

# **DRAFT**

## **2021 Annual Action Plan**



**Community Development Block Grant,  
Emergency Solutions Grant, and  
HOME Investment Partnership Grant**

**City of Niagara Falls**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,441,036	??	??	??	Allocations based on final FFY 2021 HUD figures. Annual Action plan built via public participation and approved by the Niagara Falls City Council.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	448,718		448,718		Allocations based on final FFY 2021 HUD figures. Annual Action plan built via public participation and approved by the Niagara Falls City

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	203,492	0		203,492	Allocations based on final FFY 2021 HUD figures. Annual Action plan built via public participation and approved by the Niagara Falls City

**Table 1 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City has received a grant from Enterprise Community Partners for housing rehabilitation activities and the program is being used in concert with existing Community Development programming. Additionally, the Niagara Orleans Regional Land Improvement Corporation (NORLIC) will participate in some Community Development rehabilitations and demolitions.

In 2019 the City was awarded \$10 MM through the New York State Downtown Revitalization Initiative (DRI) for targeted investment in the City's North End. Community Development programming will include investments within the North End to, along with DRI funds, leverage funding from the private sector, area foundations, CDFI's, and other federal sources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Milling and Road Paving	2021	2022	Non-Housing Community Development	City-Wide Target Area	Infrastructure	CDBG: \$515,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
2	Small Business Support Fund	2021	2022	Non-Housing Community Development	City-Wide Target Area	Business Support & Workforce Development	CDBG: \$100,000	Businesses Assisted Jobs Created for Low/Moderate Income Individuals
3	Targeted Demolition	2021	2022	Clearance and Demolition	City-Wide Target Area	Slum/Blight	CDBG: \$415,000	Structures Demolished
4	Owner Occupied Residential Rehabilitation	2021	2022	Affordable Housing	City-Wide Target Area	Affordable Housing	CDBG: \$400,000	Homeowners Assisted
5	Single Family Homeownership Initiatives	2021	2022	Affordable Housing	City-Wide Target Area	Affordable Housing	CDBG: \$17,030 HOME: \$403,847	Homeowners Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Clean Neighborhood Programming	2021	2022	Non-Housing Community Development	City-Wide Target Area	Slum & Blight	CDBG: \$107,058	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
7	Youth Mentoring and Counseling	2021	2022	Non-Housing Community Development	City-Wide Target Area	Crime Prevention	CDBG: \$143,741	Youth Assisted
8	Homeless Assistance and Prevention	2021	2022	Non-Housing Community Development	City-Wide Target Area	Homeless Assistance	CDBG: \$143,000 ESG: \$50,000	Homeless Prevention Persons Assisted
9	Increase % of Homeless Persons in Permanent Housing	2021	2022	Homeless	City-Wide Target Area	Rapid Rehousing/Street Outreach	ESG: \$144,880	Homeless Person Overnight Shelter Overnight/Emergency Shelter/Transitional Housing Beds added

Table 2 – Goals Summary

## Goal Descriptions

1	Goal Name	Milling and Road Paving
	Goal Description	Repairing and replacing substandard roads servicing low-income neighborhoods and commercial areas
2	Goal Name	Small Business Support Fund

	<b>Goal Description</b>	Provide grants to microenterprise businesses owned and operated by low and moderate income individuals and/or creating jobs for low and moderate income job seekers
<b>3</b>	<b>Goal Name</b>	Targeted Demolition
	<b>Goal Description</b>	Undertake targeted demolition and clearance of buildings and land features which contribute to spot blight conditions
<b>4</b>	<b>Goal Name</b>	Owner Occupied Residential Rehabilitation
	<b>Goal Description</b>	Provide funding to eligible property owners for the purposes of rehabilitation
<b>5</b>	<b>Goal Name</b>	Single Family Homeownership Activities
	<b>Goal Description</b>	Provide assistance with closing costs and counseling for low and moderate income, first-time homebuyers
<b>6</b>	<b>Goal Name</b>	Clean Neighborhood Programming
	<b>Goal Description</b>	Department of Public Works - Special Operations Project. Targeted clean-up task force that includes activities from both the Departments of Public Works and Code Enforcement.
<b>7</b>	<b>Goal Name</b>	Youth Mentoring and Counseling
	<b>Goal Description</b>	Provide after school and summer programming for youth, as well as counseling to provide a proactive approach to address crime prevention
<b>8</b>	<b>Goal Name</b>	Homeless Assistance and Prevention
	<b>Goal Description</b>	Provides housing assistance to individuals and families who are homeless or in jeopardy of becoming homeless
<b>9</b>	<b>Goal Name</b>	Increase Percentage of Homeless Persons in Permanent Housing
	<b>Goal Description</b>	Rapid Re-housing provides services to homeless individuals through housing search, counseling and legal aid assistance

