will be harnessing that growth to address the community's inequality by taking intentional, meaningful action to redress the historic practices and to unmake the modern structures that impede fair housing choice in Onondaga County.

Summary of Impediments and Recommendations

1. Lack of housing diversity

Many neighborhoods and municipalities lack diverse housing options such as missing middle housing, multi-family housing, accessible housing, and smaller homes. This impedes housing choice by limiting the housing options available.

Recommendations

- a. Produce new comprehensive plans that identify the need for different housing types and select areas for housing growth and increased housing diversity.
- b. Reform zoning codes to allow smaller lot sizes for all types of housing including small single-family homes.
- c. Reform zoning codes to allow multi-family housing in more areas by-right.
- d. Reform zoning codes to allow different types of housing such as accessory dwelling units, townhouses, and two-family houses in areas that currently exclude all housing types besides single-family houses.

- e. Reform PUD ordinances to allow smaller parcels, greater residential density (30+ units per acre), and faster approvals.
- f. Monitor and report on performance of zoning reforms by reviewing housing construction permits.
- g. Support education for elected officials and zoning and planning board members on fair housing, affordable housing, accessible housing, and municipalities' obligation to affirmatively further fair housing.

2. Increasing housing costs

Sharp increases in housing costs have not been accompanied by similar increases in household income across all segments of the population. This impedes housing choice by limiting housing opportunities for households with lower incomes which disproportionately impacts members of protected classes.

Recommendations

- a. Increase the supply and geographic range of more affordable housing types such as missing middle and multi-family homes.
- b. Increase the supply and geographic range of subsidized, income restricted housing.
- c. Increase the supply and geographic range of housing affordable to Housing Choice Voucher holders.
- d. Use existing local funding sources and incentives for new residential development to require the inclusion of units affordable to households earning below the Area Median Income.
- e. Develop new local funding sources for affordable housing construction such as low-interest financing through a revolving loan fund.

3. Racial Homeownership Gap

Homeownership rates for Black, Hispanic, and Asian households remain well below homeownership rates for white non-Hispanic households. This impedes

housing choice because people are not able to access the benefits of homeownership and denies people access to neighborhoods where the majority of housing opportunities are for owner-occupants.

Recommendations

- a. Support lenders such as Community Development Financial Institutions that have a proven history of providing financial services to homebuyers of color.
- b. Support auxiliary services such as financial planning and credit repair for prospective homebuyers.
- c. Investigate alternative models for home buying such as Community Land Trusts and Shared Equity Cooperatives.
- d. Investigate prevalence of tangled titles/heirs property.
- e. Increase utilization of the Section 8 homeownership program by area housing authorities, other administering agencies, and their program participants.

4. Disinvestment in the City of Syracuse

The City of Syracuse's housing stock is unique within Onondaga County for the scale of its maintenance needs and for its lack of access to capital to pay for that maintenance. This impedes housing choice by subjecting City residents to unsafe and unhealthy conditions in their homes which disproportionately impacts members of protected classes.

Recommendations

- a. Aggressively employ code enforcement, the Bureau of Administrative Adjudication, and the Greater Syracuse Land Bank to seize properties from owners who do not maintain them.
- b. Provide direct funding for property owners to upgrade and maintain existing housing stock both in areas with the greatest need and in areas where intervention may encourage broader reinvestment.

- c. Support the construction of new high-quality housing.
- d. Opt into Good Cause tenant protections to shield tenants who report code violations from retaliatory eviction.

5. Discriminatory practices in the private real estate market

Housing providers routinely deny housing opportunity to families and individuals on the basis of protected characteristics such as disability, familial status, and race. This directly impedes fair housing choice by denying housing opportunities.

Recommendations

- a. Support investigations of housing discrimination.
- b. Support fair housing education for housing providers.
- c. Support fair housing education for tenants and other potential victims of housing discrimination.
- d. Support fair housing education for code enforcement officers.
- e. Opt into Good Cause tenant protections to eliminate discriminatory no-fault nonrenewal evictions.

6. Insufficient transportation options

Onondaga County's sprawling development pattern and unsafe road network makes transportation by foot, mobility device, bike, and bus infeasible for many trips. This impedes housing choice by separating many housing opportunities from economic, social, educational, and cultural assets.

Recommendations

- a. Expand the sidewalk network.
- b. Expand the bike infrastructure network.
- c. Support Centro's regular operations.

- d. Support the construction of new mixed-income housing at transit-supportive densities along existing transit lines through zoning reform and direct subsidy.
- e. Support emerging micromobility options including shared services such as Veo.

Fair Housing Planning and Affirmatively Furthering Fair Housing

Section 808 of the Fair Housing Act requires HUD to administer its programs and activities in a manner that affirmatively furthers fair housing (AFFH). This mandate also extends to recipients of HUD funding, including local governments. For that reason, Community Development Block Grant (CDBG) program regulations specifically require that entitlement jurisdictions certify to HUD that they will affirmatively further fair housing as a condition of receiving CDBG funding. The obligation to AFFH requires program participants to take meaningful actions that:

- Address disparities in housing needs and in access to opportunity;
- Promote integration and reduce segregation;
- Transform racially or ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

While the obligation to AFFH arises in connection to the receipt of HUD funds, it extends beyond the specific operation of HUD-funded programs and applies to all housing and housing-related activities carried out by HUD grantees.

Both the City of Syracuse and Onondaga County receive and administer HUD funds and are obligated to affirmatively further fair housing.

Overview of fair housing laws

A combination of federal, state, and local fair housing laws apply in Syracuse and Onondaga County. The first housing discrimination protections were established with the Civil Rights Act of 1866, which 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 and personal property.” While by its express terms the 1866 Act banned discrimination on the basis of race or color, it has been interpreted by courts to also prohibit discrimination on the basis of national origin

and religion. The 1866 Act, however, went largely unenforced. To address the continuing unequal access to housing, particularly for racial minorities, Congress passed Title VIII of the Civil Rights Act of 1968, the Fair Housing Act, which prohibited discrimination in housing based on race, color, religion, and national origin. The Fair Housing Act was amended in 1974 to add sex as a protected class and in 1988 to include disability and familial status as additional protected classes. In addition to these federal laws, state and local laws prohibit discrimination based on additional protected characteristics. Along with the federally-protected classes, the New York State Human Rights Law also prohibits housing discrimination on the basis of citizenship or immigration status, sexual orientation, gender identity or expression, military status, age, marital status, status as a victim of domestic violence, and lawful source of income. Similarly, the Fair Practices Law of both the City of Syracuse and Onondaga County prohibit sexual orientation discrimination, while Syracuse City law additionally prohibits discrimination based on actual or perceived sex, gender identity or expression, and legal source of income.

There have been several updates to fair housing laws since the writing of the last AI in 2020. At the federal level, HUD issued a memorandum in 2021 clarifying that the Fair Housing Act's prohibition of sex discrimination encompasses discrimination because of sexual orientation and gender identity and that HUD would investigate and pursue enforcement actions against housing providers who engage in such discrimination. And at the state level, two of the state-specific protected classes – status as a victim of domestic violence and citizenship or immigration status – were only added to the State Human Rights Law in 2022.

Fair housing laws apply not only to the sale and rental of housing, but also to a variety of other housing-related transactions and activities, including mortgage lending, homeowner's insurance underwriting, zoning and land use decisions, and housing-related harassment by landlords and others.

The practices specifically prohibited by the Fair Housing Act include:

- Reusing to rent or sell housing, refusing to negotiate for the sale or rental of housing, or otherwise making housing unavailable because of a protected characteristic;
- Setting different terms or conditions for the sale or rental of housing, or providing different housing services or facilities, because of a protected characteristic;
- Falsely denying that housing is available for inspection, sale, or, or rental because of a protected characteristic;
- Making or printing any statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination because of protected characteristic;
- Denying or discriminating in the terms or conditions of a mortgage or other real-estate related transaction because of a protected characteristic;
- Refusing to permit a reasonable accommodation or modification when such an accommodation or modification is necessary to afford a person with a disability an equal opportunity to use and enjoy a dwelling;
- Failing to design and construct multi-family housing in accordance with accessibility standards for people with disabilities; and
- Coercing, intimidating, threatening, or interfering with the exercise of enjoyment of protected fair housing rights.

While discrimination may be overt, such as a landlord stating that they will not rent to a family with children, the law also covers practices that are more subtle, such as telling a black applicant an apartment is unavailable when in fact it is. Additionally, fair housing laws prohibit both intentional discrimination as well as practices that have an unjustified disparate impact on a protected class. In 2015, the Supreme Court affirmed in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc* that housing practices that are neutral on their face, but which disproportionately harm a protected group can violate the Fair Housing Act. For example, a zoning ordinance that prohibits the construction of any affordable housing in a jurisdiction that is predominantly high-income and white is likely to disproportionately deny housing opportunities to people of color, who are more likely to be low-income and in need of affordable housing. Regardless of the jurisdiction's intent

in adopting such zoning laws, the unjustified discriminatory effect of such a practice could constitute a violation of fair housing laws.

Both individuals and organizations can file fair housing complaints if they have been discriminated against or otherwise harmed by housing discrimination. Such complaints may be filed at one of several venues. The Fair Housing Act and New York State Human Rights Law provide similar administrative enforcement mechanisms whereby complainants may file administrative complaints with HUD or the New York State Division of Human Rights (DHR), which are then investigated by HUD or DHR staff, respectively. Individual and organizational victims of discrimination can also file fair housing lawsuits directly in federal or state court. Additionally, in the City of Syracuse, where local law includes additional protected classes, plaintiffs may file in City court. Regardless of the venue chosen, if a violation is proven, victims are eligible for monetary compensation and other forms of relief.

Defining the analysis

Since publication of the 2020 AI, HUD has changed the regulations governing the AFFH planning and reporting requirements for program participants twice. Under the currently operative Interim Final AFFH Rule, HUD grantees are not required to engage in any specific, mandated planning fair housing planning process. However, jurisdictions that receive HUD funds remain obligated under both HUD regulations and the Fair Housing Act to take meaningful actions to affirmatively further fair housing. Only by engaging in a comprehensive assessment of local housing market conditions can jurisdictions identify appropriate actions to be taken and thereby ensure that such actions materially further fair housing opportunity by, for instance, reducing residential segregation and increasing opportunity in racially or ethnically concentrated areas of poverty. This Analysis therefore follows the previously established Analysis of Impediments framework and roughly follows the structure of the 2014 report.

Impediments to fair housing choice are those factors which may preclude an individual or family from living where they would freely choose to live, or which cause them to live under less favorable circumstances than equal treatment under the law would dictate. In

other words, absent barriers which relate to federal and state fair housing laws, these individuals or families would reside elsewhere and/or be free of negative circumstances which accrued to them through unfair housing practices.

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

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

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

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

A Note on Data Sources and Terminology

This report relies heavily on data from the US Census. All statements about present demographic information are references to the 2022 5-year American Community

Survey. This report modifies some Census terminology concerning race and ethnicity for simplicity and to match common usage. In this report, “White” represents the Census classification “White Alone, non-Hispanic,” “Black” represents “Black of African American Alone, non-Hispanic,” “Asian” represents “Asian Alone, non-Hispanic,” “Multiracial” represents “Two or More Races, non-Hispanic,” “Some other Race” represents “American Indian Alone and Alaska Native, non-Hispanic,” “Native Hawaiian and Other Pacific Islander Alone, non-Hispanic,” and “Some other race Alone, non-Hispanic,” and “Hispanic” represents “Hispanic or Latino, any race.” Additionally, references to households as Black, White, or any other race refer to the race of the householder.

Historical Context

The duty to affirmatively further fair housing is born of the recognition that, by the time the federal government created the Fair Housing Act in 1968, centuries of discrimination had built up a deposit of unequal housing outcomes that could not be removed simply by outlawing individual acts of discrimination in the future.

Affirmatively furthering fair housing means identifying the continuing material effects of past discrimination and eliminating those impediments to fair housing choice in order to provide every household with equal access to housing opportunity. To accurately identify these impediments, Onondaga County and the City of Syracuse must address their own local legacy of housing discrimination.

That legacy stretches back more than 100 years to the early twentieth century when changing demographic and economic patterns spurred local government officials and real estate professionals to create many of the systems of exclusion that still condition access to housing opportunity in Syracuse and Onondaga County today.

Entering the 20th Century, Onondaga County was a growing, urbanizing, and industrializing community. Over the course of the 1800s, Onondaga County's population grew from just 7,406 to 168,815 (a 2279% increase). That growth was remarkably steady—the County did not experience a single decade of population loss in those hundred years—and it continued and even accelerated in the first decades of the 20th century.

That growth was most pronounced at the County's urban center in the City of Syracuse. In 1860, just 1 out of every 3 Onondaga County residents lived in Syracuse (a similar proportion as live in the City today), but by the beginning of the 20th Century, roughly two-thirds of Onondaga County's population lived within Syracuse's city limits.

Although Onondaga County has always had multiple settlements (including some much older than Syracuse such as the Village of Manlius), Syracuse emerged in the 19th Century as the County's economic and cultural center.

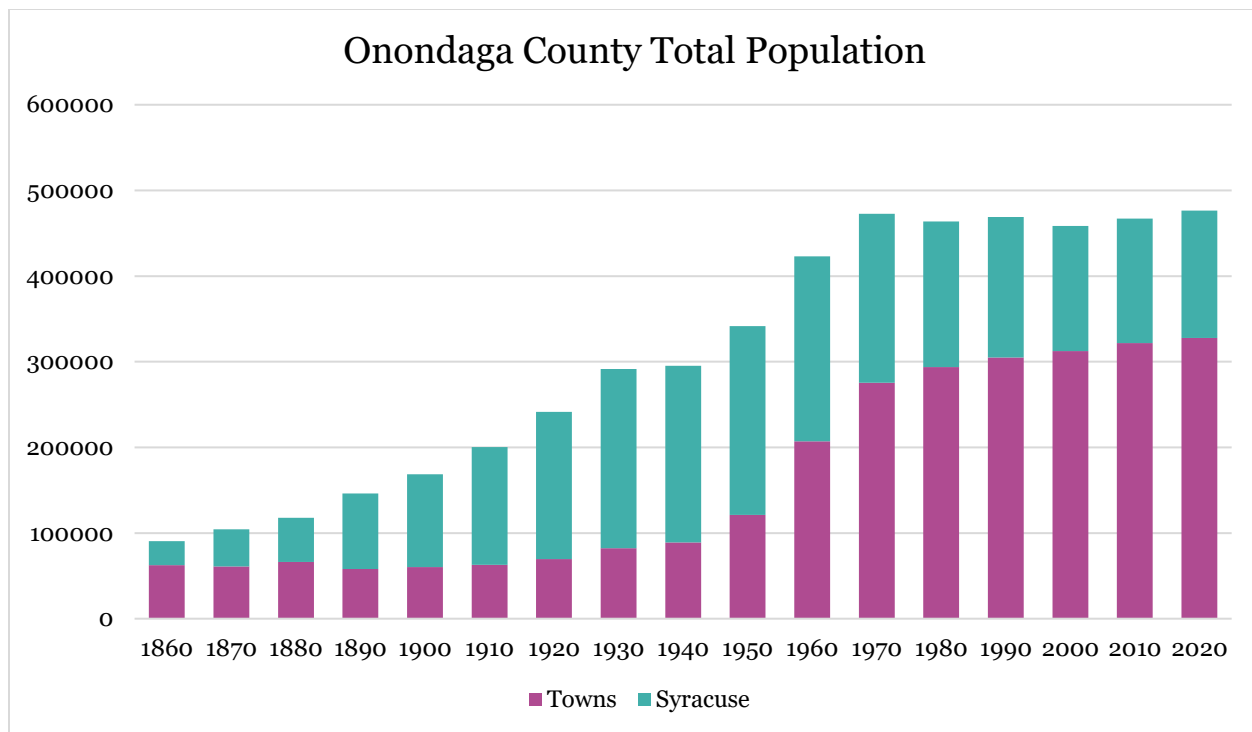


Figure 1. Graph of Onondaga County Total Population, 1860-2020.

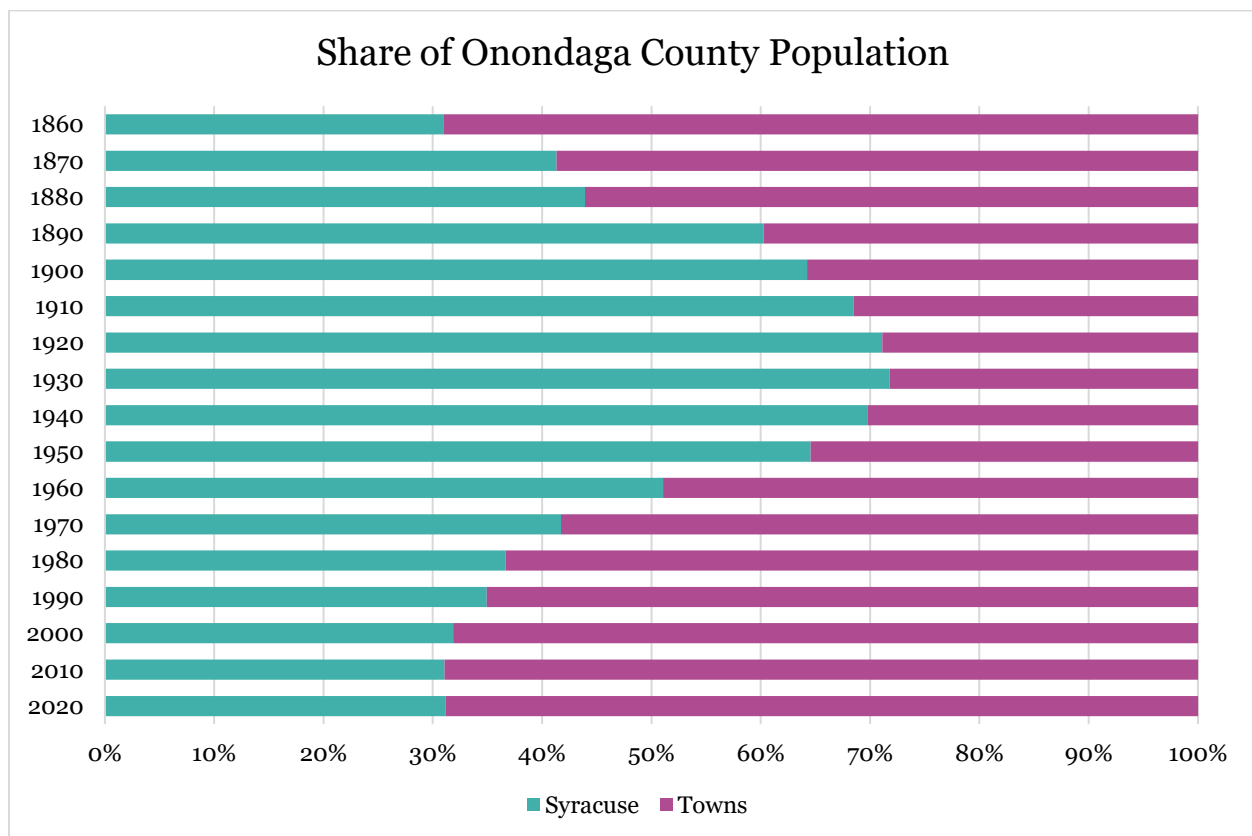


Figure 2. Graph of Share of Onondaga County Population, 1860-2020.

The City was first incorporated as a village in 1825 and soon grew to absorb two adjacent villages (Salina and Lodi) by the time it received its city charter in 1848. For the next eight decades, Syracuse steadily grew in both population and land area. The city became more densely populated at its center while also extending outwards by absorbing newly developed land at its borders. By 1930—the census after Syracuse annexed newly developed suburbs in the present neighborhoods of Eastwood, Meadowbrook, Court-Woodlawn, and the Valley—Syracuse's population surpassed 200,000 and accounted for 72% of the county's total (another 12% of Onondaga County's population lived in the Towns of DeWitt, Geddes, Salina, and Onondaga that immediately bordered the City and in many ways functioned as integral parts of the County's urban center).

At the same time, Onondaga County's economy was transitioning from one built on natural resources to one based in manufacturing and connected to national supply chains. Agriculture and salt-making were both in relative decline while local and national companies built large new factories such as the Solvay Process Plant in Geddes and Crouse-Hinds in Syracuse. Although Onondaga County had always been home to some manufacturing, these new factories were significantly larger than anything that had come before. They employed thousands rather than dozens of workers, and their success spurred Onondaga County's population growth and its trend towards urbanization.

This growth included new immigrants from Southern and Eastern Europe as well as the American South. These new immigrants—primarily Italian, Polish, Jewish, and Black people—moved into older neighborhoods at the City's center near the new factories. These neighborhoods contained—and still contain—a diverse housing stock including detached single-family homes as well as many small apartment buildings, townhouses, and accessory dwelling units. This diversity combined with the housing's age to make housing in these neighborhoods relatively cheap. However, age and proximity to industrial activity also made for substandard environmental conditions, and residents contended with unclean air, dilapidated housing, and primitive utilities. Migrants and

immigrants looking for low-cost housing with easy access to economic opportunity settled in neighborhoods such as the Near Westside, the Northside, and the 15th Ward.



Figure 3. A view of Harbor Brook and The Basilica of the Sacred Heart on Syracuse's West Side in 1912. The original photograph is captioned: "Squalid homes, offensive closets in front, open sewer; church and good dwelling houses in background. In a city of the second class."

Housing in the city's center was plentiful in part because many incumbent residents responded to Syracuse's growth by moving from these neighborhoods to new "suburban" developments at the City's edge. In the early decades of the 20th century, developers marketed new subdivisions such as Berkley Park, Strathmore, Sedgwick, and Scottholm to middle class families looking to escape both deteriorating environmental conditions and racial and ethnic diversity in the City's center. These new neighborhoods were far from Downtown, and at a time when very few people owned cars, they only succeeded because new electric streetcar lines connected them to employment

opportunities at the center of town. In fact, the land speculators who marketed these suburban lots sometimes owned the streetcar lines themselves and would run service to their unpopulated holdings just to increase the land's value.



Figure 4. A new trolley line precedes residential development on Syracuse's Euclid Avenue in the early 1900s.

Wealthy people had a history of moving further away from Syracuse's center as the City grew. Fayette Park, for instance, was surrounded by mansions when it was the eastern edge of town, but as Downtown expanded, those mansions were either replaced with commercial buildings or converted to other uses, and well-to-do families moved to new mansions built at the new urban fringe. Similar stories could be told about James Street or Walnut Avenue in Syracuse and about countless other neighborhoods in cities across the County. Throughout the 19th century, it was simply assumed that American cities would continuously grow, and upper-class residential districts would respond to that growth by continuously moving further and further out.

In the early 20th century, suburban developers and their wealthy customers began exploring ways to stop this cycle. They hoped to 'secure' new neighborhoods for the upper classes by preventing the 'infiltration' of industry, commercial activity, or any kind of economic, racial, or ethnic diversity. One tactic they tried was racially restrictive covenants.

Restrictive covenants are contracts between the seller and purchaser of a piece of real estate that prevent the purchaser from using the property in some way. A restrictive covenant might proscribe the dimensions of any house the new owner might build, or it may prohibit the alteration of some part of an existing structure. Modern affordable housing programs often use restrictive covenants to guarantee that a landlord will offer apartments for affordable rents.

As early as 1911, though, land speculators in Onondaga County realized they could guarantee that new suburban subdivisions would remain racially and ethnically homogenous by including *racially* restrictive covenants in the deeds of all their land sales. One representative restrictive covenant from the Dewittshire B tract in the Town of DeWitt just east of Syracuse states that "no person of other than the Caucasian race may become the grantee or leasee of the property hereby conveyed." Another from the Elm Crest tract in the Town of Salina requires that "no lots are to be sold to Italians, Poles, Hebrews, or colored people." Deeds for lots in the Everingham Tract—located in the Town of Onondaga just south of Syracuse's city line—expand on and explain their racially restrictive covenants by banning sales "to negroes, Italians, or any foreigners who might have a tendency to decrease the valuation of the adjoining property."

1.- Said property shall not be sold, leased, occupied by, transferred or conveyed in any manner to members of the yellow, black, red or brown races, nor to Jews, Italians, Negroes, Chinese or Japanese nor to corporations or associations controlled by said persons.

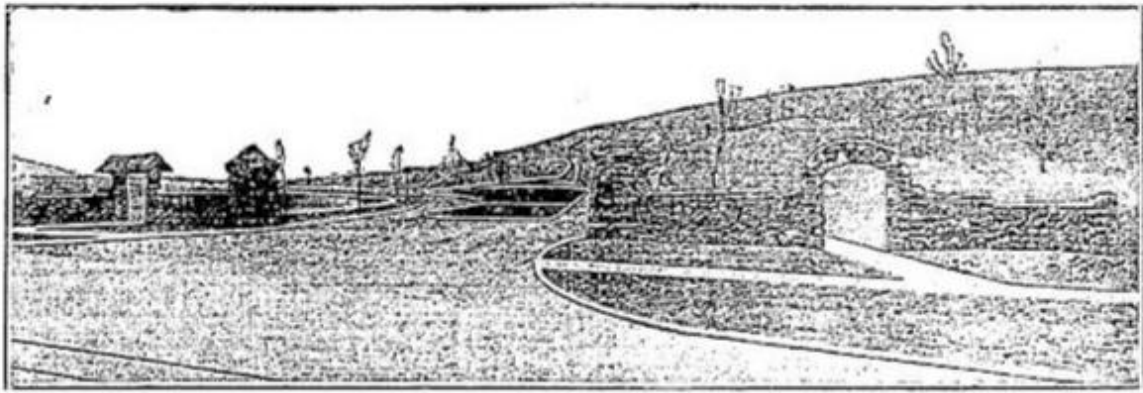
Figure 5. Discriminatory language from a restrictive covenant in the Abend Tract in the Town of Marcellus.

In addition to overt racial restrictions, these developers and many others also included restrictive covenants that read like modern zoning laws. They required the lots not to be

used for anything other than single-family houses, and they proscribed the size, shape, and setback of those houses. Some even went so far as to require any house design be reviewed by the developer for aesthetic considerations (a restriction that lives on in the local historic preservation laws that cover many subdivisions from this era) and most set a floor for construction costs to ensure that only people of certain means could afford a house in the neighborhood.

Developers marketed these restrictions as assurance that the neighborhood would never become racially or ethnically integrated as older neighborhoods in Syracuse had. The East Genesee Extension Corporation—developers of the Scottholm tract on Syracuse's Eastside—promised potential purchasers that "Within Scottholm's gate you will find protection," and that every house in the development "will be protected from the encroachment of apartments, stores, saloons and all other influences which can depreciate its value or render it an unsatisfactory place to live" because the entire development has been "carefully restricted." These "careful restrictions" included a provision that no lot in Scottholm "be occupied by or conveyed to negroes as owners or tenants." As another advertisement for the tract claimed "you can be sure that YOUR nice home will never have an undesirable neighbor."

Racially restrictive covenants like these covered new suburban subdivisions in the City of Syracuse and the Towns of Onondaga, DeWitt, Manlius, Salina, Camillus, Van Buren, and Cicero. They also sometimes covered individual parcels outside of traditional subdivisions and even a few apartment buildings in Syracuse. A 1948 Supreme Court decision rendered racially restrictive covenants unenforceable, and the 1968 Fair Housing Act made them illegal, but many neighborhoods originally covered by racially restrictive covenants remain segregated today.



WITHIN SCOTTHOLM'S GATE YOU WILL FIND PROTECTION

There you can build a real home, a home of individuality and charm, the kind of a home you have dreamed of for years. It will be protected from the encroachment of apartments, stores, saloons and all other influences which can depreciate its value or render it an unsatisfactory place to live. SCOTTHOLM is carefully restricted as to the location, character and value of the residences to be erected thereon. With these ideal restrictions SCOTTHOLM will not be a mere collection of houses, but a community of real homes, each with ample grounds and artistic setting.

Figure 6. An advertisement for real estate in Syracuse's Scottholm neighborhood emphasized the expected homogeneity of its population. The developers insured this exclusion, in part, through racially restrictive covenants.

Restrictive covenants relied on suburban tract developers who could ensure that every single lot in a tract was covered by identical restrictions. Residents of established neighborhoods could not use this method to exclude people based on race, ethnicity, or class, so they appealed to their local government to achieve the same aim through municipal zoning.

Syracuse passed Onondaga County's first municipal zoning ordinance in 1922 after a violent labor dispute shocked the City and convinced local officials that they needed to enact land use controls to protect middle- and upper-class residents from living near factories, stores, immigrants, and Black people.