**Table 3 – Goals Descriptions**

## Projects

### AP-35 Projects – 91.220(d)

#### Projects

#	Project Name
1	Owner Occupied Rehabilitation
2	Small Business Support Fund
3	Clean Neighborhood Program
4	Niagara Falls Housing Authority Summer & After School Programming
5	Milling and Road Paving
6	Demolition Initiative
7	Niagara Falls Memorial Medical Center Schoellkopf Facility Improvements
8	Heart Love & Soul Project Daybreak and HLS Net Services
9	YWCA Counseling for Homeless Children
10	Youth Motivation, Inc, Crime Prevention and Youth Counseling
11	Consumer Credit Counseling – Financial Counseling and Homeownership Program
12	Homeownership – Closing Costs Assistance and Homebuyer Education
12	YWCA – Women and Children's Shelter
13	Community Missions Emergency Shelter Operations
14	Pinnacle Community Service – Passage House Shelter Operations
15	Pinnacle Community Service – Casey House Shelter Operations
16	Single Family Homeownership Initiatives
17	Program Administration

Table 4 - Projects

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

### **Geographic Distribution**

Target Area	Percentage of Funds
City-Wide Target Area	100

**Table 5 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

City-Wide Target Area: Since this program is to benefit low-moderate income persons, geography is not a factor in this target area.

Niagara Falls Community Development Area: Funds will go towards addressing deteriorated properties to alleviate conditions set forth in 24 CFR 570.208(b) through residential rehabilitation programs.

## **AP-55 Affordable Housing – 91.220(g)**

### **Introduction**

The City of Niagara Falls will advance affordable housing by providing closing cost assistance and rehabilitation deferred loans to low to moderate income households. The City of Niagara Falls will also provide housing to homeless or at-risk of homelessness families through rapid re-housing and homeless prevention grants to homeless service agencies.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Niagara Falls collaborates with the Niagara Falls Housing Authority (NFHA) to encourage public housing improvements and public housing resident involvement.

The City of Niagara Falls also manages a Section 8 program that supports Housing Choice Vouchers, Project Based Vouchers, and Homeownership programs.

The City of Niagara Falls 2020-2024 Strategic Plan supports the NFHA and City of Niagara Falls PHA Plans through expanding the supply of decent, affordable housing in Niagara Falls through use of CDBG and

HOME funds. The Housing Choice Voucher program provides residents with housing choice, which is a way to deconcentrate areas of poverty. The City of Niagara Falls also funds youth services directed primarily towards NFHA residents.

#### **Actions planned during the next year to address the needs to public housing**

The City of Niagara Falls will work with the Niagara Falls Housing Collaborative, comprised of NFNHS and CCNDC, using CHDO funds to renovate rental units for the purpose of Project Based Vouchers.

#### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City of Niagara Falls will market its Family Self-Sufficiency program to its current clients as well as new clients expected through an opening of the Leased Housing Waiting List.

The City of Niagara Falls will market its closing cost assistance grant and home ownership auction programs to residents of NFHA public housing.

#### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Neither PHAs in Niagara Falls are designated as troubled at this time.

### **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

#### **Introduction**

The City of Niagara Falls is committed to serving the needs of the homeless and at-risk of homelessness populations in Niagara Falls. The 2020 Annual Action Plan program year will serve as a means to increase understanding of the needs, create baseline data to measure against future years, and to develop strategies and best practices in serving homeless and at-risk of homelessness populations in a more pro-active fashion.

#### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

Goal: Improve Coordinated Entry Implementation in Niagara Falls

Actions: The City of Niagara Falls is working with HAWNY to develop a more pro-active Coordinated Entry approach that puts more resources towards street outreach and assessment. The City of Niagara Falls, the CoC, and other service agencies will work together to secure additional sources of funding for

street outreach and assessment.