The massive demographic and economic changes roiling Syracuse and the rest of the industrial Northeast came to a head in the Summer of 1919 when a wave of anti-Black racist violence swept across America. Named the Red Summer, this series of riots and

lynchings included the week-long Chicago Race Riot that resulted in 38 deaths and the Elaine Massacre in rural Arkansas where White mobs killed hundreds of Black people.

This wave of violence crashed into Syracuse when striking iron workers fought with strikebreakers at the Globe Malleable Iron Works multiple times over the course of that summer. The striking workers were mostly Polish while the strikebreakers included Black and Italian workers, and these racial and ethnic divides shaped public understanding of the violence. Reporting on these incidents almost always identified participants by their race, ethnicity, or national origin. Some representative headlines include:

"Negro taken to hospital after clash"

"Italian sought for stabbing of Pole in hospital"

"Three Negroes arrested"

One article used racialized dialect to quote a Black man who was shot during one of these fights. The same article included a cartoon of the fight which used racist stereotypes to depict Black participants.

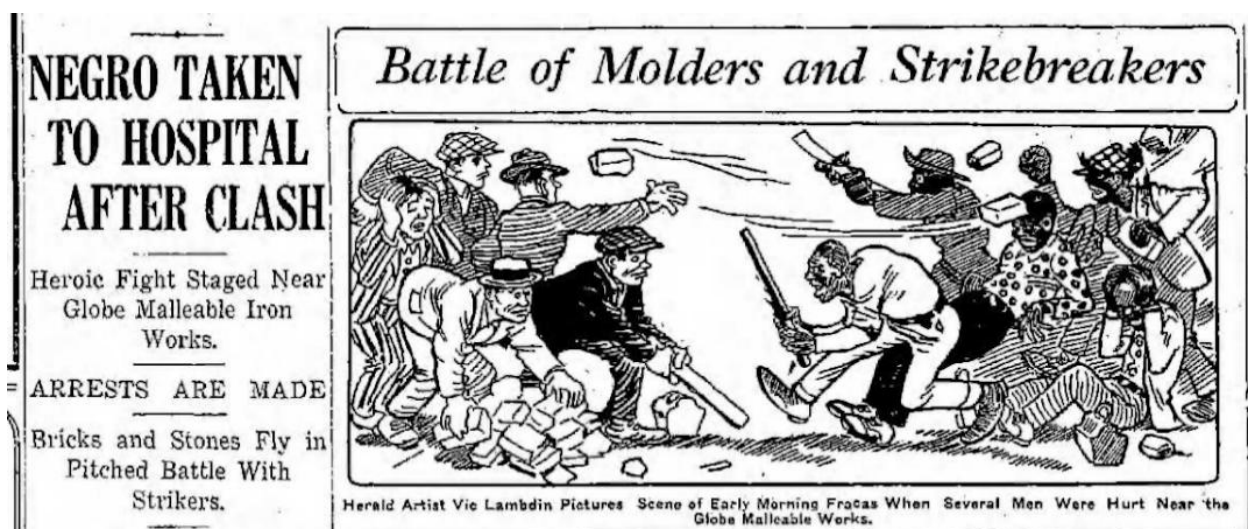


Figure 7. News coverage of the Globe Malleable Iron Works strikes emphasized the race and ethnicity of the workers.

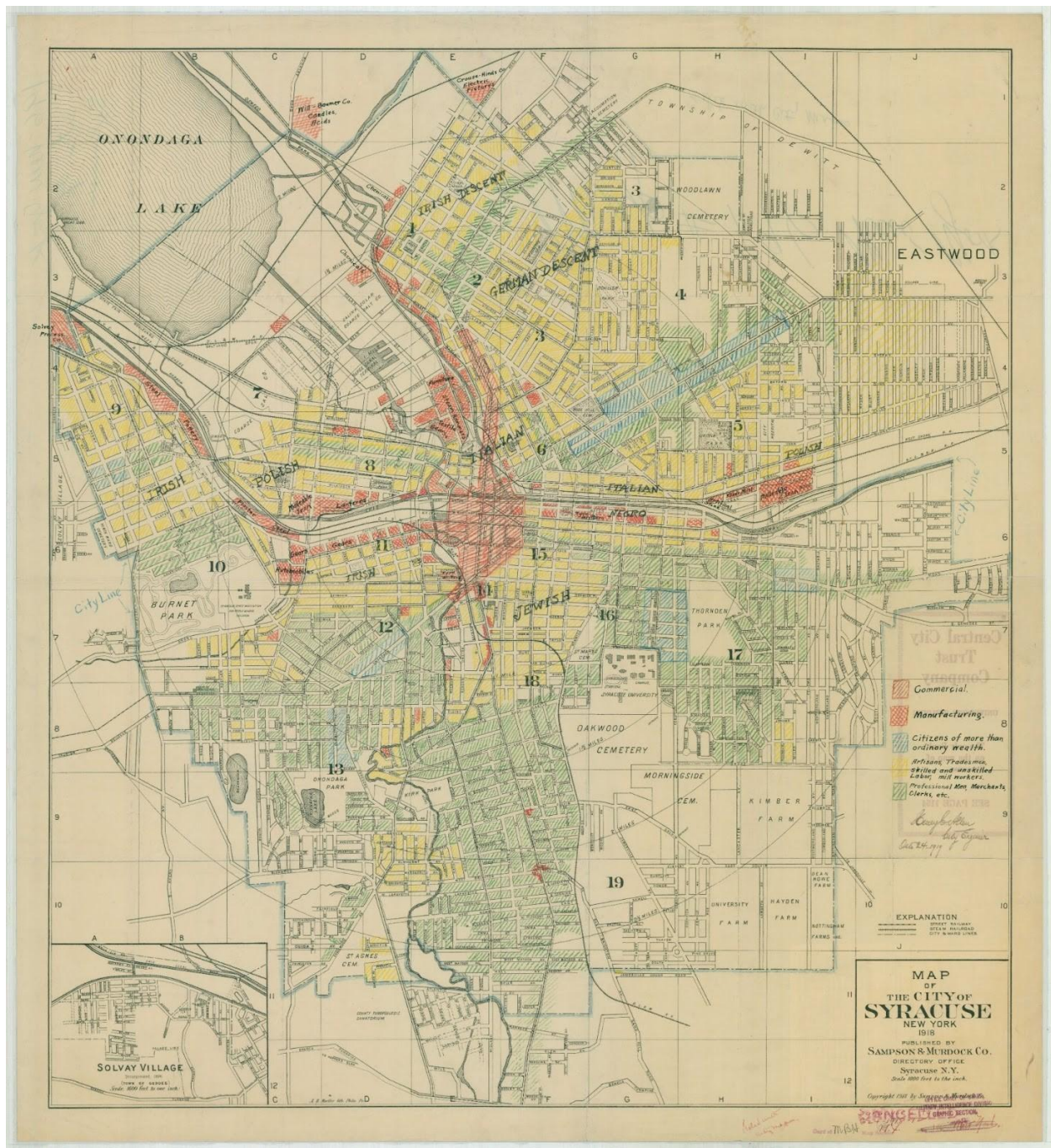


Figure 8. Syracuse's City Hall responded to labor unrest by categorizing neighborhoods according to the presumed class and racial or ethnic identity of their residents.

In the Autumn after the Red Summer, Syracuse City Officials tried to map the causes of this racial-industrial violence. They labeled different sections of the City as commercial, industrial, or residential, and they color coded the residential sections with three by economic class: yellow for "Artisans, Tradesman, skilled and unskilled labor, mill

workers," green for "Professional Men, Merchants, Clerks, etc." and blue for "Citizens of more than ordinary wealth." They also labeled some yellow neighborhoods according to the presumed ethnic background of the people living there including Polish, Italian, Irish, Jewish, German Descent, and Irish Descent. One Industrial district was also labeled "Negro."

This map says more about the prejudices and plans of city officials than it does about the reality of Syracuse's actual demographic geography and land use patterns in 1919. Certainly, many Irish families lived on the Near Westside, but so did people of other ethnic backgrounds including Germans, Austrians, French Canadians, Russians, Greeks, Syrians, and Galicians. It is also true that Irish families—among others—lived in the seemingly raceless neighborhoods colored green and blue. The sharp division between residential, industrial, and commercial areas is also misleading. Downtown is labeled entirely commercial even though it was home to several thousand people and included entirely residential buildings. Similarly, city officials labeled several blocks along East Washington and Water Streets as industrial rather than residential even though they acknowledged the area was home to much of the City's Black population. Conversely, many neighborhoods—even some colored green and blue—labeled residential were also home to robust commercial and even industrial activity. This map presents less an image of what Syracuse actually was than how City officials—occupying the viewpoint of the White middle and upper classes living in the green and blue neighborhoods—thought it should be.

In 1920, the Syracuse Common Council officially asked the City Planning Commission to create a local land use law, and in January of 1922 the Council voted to adopt a zoning ordinance that sought to turn the 1919 map's prejudices into reality. The 6-page law divided the entire city into commercial, industrial, and residential districts, and it banned most commercial or industrial uses from residential areas. The law also included restrictions on the size and placement of housing on its lot that were reminiscent of the restrictive covenants in new suburban tract developments (the law could not include explicit racial or ethnic restrictions as the Supreme Court had ruled in 1917 that racially explicit zoning was illegal).

The city's zoning ordinance confined certain kinds of housing—including the kinds of the missing middle and multifamily buildings that housed so many recent immigrants in Syracuse's older neighborhoods—to what it called 'Class B' districts. So-called Class A residential districts only allowed single and two-family houses—another regulation that mirrored restrictive covenants governing many new suburban tract developments.

When the City's Planning Commission delivered this new zoning ordinance to the Common Council, the Syracuse Herald Journal explained the law's logic:

"The idea of zoning is to restrict certain areas to residential use... Downtown commercial areas and industrial reservations are set up in the zoning system. Residences may be constructed in the commercial or industrial districts if anyone wants to put them there. In the main, property on the heights will be protected against the objectionable intrusion of business or industry, with attending unsightliness and nuisances. With city growth the lower sites have been taken over by business and industry and zoning recognizes this fact."

The same article quoted Newell B. Woodworth, chairman of the Planning Commission, describing the benefits of the new zoning ordinance:

"Zoning will guarantee a definite and safe place for industrial investment; protect home neighborhoods from unwarranted commercial and industrial invasion; promote ownership of homes and contented labor relations."

As middle- and upper-class households moved to new neighborhoods located on the hills surrounding the old city, they wanted assurances that their new neighborhoods would not experience the immigration and industrialization that convinced them to flee Syracuse's central neighborhoods. This new zoning ordinance provided that assurance.

The homebuilding boom of the 1920s came to a sudden end in 1929 with the onset of the Great Depression. After years of new development and real estate speculation on Syracuse's "heights," construction slowed dramatically while foreclosure rates rose. In response, the federal government created several different programs that subsidized

homeownership by insuring mortgages and providing longer repayment periods. All of these programs adopted the same exclusionary logic of Onondaga County's restrictive covenants and zoning laws, but the most infamous—Redlining—extended and entrenched housing discrimination in ways that local laws and practices never could.

Redlining is the practice of denying loans within a specific geographic area regardless of the creditworthiness of any particular applicant. The term comes from the red lines that the Home Owners' Loan Corporation—a New Deal agency more commonly known by its initials, HOLC—drew around certain neighborhoods on the Residential Security Maps that it created for 239 different American cities during the early years of the Great Depression. These redlining maps rated each neighborhood with one of four grades—A, B, C, or D—and HOLC used these ratings to direct its loan activities. Neighborhoods with better ratings were more likely to receive federal financial assistance, while neighborhoods rated C or D received less assistance. HOLC's redlining maps informed other federal agencies such as the Federal Housing Administration, and private lending institutions also adopted them.

In Syracuse, HOLC worked with local elected officials and real estate professionals to redline the City. They collected market data and assessed housing conditions in different neighborhoods to assign ratings. HOLC also considered the demographic makeup of each neighborhood and assigned C and D ratings to areas home to certain racial or ethnic groups. In every instance where HOLC gave a Syracuse neighborhood a D rating, it made specific mention of the neighborhood's demographics. Undesirable groups included Italian people, Polish people, Jewish people, Indigenous people, and Black people.

The resulting map looks startlingly similar to the map city officials had drawn fifteen years earlier at the beginning of their zoning study, but it differs from that earlier map in three important ways. First, Syracuse's redlining map included areas outside of the City. HOLC was a federal agency that could operate across Onondaga County, and suburban tract development had extended beyond the City line by 1934, so Syracuse's redlining map also rates neighborhoods in the Towns of Salina, Geddes, DeWitt, Camillus, and

Onondaga. This marked the first time that a higher level of government had intervened in Onondaga County's housing market without respect to municipal boundaries.

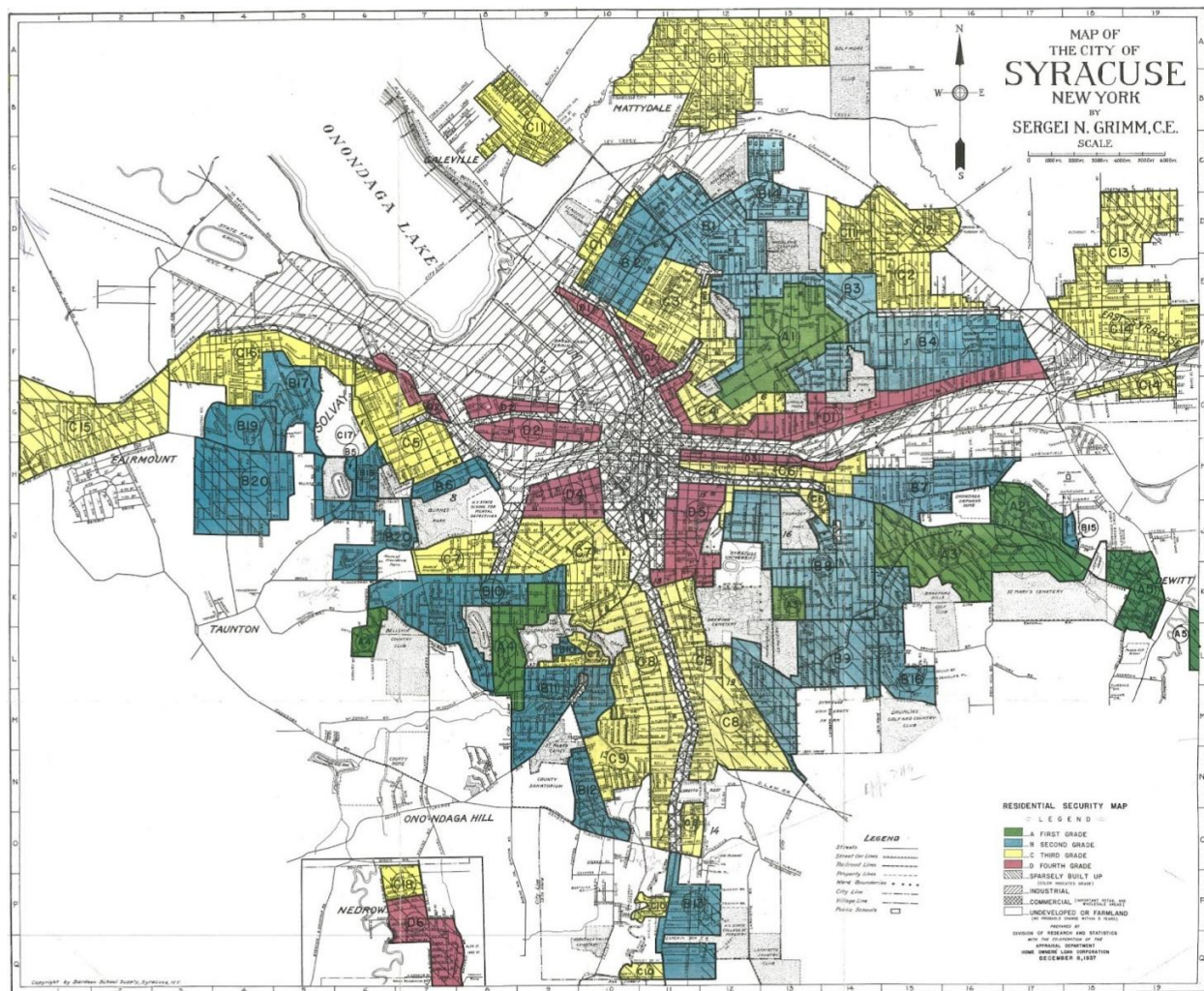


Figure 9. HOLC worked with local government officials and realtors to produce maps like this one of Syracuse and its immediate suburbs.

Second, Syracuse's redlining map attempted to predict the future rather than just describe the present. Written justifications for all of its neighborhood ratings included data on the neighborhood's racial and ethnic makeup, but also data on home sale and rent prices and descriptions of a variety of factors that might make an area more or less desirable such as transportation infrastructure and public services. Redlining maps didn't just attempt to describe an area's current reality—they also sought to predict its future market conditions in order to determine whether long-term loans would be good

investments. This introduced new discriminatory bias, because HOLC could claim that a particular neighborhood with weak market activity *should* be a good credit risk if it conformed with received exclusionary notions about what made a 'good neighborhood.' For instance, Sycamore Hill in DeWitt received a B rating while the Southside in Syracuse received a C rating even though both neighborhoods exhibited similar market and demographic characteristics simply because HOLC believed suburban areas were destined to grow while City neighborhoods would decline.

This leads to the third difference which was that the 1919 map was part of an effort to preserve the status quo while HOLC's redlining map sought to change future conditions. In predicting that the Southside would become less desirable while Sycamore Hill would become more desirable, HOLC itself made that happen by directing federal funds from the Southside and to Sycamore Hill. These maps were essentially self-fulfilling prophecies of the inevitability of suburbanization.

Redlining also ensured that suburbanization would be exclusionary. By explicitly directing federal funds to all-White neighborhoods, Redlining encouraged White families both to flee integrated neighborhoods and to exclude Black and foreign families from new suburban neighborhoods in order to preserve their own access to federal funds.

Local land use controls like zoning and restrictive covenants might have been able to prohibit the construction of integrated neighborhoods, but it was up to the federal government to provide the funding necessary to build new segregated neighborhoods at scale. The federal government started seriously subsidizing homeownership and residential construction during the Great Depression, and it did so in ways that entrenched and extended existing exclusionary policies. Redlining deprived integrated neighborhoods in Syracuse of federal funds while at the same time subsidizing new housing sales in new segregated suburban neighborhoods, and they justified this difference by pointing to the very policies that ensured those neighborhoods would be segregated: zoning and restrictive covenants.

When HOLC included unincorporated areas like Mattydale and Dewittshire in Syracuse's redlining map, it might have seemed inevitable that these residential areas would eventually become part of the City of Syracuse. Physical growth through annexation had been the norm since the City was chartered in 1848, and it continued through the 1920s with the annexations of Eastwood, Onondaga Valley, and Meadowbrook. This pattern of repeated annexations—coupled with the County's increasing urbanization—meant that by the 1930 census, 72% of Onondaga County's total population lived in Syracuse. A 1927 report prepared by the engineering firm Fay, Spofford, and Thorndike predicted that the City of Syracuse's population would grow to at least 375,000 by 1980 through in part by annexing the Towns of DeWitt, Geddes, and Salina as well as portions of the Towns and Onondaga, Camillus, and Manlius.

Since that time, population growth has primarily occurred outside Syracuse's city limits, and those city limits have remained unchanged. The City has lost relative ground to its suburbs over the last 100 years. Just 31% of Onondaga County residents now live in the City of Syracuse, while eight individual towns are each home to at least 5% of the County's population.

Many individual Towns are now home to at least 5% of the County's population, and the City of Syracuse's share has dropped to just 31% of the total. And in fact, by 1980 the Syracuse Urbanized Area *was* home to 380,000 people—right in line with the 1927 prediction—but the City of Syracuse itself only contained 170,105 people because it had not meaningfully expanded its municipal borders.

Population dispersal across many municipalities both accelerated and exacerbated Onondaga County's residential segregation. It accelerated segregation because town and Village governments tended to have more exclusionary zoning laws than did the City. Syracuse's original zoning code was exclusionary, but even it provided ample room for multifamily housing and never went so far as to mandate single-family housing in any neighborhood. Later suburban codes covered most residential land with exclusionary single-family-only zoning, and elected officials did not answer to voters who lived in more diverse kinds of housing. As a result, the people who moved out of Syracuse and

into suburban municipalities were more likely to be White and native-born compared to Onondaga County's population as a whole.

Population dispersal exacerbated the negative impacts of segregation because the County residents who moved into suburban municipalities tended to be wealthier than those who remained in the City of Syracuse. At the same time, municipal infrastructure in Syracuse was significantly older and more likely to require maintenance than the new roads and sewer lines in suburban municipalities. These disparities in household wealth and municipal maintenance needs translated into disparities in tax base and the provision of public services. Neighborhoods on the community's urban fringe may have always been relatively wealthier than those at its center, but in the past all neighborhoods had paid taxes into the same municipal budget. Metropolitan governmental dispersal disadvantaged people left behind in Syracuse.

Just as the early suburban subdivisions relied on trolleys to connect them with the economic, social, and cultural opportunities in the city center, new postwar suburban neighborhoods were almost wholly reliant on personal automobiles for transportation. Cars had been an important part of Onondaga County's transportation system for decades, but after 1950 they came to dominate the system in ways that accelerated suburban dispersal while also degrading public services and environmental conditions in older urban neighborhoods.

Postwar suburban residential developers assumed their customers would own cars, and they built and marketed their housing with this in mind. Early subdivisions such as Bayberry in Clay were built without basic pedestrian infrastructure such as sidewalks. At the same time, Bayberry's developers placed its commercial district—a strip mall with a large surface parking lot—at the neighborhood's edge rather than its center, and they produced advertisements touting the ease of driving from Bayberry to Downtown Syracuse.



Bayberry

is now
just 2
traffic lights
from
S. Salina St.

The **OSWEGO BOULEVARD EXPRESSWAY** brings the loveliness of Bayberry just 12 minutes from downtown Syracuse. Now Onondaga County's most beautiful new community is also the most convenient—7 minutes from G-E—2 minutes from the Thruway—15 minutes from Industrial Park.

SEE THE NEW 1960 Bayberry Model homes today. Prices from \$15,990 to \$22,000. Low Cost V.A. and F.H.A. mortgages. OPEN HOUSE every day and evening, NOON to 8 P.M.

BAYBERRY

DIRECTIONS: Oswego Blvd. Expressway to the Onondaga Lake Pkway., then north to Rt. 57 (Oswego Rd.). Follow Rt. 57 north 1½ miles past Thruway Exit 38 to Bayberry.

Phone OL 2-3721
or GR 4-6878

Sales
By **SUTTON**

Figure 10. Advertisements for postwar suburbs emphasized car access.

New suburban developments were also constructed in a way that made them difficult to serve with public transit. Winding streets prevented buses or trolleys from traveling in direct lines, and individual houses on large lots spread people out so that only a few lived within walking distance of any given bus stop. Those factors combined with suburban households' relatively high income and the decreasing cost of car ownership to depress transit ridership in the newer residential areas surrounding Onondaga County's established urban core. In a self-reinforcing cycle, low ridership led to low transit

investment, so that not only did few people in the suburbs choose to ride the bus, but there were also few buses running through the suburbs to make them practical places to live for people without the financial means to afford a car.

These dynamics prompted Syracuse's leaders to prioritize car-centric infrastructure such as highways and parking garages to maintain the City's connections with well-off residents even after they moved to new higher class suburban neighborhoods outside of the City. All this car infrastructure took up a lot of space, and space was in short supply in Syracuse's urban core at the time. Local officials demolished existing housing and entire neighborhoods to make room for the highways and parking garages designed to serve suburban car drivers. They sought 'substandard' housing for demolition, and they found it in the exact neighborhoods that several decades of predatory public policy had deprived of financial resources for home building and maintenance. In this way, supposedly race-neutral decisions about where to place an interstate highway laundered prior explicitly racist policies like Redlining. When Syracuse's elected leaders collaborated with state and federal officials to align Interstate 81 over Almond Street, and Black residents of the neighborhood spoke out against the highway's obvious racist impact.

The construction of Interstate 81 and Downtown Urban Renewal projects destroyed thousands of homes in Syracuse, and continued disinvestment—accelerated by new environmental hazards like exhaust and noise pollution from the highways—destroyed thousands more. Since 1940, Syracuse neighborhoods bordering the interstate highways have lost housing while suburban neighborhoods bordering the highway have gained housing.



Figure 11. Residents of Syracuse's 15th Ward emphasized the City's manifest racial segregation while protesting displacement.

A single thread runs through all of this history: the belief—held by elected officials, government employees, real estate professionals, and a large portion of Onondaga County's general population—that Onondaga County's demographic diversity is a problem that can be escaped by moving to new neighborhoods where building restrictions can exclude certain population groups and ensure demographic homogeneity.

Over time, the specific groups that governments, developers, and individuals sought to exclude have changed. At the beginning of the 20th Century, segregationists were concerned with Black people, Jewish people, and recent immigrants from Poland and

Italy. Those were the groups most often named in restrictive covenants and Syracuse's Redlining map.

By the Great Depression, however, some Jewish, Polish, and Italian families had lived in Syracuse for multiple generations and were considered to be less of a threat. Syracuse's redlining map approvingly noted the "infiltration of good class Italian families" into Court-Woodlawn and gave the neighborhood a B rating (the same map gave a D rating to the Near Westside where it distinguished between Italians and White people). A 1934 restrictive covenant from the Town of Cicero's Oneida Shores tract allowed property to be sold to people of "Italian, Greek, Polish or Russian extraction" so long as they were "of the third generation born in the United States." Divisions along these ethnic lines faded away over the course of the middle of the century as a common Catholic faith allowed many second-generation immigrants to marry across ethnic lines, and national restrictions on immigration decreased the flow of new first-generation immigrants. By 1960, the federal government didn't even count the presence of European "aliens" as it had in decades prior—people of Polish and Italian descent were now simply considered to be "White."

Similarly, there is evidence that Onondaga County's early 20th century antisemitism was starting to temper by the 1930s. Although Syracuse's redlining map gave the 15th Ward—the historic center of Jewish population and culture in Syracuse—a D grade, it also gave an A rating to Scottholm and Bradford Hills despite noting "Jewish (high-class) infiltration in the last 4-5 years."

As prejudice against Jews, Italians, and Poles lessened, Onondaga County's longstanding anti-Black racism became more salient. Between 1860 and 1920, Onondaga County's Black population grew by just 1,723 people while the overall population increased by 204,442. But between 1940 and 1960, the County's Black population quintupled as the Great Migration came to Syracuse. In the decades since, the number of Black people in Onondaga County has steadily grown, and the structures of housing discrimination—ranging from the destruction of the 15th Ward to racist comments made during zoning hearings—have more overtly targeted Black Americans.

In recent decades, Onondaga County has also become home to immigrants and refugees from South American, African, and Asian countries, and these new populations have also been subjected to housing discrimination. Proposals to construct multifamily housing often elicit complaints that the apartments will shelter immigrants, and as recently as 2023 the governments of both Onondaga County and the Town of Salina issued discriminatory executive orders that sought to deny housing to immigrants.

In all of these cases, the tools of discrimination harmed more than just their intended targets. Systems set up to exclude Italian immigrants have worked just as well to keep out Hmong immigrants. Bans on multifamily housing intended to enforce economic and racial segregation also mean that many suburban areas are hostile to people with physical disabilities. Zoning laws written to limit housing for unmarried young people have also made it difficult for seniors to age in place. Affirmatively furthering fair housing by dismantling discriminatory and exclusionary structures such as these will expand housing opportunity for all people in Onondaga County.

Current Racial and Economic Segregation in Onondaga County

More than a century of unfair housing policies and practices have yielded pervasive unfair housing outcomes, and Onondaga County suffers from stark residential segregation and severely constrained housing opportunity. Onondaga County's population includes rich racial and ethnic diversity, but many municipalities and neighborhoods remain racially homogenous, and a disproportionate share of both the County's Black and Hispanic populations live in neighborhoods with substandard housing conditions.

Onondaga County's segregation is most apparent when crossing the City line. Although the City of Syracuse accounts for just 31% of Onondaga County's total population, it is home to 58% of the County's people of color. In the City, no racial or ethnic group comprises a majority of the population, but the remainder of Onondaga County is 87% White.

However, there is racial segregation within the City of Syracuse as well. Although the City's population is very diverse overall, several individual neighborhoods are home to disproportionate shares of individual racial groups. Winkworth, for instance, is more than 90% White while multiple census tracts on Syracuse's Southside are more than 90% Black.

This pattern is repeated outside of the City as well. 10% of the population of the Town of DeWitt identifies as Black, and almost half of that population lives in a single census tract bordering the City of Syracuse. Similarly, just 8% of the population of the Town of Clay identifies as Black, and almost 1 out of every 4 such people live in a single census tract.

Population by Race

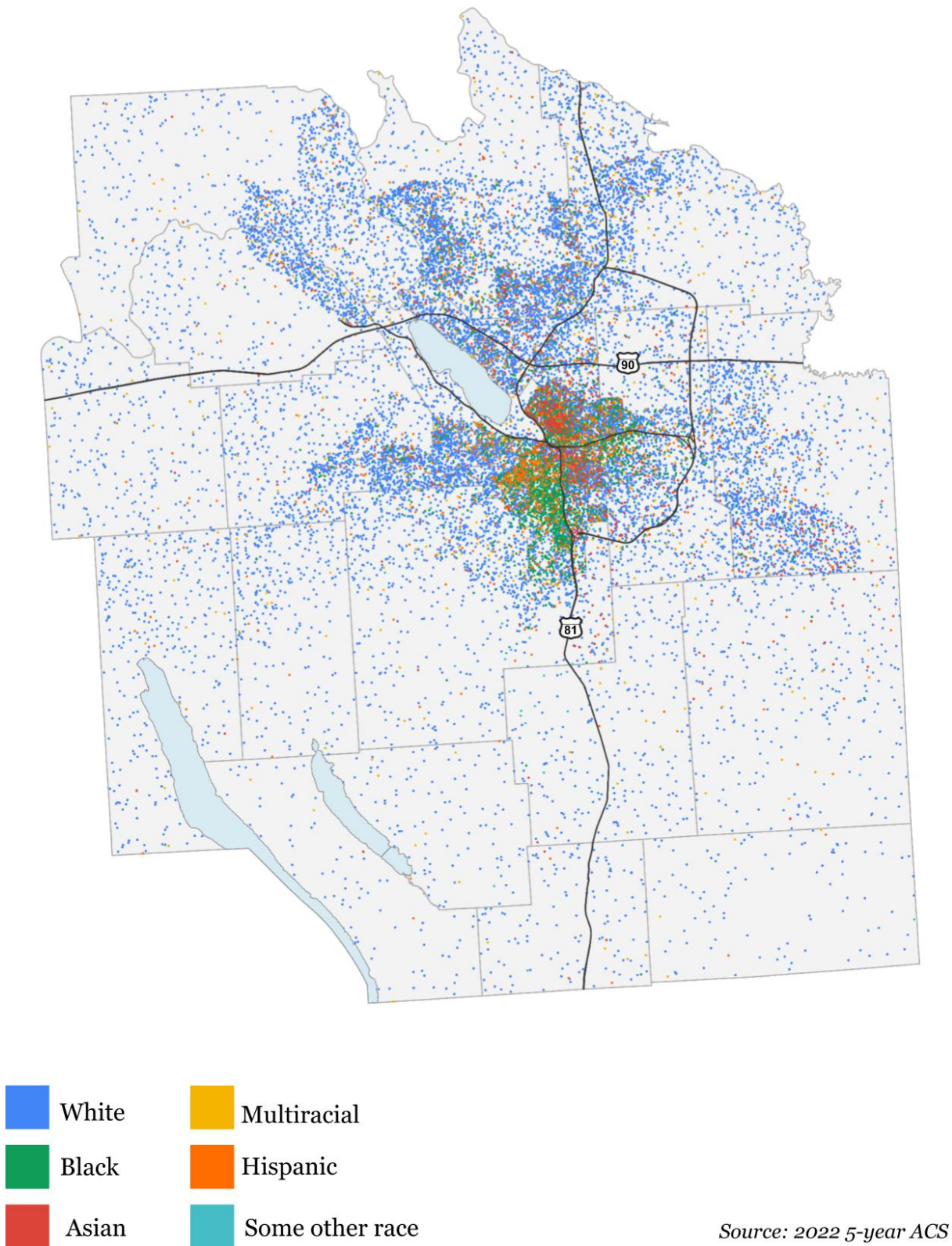


Figure 12. Map of Onondaga County Population by Race.

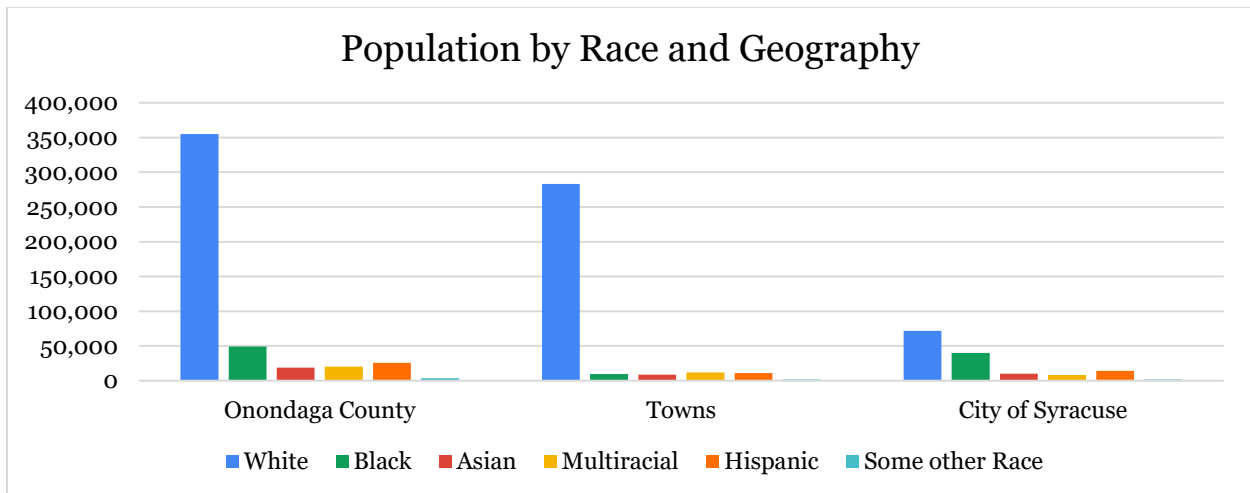


Figure 13. Graph of Population by Race and Geography.

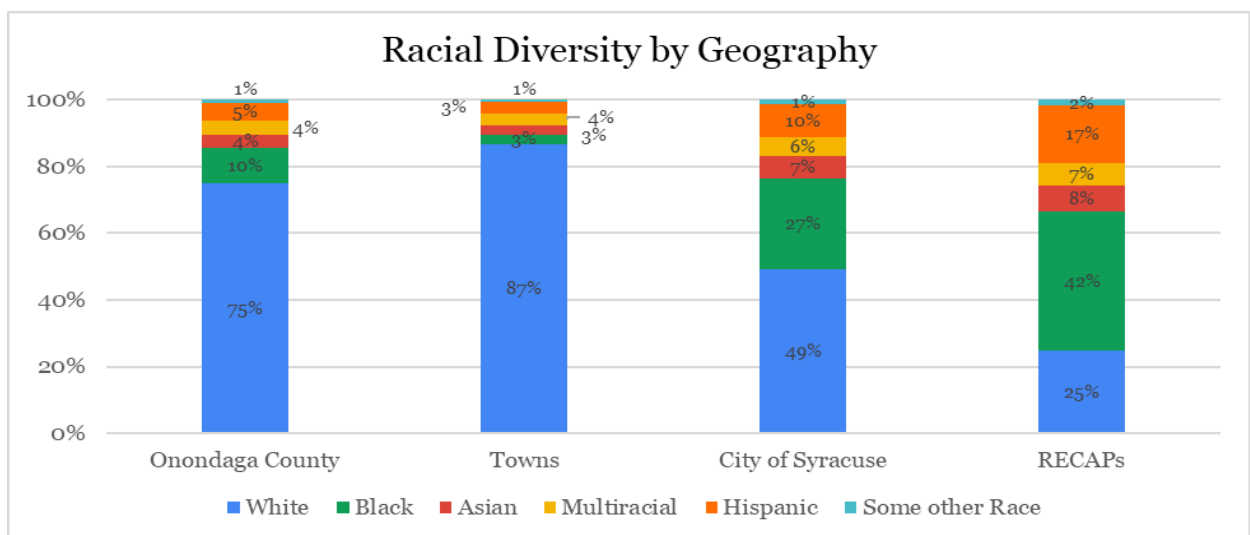


Figure 14. Graph of Racial Diversity by Geography.

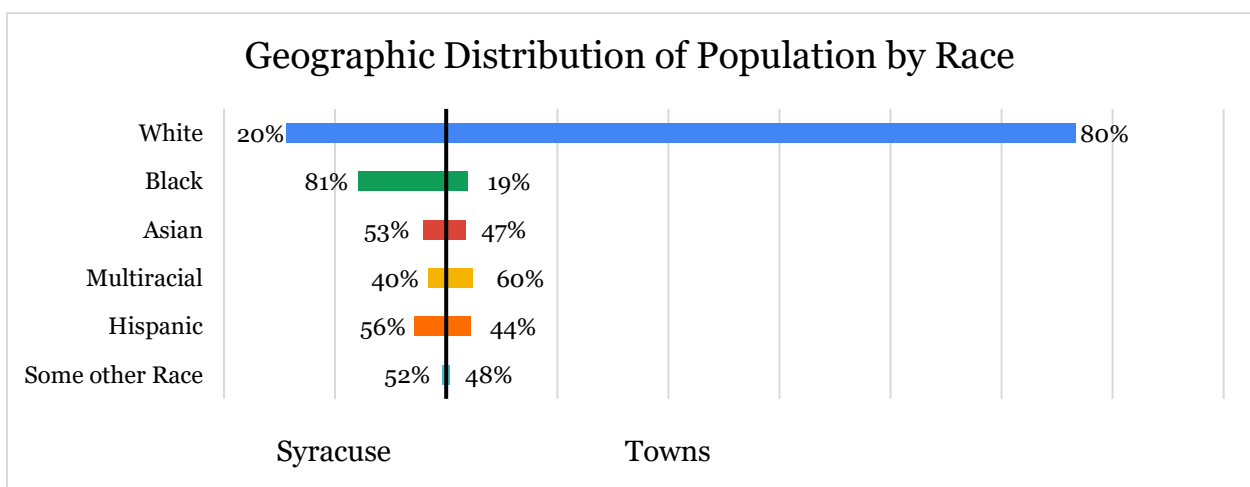


Figure 15. Graph of Geographic Distribution of Population by Race.

These tract-level patterns can be quantified with the Dissimilarity Index, a measure of how many people would need to move to a different census tract to achieve an even distribution between two groups across all census tracts. The index ranges from 0 to 1, and higher scores indicate higher levels of segregation while lower scores indicate lower levels of segregation. Onondaga County's dissimilarity index for white-alone, non-Hispanic people and all others is .475, meaning that almost half of County residents would need to move in order to create an even distribution between White and non-White residents of the County.

Brown University calculates the dissimilarity index for every metropolitan area in the Country and found that, by this measure, the Syracuse Metropolitan Area (which includes Onondaga, Madison, and Oswego Counties) has the 26th highest level of Black/White segregation in America at .605.

Onondaga County's racial segregation compounds with economic segregation. HUD identifies census tracts where the poverty rate is over 40% and the population is majority people of color. According to HUD, these Racially and Ethnically Concentrated Areas of Poverty (RECAPs) deserve special attention because the "deleterious effects of segregation are often compounded by high rates of poverty in those areas and can make it difficult for residents to achieve economic mobility and access areas of opportunity."

In Onondaga County, twelve census tracts (all located in the City of Syracuse) qualify as RECAPs. 27,424 people live in these census tracts—that population is 75% people of color and has a poverty rate of 53%. These census tracts are home to 6% of the County's population, but they contain 22% of all people living in poverty and 17% of all people of color in Onondaga County.

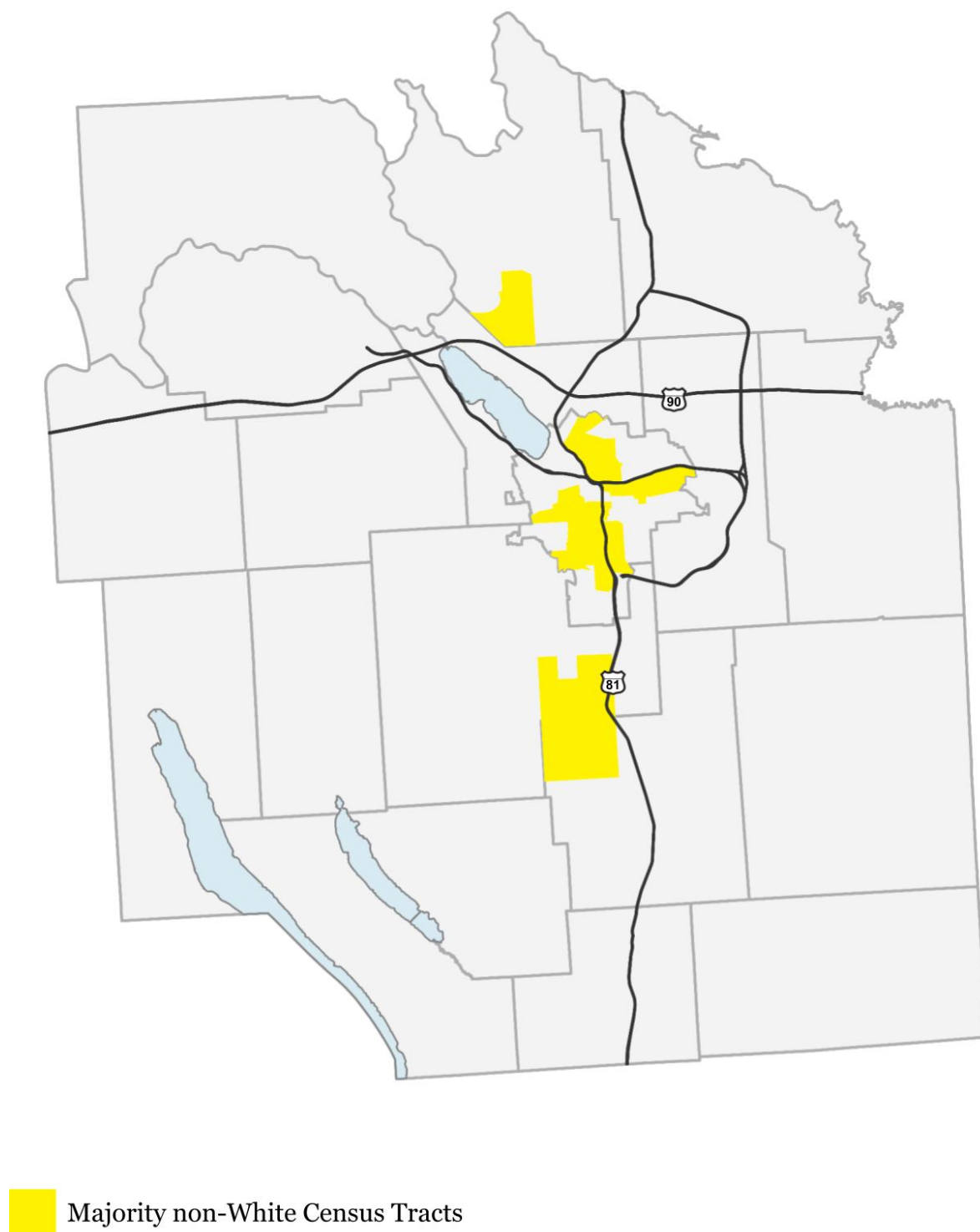
This is an improvement from the 2020 Analysis of Impediments for Syracuse and Onondaga County which identified nineteen census tracts that qualified as RECAPs (all located in the City of Syracuse and contiguous with current RECAPs). Of the tracts that no longer qualify as RECAPs, all except one (census tract 32, Downtown Syracuse) are still majority people of color, but all now have poverty rates below 40%. Although this is

a welcome change, the collective poverty rate in these census tracts is 31%. That figure falls below the RECAP threshold, but it is more than twice as high as Onondaga County's overall poverty rate of 14%, and it remains to be seen whether poverty rates will continue to decline or whether this is a temporary change caused by some non-recurring phenomenon such as covid relief payments.

The City of Syracuse and RECAPs are disproportionately likely to be home to members of other protected classes such as people with disabilities and New Americans. The highest concentrations of people with disabilities in Onondaga County are two clusters of census tracts located on Syracuse's West and Northsides that include several RECAPs. These areas are home to roughly 25,000 people, and 25% of that population has a disability compared to 14% of Onondaga County as a whole. Likewise, more than half of all Onondaga County residents born outside of the United States live in Syracuse, and they are twice as likely as native-born residents to live in a RECAP.

The rest of this analysis will return to the distinctions between Onondaga County as a whole, the City of Syracuse, the Towns, and local RECAPs when measuring the impacts of impediments to fair housing choice. Differences in housing type, housing cost burden, homeownership rates, property conditions, and transportation between these four geographies illuminate the spatial dimension of housing opportunity.

RECAP Measures: Race



Source: 2022 5-year ACS

Figure 16. Map of RECAP Measures: Race.

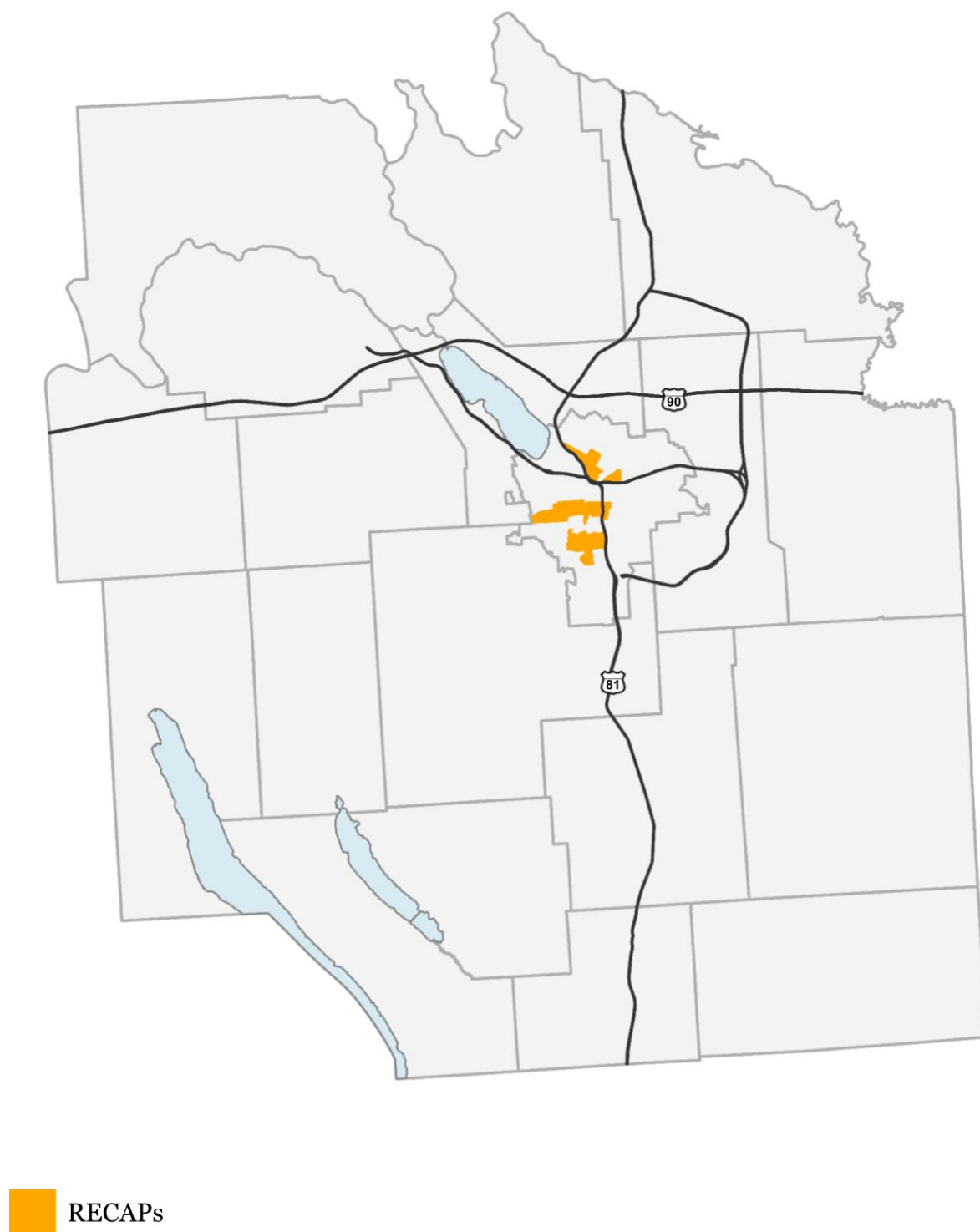
RECAP Measures: Poverty



Source: 2022 5-year ACS

Figure 17. Map of RECAP Measures: Poverty.

Racially and Ethnically Concentrated Areas of Poverty



Source: 2022 5-year ACS

Figure 18. Map of Racially and Ethnically Concentrated Areas of Poverty.

Impediment 1: Housing Diversity

There are many different types of housing in Onondaga County including two-family homes, walkups, mobile homes, townhomes, condominiums, and high-rise apartments, but the vast majority of the County's housing takes the form of a detached single-family home. That housing type accounts for two-thirds of all homes in Onondaga County. Another 13% of the County's homes are in multifamily apartment buildings with ten or more units, and the remaining 22% of homes are a mix of duplexes, townhomes, manufactured homes, accessory dwelling units and small apartments that are all commonly referred to as 'missing middle' housing.

Housing diversity is associated with demographic diversity. In a 2023 report on local municipal zoning laws, CNY Fair Housing reviewed national research on the topic and found a strong connection between the presence of multiple types of housing in a neighborhood and demographic diversity.

This is true in Onondaga County as well. Here, 71% of White householders live in a detached single-family home, but all other racial groups are significantly more likely to live in either missing middle or multifamily homes. In this context, neighborhoods without a diversity of housing types are likely to also lack racial diversity.

The presence of multifamily housing is also an important factor in providing housing opportunity for people with disabilities. The Fair Housing Act's design and construction standards for accessibility only apply to structures with four or more housing units. Newly constructed single-family housing is not subject to these requirements, and therefore is often built without these important protections for people with disabilities.

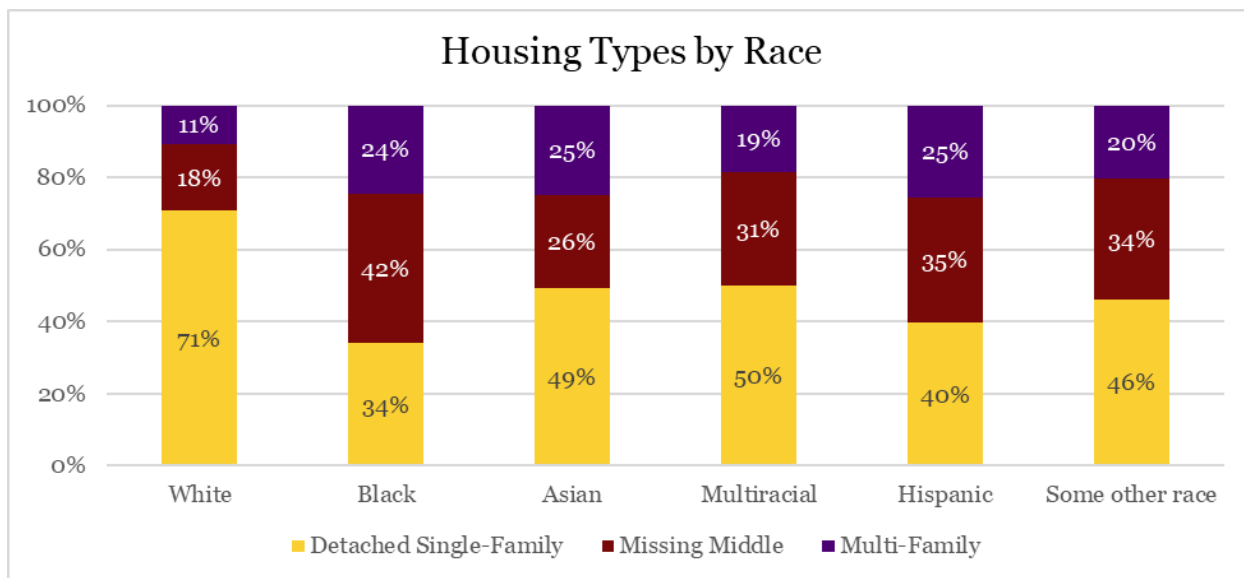


Figure 19. Graph of Housing Types by Race.

Housing types are not dispersed evenly across the county. In the City of Syracuse, just 43% of homes are detached single-family, while 35% are missing middle and 22% are in multifamily buildings of 10 or more units. In the remainder of the County, 74% of homes are detached single family while 16% are missing middle and 9% are multifamily. Although the City of Syracuse contains just 30% of all homes in Onondaga County, about half of the County's multifamily and missing middle homes are in the City. Conversely, only one fifth of the County's detached single-family homes are in the City.

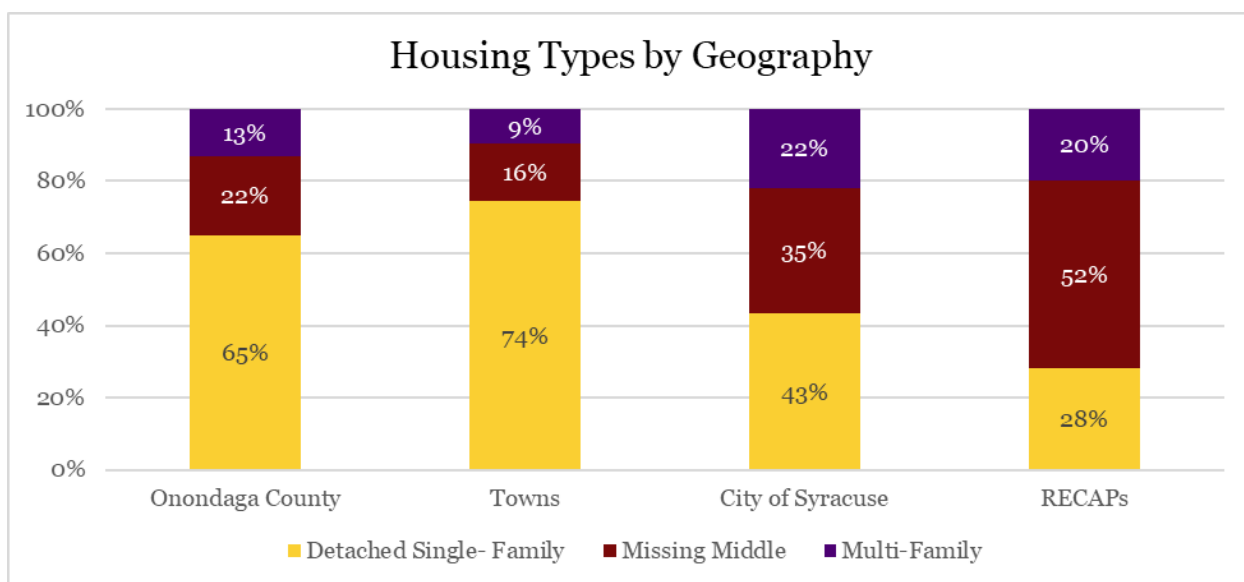


Figure 20. Graph of Housing Types by Geography.

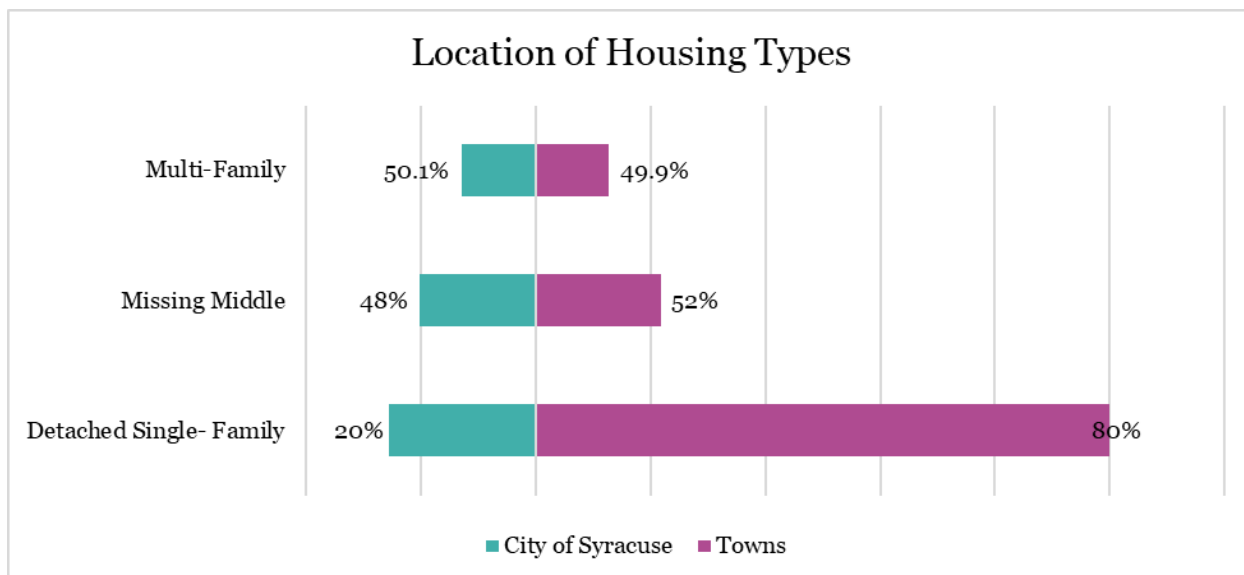


Figure 21. Graph of Location of Housing Types.