**Goal: Create Performance Metrics and Standards Based on Need and Capacity**

**Actions:** The City of Niagara Falls is working with HAWNY to develop goals, metrics, and strategies to address emergency shelter and transitional housing needs in Niagara Falls. The City of Niagara Falls routinely checks HMIS data and HAWNY quarterly performance reports to determine the need of emergency shelter and transitional housing needs in Niagara Falls. The work on improving Coordinated Entry will also address the needs of homeless or at-risk of homelessness persons that would typically use emergency shelter or transitional housing but may be better served through other programs or services.

**Goal: Reduce Shelter Stays at ESG-funded Shelters**

**Actions:** The City of Niagara Falls will work closely with ESG-funded Shelter subrecipients and HAWNY to develop a strategy to reduce shelter stays in Niagara Falls. The Rolling 12-Month Performance Report for the CoC 1/1/2018-12/31/2018 will be used as the benchmark metric for shelter stay reductions. The City of Niagara Falls will work with ESG-funded Shelter subrecipients to increase efficiencies and creating partnerships with other service organizations that may help alleviate or reduce the need to stay in shelters. The City of Niagara Falls will work with HAWNY to track performance and seek additional technical assistance in increasing efficiencies and partnerships with other service organizations.

**Goal: Develop an empirical risk model and a strategy to guide service providers in providing pro-active aid to families at-risk of homelessness.**

**Actions:** The City of Niagara Falls, in collaboration with HAWNY, will research and develop an empirical risk model for families at-risk of homelessness and a strategy to reach families at-risk of homelessness before need of homeless services such as shelter or rapid-rehousing. Once developed, the City of Niagara Falls will work with service providers and other partner organizations to implement the strategy and create baseline data to inform performance tracking going forward.

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Niagara County Coalition for Services to the Homeless is a significant step in the right direction in terms of outreach and needs assessment for homeless individuals and families. Community Missions of the Niagara Frontier, as well as Heart and Soul Food Pantry, YWCA Carolyn's House, The Niagara Action Program and Family and Children Services all actively interact with homeless persons. Heart Love and Soul is opening their Daybreak Program in 2020-2021 to centralize access to the services provided to over 30 different agencies.

The Homelessness Alliance of Western New York has identified the concern that there is a greater issue of unsheltered or street homelessness than the data shows. The Continuum of Care cannot fund street outreach, so the City and CoC will be looking at utilizing ESG funding to help identify the true scope of

the problem. Additionally, the City and CoC work with the hospital system and Community Missions to identify repeat or chronic homelessness and to identify the needs of unsheltered individuals.

Additionally, the City created an ESG project review panel with the Homelessness Alliance of Western New York to find new and improved ways to increase participation and input. The panel reports to the Mayor and includes HAWNY, Department of Community Development and Niagara County Social Services Department staff. The members of the panel are organizations that do not receive ESG funds via the City of Niagara Falls annual action plan.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

HAWNY is seeking funding to create additional shelters and beds in Niagara Falls. Currently Pinnacle Community Services, Community Missions Inc, the YWCA, and Niagara Gospel Rescue Mission provide emergency shelter and/or transitional housing for homeless individuals. Additionally, the Niagara County Department of Social Services provides hotel and motel placement to meet emergency shelter and transitional housing needs. The homeless service providers have identified individuals and families fleeing domestic abuse as a significant issue in Niagara County. The YWCA and Pinnacle have shelters specifically designed to create a safe haven for victims of domestic abuse and to match individuals with services needed to gain independence and independent living.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Homelessness Alliance of Western New York secured a \$3.6MM grant for a two-year Youth Homeless Demonstration Project, whereby Community Missions, Inc. and Pinnacle Community Services will receive funds to combat homelessness in youth or other at-risk populations. Pinnacle will provide intake services and will assign a caseworker to individuals and families to help meet specific needs including rapid re-housing, securing permanent housing, and being connected with social service providers as appropriate. Pinnacle currently provides homelessness prevention programming that provides skills to individuals in small groups, to help maintain housing. Heart Love and Soul is opening their Daybreak Program to centralize access to the services provided to over 30 different agencies.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,**

### **employment, education, or youth needs**

Niagara County is implementing HUD's Housing First approach and seeing positive results. Housing First is intended to eliminate barriers to permanent housing without preconditions such as sobriety, treatment, or service participation requirements. The broader intake is providing meaningful housing solutions without pushing the 'higher-risk' homeless individuals away. Once secure in housing, the focus turns to services and other support within the Continuum of Care. Relatedly, the CoC uses the Single Point of Access mental health referral systems to submit medical, hospitalization, treatment, and housing information to the relevant service providers.