This variation in housing types yields variations in housing opportunity. Households that rent their homes are far more likely to live in either missing middle or multifamily homes than in detached single-family homes. 47% of renting households live in missing middle homes, 37% live in multifamily housing, and just 16% live in detached single-family housing.

Households that own their housing are far more likely to live in detached single-family homes than in either missing middle or multifamily homes. 91% of owner occupants live in detached single-family homes while 9% live in missing middle homes and less than 1% live in multifamily homes.

There is no necessary connection between housing type and tenure—condominiums are a well-known type of owner-occupied multifamily housing, while many detached single-family houses are rented out to tenants—but in Onondaga County, housing type is a reliable proxy for whether its occupants will rent or own their home. 91% of detached single-family homes are owner-occupied while 97% of multifamily homes are renter-occupied.

This means that the segregation of housing types—and particularly, the proliferation of neighborhoods where all housing is detached single-family homes—results in economic and racial segregation. Most Onondaga County households live in a census tract where renters outnumber owner-occupants four-to-one or vice versa, and about one-third of County households live in a census tract where either 90% of households rent their homes or 90% of households own their homes.

Several recent studies and plans have drawn attention to Onondaga County's lack of housing diversity, and all have recommended the construction of a greater variety of housing types. Onondaga County's new comprehensive plan envisioned housing growth through the creation of "Strong Centers" where a diversity of housing types will be sited within walking distance of commercial developments. Onondaga County's housing needs assessment—a complement to the comprehensive plan—specified that much of the County's new housing growth will need to accommodate tenants and recommended a diversity of housing types with residential densities of 10 to 30 units per acre. Currently, just 14% of urbanized residential land in all of Onondaga County allows 10 units per acre. Most of that land is in Syracuse. In the Towns, just 5% of land is zoned to allow the 10 units per acres called for in the County's Housing Needs assessment.

Additionally, several participants in our kitchen table talks raised the issue of insufficient housing diversity. Aging homeowners highlighted the need for more small houses such as single-story 'tiny homes' to accommodate seniors who wanted to downsize without losing privacy by moving into multifamily housing. Conversely, others expressed frustration at the lack of senior multifamily housing both in Syracuse and in the Towns. Other participants shared a desire to see both single-family homes *and* missing middle housing types such as two-family homes constructed on publicly-owned lots in Syracuse where an older structure had been demolished. In all of these cases, Onondaga County residents felt frustrated by the narrow range of housing types available to them and expressed a need for more diverse options.

Housing Types in Onondaga County

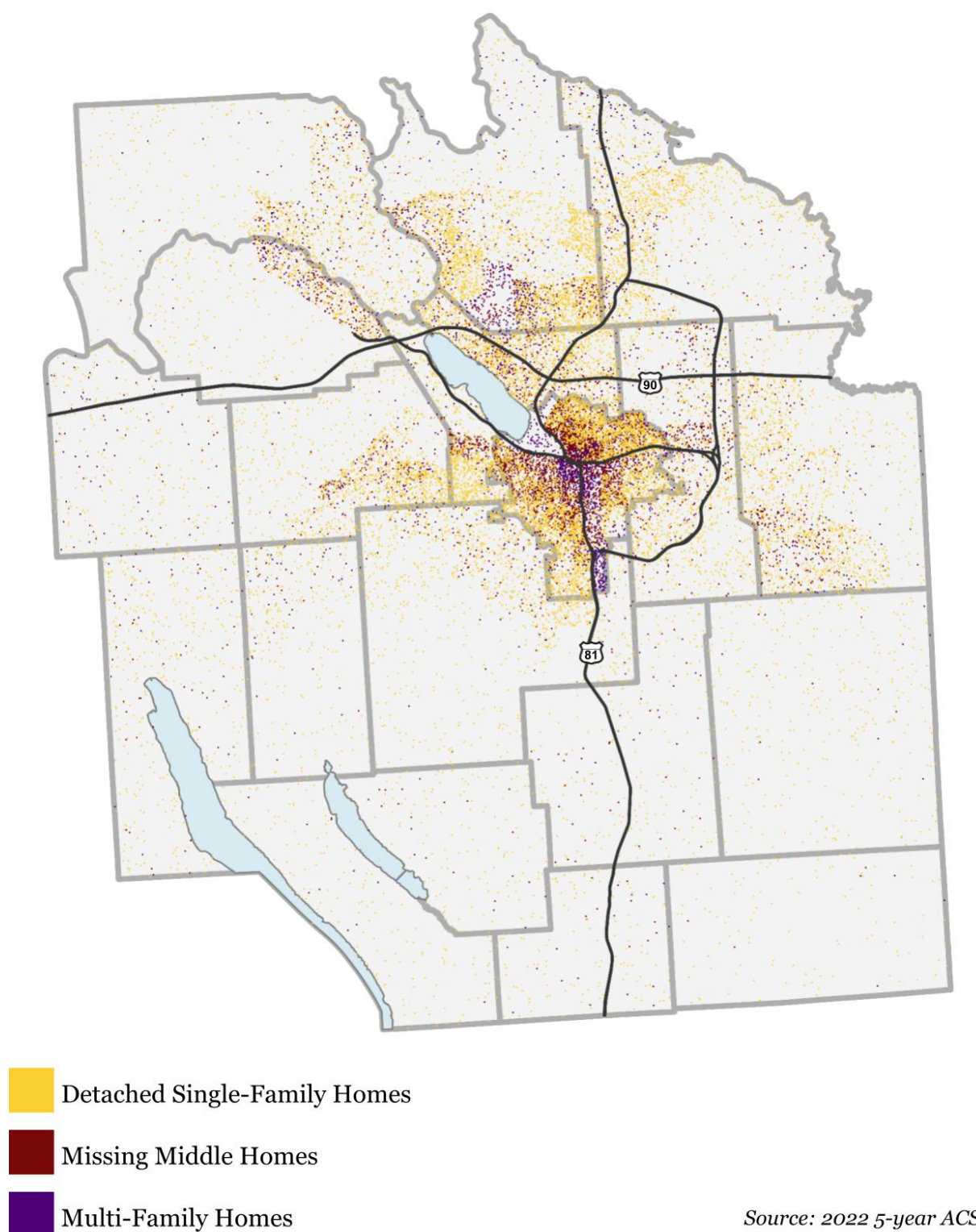


Figure 22. Map of Housing Types in Onondaga County.

Onondaga County's lack of housing diversity is a result of exclusionary zoning policies that ban most types of housing in most residential areas in the County. In areas zoned for urbanized residential use—that is, areas where the zoning allows the construction of housing intended to be connected to municipal sewers, excluding areas zoned for agricultural, industrial, or commercial uses—Onondaga County's zoning codes allow detached single-unit housing on 98%, missing middle housing on 29%, and multifamily housing on 15% of land.

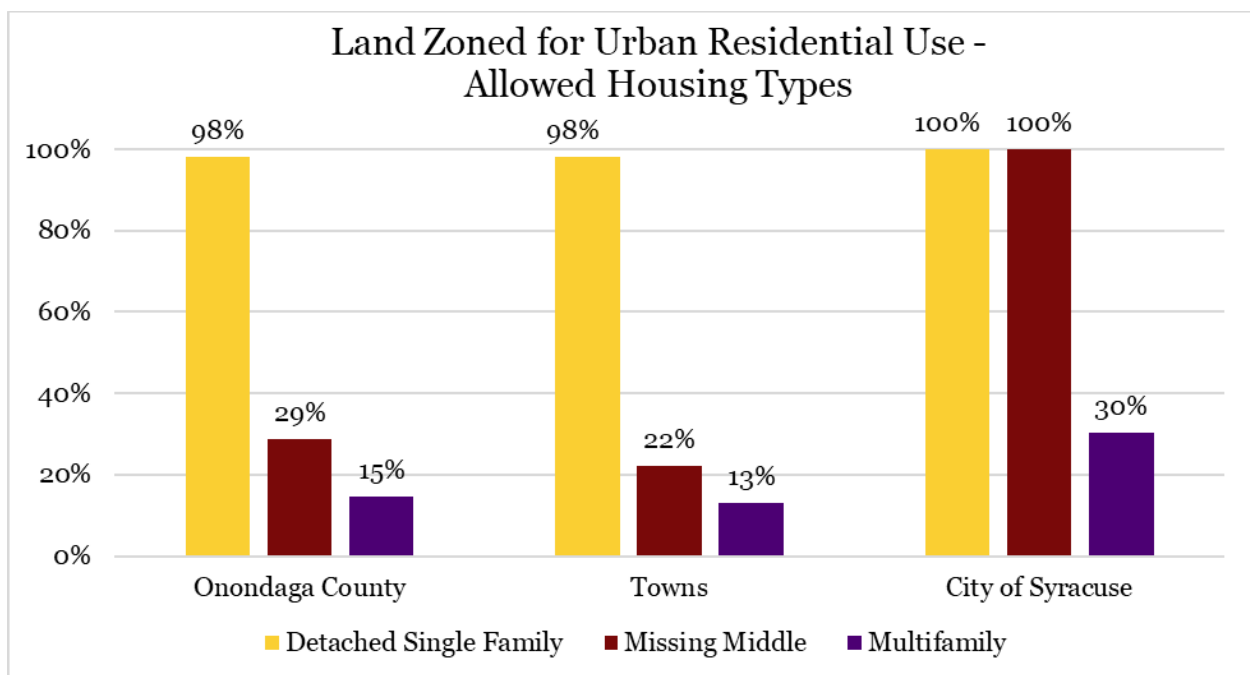


Figure 23. Graph of Allowed Housing Types on Land Zoned for Urban Residential Use.

Unfortunately, these top line figures actually overrepresent the amount of land practically available for diverse housing construction. Many parcels that technically allow multiple types of housing require additional discretionary review to construct missing middle and multifamily housing. These reviews add cost and delay to homebuilding, and they create opportunities for bias, prejudice, and misinformation—from both local officials and from the people who submit public comment at zoning and planning meetings—to influence what kind of housing gets built in a neighborhood and who is able to live there.

Parcels where zoning does not require these discretionary approvals is said to allow construction 'by-right.' Missing middle housing is allowed by-right on just 17% of Onondaga County's land zoned for urbanized residential use, and multifamily housing is allowed on just 3% of such land. Twenty three towns and villages—more than two thirds of all municipalities in Onondaga County—have no land where multifamily housing of 10 or more units is allowed by-right. Another two jurisdictions allow multifamily housing by-right on less than 1% of land. Outside the City of Syracuse, just 1% of land zoned for urbanized residential use allows multifamily housing by-right.

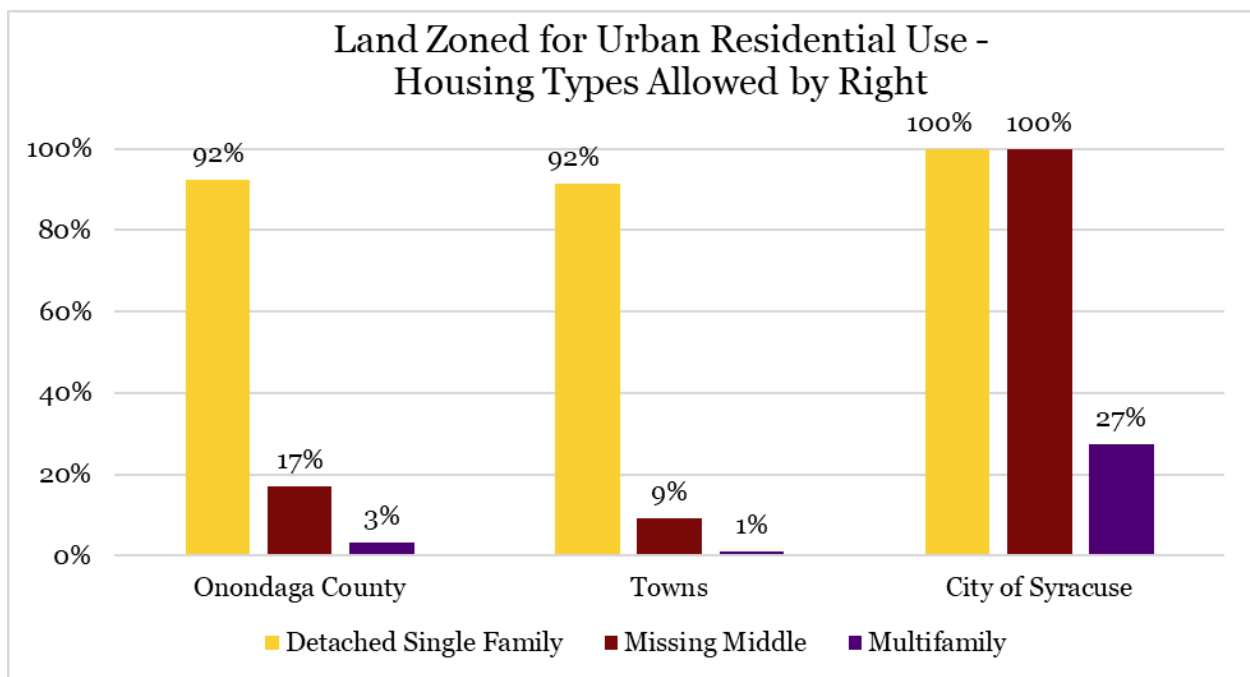


Figure 24. Graph of Housing Types Allowed by Right on Land Zoned for Urban Residential Use.

Some Onondaga County municipalities have begun reforming their zoning codes in order to diversify their housing stock. The City of Syracuse completely rewrote its zoning code in 2023, and the new ordinance significantly expands the areas where missing middle housing types are allowed. This includes allowing mixed-use development with retail and housing in a single building where the previous code only allowed commercial uses, new allowances for 3-6 family houses in areas that previously only allowed two-

family houses, and allowing townhouses and accessory dwelling units in areas previously reserved exclusively for single-family houses.

Although Syracuse has made the biggest zoning reforms in Onondaga County, several Towns have recently either adopted or considered zoning reforms. The Town of Manlius recently legalized accessory dwelling units in some zoning districts that had only allowed single-family houses. The Town of Salina has rezoned a distressed shopping center to allow multifamily housing. The Town of DeWitt has also rezoned a distressed shopping center for mixed-use development, and it rezoned several intersections to allow 'hamlet-style' mixed-use development with missing middle housing types.

Although all of these zoning reforms are steps in the right direction, it remains to be seen whether they will meaningfully diversify Onondaga County's housing stock. Many of these reforms still require discretionary approvals for newly legal housing types, and many also impose unrealistic requirements—such as owner occupancy or parking requirements—that could act as 'poison pills' and kill any actual attempt to build new housing. One year after passing its new zoning code, the City of Syracuse had yet to receive a single application to build an Accessory Dwelling Unit. Municipalities must monitor the impact of zoning reforms and be prepared to revisit those reforms to remove lingering regulatory burdens that continue to frustrate the construction of diverse housing types. In some cases, Onondaga County and the City of Syracuse might need to provide financial incentives to support the construction of the diverse housing the entire community needs.

Worryingly, some municipalities in Onondaga County are moving in the opposite direction. The Town of Cicero, for instance, has recently required all new multifamily housing to receive a special use permit. This provides the Town Board with wide latitude to veto any new multifamily housing but does not impose a similar regulatory burden on single-family housing.

Impediment 2: Housing Cost Burden

Sharp increases in housing cost have been a surprise for many in Onondaga County. After decades of stagnation, rents and sale prices have skyrocketed. Since 2020, Zillow's Observed Rent Index for Onondaga County is up 38% and HUD's Fair Market Rent for a 2-bedroom apartment is up 47%. Over the same period, Zillow's Housing Value Index registered a 52% increase in the price of homes for purchase. Housing prices are increasing around the country, but multiple comparative studies have found that Onondaga County's housing prices are among the fastest rising in the nation.

Housing is considered to be unaffordable when it costs more than 30% of the occupying household's gross income. If housing costs are above that threshold, the household is Housing Cost Burdened. High housing costs (which include rent or mortgage payment as well as utilities) crowd out a household's ability to purchase other necessities such as food, transportation, and medical care. Although this is a problem for any household, it is especially burdensome on low-income households (because their 'left over' income is already so small) and households with children (which tend to spend more on necessities like food and clothes).

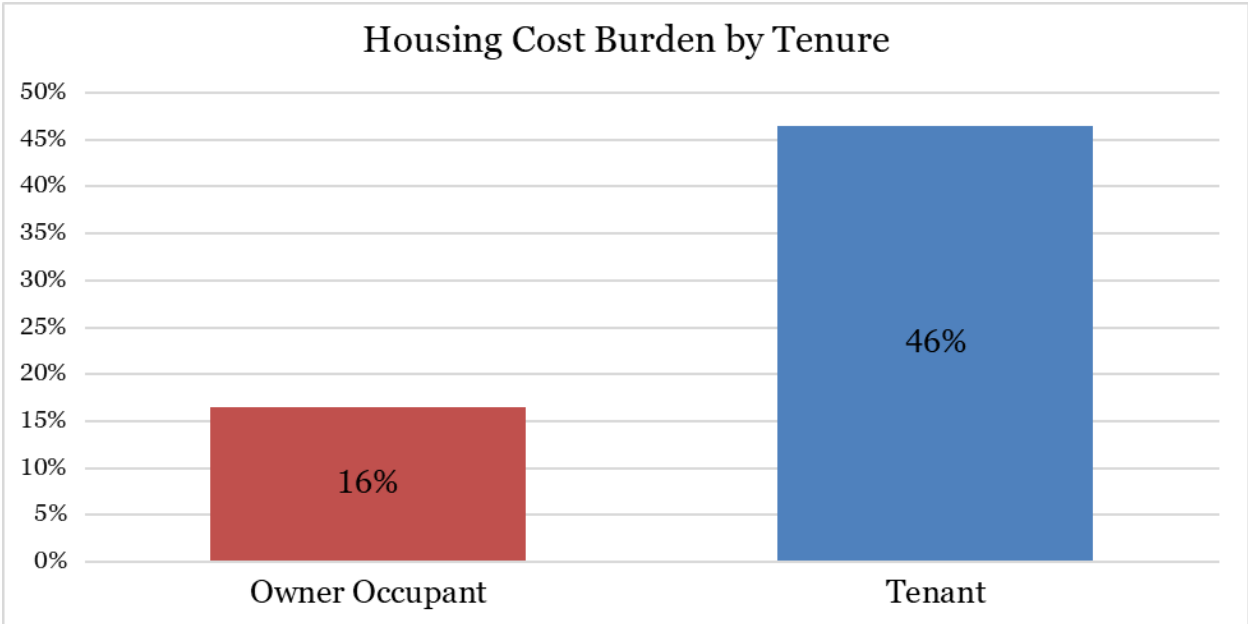


Figure 25. Graph of Housing Cost Burden by Tenure.

In Onondaga County, the burden of high housing costs falls primarily on tenants. Countywide, 27% of all households are cost-burdened, but tenants are almost three times more likely to be cost-burdened than are homeowners. 46% of tenants in Onondaga County are cost burdened versus 16% of homeowners. Despite the fact that homeowners outnumber tenants in the County's overall population, 60% of Onondaga County's cost burdened households are tenants.

Residents of Syracuse are more likely to be cost burdened than Onondaga County residents living outside the City. Thirty-eight percent of households living in Syracuse are cost burdened compared to 22% of households living in the Towns. Residents of RECAPs are even more likely to be cost burdened—50% of households living in those census tracts spend at least 30% of their income on housing. Although Syracuse accounts for just 30% of all households in Onondaga County, 43% of cost-burdened households live in the City.

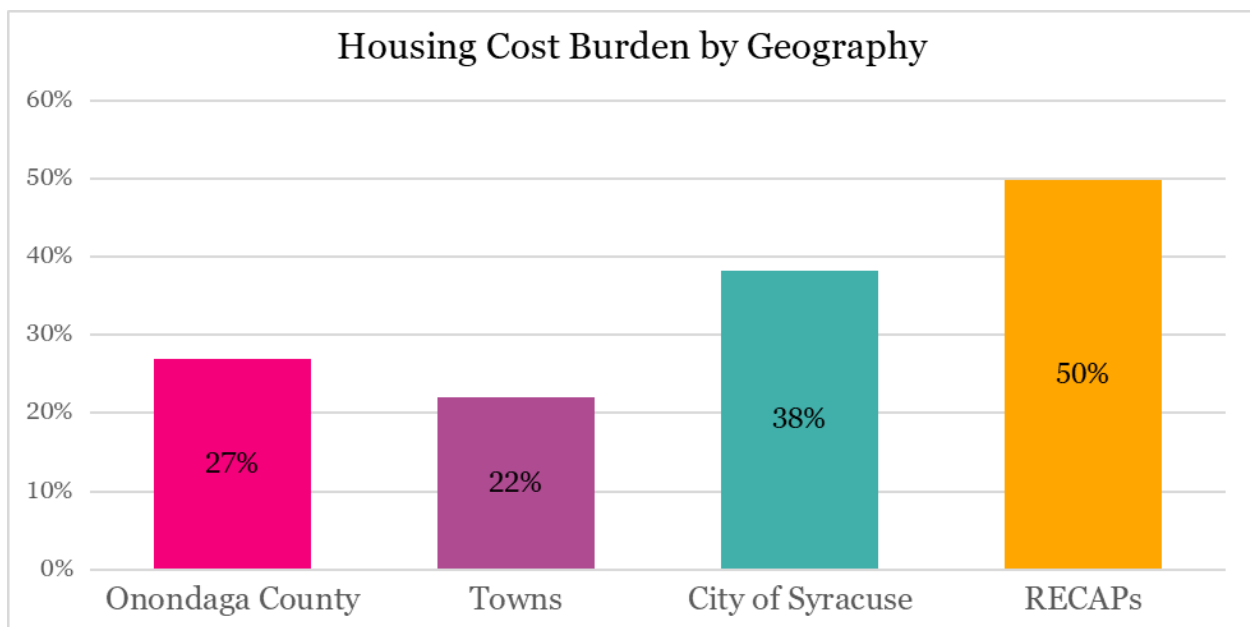


Figure 26. Graph of Housing Cost Burden by Geography.

The nature of the cost burden is also different between the City and the Towns. Although 43% of all cost burdened households live in the City, a greater share of cost burdened households with incomes below \$35,000 live in Syracuse. City households with incomes of greater than \$35,000 are significantly less likely to be housing cost burdened. In

contrast, housing cost burden in the Towns falls disproportionately on households earning more than \$35,000. 79% of the 16,400 cost burdened households earning more than \$35,000 live in the Towns.

This indicates that housing cost burdens in the City are driven by low incomes while housing cost burdens in the Towns are more a result of high housing costs. This, in turn, reflects Onondaga County's economic segregation. A disproportionate share of the County's low-income households live in the City, and affirmatively furthering fair housing will require not just reducing overall cost burdens but also expanding housing opportunity in ways that shift the relative distribution of cost burden by household income between the City and the Towns. If, currently, housing cost burdens in Syracuse are driven by low incomes while those in the Towns are driven by high housing costs, then an effective housing cost policy would simultaneously reduce the total number of cost burdened households *while also* allowing more lower income households to live in areas with currently high housing costs.

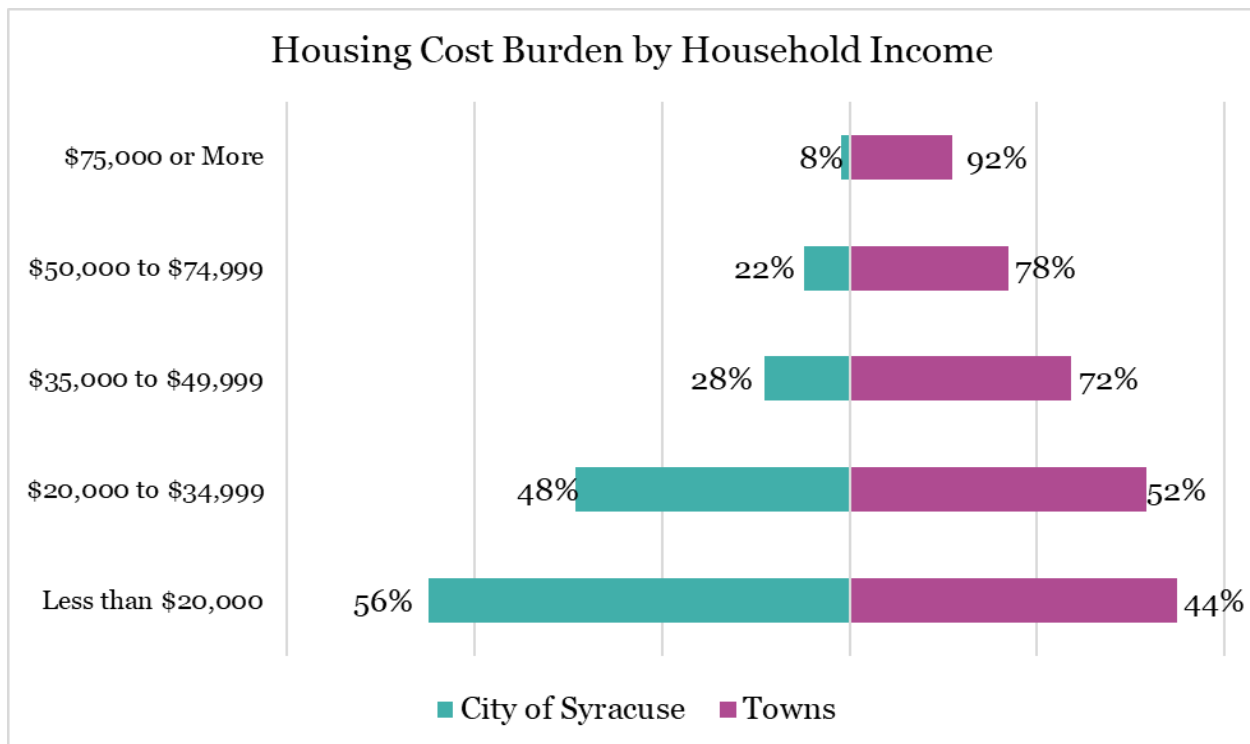


Figure 27. Graph of Housing Cost Burden by Household Income.

Finally, households of color are more likely to be cost burdened than are White households. Housing cost burden is least common among White and Asian households—22% and 21% of households of those races are housing cost burdened, while 46% of Black households are housing cost burdened.

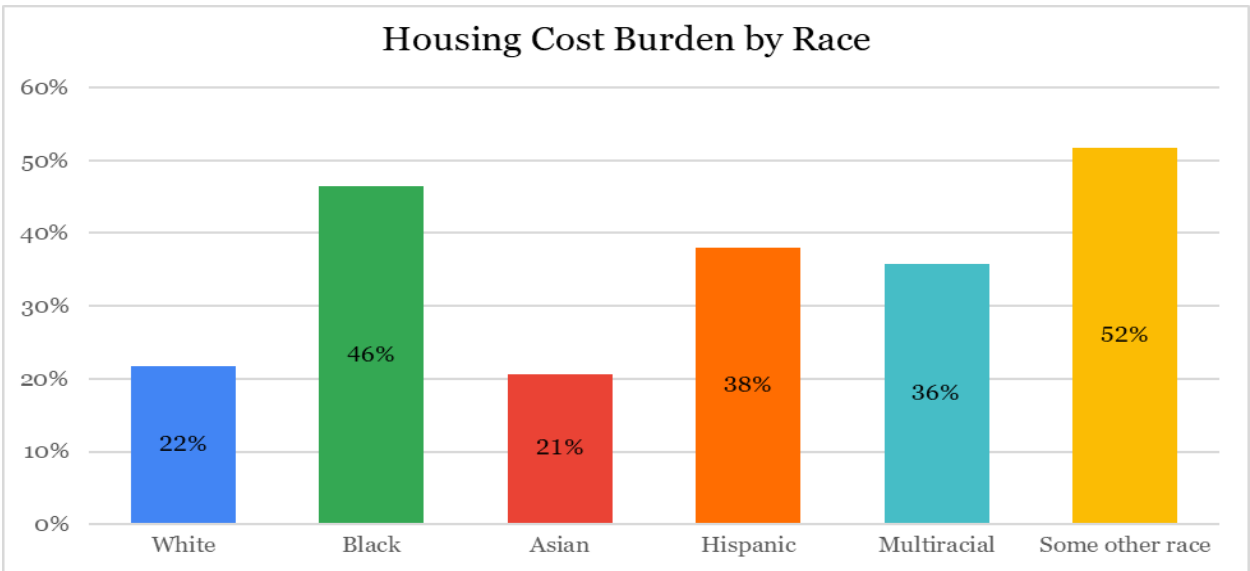


Figure 28. Graph of Housing Cost Burden by Race.