## **AP-75 Barriers to Affordable Housing – 91.220(j)**

### **Introduction:**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Niagara Falls provides housing rehabilitation funds to assist with the cost burdens associated with an older housing stock suffering from decades of disinvestment and is re-working the program to increase the amount of incentive available per unit in order to bring units up to appropriate Housing Quality Standards without increasing the rental or overhead burden on renters or homeowners.

A housing survey was conducted through the 2020-2025 Consolidated Planning Process which, along with demographic data, was used as the basis for the 2021 Housing Analysis. The Housing Analysis provides recommendations to address issues of affordability and cost burden that the City can pursue, including:

- Update the Analysis of Impediments to Fair Choice Housing
- Conduct a Housing Market Assessment and Strategy
- Implement and Vacant Lot Management and Reuse Strategy

The City is also working with non-profits developers such as Belmont Housing and Neighborworks to construct new affordable housing units. Specifically, the City is (i) investigating sites for infill development, (ii) making city-owned properties available for rehabilitation or redevelopment, and (iii) making CDBG and HOME funds available to leverage investment in the development of new units. Belmont is currently working on the former Sacred Heart Church and School to create 42 new units with rents at 45% of the median, based on a recent market study.

The City is partnering with the Niagara Orleans Regional Land Improvement Corporation (NORLIC) to provide housing rehabilitation to create or improve affordable units throughout the City and is exploring the possibility of gifting vacant City-owned properties to NORLIC and Habitat for Humanity for redevelopment.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Niagara Falls plans to increase its role in strategic planning and fostering collaboration among various service agencies in Niagara Falls and the region to better serve the residents of Niagara Falls and

to reduce duplicative programs that give rise to inefficiency in service to residents.

#### **Actions planned to address obstacles to meeting underserved needs**

The City of Niagara Falls conducted a needs assessment and market analysis for its 2020-2025 Strategic Plan. This needs assessment and market analysis and supplemental Housing Brief identified obstacles to meeting underserved needs and a strategy to address obstacles will be developed, adopted, and implemented. The City is considering implementation recommendations from the Analysis including updating the Analysis of Impediments to Fair Housing Choice and developing a Vacant Lot Management and Reuse Strategy.

#### **Actions planned to foster and maintain affordable housing**

The City of Niagara Falls will continue to offer a home ownership auction of City-owned residential properties. The City of Niagara Falls will also create more Project Based Voucher rental units to match the need of current and new Section 8 clients.

#### **Actions planned to reduce lead-based paint hazards**

The City of Niagara Falls will work closely with the Niagara County Department of Health to address homes that are found to have lead-based paint hazards through both City and County-led programs.

#### **Actions planned to reduce the number of poverty-level families**

The City of Niagara Falls will work with the Empire State Poverty Reduction Initiative (ESPRI) and other partner organizations to reduce the number of poverty-level families by addressing root causes of poverty and developing strategies and initiatives to sustain poverty reduction programs and collaboration.

#### **Actions planned to develop institutional structure**

The City of Niagara Falls will continue to develop institutional structure by creating standard operating procedures, re-evaluating current plans and policies, and attending appropriate trainings for staff to gain a mastery over administering HUD CPD programs.

#### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Niagara Falls will study the best use of social service agencies' programs for public and private housing agencies and create the discussion to link these programs more closely to serve the housing needs of residents.

## Appendix A:

### 2021 Community Survey and Supplemental Housing Brief

**City of Niagara Falls**  
**Community Survey and Supplemental Data Brief**  
**2020-2021**

## **Introduction**

As part of the City of Niagara Falls' 5-Year Consolidated Plan update, the City of Niagara Falls Community Development Department sought public input to guide the Plan's development and implementation. COVID-19's impact on public gatherings and required social distancing measures limited the ability of the City and its consultants to undertake in-person community outreach. The inability to engage with critical housing organizations and the public meetings resulted in the deployment of a simple online survey aimed at assessing the housing situation of Niagara Falls residents. Using Survey Monkey, the survey was deployed on November 9, 2020 and ended on December 30, 2020. Additionally, hard copies of the survey were prepared and distributed to various public places, including the City of Niagara Falls Community Development Office, City Hall, and the Niagara Falls Public Library. Community Development placed announcements and links to the survey on its website. A large number of housing stakeholders were emailed the link and asked to distribute the link to their networks and ask anyone who they were engaged with to consider taking the survey.