Increasingly burdensome housing costs and a lack of affordable housing were the chief concern raised in our kitchen table talks. When asked about housing issues in their neighborhoods, many participants named rising rent and the lack of affordable housing as the main problem facing their communities.

Participants identified several ways that increased housing costs related to other housing challenges. First, several people connected high rents to poor property maintenance and code violations. Multiple tenants in our kitchen table talks reported that they appreciated having an apartment they could afford but felt unable to advocate for better maintenance because they feared an eviction, nonrenewal or rent increase. Many tenants described obvious code violations in their homes—including broken windows, rotted porches, and severe plumbing leaks—but expressed reluctance to take any action beside notifying their landlord because they did not want to jeopardize their tenancy. When asked if they would consider moving to a better apartment, tenants

expressed doubt that it would even be possible. As one tenant put it, "People end up staying in housing they don't want to because you're at the landlord's mercy. You can try to move out, where are you going to go?"

Second, the tight rental market allows landlords to impose more stringent screening requirements when reviewing rental applications. One tenant reported their frustration with these barriers on top of rising costs: "It's not just the rent. The rents are higher, they want you to make three times the rent. Nobody makes three times \$1,200. They want you to have a 600 credit score. I don't know how anybody can find a place." More onerous income and credit requirements have become more common as landlords receive more applications for fewer units. These facially neutral standards are sometimes applied in discriminatory ways, and they can have a disparate impact even if applied fairly.

Third, high housing costs keep people from moving to opportunity. Multiple tenants spoke of a desire to live in a different neighborhood for a variety of reasons including a desire to be closer to family, fear of crime in their neighborhood, and proximity to work. However, all of these tenants either dismissed the possibility of moving as unrealistic because of housing costs or contingent upon securing some kind of subsidized apartment.

In all of these cases, simply finding a home—even one that is unaffordable, in an undesirable location, and poorly maintained—was understood to be so difficult that tenants felt unable to pursue better housing options.

Ultimately, rising housing costs translate into increased homelessness. After several years of decreasing homelessness, the Housing and Homeless Coalition of Central New York—the local organization federally designated to lead the fight against homelessness in Onondaga, Oswego, and Cayuga Counties—measured a 29% increase in people experiencing homelessness during the 2024 Point in Time Count. Black and Multiracial

people are overrepresented in the unhoused population, as are single mothers with children. In fact, 2024 marked the first time that family homelessness exceeded individual homelessness since the Point in Time Count began.

High rents are partially the result of a lack of availability of rental housing. The region's population is growing after years of stagnation, and the majority of that growth is in renting households. Onondaga County's Housing Needs Assessment predicts that this trend will continue, and new population growth in the coming years will largely result from increases in the number of renting households.

There has not been a commensurate increase in the supply of rentals to accommodate this population growth. Despite some highly visible and much-discussed apartment buildings being constructed near Downtown Syracuse and in a select few towns, Onondaga County as a whole has seen very little new housing construction in recent years.

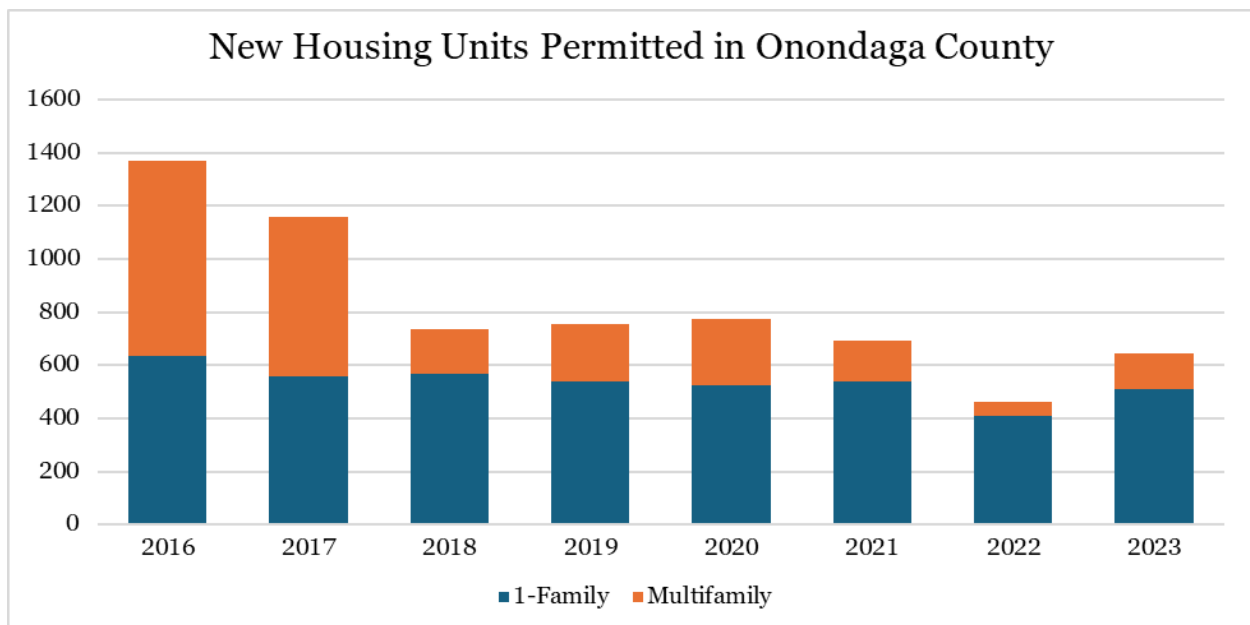
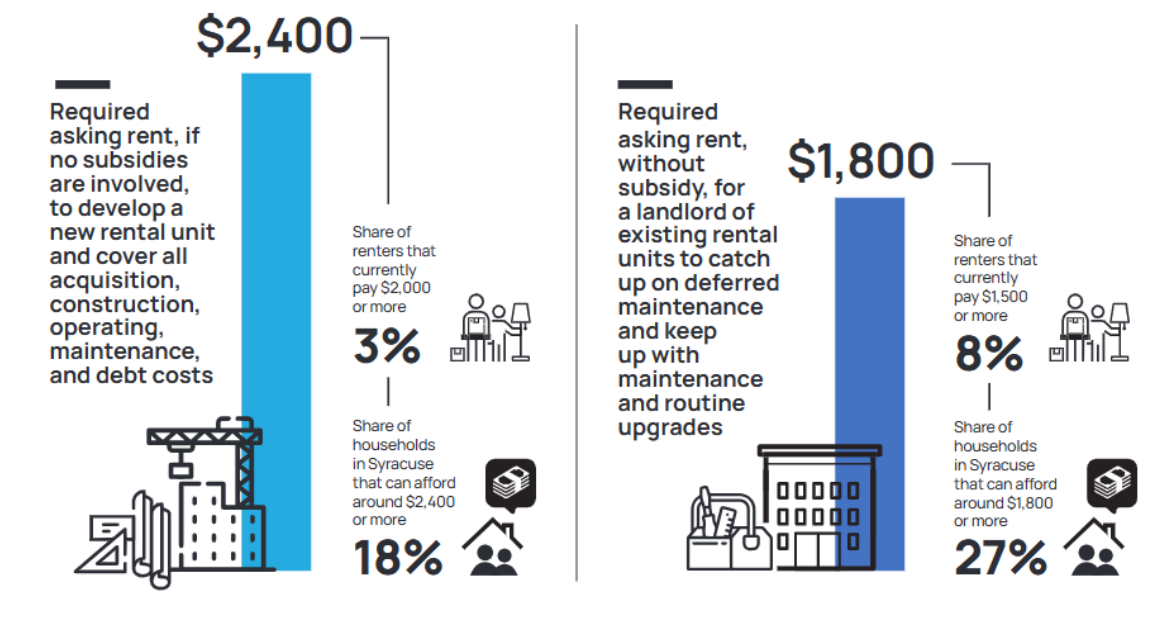


Figure 29. Graph of New Housing Units Permitted in Onondaga County, 2016-2023.

At the same time, much existing housing—and particularly older and relatively affordable housing—has left the market. In one high-profile case, local slumlord Greenland Properties mismanaged several large apartment complexes in Syracuse to the point that they became uninhabitable and had to be abandoned. The most infamous of these buildings was the Skyline Apartments which formerly provided over 300 relatively affordable apartments but now sits empty.

The result is that vacancy rates in Onondaga County are extremely low: just 3.9% of rentals were vacant and available for occupancy in 2023. This low vacancy rate is a key driver of rising housing costs as a growing number of households compete for a dwindling number of apartments. Onondaga County will need more new housing construction, and particularly new multifamily and rental housing, to achieve broad reductions in housing costs. This is the finding of Onondaga County's new Comprehensive Plan and Onondaga County's Housing Needs Assessment.

However, the Syracuse Housing Study shows why new market rate construction on its own won't be enough to alleviate housing cost burdens for most low-income households. That study estimates that new unsubsidized multifamily construction would need to charge monthly rents of \$2,400 just to cover all acquisition, construction, operating, maintenance, and debt costs. That figure well exceeds current market rents in Syracuse and would be unaffordable to 82% of City households.



Source: Analysis of prevailing costs in early 2023 based on data from R.S. Means and land currently for sale; renter shares are from 2021 American Community Survey 5-year estimates

Figure 30. Break Even Market Rate Rents, Syracuse Housing Study.

There are two government policies that can address housing costs directly. The first is regulated affordable housing development where rents (and, less often, sale prices) are limited and occupants are screened by income in return for some sort of government subsidy. A variety of programs and entities provide this kind of housing, including Public Housing Authorities that own and operate affordable housing such as Pioneer Homes in Syracuse, Project-Based Section 8 buildings such as some buildings in the Radisson development in Lysander, Low Income Housing Tax Credit (LIHTC) projects such as Island Hollow in Cicero, Section 202 projects such as Tecumseh Road Senior Apartments in DeWitt, and a variety of other state and federal programs. Recently, the City of Syracuse and Onondaga County have taken a more active role in supporting the development of affordable housing through tools such as inclusionary zoning and PILOT agreements.

An important distinction within these programs is that some index the rent for any unit to the occupying household's income while others set rent according to Area Median Income (AMI). In a Public Housing unit or Project-Based Section 8 apartment,

households generally pay no more than 30% of their income for the housing. Every year tenants must document their income, and their rents are reset to match any changes.

LIHTC and Inclusionary Zoning projects work differently. All of their rents are set at 30% of the household income for households earning some amount indexed to the Area Median Income (AMI) as calculated by HUD. Every year HUD updates its AMI calculations with new census data, and rents are adjusted to match those new figures regardless of changes to tenants' income. These rents are scaled to the size of apartment so that a studio apartment will cost less than a three-bedroom apartment even when set to be affordable to households earning the same percentage of AMI.

Both kinds of programs reserve their units for households earning some amount below AMI. Inclusionary Zoning projects are often reserved for households earning 80% of AMI, many LIHTC projects reserve units for households earning 65% of AMI, and many households in Public Housing earn less than 30% of AMI. All of these figures adjust for household size so that smaller households must earn less to qualify for affordable housing than larger households.

Income (% AMI)	Persons in Family					
	1	2	3	4	5	6
30%	\$19,950	\$22,800	\$25,820	\$31,200	\$35,680	\$41,960
50%	\$33,200	\$37,950	\$42,700	\$47,400	\$51,200	\$55,000
80%	\$53,100	\$60,700	\$68,300	\$75,850	\$81,950	\$88,000
100%	\$66,400	\$75,900	\$85,400	\$94,800	\$102,400	\$110,000
120%	\$79,800	\$91,200	\$103,280	\$124,800	\$146,320	\$167,840

Figure 31. Table of 2024 Income levels for different sizes of family at different levels of AMI, HUD.

Rent (%AMI)	Unit Size					
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
30%	\$498	\$534	\$645	\$847	\$1,049	\$1,250
50%	\$830	\$889	\$1,067	\$1,232	\$1,375	\$1,517
80%	\$1,327	\$1,422	\$1,707	\$1,972	\$2,200	\$2,428
100%	\$1,660	\$1,778	\$2,135	\$2,465	\$2,750	\$3,035
120%	\$1,995	\$2,137	\$2,582	\$3,389	\$4,196	\$5,003

Figure 32. Table of 2024 Affordable rents for different sizes of apartments at different levels of AMI, HUD.

Affordable Housing is an incredibly important tool for combatting housing costs in Onondaga County, but it is both underfunded and unequally distributed throughout the County. There are roughly 11,500 households living in affordable rental units in Onondaga County. That's 5% of the County's total housing stock, and 17% of its entire rental stock. With 46% of all renting households currently experiencing cost burdens—and with that share concentrated among low-income households—there is an obvious need for more low cost housing in neighborhoods across Onondaga County.

This need is particularly great in suburban areas where there is very little affordable housing at all. Although Onondaga County's towns contain 68% of all of the County's housing, they have just 38% of its affordable housing. Whereas 10% of all homes in the City of Syracuse are subsidized affordable housing, outside of the City that figure drops to 3%.

But even those topline figures obscure the concentration of Affordable Housing in just a few select neighborhoods. Within the City of Syracuse, most affordable housing is located in the neighborhoods around Downtown, and many outlying neighborhoods have little or no affordable housing at all. Outside of Syracuse, affordable housing is even more heavily concentrated in a few spots, and because suburban affordable

housing is so much more likely to be reserved for tenants ages 55 and older, there is vanishingly little housing affordable to low-income families in large swaths of the suburbs.

Multiple participants in CNY Fair Housing's kitchen table talks identified the lack of affordable housing in both their own neighborhoods as well as in other neighborhoods where they would like to move as a barrier to housing choice. One participant shared that she would like to move from Syracuse to Cicero in order to be closer to her adult daughter but stated that she has not been able to do so because she cannot find affordable senior housing in the area. Another participant from the City of Syracuse identified a lack of affordable housing in his own neighborhood as a barrier to housing choice, and when asked if he would prefer to move to affordable housing in the suburbs if it were available responded "Cicero is okay, but I grew up and everything I know is here." In order to satisfy both of these needs, there must be significantly more affordable housing in neighborhoods across Onondaga County.

The second type of government program that addresses affordability directly is rental assistance such as HUD's Housing Choice Vouchers (commonly known as Section 8) and payments from Onondaga County Department of Social Services. Where affordable housing ties funding to individual apartments, rental assistance goes to individual households and helps them pay for housing that they find on the open market. Rental assistance can be a powerful tool for expanding housing opportunity because it allows low-income tenants to secure housing in areas where there is no subsidized affordable housing.

A major constraint on households using rental assistance is that the vouchers are only large enough to pay for relatively inexpensive housing. Once a household finds an apartment, the Section 8 program requires participating households to pay 30% of their income on rent, and the voucher covers the difference between that amount and the actual rent. HUD establishes how much rent a voucher will cover by using census data to determine Fair Market Rent (equal to the 40th percentile rent price) in a metropolitan

area. The agencies that administer Section 8 (such as the Syracuse Housing Authority, Christopher Community, and the North Syracuse Housing Authority) can then increase that value by up to 10% to establish the maximum rent that a voucher will cover.

These values are below the median rent for many apartments in Onondaga County, and the distribution of apartments affordable to voucher holders is not equal across all neighborhoods. Lower-cost rental housing is concentrated in the City of Syracuse. The unequal distribution of low-cost apartments results in an unequal distribution of households using Section 8 vouchers.

Tenants using Section 8 vouchers and other forms of public rental assistance are also subject to housing discrimination in the private rental market. This kind of discrimination was made illegal in the City of Syracuse by local law in 2016 and in the rest of Onondaga County when New York State amended the Human Rights Law to list 'Legal Source of Income' as a protected characteristic in 2019.

Despite expanded state and local protections against discrimination, local landlords continue to explicitly discriminate against voucher holders. Other landlords frustrate state and local fair housing laws by using income and credit requirements to screen out voucher holders. Although such requirements are an impediment to securing housing for many local residents, they are particularly nonsensical in cases where the federal government guarantees a tenant's ability to pay.

While Onondaga County certainly needs more subsidized affordable housing and direct rental assistance, the problem is too big to fix with those two tools alone. There are 51,829 cost burdened households in Onondaga County today compared to just 11,423 subsidized affordable units and 4,765 Housing Choice Vouchers. Just as market rate construction cannot remove the impediment of high housing costs all on its own, neither can subsidized housing. Onondaga County needs to pursue all three strategies—building more market rate housing, building more subsidized affordable housing, and expanding rental assistance.

Subsidized and Unsubsidized Rental Homes

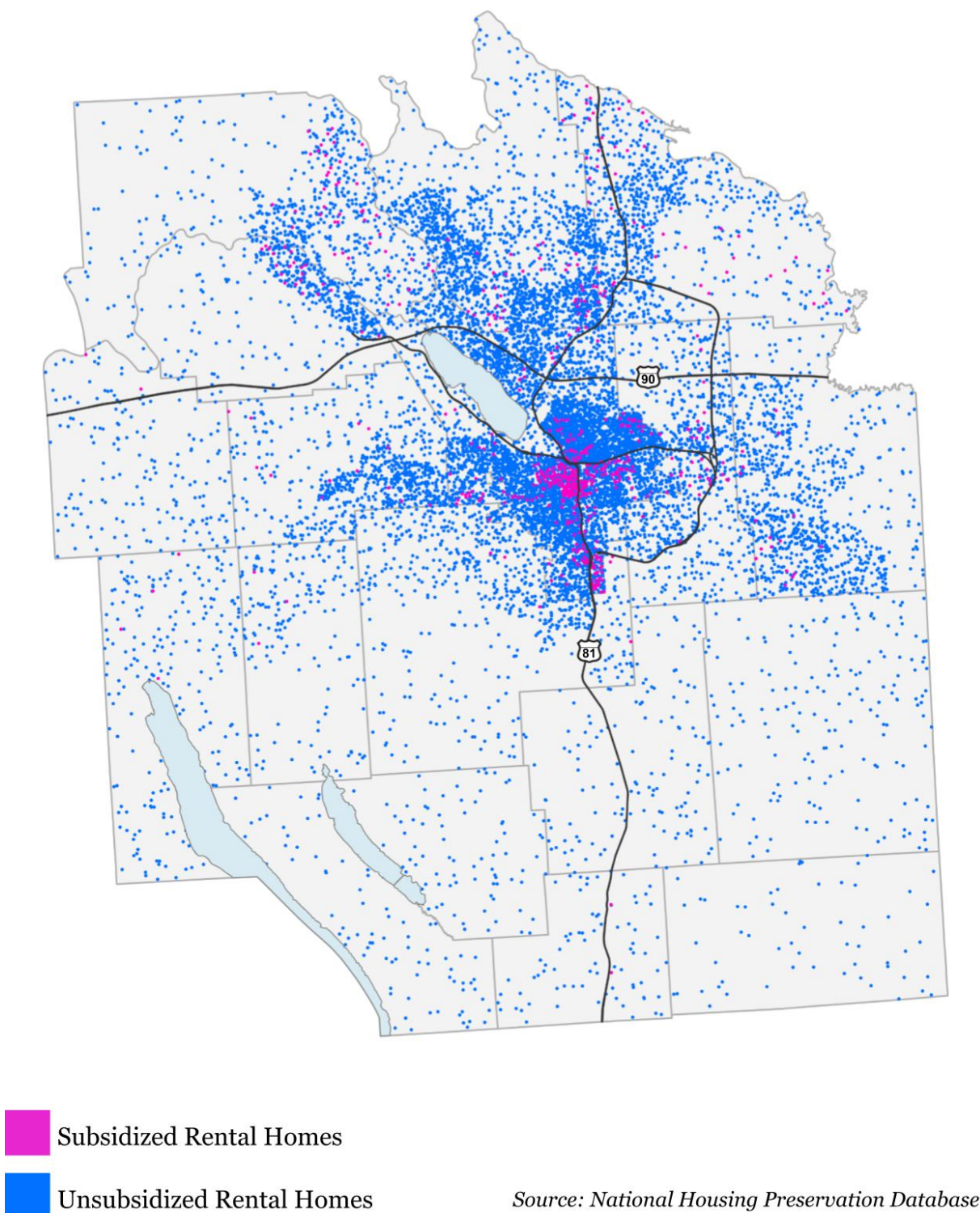


Figure 33. Map of Subsidized and Unsubsidized Rental Homes.

Tenants with and without Housing Choice Vouchers

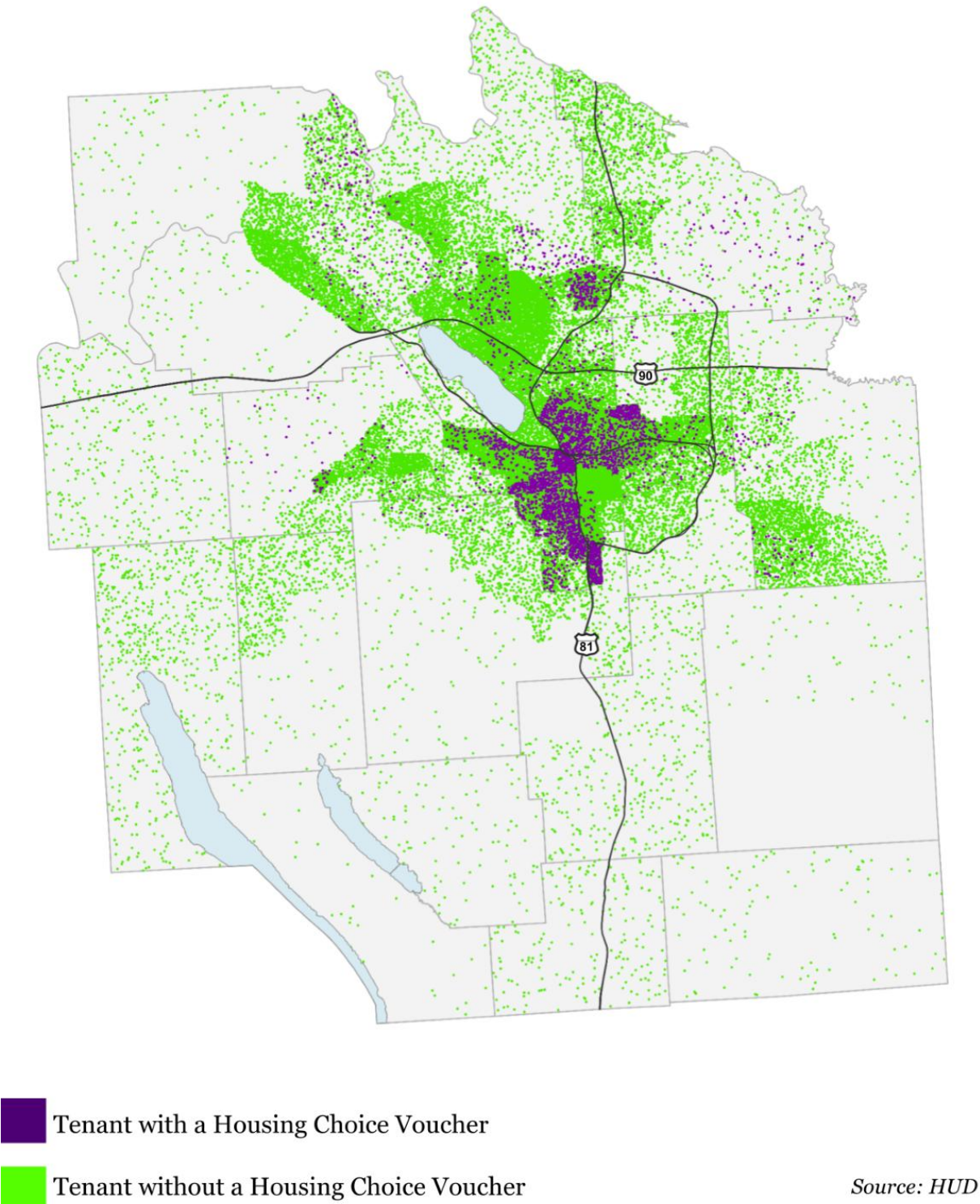


Figure 34. Map of Tenants with and without Housing Choice Vouchers.

Impediment 3: Homeownership Gap

Homeownership provides housing stability, builds wealth, and encourages investment in basic property maintenance. For these practical reasons—as well as the cultural value placed on 'owning one's own home'—local, state, and federal governments have held the expansion of homeownership and the support of homeowners as significant public policy goals. Unfortunately, homeownership rates in Onondaga County, as in the rest of the country, are marked by significant geographic, racial, and ethnic disparities. These disparities yield negative housing outcomes for individual households and indicate that many people who would like to own their home do not have the opportunity to do so.

Geographically, homeownership rates are significantly higher in Onondaga County's Towns than in the City of Syracuse. At 65%, the homeownership rate in Onondaga County is identical to the national rate. In contrast, just 41% of households in Syracuse own their home, while 76% of households in the Towns own their home. In RECAPs, just 23% of households own their home. Countywide, only two census tracts in the Towns are in the lowest quintile of homeownership rates, while just two census tracts within the City are in the highest quintile of homeownership rates.

This spatial disparity is the result of several factors. These include economic and racial segregation but also differences in housing types. Households that own their housing are far more likely to live in detached single-family homes than in either missing middle or multifamily homes. Ninety-one percent of owner occupants live in detached single-family homes while 9% live in missing middle homes and less than 1% live in multifamily homes. In the City of Syracuse, just 43% of homes are detached single-family, while 35% are missing middle and 22% are in multifamily buildings of 10 or more units. In the remainder of the County, 74% of homes are detached single family while 16% are missing middle and 9% are in multifamily buildings with 10 or more units.

Housing Tenure in Onondaga County

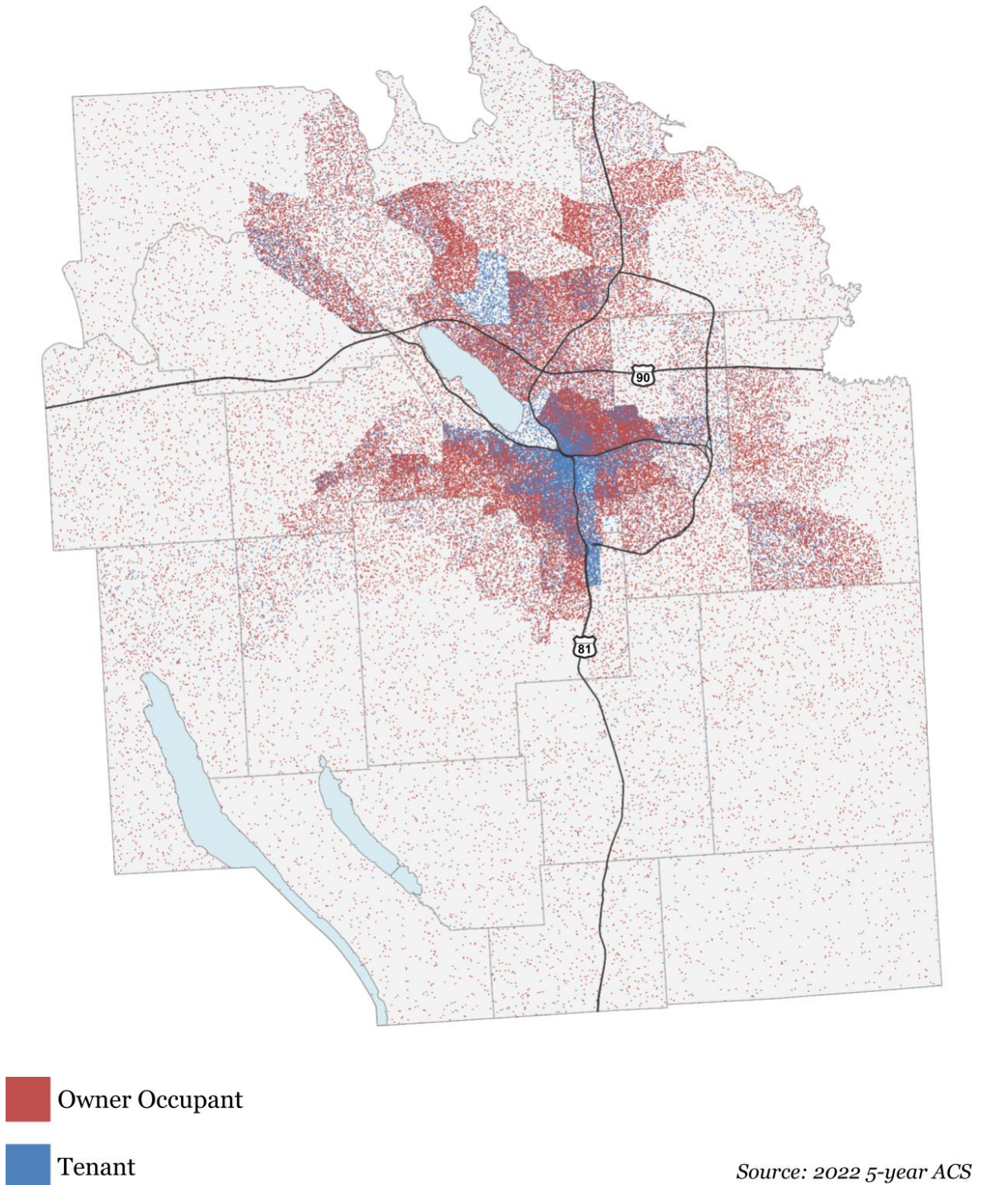


Figure 35. Map of Housing Tenure in Onondaga County.

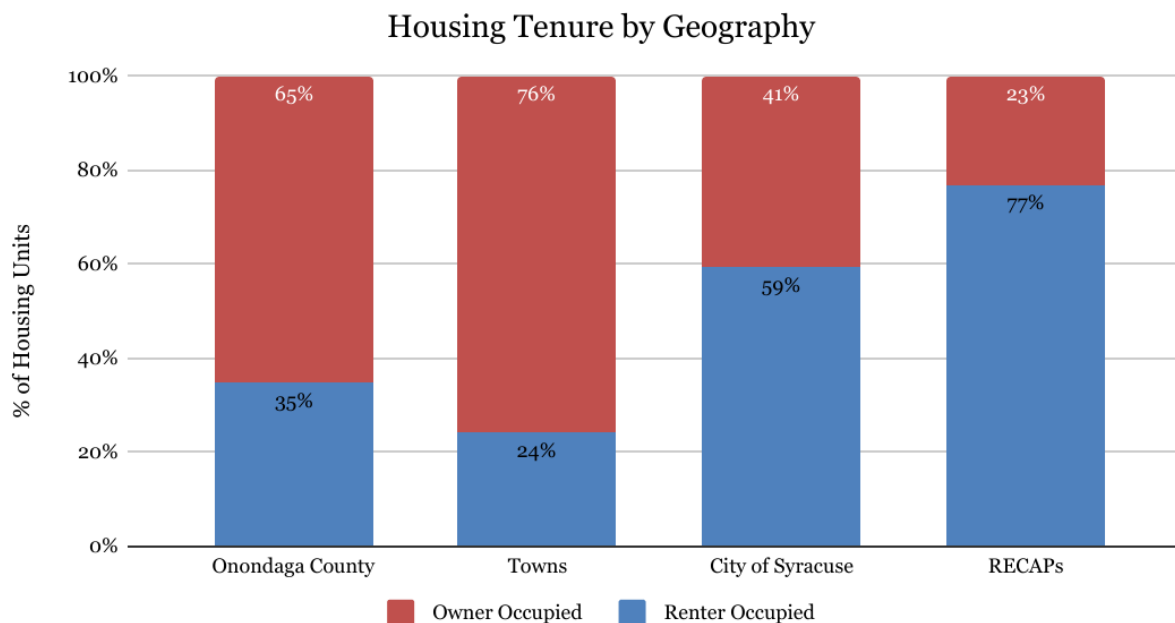


Figure 36. Graph of Housing Tenure.

There are also significant racial disparities in homeownership rates in Onondaga County that cross these geographic boundaries. Compared to Onondaga's overall homeownership rate of 65%, White households have a homeownership rate of 72%. Non-White households have a homeownership rate of 38%, and Black households have a homeownership rate of just 30%. These gaps persist across geographic boundaries. In the towns, 78% of White households, 57% of non-White households, and 34% of Black households own their homes. In Syracuse, 50% of White households, 29% of non-White households, and 29% of Black households own their homes. In RECAPs, 29% of White households, 20% of non-White households, and 22% of Black households own their homes. Although each racial group is more likely to own their own homes in the Towns than in the City and least likely to own their home in RECAPs, the gaps between racial groups are durable across all geographies.

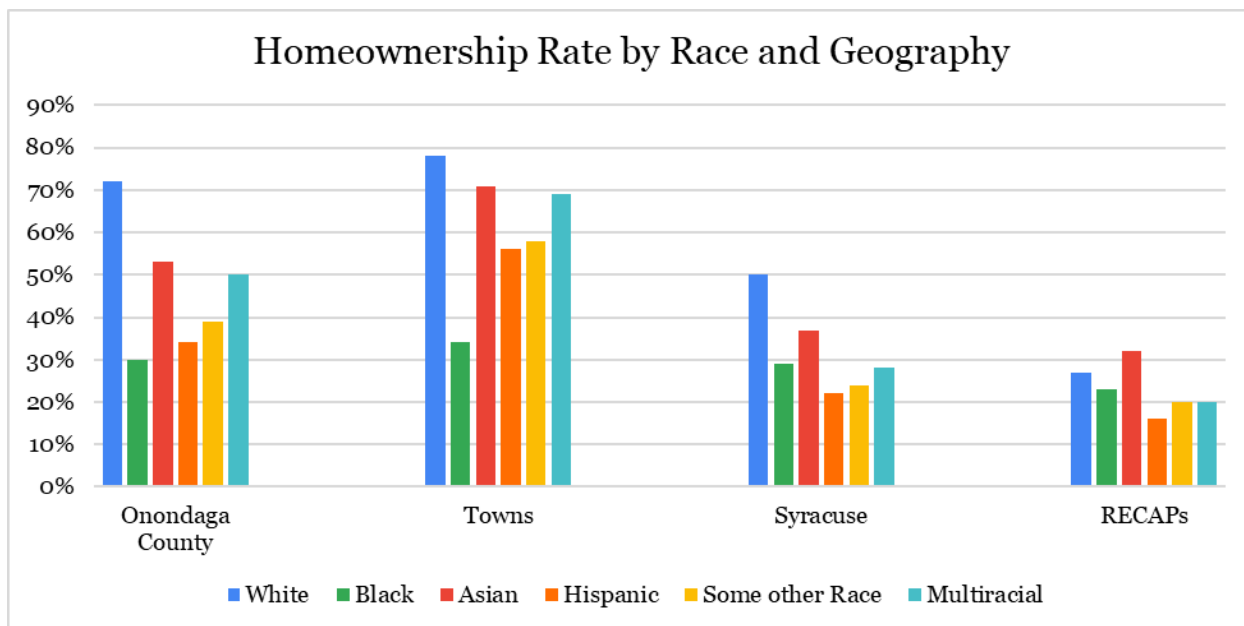


Figure 37. Graph of Homeownership Rate by Race and Geography.

These disparities are the result of several factors including economic and racial segregation, differences in housing types, and lack of access to financing for home purchases. All of these disparities have roots in historic discriminatory practices such as racially restrictive covenants, racially exclusionary zoning, block busting, and redlining. Owner occupants are more likely to live in detached single-family houses, and that housing type is more common in the Towns than in the City, so racial segregation between the Towns and City yields fewer opportunities for households of color to purchase homes despite the fact that there is no necessary connection between homeownership and detached single-family housing (condominiums, co-operative housing, tenancies in common, and other ownership structures all make it technically possible for homeowners to live in missing middle and multifamily housing, but these are all uncommon in Onondaga County). Additionally, conservative lenders avoid operating in Syracuse. According to reporting by the Post-Standard, of all mortgages originated by the 125 lenders operating in Central New York, just 12% went to purchase homes in Syracuse, and just 5% went to Black homebuyers.

Two local organizations do significant work to combat both the spatial and racial homeownership gaps by supporting homeownership in Onondaga County and deserve

special mention. The Greater Syracuse Landbank is a local public authority that acquires vacant and abandoned properties to facilitate their return to productive use. The Landbank is the default recipient of properties foreclosed upon by the City of Syracuse for delinquent taxes. Because of the nature of disinvestment in Onondaga County, this means that much of the Land Bank's activities occur in Syracuse neighborhoods with high rates of poverty and significant populations of people of color.

In many cases, returning properties to productive use means increasing home ownership. This includes either selling or transferring the property directly to an owner occupant or selling a property to a contractor who will then renovate it for sale to an owner occupant. According to data presented at the Land Bank's 2024 Annual Meeting, 35% of their properties are now owner occupied.

Home Headquarters is a Community Development Financial Institution (CDFI) that supports homeownership in Syracuse in several different ways. Primarily, Home Headquarters provides mortgage financing for households that have been underserved by traditional lending institutions—particularly households of color purchasing homes in Syracuse. In contrast to other lenders' abysmal record serving homebuyers of color, over 60% of Home Headquarters' mortgage customers are Black or Multiracial.

Home Headquarters requires smaller down payments and serves borrowers with lower credit scores (two factors that correlate with wealth and race), but it maintains a very low default rate by providing financial counseling services and making individualized assessments of potential borrowers who other lenders might pass over. In this way, Home Headquarters is able to combat a significant factor behind the homeownership gap: lack of access to financing.

Another potential fair housing concern related to home ownership is the issue of heirs property, or as it's sometimes called, tangled titles. In these cases, title to a property is not properly transferred upon the owner's death, and the property either remains in the

deceased person's name or is transferred to multiple heirs. This is a particular issue when an heir still lives in the property and believes that they own it but do not have clear title to their home.

The Greater Syracuse Land Bank runs across cases of tangled titles regularly in the normal course of the foreclosure process. In their experience, this is a particular problem among African American families living on Syracuse's Southside.

That mirrors the findings of a study of the issue in Philadelphia where the Pew Charitable Trust found that citywide, 2% of all residential properties were affected by tangled titles and the problem was most common in neighborhoods with predominantly Black populations. The Pew study estimated that, although the problem was more common in low-income areas with below-average property values, more than \$1.1 billion in value was affected by tangled titles in that city. The City of Philadelphia used this information to create a fund and build partnerships to help households obtain clear title to their properties.

This issue is understudied in Syracuse and Onondaga County, and it deserves more attention. Without clear title to a property, people are unable to access all of the benefits of homeownership including home equity loans. Tangled titles also may impede a household's ability to access municipal programs designed to support homeowners. Finally, a tangled title exposes families to deed theft, and this may become a more salient concern as property values in the City of Syracuse rise in response to new investment and a growing population.

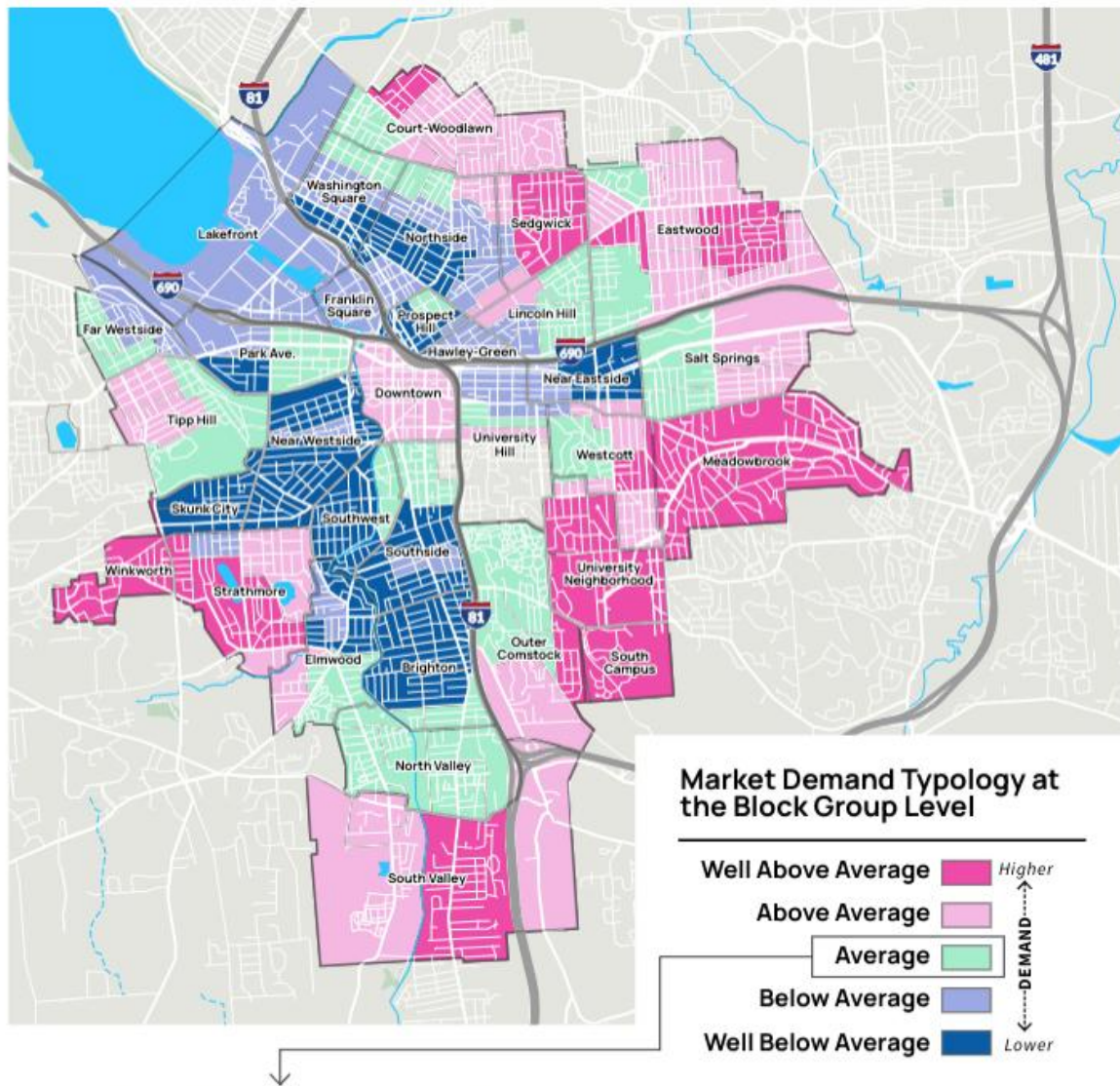
Impediment 4: Disinvestment in Syracuse

Decades of disinvestment in the City of Syracuse have degraded existing housing and depressed the supply of new housing. The City's aging housing stock suffers from deferred maintenance and rampant code violations that make too many Syracuse homes unsafe and unhealthy for the families that live in them. At the same time, decades of depressed demand mean that there are few newer, better constructed homes in the City for people to move into. Syracuse's real estate market dissuades investment because significant renovations are unlikely to yield commensurate increases in value, and so both owner occupants and landlords have little financial incentive to invest in their own properties and financial institutions have little appetite for lending.

Disinvestment in the City of Syracuse is an impediment to Fair Housing Choice for three reasons. First, the origins of disinvestment lie in racist structures that value places where Black Americans and recent immigrants are excluded while at the same time devaluing those areas associated with racial or ethnic 'others.' Second, the fact of present-day disinvestment yields negative housing outcomes for members of protected classes who live in neighborhoods where the housing stock is systematically disinvested. Third, systematic disinvestment reduces the ability of members of protected classes to move to areas that are not subject to systemic disinvestment.

Both the Syracuse Housing Study and Onondaga County's Housing needs assessment make the case that, within the context of Onondaga County, systemic disinvestment is uniquely problematic in Syracuse. As the Onondaga County Housing Needs Assessment puts it, "Syracuse is a distinct housing market within Onondaga County," and "Syracuse, as a single municipality, features market conditions that are not present anywhere else in the County." That study provides a variety of reasons—such as lower rates of homeownership, lower sale prices for owner occupied houses, and lower overall value of single-family houses—to think of the housing market in Syracuse as separate from the rest of Onondaga County.

Strength of Demand for Housing in Syracuse Neighborhoods



“Average” on this map represents average for the City of Syracuse. A similar map produced at the county level would look very different, and few parts of the city would be above the county average. One example of the disparity between city and county housing markets is the average sale price of single-family homes

The values on this map reflect an even combination of eight different indicators of housing demand at the Census Block Group level: average condition rating from 2022 survey of property conditions; average sale price of single-family homes during 2017-2022; share of residential properties with key building code violations; number of open cases of key building code violations; share of residential properties with a tax problem (foreclosed or delinquent); share of single-family homes that are owner-occupied; share of single-family homes that are vacant

Average Sale Price of Single-Family Homes, 2017-2022

Onondaga County suburbs	\$199,338
-------------------------	-----------

City of Syracuse	\$160,518
Well Above Average	

City of Syracuse	\$93,946
Average	

Figure 38. Map of Strength of Demand for Housing in Syracuse Neighborhoods, Syracuse Housing Study.

The Syracuse Housing Study expands on this finding by evaluating the specific nature of disinvestment in Syracuse. It found that "the cost of generating properly maintained residential real estate in Syracuse exceeds what many households are willing to pay for their housing or to improve their housing" because property values are not high enough to justify the expense. For owner-occupants, this means that many households with sufficient wealth to maintain their homes defer that maintenance because they do not expect to recoup the expense through increased property values. Depressed property values also limit access to equity that could be used to finance any major renovation. While some Syracuse homeowners do invest in regular property maintenance, many choose not to at least in part as a rational response to stagnant property values.

Structural disinvestment also makes large portions of Syracuse's rental market dependent on cash flow rather than appreciation. Market rents may not be enough to pay for basic maintenance, and properties do not appreciate in value even when well-cared for, so landlords defer maintenance to keep overheads low and maximize cash flow. Some landlords choose to invest in their properties, but Syracuse's structural disinvestment encourages the slumlord business model that degrades many neighborhoods and yields negative housing outcomes for many City residents.

Disinvestment has obvious measurable negative effects on housing stock in the City of Syracuse. Properties are poorly maintained and show obvious signs of degradation. Vacant lots multiply as dilapidated properties are demolished but not replaced by new construction. Land owners simply stop paying property taxes.

The most obvious consequence of disinvestment is Syracuse's degraded housing stock. The Syracuse Housing Study included a "windshield survey" that graded the apparent condition of every residential property in the City on a 5-point scale. According to this survey, "one-third of all residential properties in Syracuse are visibly in decline." Poorly maintained properties are concentrated in RECAPs and other census tracts where people of color are a majority of the population.

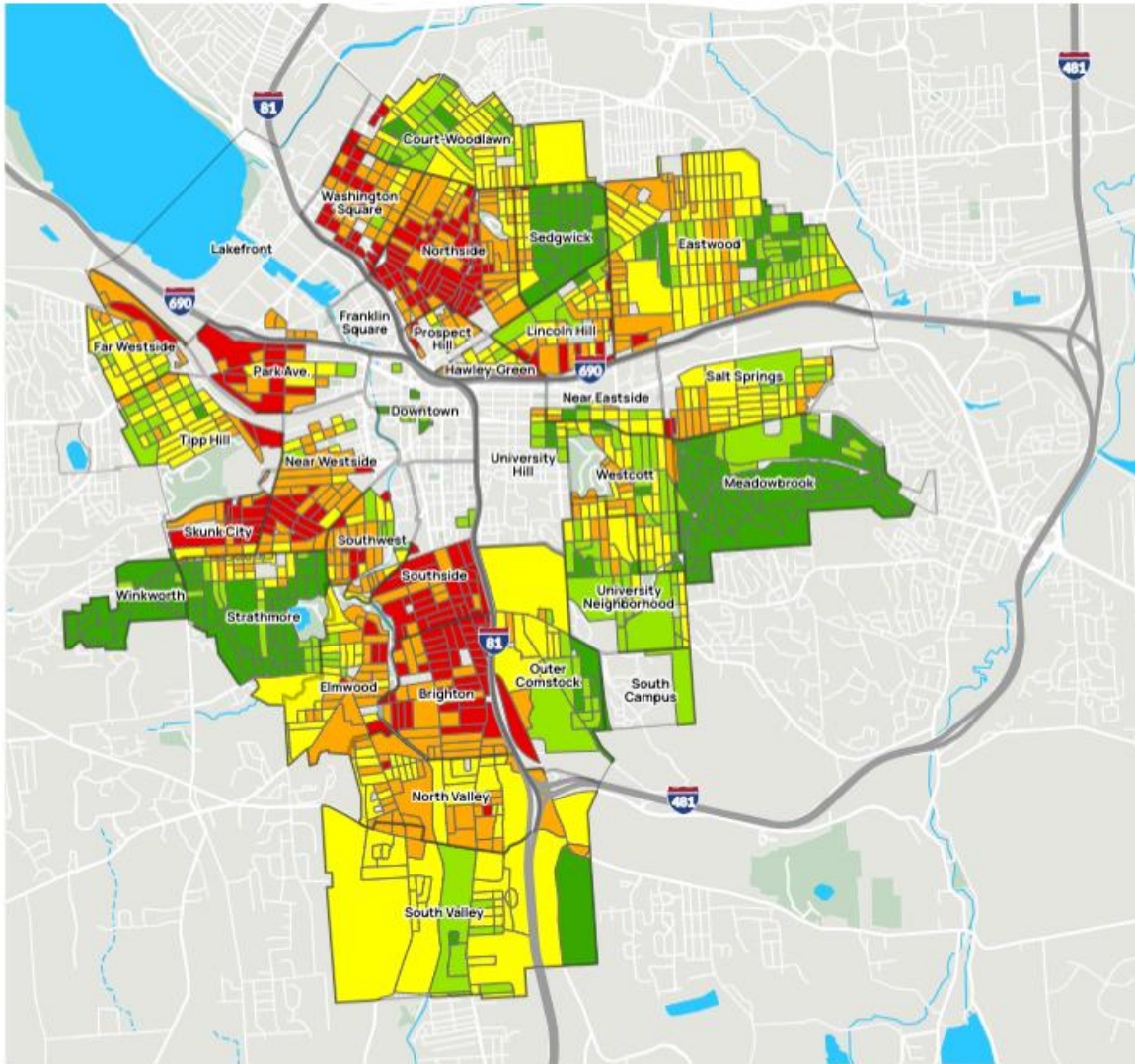
The results of this survey parallel other measures of property condition. Property code violations recorded over the previous 5 years are concentrated in the same areas that scored poorly in the Syracuse Housing Study's windshield survey. RECAPs contain just 24% of Syracuse's properties, but they received 34% of the almost 90,000 code violations recorded since 2020. Properties in one RECAP—Census Tract 39 on the Near Westside—received almost 1,000 code citations every year.

Troublingly, 45% of all code violations related to lead were concentrated in RECAPs. These census tracts also saw above-average lead exposure in children. Lead poisoning in Syracuse disproportionately affects people of color. In this way, unequal housing opportunity translates to unequal public health outcomes.

The City of Syracuse has pursued multiple policy responses to structural disinvestment. Code enforcement can be an effective tool for increasing investment in basic property maintenance when pursued aggressively. If the consequences for failing to keep a property up to code are severe enough, they could disrupt the slumlord business model by placing a cost on disinvestment. Unfortunately, tenants frequently report being dissatisfied with the response from code enforcement or indicate they are afraid to report code violations because they fear retaliation.

Several recent initiatives have attempted to improve code enforcement. The Bureau of Administrative Adjudication streamlined the process for resolving non-compliant property code ticket disputes. The Rental Registry requires interior inspections of all 1-family and 2-family rental properties. The Community Ambassador Program provides tenants with assistance navigating the code complaint process. The Emergency Repair Program allows municipal workers to repair serious code violations and bill the property owner for the work. All of these initiatives are steps in the right direction, but continued disinvestment shows that all need to be scaled up and pursued more aggressively.

Average Residential Property Conditions at the Block Level, 2022



Condition Rating	Number of Properties	% of Properties
1 Excellent condition	2,914	8%
2 Good condition	6,642	19%
3 Average condition	14,145	40%
4 Moderate distress	9,659	28%
5 High level of distress	1,670	5%

Source and Note:
czb field survey of
property conditions
for all properties
with residential
uses; figures in table
represent parcel-
level tally of property
conditions while the
map represents an
averaging of those
figures at the block
level

Figure 39. Map of Average Residential Property Conditions at the Block Level, 2022, Syracuse Housing Study.

Total Code Violations from 2020-2024

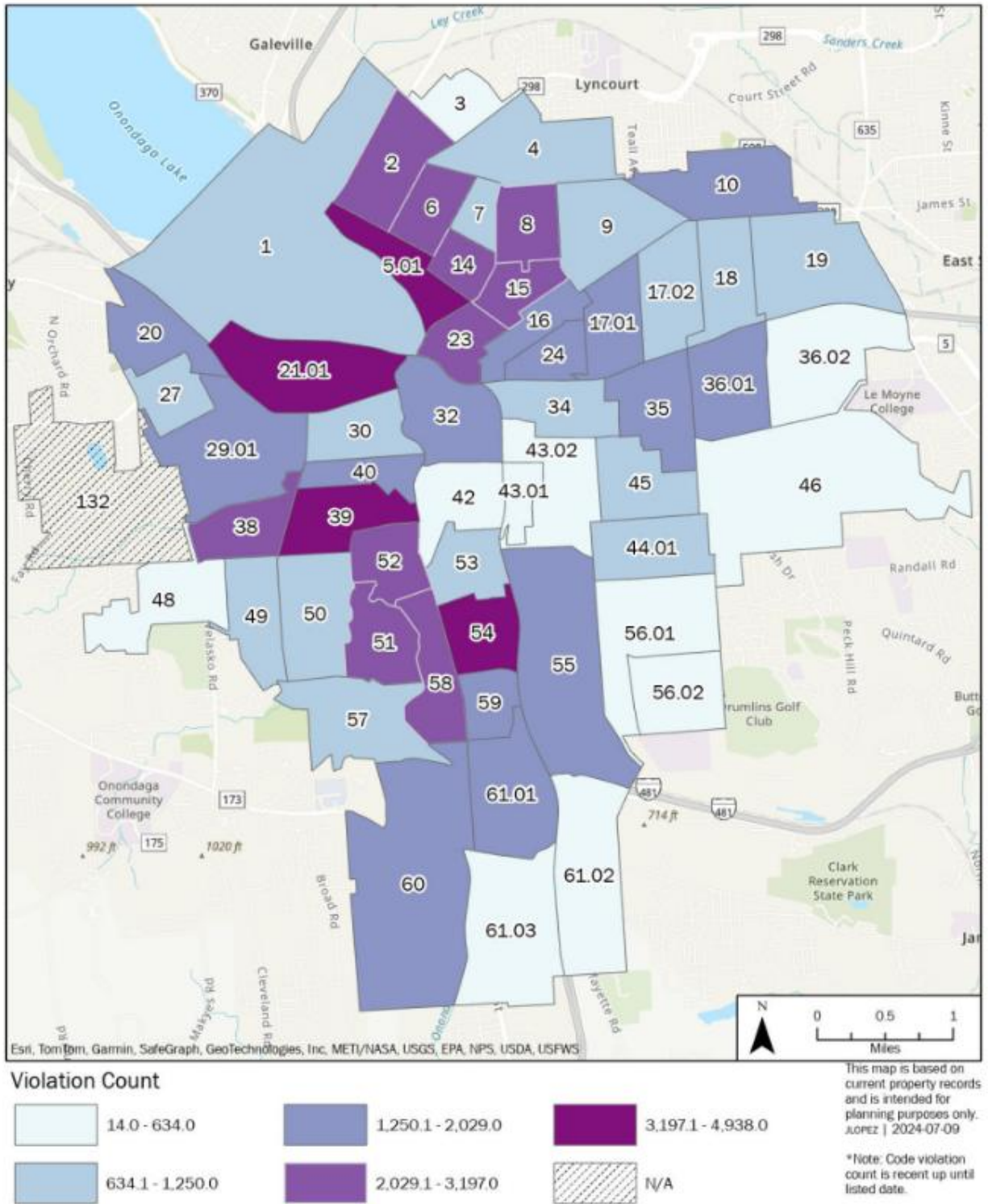


Figure 40. Map of Total Code Violations, 2020-2024, City of Syracuse Department of Neighborhood and Business Development.

The Syracuse Housing Strategy estimated it would cost \$591.3 million to pay for all the repairs and renovations necessary to bring City property values even with those in the rest of Onondaga County. That figure is more than twice the size of the City of Syracuse's annual budget and exposes that any meaningful solution will require government action that encourages more private investment.