## **Survey Findings**

Despite these efforts, the survey only resulted in six valid responses. With such a low response rate, drawing any conclusions from them as a representative sample of the community is inappropriate. Survey results are presented as an Appendix to this brief. Rather than try to draw firm conclusions, there are a number of question responses that might align with the 5-Year Consolidated Plan's development and implementation and offer some glimpse into housing in the community.

Generally speaking, the six respondents represented were 66.7% White and 33.3% were Black or African American, which is close to current 5-year American Community Survey estimates for the City of Niagara Falls, which is estimated to be 68.0% White and 22.1% Black or African America. So, from a race and ethnicity perspective, respondents roughly approximate the population, with Black or African American respondents being slightly overrepresented.

Given the focus on incomes and tenure in HUD programming, questions were asked of respondents to determine levels of income, housing expenses, and tenure. Five of six respondents indicated their incomes were above the City's median household income (\$36,346, 2014-2019 5-year ACS), with one between \$50,000 to \$74,999; three between \$75,000 and \$99,999; and one between \$100,000 and \$149,999. The other respondent indicated household income of \$15,000 to \$24,999.

Also, some of the responses were clearly incorrect. For example, question 5 asked "What is your current housing situation?" which is a question about tenure. Of the six responses, five indicated they own their own home and one indicated they rent. The next question was for renters only, which stated "If you rent, would you like to own." Four people indicated they would like to own but on the respondent who indicated they rented in the prior question should have answered that question.

If we were to sum up the survey results, what we arrive at is the respondents were, for the most part, earning more than the City's median household income, owning their own homes, and satisfied with their current living arrangements. In other words, they are unlikely to be the households for which community development programs are developed.

## **Supplemental Data**

Given the survey responses offer little in guidance or direction, the effort made here is to provide the City of Niagara Falls more up-to-date American Community Survey data related to the population, households, and housing than is available via IDIS and used for the Consolidated Plan, which relies on data from the 2011-2015 ACS. With the United States Census Bureau's release of 5-year American Community Survey (ACS) estimate updates on December 10, 2020, it represents the first opportunity to examine data across three consecutive, nonoverlapping 5-year Estimates: 2005-2009; 2010-2014; 2015-2019.

With this opportunity, the data provide below achieves two objectives. First, as mentioned, it provides more timely data than in the draft Consolidated Plan. From a policy and program perspective, having the most timely and accurate data possible is preferred. Second, the data aligns with the survey question as it relates to income and housing characteristics of the intended survey population, providing some depth and further insight into people, households, and housing in the City of Niagara Falls. The intent here is to support efforts by Community Development by providing a number of key data variables that relate to its efforts but also can be helpful in understanding current conditions in the City of Niagara Falls.

Additionally, since the City, as a housing market, does not exist in isolation but rather, is a submarket within a larger market place. To contextualize this, in some cases, data is provided for Niagara County and the cities of Lockport and North Tonawanda and the towns of Lewiston, Lockport, Niagara, Pendleton, and Wheatfield.

## Population Profile

### Population Change

As is certainly well known, population in the City declined over these three consecutive time periods and is now less than 50,000 people. The estimated decrease in population since 2005-2009 is 3,460 people, or -6.7%. A decline in population, clearly, can have impacts on housing. It is more important, however, to assess the change in households, as discussed below in the Household Profile section.

***Table 1: Population Change***

	<b>2005-2009</b>	<b>2010-2014</b>	<b>2015-2019</b>	<b>Change</b>	<b>% Change</b>
City of Niagara Falls	51,712	49,679	48,252	-3,460	-6.70%
City of Lockport	20,770	20,957	20,490	-280	-1.34%
City of North Tonawanda	31,362	31,245	30,487	-875	-2.80%
Lewiston	16,633	16,188	15,830	-803	-2.63%
Lockport	20,251	20,380	20,027	-224	-1.34%
Niagara	8,433	8,278	8,151	-282	-3.34%
Pendleton	6,300	6,483	6,700	400	6.34%
Wheatfield	16,450	18,249	18,140	1,690	10.27%
Niagara County	214,613	214,973	209,281	-5,332	-2.48%

### Age

In addition to the impact of population change, the age of the population has important implications for housing. Over the next 10 years, the population of people in the United States over 75 will increased from 23 million to more than 34 million. As the population ages, its housing needs change. For those seeking to age in place, smaller units that are more accessible are likely to be in demand. Simultaneously, a community with a younger population, especially families, will require appropriately sized housing to accommodate families with children.