The Syracuse Housing Strategy suggests using limited municipal resources to encourage property owners to invest their own money in basic maintenance. The Strategy targets what it calls "asset clusters" where the main problem to solve is "strengthening the market by increasing owner confidence and willingness to invest." This may be accomplished with policy interventions such as incentives for homeowners to upgrade their properties, rental rehab programs for landlords, parcel acquisition and assembly for redevelopment, neighborhood beautification, and resident leadership programs. Examples of asset clusters include Salt Springs and Tipperary Hill.

The Syracuse Housing Strategy also prioritizes neighborhoods that it calls "legacy clusters" where the main problem to solve is "stabilizing blocks where too many households struggle to pay the rent and destructive market behaviors are the norm." In these areas, the policy interventions include acquiring problematic properties, demolishing unsalvageable structures, lead abatement, aggressive code enforcement, rental rehab programs for landlords, and resident leadership development. All of Syracuse's RECAPs are considered to be legacy clusters in the Syracuse Housing Strategy, showing that affirmatively furthering fair housing will require increasing investment in these neighborhoods as well as the City's asset clusters.

Impediment 5: Discriminatory Practices in the Private Real Estate Market

In addition to systemic and structural impediments to fair housing choice, Onondaga County residents are subjected to illegal discriminatory conduct by private actors in the housing market. Landlords operating in Onondaga County discriminate against tenants on the basis of legally protected characteristics including disability, lawful source of income, race, and national origin.

CNY Fair Housing accepts and investigates complaints of discrimination, conducts systemic testing of discrimination in rental, lending, sales, and homeowner's insurance, provides advocacy and counseling for members of protected classes, and provides free legal representation to victims of housing discrimination. Our investigation and enforcement activities testify to the ongoing presence of illegal housing discrimination in Onondaga County.

CNY Fair Housing accepts around 400 complaints per year. Of these, two thirds come from Onondaga County, and more than half of those originate in the City of Syracuse. Not all of these complaints are necessarily related to fair housing, and some are landlord/tenant issues such as habitability, eviction, and privacy. CNY Fair Housing advises individuals of their rights and provides referrals when needed. However, if the complainants are members of protected classes, CNY Fair Housing investigates to determine if any landlord/tenant conflict is the result of illegal discrimination.

Between 2021 and 2023, CNY Fair Housing conducted 1,136 client intakes in Onondaga County. Roughly half of these were reported to be from within the City of Syracuse and 75% alleged fair housing discrimination. Around two thirds of the fair housing complaints received by CNY Fair Housing are related to disability. Some of these cases involve denials of housing or disparate treatment due to a disability, but most have to do with requests for reasonable accommodations or modifications. Often overlapping with disability, CNY Fair Housing has seen a dramatic increase in source of income

complaints since New York State amended the Human Rights Law to ban this type of discrimination in 2019. Racial discrimination is now the third most frequent basis for complaints, and familial status discrimination is the fourth most frequent basis for complaints. CNY Fair Housing has also seen an increase in the number of sexual harassment cases following our investigation of and litigation against a prominent landlord in neighboring Oswego County.

CNY Fair Housing also conducts systemic investigations to test whether patterns of discrimination exist against a particular protected class and/or within a particular geographic area. Although these systemic investigations are not direct responses to complaints lodged with CNY Fair Housing, they are informed by our awareness of the prevalence of different types of discrimination within our service area. Much of CNY Fair Housing's recent systemic investigations have focused on disability and source of income discrimination as the majority of complaints we receive allege some form of these types of discrimination.

Several of CNY Fair Housing's recent legal cases highlight the details of specific instances of housing discrimination in Onondaga County.

In 2021, CNY Fair Housing filed lawsuits in state court against two apartment owners and their management companies for discriminating against individuals with Housing Choice Vouchers and other forms of government rental assistance. Discrimination based on lawful source of income—including vouchers and other rental subsidies, as well as child support, alimony, and disability and unemployment benefits—was outlawed by the City of Syracuse in 2016 and by New York State in 2019.

In one lawsuit, CNY Fair Housing alleged that the owners and managers of Rugby Square Apartments in the City of Syracuse categorically refused to rent to individuals who received rental assistance through the Housing Choice Voucher program. As alleged in the complaint, when CNY Fair Housing's undercover testers inquired about renting an apartment, they were repeatedly and consistently told that Rugby Square does not accept Section 8 vouchers.

CNY Fair Housing settled this case in 2022. Under the settlement, the owners of the complex agreed to several policy changes that will expand opportunities for prospective tenants using vouchers to secure housing. These include advertising willingness to rent to voucher holders in all marketing materials and agreeing to hold a unit available for 30 days to allow for completion of the tenancy approval process required by the rental assistance program if a voucher holder is the first prospective tenant to apply for a particular unit. Rugby Square will also provide monthly notices to the Syracuse Housing Authority about upcoming vacancies, maintain records of any rental inquiries or applications by voucher holders, and respond to inquiries regarding availability from any voucher agency or CNY Fair Housing within 3 business days. Rugby Square also agreed to receive fair housing training for its employees

In the other lawsuit, CNY Fair Housing alleged that the owners and managers of Norstar Apartments in the Town of Clay maintained and enforced a minimum income policy with the intent and unjustified effect of disproportionately excluding individuals who receive rental assistance. As alleged in the complaint, Norstar's owners and managers refused to rent to applicants who did not meet a minimum income requirement equivalent to three times the rent, yet they failed to appropriately consider whether applicants who received rental assistance could afford the rent when such assistance was taken into account. The lawsuit was filed on behalf of both CNY Fair Housing and an individual with disability-based rental assistance who was disqualified from renting under Norstar's minimum income policy.

CNY Fair Housing settled this case in 2022 and secured policy changes at Norstar to expand housing opportunities for voucher holders. Under the settlement, Norstar agrees to hold a rental unit available for a voucher applicant if they provide the leasing agent with documentation showing that they are approved for a tenant-based voucher program, submit a Request for Tenancy Approval to the voucher agency at least 30 days prior to the unit becoming available, and provide the leasing agent with documentary proof that they have received final approval for a voucher at least five calendar days before the apartment is vacated. Additionally, Norstar agreed to include a statement in all marketing materials advertising that they accept government rental assistance

including but not limited to Housing Choice Vouchers and other subsidy programs, and they agreed to receiving fair housing training for their employees.

In 2021, CNY Fair Housing filed a housing discrimination lawsuit in federal court against the owners and managers of two apartment complexes in an Onondaga County town alleging that they refused to rent to individuals with limited English proficiency (LEP). While language is not a protected class under federal and state fair housing laws, CNY Fair Housing alleged that refusing to rent to LEP households has a discriminatory impact on prospective renters based on both national origin and race.

Despite the defendants' motion to dismiss, the judge ruled that LEP discrimination is a legitimate fair housing concern and that CNY Fair Housing had organizational standing to pursue the claim. This decision set national precedent that will aid efforts to combat housing discrimination around the country.

According to CNY Fair Housing's analysis, Asian, Hispanic, and Black individuals were 26, 14, and 2 times more likely, respectively, than non-Hispanic White individuals to be excluded by the owners' language policy. The exclusionary effect is even more stark along lines of national origin, with foreign-born area residents up to 500 times more likely than U.S.-born residents to be denied housing by a policy against renting to LEP households.

The owners of the two apartment complexes denied the allegations in the complaint but agreed in 2023 to a voluntary resolution of the lawsuit. Under the settlement, the owners and their leasing agents agreed to rent to qualified LEP applicants and to take additional actions intended to facilitate communications between property management and LEP individuals. Such actions include the translation of application and leasing documents into the four languages most frequently spoken by LEP individuals in the Syracuse area: Spanish, Chinese, Arabic, and Vietnamese. In addition, the apartment complexes will provide oral language interpreters if needed by LEP tenants to understand important communications from property management, including lease violation notices and lease termination or non-renewal notices.

The owners of the apartment complexes also agreed to make a payment of \$40,000 to CNY Fair Housing to settle the matter and to further CNY Fair Housing's fair housing education and outreach activities, including for service providers that work with LEP groups in the area. This complaint and settlement were the result of an undercover testing investigation conducted by CNY Fair Housing after we were alerted to the apartment complex's language policy by a local housing services provider.

In 2021, CNY Fair Housing along with four other fair housing organizations and three residents of Camillus Pointe Senior Apartments filed a federal lawsuit in the Northern District of New York. The suit alleged widespread discrimination against tenants with disabilities at approximately forty senior housing properties including multiple in Onondaga County. The alleged discrimination included denials of reasonable accommodations, illegal fees, and discriminatory pricing schemes.

The lawsuit was based on an investigation that began when several residents of Camillus Pointe Senior Apartments in the Town of Camillus notified CNY Fair Housing that they were being denied reasonable accommodations for assigned parking spaces that they needed due to mobility impairments such as arthritis, pleurisy, and COPD. Despite advocacy from CNY Fair Housing on behalf of these residents, they continued to be denied their rights according to the lawsuit. The agency examined other properties operated by the same company, Clover Management, and coordinated undercover testing with the four other fair housing groups in two other states. Together, the groups alleged similar denials of reasonable accommodations and a pricing scheme that targeted seniors with disabilities by charging higher fees for more accessible units. The lack of accessibility at these properties had a significant negative impact on the daily lives of senior residents who skipped grocery shopping, fell and were injured in the parking lot, forwent opportunities to visit friends and family or attend religious service, were forced to rely on their children for vehicular transportation, and ultimately felt imprisoned in their own homes. This suit is still pending.

In the course of this investigation, CNY Fair Housing also discovered evidence of widespread violations of the federal Fair Housing Act's accessibility requirements in 38 Clover properties and filed a lawsuit based on those violations. The inaccessible features identified included, but were not limited to, inaccessible bathrooms, doorways, patios, and mailboxes, as well as inaccessible parking and inaccessible routes to and from units and public and common use areas. All properties, including three in Onondaga County, were advertised for individuals 55 years and older.

Clover agreed to settle this lawsuit for \$7.1 million. That figure includes \$3 million to modify public spaces in the properties to be accessible to people with disabilities. These modifications include providing accessible routes around the exterior and common use areas, adding ramps and curb cuts, and replacing sidewalks that have excessive slopes.

Clover Group will set aside another \$3.375 million to pay for modifications to individual units at the request of any resident or applicant at the 50 properties included in the agreement. These modifications to improve access for individuals who use wheelchairs or have other mobility limitations could include replacing sliding doors at patios or balconies to provide a wider opening and lower threshold, providing ramps at patio or balcony doors, adding grab bars, replacing bathroom vanities or sinks, installing roll-in showers or hand-held showers, lowering kitchen countertops, and lowering thermostats and light switches.

Additionally, any Clover Group employees involved in the design and construction of multifamily housing will complete training on the accessibility requirements of the Fair Housing Act.

Although these activities demonstrate the ongoing existence of housing discrimination in Onondaga County, they should not be taken as a statistically meaningful measure of the overall level or relative prevalence of different types of discrimination. An unpublished survey by CNY Fair Housing found that Onondaga County service providers believe that between 50% and 95% of fair housing violations go unreported. The vast majority of these service providers believe that people do not report incidents

of housing discrimination due to a lack of knowledge about their housing rights, and more than half of service providers find that residents do not report discrimination for fear of retaliation.

To address these gaps, CNY Fair Housing conducts extensive outreach and education for individuals who may be victims of housing discrimination, service providers who may have clients subject to housing discrimination, and landlords and other housing providers who may commit acts of housing discrimination. These activities include public service announcements, distribution of educational materials, and in-person training. CNY Fair Housing also provides technical assistance to municipal officials and local organizations receiving federal funds on their obligations to affirmatively further fair housing.

In the course of CNY Fair Housing's work, we also discover policies or practices that frustrate the enforcement of fair housing laws and which should be changed in order to affirmatively further fair housing. That was the case with Source of Income discrimination. CNY Fair Housing found that blanket refusals to accept Housing Choice Vouchers and other forms of government rental assistance disproportionately denied housing opportunities to people of color and people with disabilities.

A similarly problematic practice is eviction by no-fault non-renewal. CNY Fair Housing commonly receives complaints from tenants when their landlord refuses to renew their lease for apparently discriminatory reasons. This is most common in relation to disability when landlords refuse to renew leases for tenants who either develop a disability or request a reasonable modification or accommodation related to their disability. CNY Fair Housing has also worked with tenants who receive non-renewal notices after informing their landlord of their status as a survivor of domestic violence. In these cases, lease non-renewals function identically to illegal retaliatory evictions, but because landlords do not need to provide a reason for choosing not to renew a lease, it is impossible to protect tenants from this type of discrimination.

For this reason, CNY Fair Housing recommends that the City of Syracuse and all other municipalities in Onondaga County adopt Good Cause eviction protections. This law would require landlords to provide a reason for refusing to renew a lease, and it would affirmatively further fair housing by protecting members of protected classes from discriminatory evictions by no-fault non-renewal.

Impediment 6: Insufficient Transportation Options

Driving is the dominant means of transportation in Onondaga County. Seven out of every eight households own at least one car, and 14% own three or more cars. Economic, educational, social, *and housing* opportunities are conditioned on the availability of a car. The common quip that metropolitan Syracuse is a '20-minute city' assumes that those 20 minutes are spent behind a driver's wheel.

However, car access is not even across Onondaga County. Syracuse households are four times more likely not to own a car than are households living in the Towns. 26% of Syracuse households do not own a car compared to 6% of households living outside the City. In RECAPs, 42% of all households do not own a car. 65% of all Onondaga County households that do not own a car live in Syracuse, and 19% live in RECAPs.

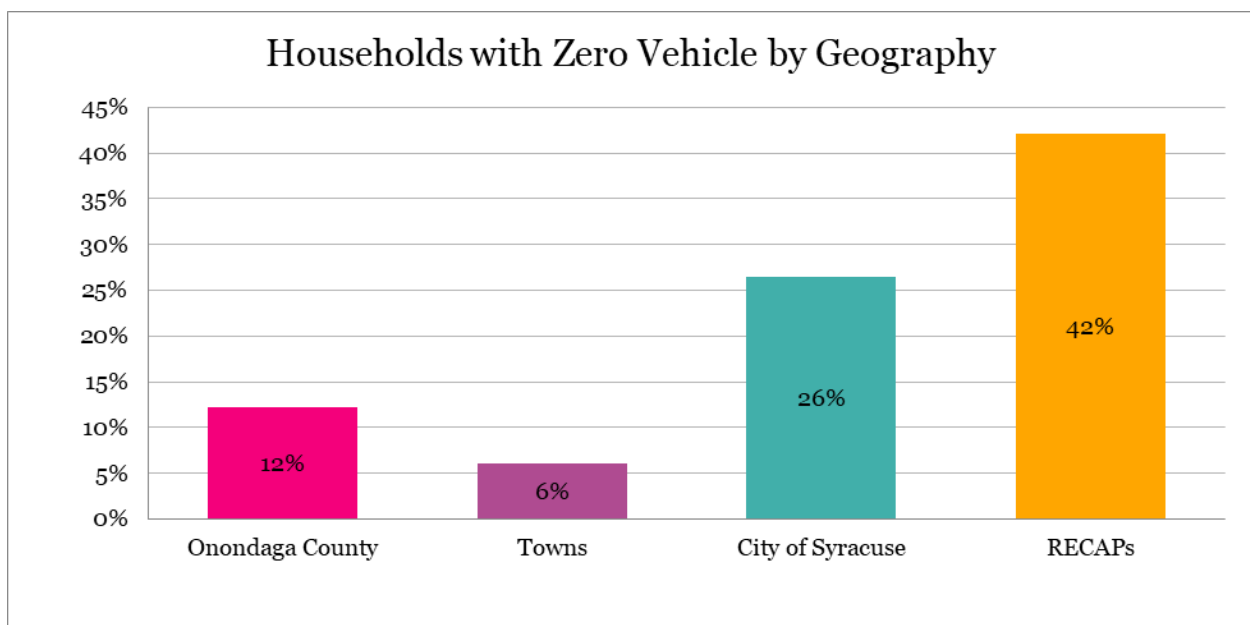
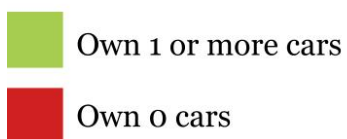
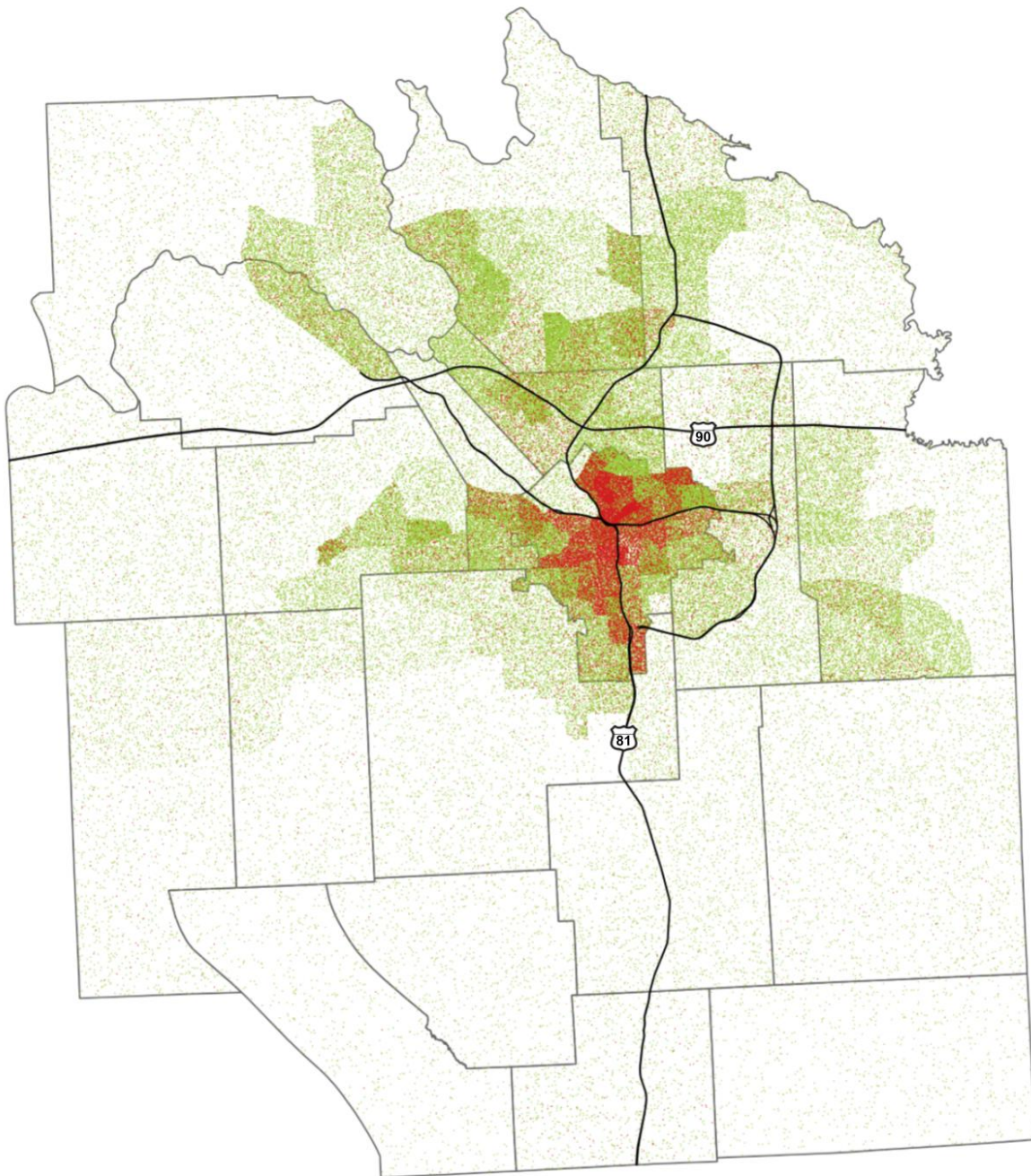


Figure 41. Graph of Households with Zero Vehicle by Geography.

Household Car Access



Source: 2022 5-year ACS

Figure 42. Map of Household Car Access in Onondaga County.

Car access is also not even across all portions of Onondaga County's population. People of color are 256% less likely to own a car than are White households. The disparity is even greater for Black households—they are 334% less likely to own a car compared to White households. Immigrants are 74% less likely to own a car compared to native-born citizens. Households headed by women are 63% more likely not to own a car compared to male-headed households. Households headed by senior citizens are about 32% less likely to own a car than households headed by adults under the age of 65. In the Towns, seniors are 120% less likely to own a car. Families with children under the age of 16, of course, necessarily include individuals who are legally barred from driving.

Differences in car access translate into differences in transportation mode. The census collects data on workers' primary means of transportation to work. This is not a full picture of the ways people get around Onondaga County because it does not account for non-work trips and because it does not consider people who use multiple means of transportation to get to work, but commute mode-share does paint a fair picture of how different people in different parts of Onondaga County get around.

In Onondaga County as a whole, 83% of workers get to work in a car and 10% work from home. The remaining 7% either walk, take the bus, or ride a bike. Workers living in the Towns were more likely to drive to work (87%) and less likely to walk, bike, or bus (3%) while those living in Syracuse were less likely to get to work in a car (73%) and more likely to walk, bike, or bus (18%). In RECAPs, just 64% of workers drive to work (and a greater portion of those carpooled rather than drove alone) but 30% commuted on foot, bike or bus. Workers in RECAPs were 27 times more likely to ride the bus to their place of employment than were workers living in the Towns.

Similar patterns appear when examining means of transportation to work by race. White workers are more likely than all other racial groups to drive to work or work from home while all other racial groups are more likely to commute by foot, bike, or bus.

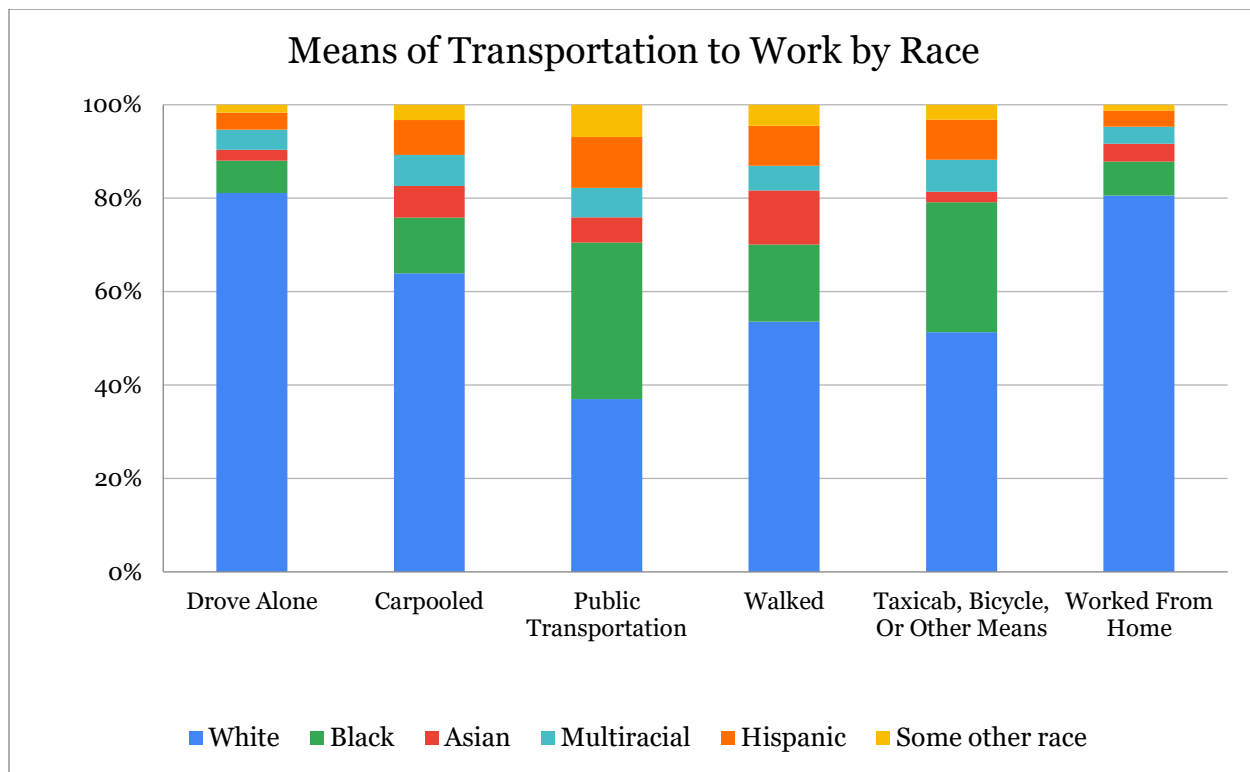


Figure 43. Graph of Means of Transportation to Work by Race.

These geographic disparities in how people get around and their likelihood of owning a car are due, in part, to geographic disparities in the provision of non-car transportation infrastructure. Transit service is significantly scarcer in the Towns than in Syracuse. Centro runs buses through almost every Syracuse neighborhood, and some neighborhoods see more than four buses an hour. Many parts of the Towns, by contrast, have no transit service at all. Even where buses do run in the Towns, service frequencies tend to be significantly lower than in Syracuse.

Participants in our kitchen table talks frequently cited the availability of public transportation when explaining their housing decisions. As one participant succinctly put it "I moved here because the bus is here."

Access to public transportation often relates directly to protected characteristics. One woman with a disability who lives in Syracuse wanted to move closer to family in the Town of Van Buren, but she felt unable to do so because of insufficient public transportation: "If call-a-bus worked better I'd move out to Baldwinsville, but I have to

be where the buses run all the time. It has to be close to the City."

Transportation is also a particular problem for refugees. A housing manager at Interfaith Works explained that "When people are just arrived it's hard to go outside the City because they have to be close to the [resettlement] agency and close to groceries." However, when refugees begin to look for employment, many job opportunities are outside the City, and transportation becomes a barrier again. A 2020 Mobility Study prepared by SMTC found that "many refugees commute by bike year-round to Destiny and to Liverpool (Henry Clay Businesses) and as far as Baldwinsville to access work.

Sprawl is a major barrier to providing better bus service in the Towns. Much of Onondaga County's suburban built environment is built in a way that frustrates transit operations. People simply live too far apart for any bus stop to be within walking distance of enough potential riders to generate the high levels of ridership that exist in City neighborhoods. Onondaga County's comprehensive plan recommends building new housing in the Towns at densities that can support high-quality transit service, and the County's Housing Needs Assessment recommends new housing "be built at higher densities above 10 units per acre and in some cases above 30 units per acre." That kind of development pattern is already common in Syracuse, but almost unheard of in the Towns. Outside of the City, only parts of the Village of Solvay and a few apartment complexes north of Syracuse reach 10 units per acre.

Despite the fact that many people feel forced to find housing near existing bus service, few are happy with that service: "They cut the frequency, and I had to walk Downtown because I missed the bus by five minutes, and the next one wasn't for an hour. I beat the bus down there." Public transit service has significantly deteriorated in the last five years. In the Fall of 2021, Centro announced that it could not hire and retain enough bus operators to run its full weekday service and that it would cut service severely. Despite an ongoing campaign to hire new operators, service today remains far below the previous norm. In 2020, 579 buses departed the Hub on a normal weekday—in 2024 that figure had dropped by 18% to just 474.

Housing Units per Acre

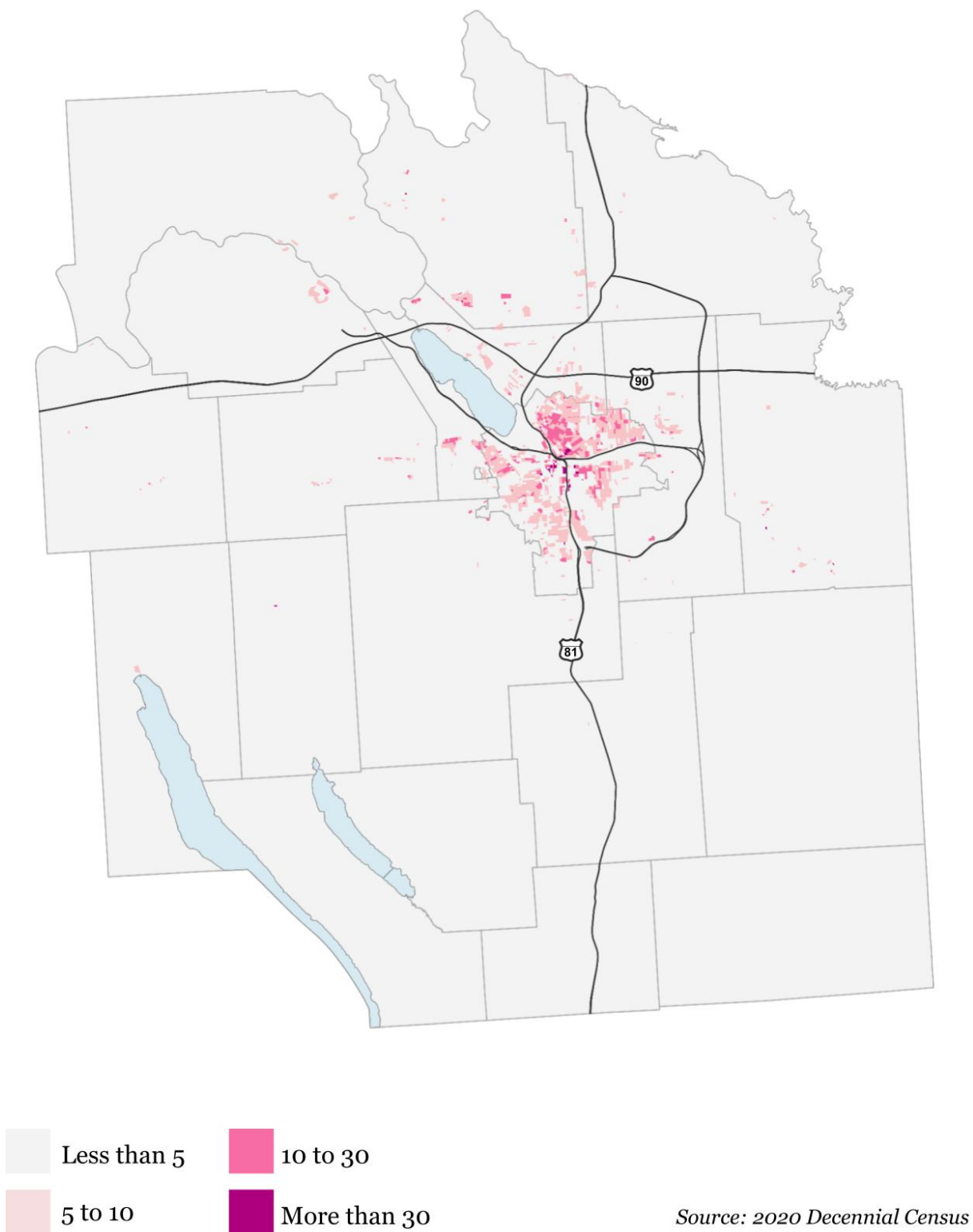
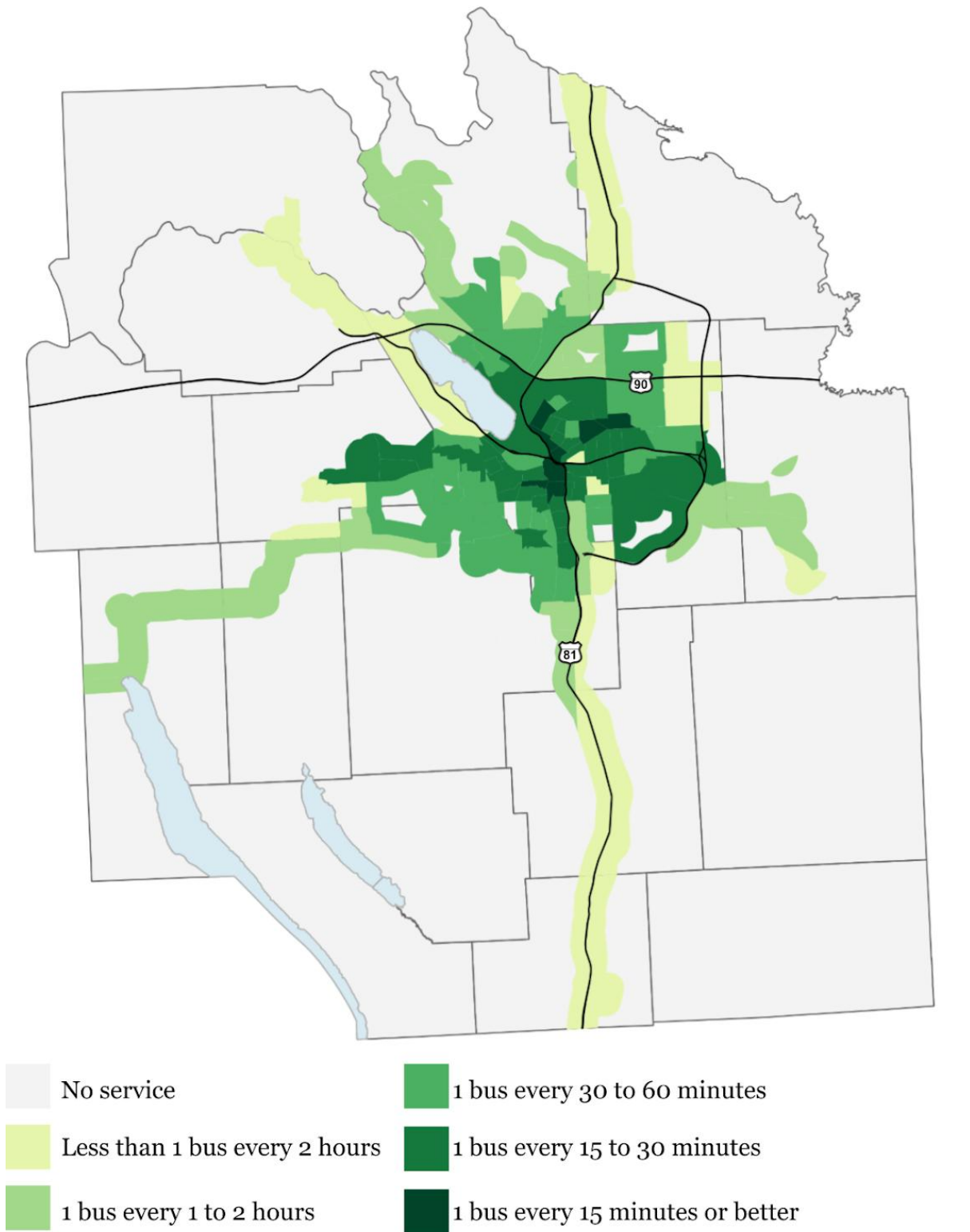


Figure 44. Map of Housing Units per Acre in Onondaga County.

Weekday Centro Bus Headways



Source: Centro Bus Schedules

Figure 45. Map of Weekday Centro Bus Headways.

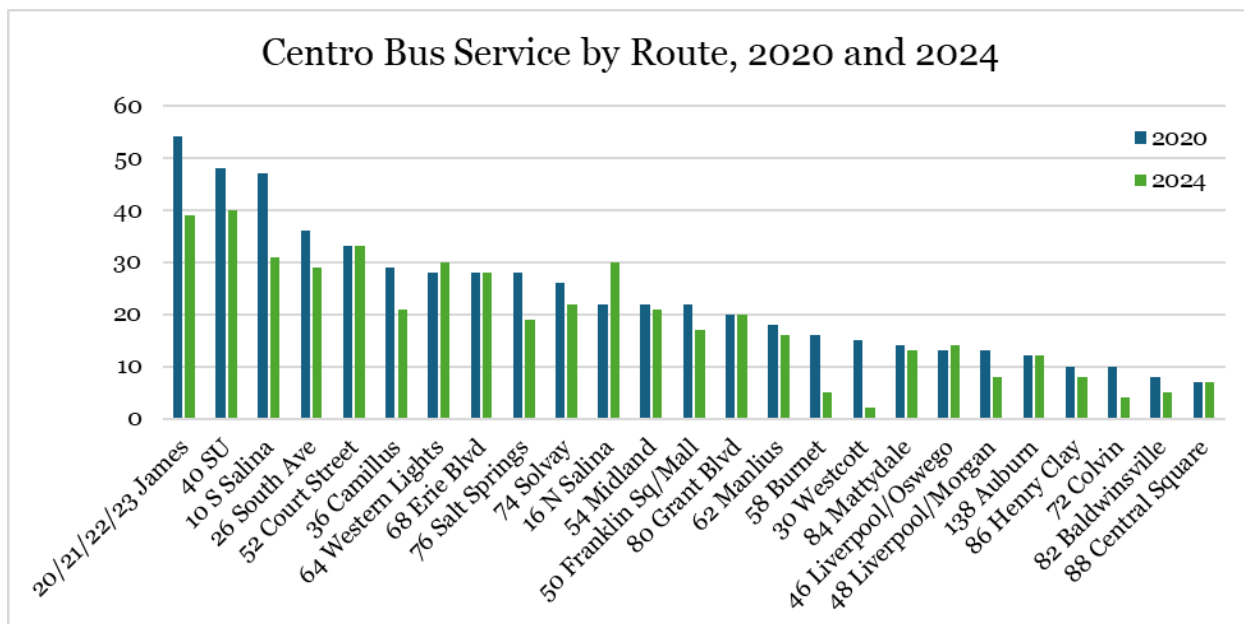


Figure 46. Graph of Centro Bus Service by Route, 2020 and 2024.

In the absence of reliable transit service, many people resort to other means of transportation including walking and riding a bike. Unfortunately, these options are also constrained by disparities in infrastructure between the City and the Towns. Sidewalks are ubiquitous in Syracuse but very rare in the Towns. Bike lanes are uncommon in Onondaga County generally, but they are more common in Syracuse than in the Towns.

Ultimately, these factors lead to traffic deaths. Cars collide with pedestrians and bike riders in the parts of Onondaga County where car ownership rates are lowest. By far, most crashes that result in serious injury or death for the pedestrian or bike rider occur in Syracuse and specifically in high-poverty neighborhoods and neighborhoods disproportionately populated by people of color.

The suburban corridors that see the most serious crashes involving pedestrians and bike riders are also near neighborhoods that are home to more people of color. For example, one portion of Route 57 that has been the site of 9 serious crashes in the last five years is adjacent to Census Tract 111.02—the only majority non-white tract in the Towns. Another cluster of 8 serious crashes on Route 11 is near a cluster of affordable housing in Clay.

Bike and Pedestrian Infrastructure

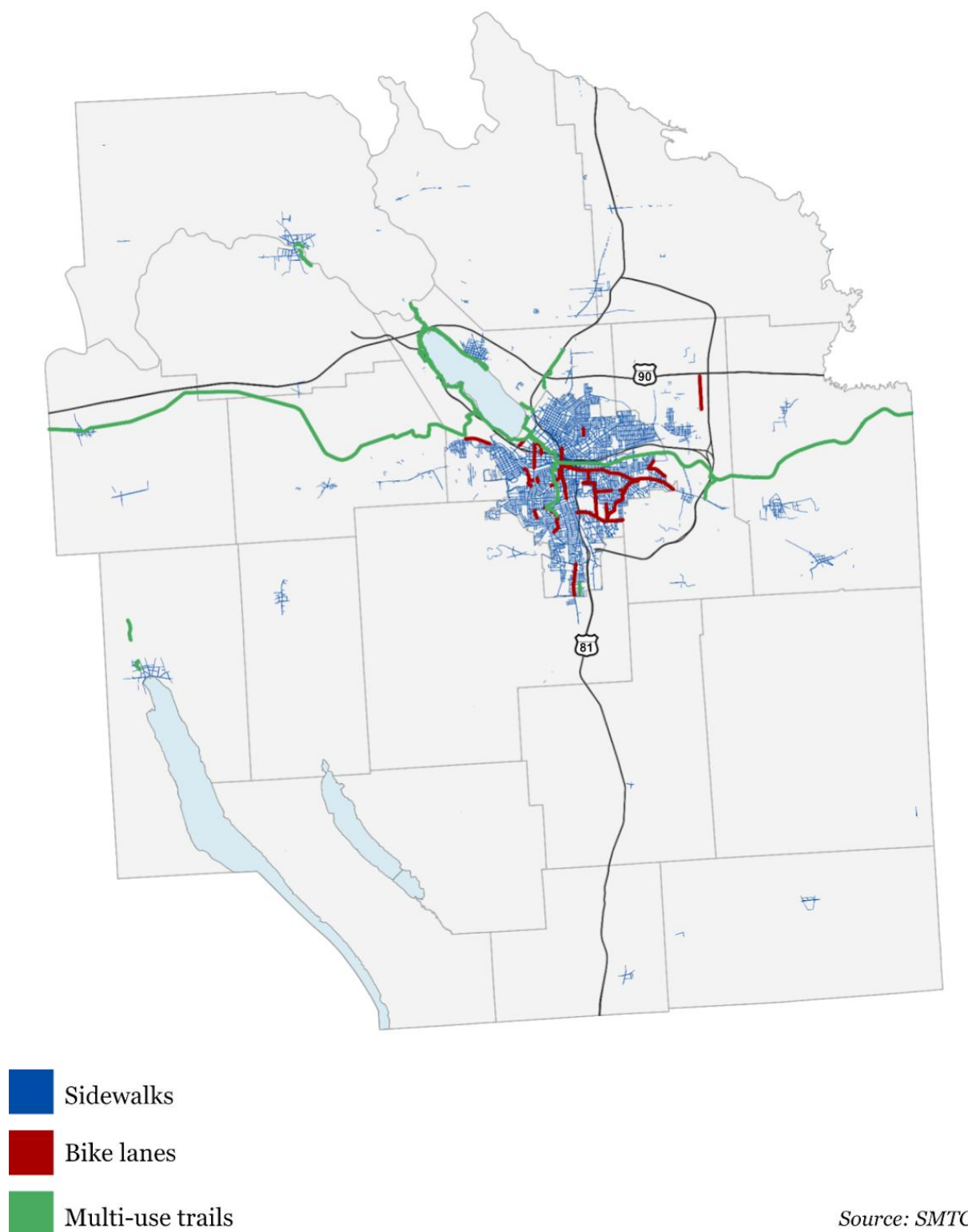
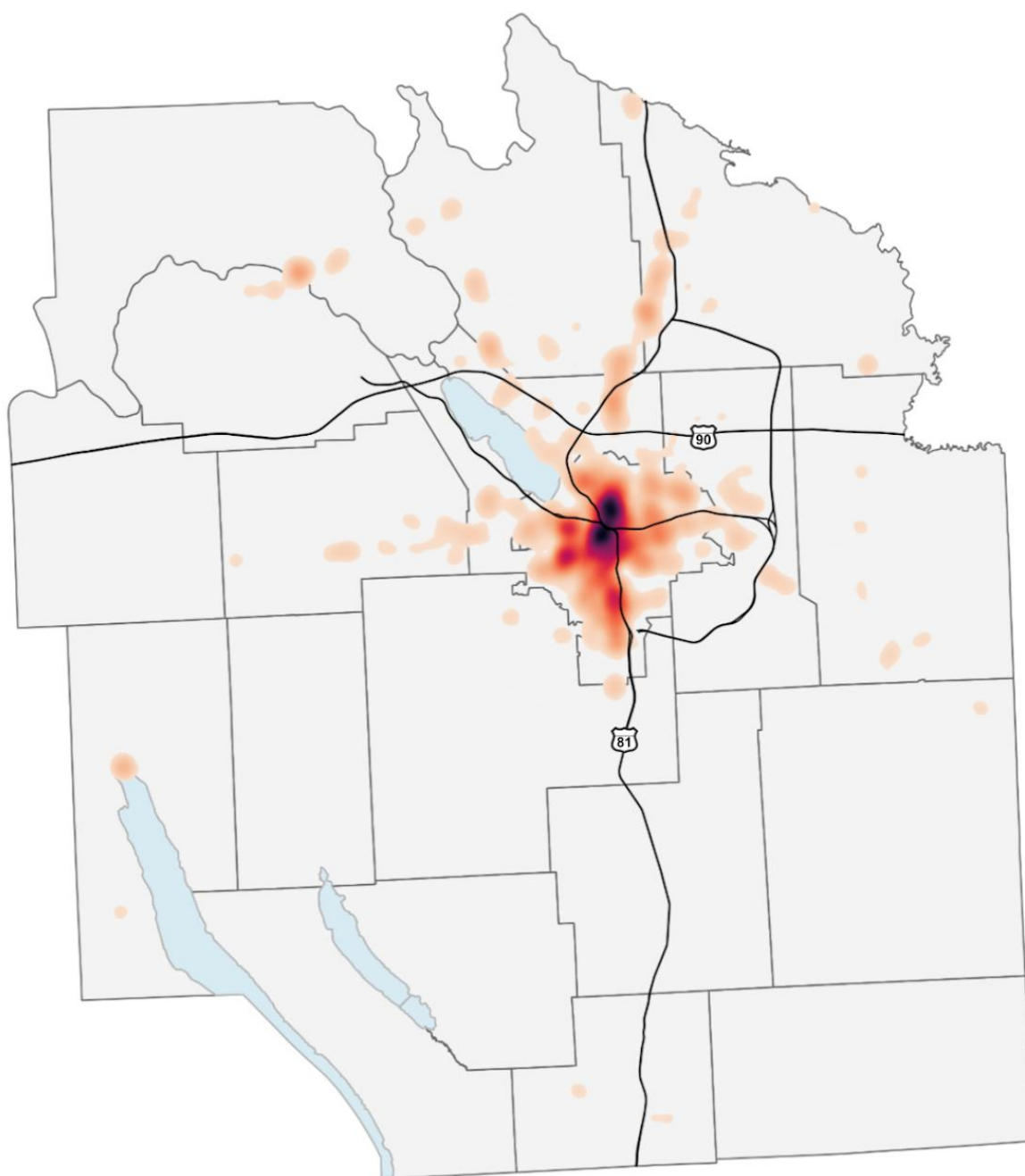


Figure 47. Map of Bike and Pedestrian Infrastructure in Onondaga County.

Heat map of pedestrian and bicycle injuries and fatalities, 2018-2022



Source: SMTc

Figure 48. Map of Pedestrian and Bicycle Injuries and Fatalities, 2018-2022.

Recommendations

Impediment 1: Lack of Housing Diversity

1. Produce new comprehensive plans that identify the need for different housing types and select areas for housing growth and increased housing diversity.

The comprehensive planning process provides an opportunity for broad-based community input on municipal decisions on such topics as growth and housing opportunity. Because comprehensive planning concerns the entire municipality, it allows officials to take a broader view that takes into account connections between housing growth and related issues like transportation and infrastructure. Decisions made during the comprehensive planning process can then inform policy changes such as zoning reform.

2. Reform zoning codes to allow smaller lot sizes for all types of housing including small single-family homes.

Onondaga County's zoning codes promote sprawl and increased housing costs, in part, by requiring new housing to sit on very large lots. Roughly 25% of land zoned for urbanized single-family housing requires lots with an area of at least 40,000 square feet—a requirement that makes it impractical to build more affordable starter homes. Most municipalities' Planned Use District standards require a parcel to have 5,000 square feet of land per residential unit—a figure well below the 30 units per acre recommended for Town Center-style development by the Onondaga County Housing Study.

3. Reform zoning codes to allow multi-family housing in more areas by-right.

Onondaga County's zoning codes subject multi-family housing construction to onerous and discretionary permitting processes. This regulatory burden delays construction, increases costs, and limits the supply of much needed housing across the County. Just 3% of land zoned for urbanized residential use in Onondaga County allows the construction of multi-family housing by-right. That figure drops to 1% in the Towns.

Once comprehensive planning has identified areas suitable for multi-family housing construction, municipalities should revise their zoning ordinances to allow that construction by-right.

4. Reform zoning codes to allow different types of housing such as accessory dwelling units, townhouses, and two-family houses in areas that currently exclude all housing types besides single-family houses.

Three quarters of urbanized residential land in Onondaga County is zoned exclusively for detached single-family housing. Missing middle housing types are only allowed on 25% of urbanized residential land, and multi-family housing is only allowed on 14% of urbanized residential land. These restrictions increase housing costs and deny people with different housing needs the opportunity to live in the same neighborhood.

5. Monitor and report on performance of zoning reforms by reviewing housing construction permits.

Zoning is a tangled thicket of regulations that constrains housing production in multiple ways, and the greatest obstacles to construction are not always the most obvious. Simply listing multifamily housing as an allowed use might not be sufficient to make new apartment construction financially viable if paired with onerous parking requirements (as at Great Northern in Clay). Municipalities that reform their zoning codes to allow a greater diversity of housing construction should monitor the performance of those reforms by tracking applications and permits for new construction.

The City of Syracuse, for instance, reformed its zoning code in 2023 to allow a variety of new housing types including Accessory Dwelling Units, but after more than a year the City has received no applications to build this newly allowed housing type. This indicates that the zoning reform may have been insufficient to achieve the goal of increasing housing diversity, and the municipality should work with builders to determine what further reform, or what further intervention beyond zoning reform, is necessary to spur construction.

6. Support education for elected officials and zoning and planning board members on fair housing, affordable housing, accessible housing, and municipalities' obligation to affirmatively further fair housing.

Although land use controls are intimately connected to issues of fair housing, that connection is not always clear in the day-to-day operation of any municipality's zoning and planning processes. Elected and appointed officials who make decisions about land use policy should receive

information about the role planning and zoning can play in affirmatively furthering fair housing.

Increasing Housing Costs

7. Increase the supply and geographic range of more affordable housing types such as missing middle and multi-family homes.

There is not enough missing middle and multifamily housing for all the households that need these more affordable housing types, and the vast majority of the supply that exists is concentrated in just a few neighborhoods of Onondaga County. Municipalities should allow and incentivize the construction of more missing middle and multifamily housing in more neighborhoods across Onondaga County.

8. Increase the supply and geographic range of subsidized, income restricted housing.

There is not enough subsidized, income restricted housing for all the households that need it, and the vast majority of the supply that exists is concentrated in just a few neighborhoods of Onondaga County. Municipalities should allow and incentivize the construction and operation of more subsidized, income restricted housing in more neighborhoods across Onondaga County.

9. Increase the supply and geographic range of housing affordable to Housing Choice Voucher holders.

Many parts of Onondaga County have few rental units priced within local housing authorities' payment standards. To expand housing choice for recipients of Housing Choice Vouchers, municipalities should allow for and incentivize the provision of lower cost rental housing (affordable to households earning roughly 50% of Area Median Income).

10. Use existing local funding sources and incentives for new residential development to require the inclusion of units affordable to households earning below the Area Median Income.

The City of Syracuse and Onondaga County use several different tools to subsidize homebuilding including the OCHIP program, PILOT agreements, and land transfers. Whenever a municipality subsidizes the construction of new housing with these or other tools, it should enter a

regulatory agreement to require that some percentage of the new units be reserved for low-income households at prices they can afford.

11. Develop new local funding sources for affordable housing construction such as low-interest financing through a revolving loan fund.

Municipalities should explore new tools to support the construction of new affordable housing by investigating successful models from other parts of the country such as Montgomery County, Maryland's revolving loan fund.

Homeownership Gap

12. Support lenders such as Community Development Financial Institutions that have a proven history of providing financial services to homebuyers of color.

Alternative financial institutions provide a disproportionate share of mortgages to households of color in Onondaga County, and they often have better success preventing default because of their connection to the community. These institutions should receive continued support.

13. Support auxiliary services such as financial planning and credit repair for prospective homebuyers.

Prospective homebuyers often need assistance with financial planning before they even apply for a mortgage. Institutions and agencies that assist with budgeting, credit repair, and planning should receive continued support.

14. Investigate alternative models for home buying such as Community Land Trusts and Shared Equity Cooperatives.

There are currently very few options for homeownership in Onondaga County outside of purchasing a detached single family houses on the open market. Alternative ownership products such as condominiums and alternative ownership models such as shared equity cooperatives can expand homeownership opportunities for those poorly served by the current model.

15. Investigate prevalence of tangled titles/heirs property.

Rising property values should translate to new familial wealth for homeowners, but that will only happen if owner occupants have clear title to their properties. Land Bank activity indicates that some households in

the City of Syracuse that inherited their homes may actually share title with other parties. This issue should be investigated and remediated as soon as possible.

16. Increase utilization of the Section 8 homeownership program by area housing authorities, other administering agencies, and their program participants.

The Section 8 homeownership program can be a powerful tool for securing homeownership, but it is little used in Onondaga County. Local housing authorities, administering agencies, and their program participants should study national models for increasing participation in this program.

Disinvestment in the City of Syracuse

17. Aggressively employ code enforcement, the Bureau of Administrative Adjudication, and the Greater Syracuse Land Bank to seize properties from owners who do not maintain them.

Many land owners in Syracuse are unwilling to maintain their properties to meet basic health and safety standards. The City of Syracuse should use the variety of legal and bureaucratic tools at its disposal to enforce those standards by either compelling property owners to make basic repairs or transferring ownership of unmaintained properties to new owners who are willing to invest.

18. Provide direct funding for property owners to upgrade and maintain existing housing stock both in areas with the greatest need and in areas where intervention may encourage broader reinvestment.

For many properties in Syracuse, the cost of renovating a house exceeds the property's value. This mismatch feeds a cycle of disinvestment as property owners defer maintenance which further depresses property values for individual properties and entire blocks. The City of Syracuse should provide funding and assistance to current property owners who invest in their properties in a way that reverses this cycle.

19. Support the construction of new high-quality housing.

Replacing demolished or dilapidated housing with new construction that is built with modern materials and to modern standards will improve housing conditions in Syracuse neighborhoods.

20. Opt into Good Cause tenant protections to shield tenants who report code violations from retaliatory eviction.

Many tenants fear that they may be evicted if they report code violations in their homes. This hampers the City of Syracuse's ability to enforce health and safety standards and compel basic property maintenance. Good Cause Eviction Protections will shield tenants who advocate for better housing conditions and improve property maintenance.

Discriminatory Practices in the Private Real Estate Market

21. Support investigations of housing discrimination.

Fair housing investigations are the bedrock of fair housing enforcement. Local investigations have yielded significant settlements that have expanded housing opportunity for members of protected classes such as people with disabilities, immigrants, voucher holders, and women.

22. Support fair housing education for housing providers.

Many housing providers are unaware of all of their rights and responsibilities under fair housing law and may unintentionally commit illegal acts of discrimination. Fair housing education that informs housing providers of their rights and responsibilities can prevent discrimination.

23. Support fair housing education for tenants and other potential victims of housing discrimination.

Many people do not know their rights under fair housing laws and accept illegal discrimination as normal and unavoidable. Fair housing education that informs people of their rights can allow them to advocate for themselves and to report housing discrimination to government or non-profit agencies that can help enforce fair housing laws.

24. Support fair housing education for code enforcement officers.

Code enforcement officers are some of the only government agents who see the interior of private rental homes and have the opportunity to report on potential violations of fair housing law inside.

25. Opt into Good Cause tenant protections to eliminate discriminatory no-fault nonrenewal evictions.

Current landlord-tenant law allows eviction by no-fault non-renewal without requiring the landlord to provide a reason for refusing to renew a lease. This loophole allows for discriminatory eviction with little recourse for victims of discrimination. Opting into Good Cause Tenant Protections would require landlords to provide a reason for eviction, even in the case of non-renewal, and prevent them from evicting tenants for discriminatory reasons.

Insufficient Transportation Options

26. Expand the sidewalk network.

Outside of older communities such as the City of Syracuse and Onondaga County's villages, very few public rights-of-way are equipped with sidewalks. This lack of pedestrian infrastructure makes walking dangerous even when trips are short enough to be completed on foot. Municipalities should build sidewalks along vehicular lanes and install crosswalks at intersections.

27. Expand the bike infrastructure network.

Onondaga County has several high-quality pieces of bike infrastructure—including the Erie Canal Trail and Onondaga Lake Park—but these are not well-connected with much of the County's housing stock. Bike infrastructure such as trails and separated lanes needs to be planned as transportation infrastructure that connects people to economic, educational, social, and housing opportunity.

28. Support Centro's operations.

Centro's primary problem is a lack of operating capacity. The agency simply does not possess the funding, staff, or infrastructure to provide the level of service that Onondaga County needs from its public transit agency. Municipalities can assist Centro by installing infrastructure that reduces operating costs (such as transit signal priority and bus lanes), directing workforce development programs to filling bus operator positions, and providing direct financial operating support.

29. Support the construction of new mixed-income housing at transit-supportive densities along existing transit lines through zoning reform and direct subsidy.

Transit service is concentrated in the City of Syracuse, in part, because no other municipality in Onondaga County has sufficient residential density, pedestrian infrastructure, and mix of uses to support transit ridership. Municipalities should use zoning and development incentives to direct housing growth along existing and planned transit corridors.

30. Support emerging micromobility options including shared services such as Veo.

Motor-powered micromobility such as ebikes and e-scooters can provide a more affordable option to people who need to travel distances that are unreasonably far to walk or bike and which are poorly served by public transit. For this reason, Veo has already become a popular service in Syracuse neighborhoods with low rates of car ownership. Municipalities can build on this success by expanding Veo's service area and by supporting the purchase of electric bikes and scooters, particularly by low-income households.