The median age in Niagara Falls has decreased from 39.6 years old to 38.1 years old. Niagara County, as well as North Tonawanda and Lockport, have experienced an increase in their median ages. Niagara County's in 2015-2019 43.2 years old, more than five years older than Niagara Falls.

One way to better conceptualize the impact of age on a community, and connect it to housing, is the dependency ratio, which measures the percentage of the population who are dependent on the working age population for support. Those considered dependent are those ages 0 to 14 and 65 and older. It is calculated simple at the total population of people age 0 to 14 and 65 and older, divided by the sum of those aged 15 to 64. The resulting ratio, when multiplied by 100, indicates how many dependents there are for every 100 people of working age. An increase in this value over time indicates an increase in the number of dependents and can have impacts on local government decisions ranging from schools and housing to social services and health care.

In Niagara Falls, the dependency ratio increased from 2005-2019, from 52.5 to 55.2. In other words, there are three more dependents per 100 people of working age in Niagara Falls. However, this does not explain how the youth (0 to 14 years old) and aged (65 years old and older) populations have changed. For this, youth and age dependency ratios can be calculated to determine any changes in these cohorts. Here the calculation is straight forward, dividing the youth and aged population totals

by the working age total. What this reveals for Niagara Falls is the youth dependency ratio has increased from 27.4 to 30.6 while the aged ratio decreased from 25.1 to 24.6.

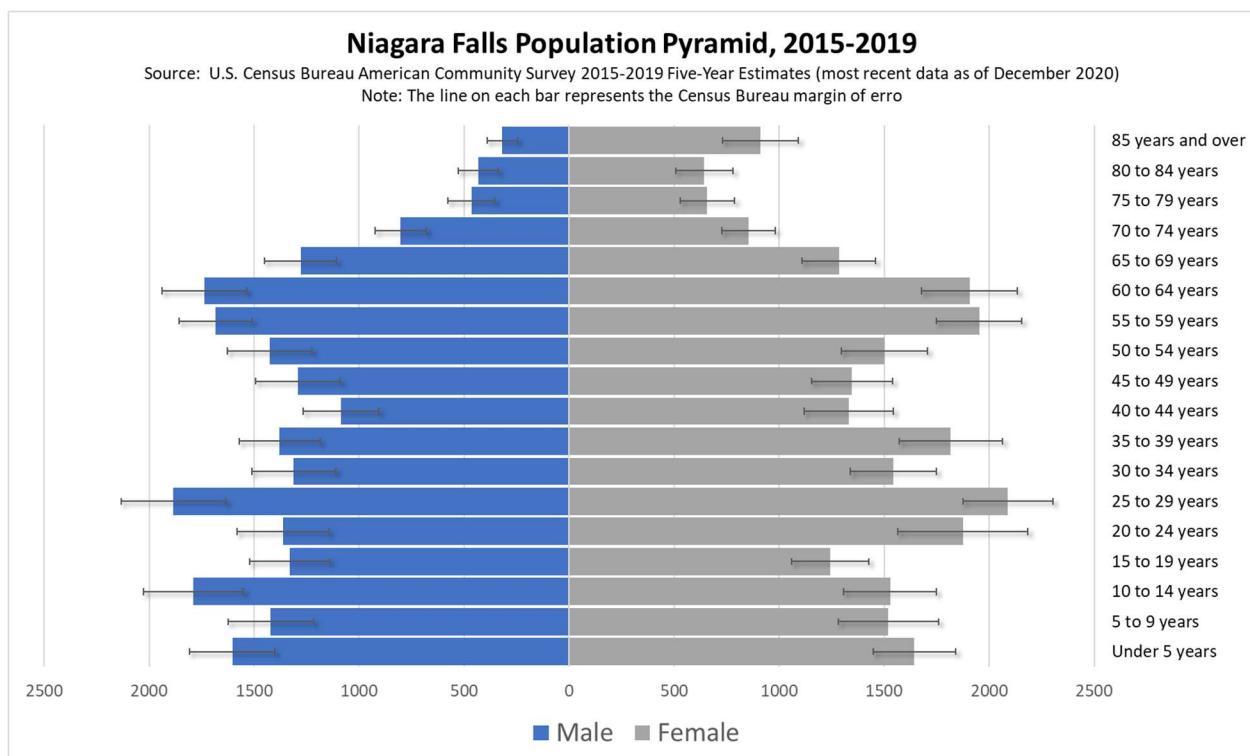
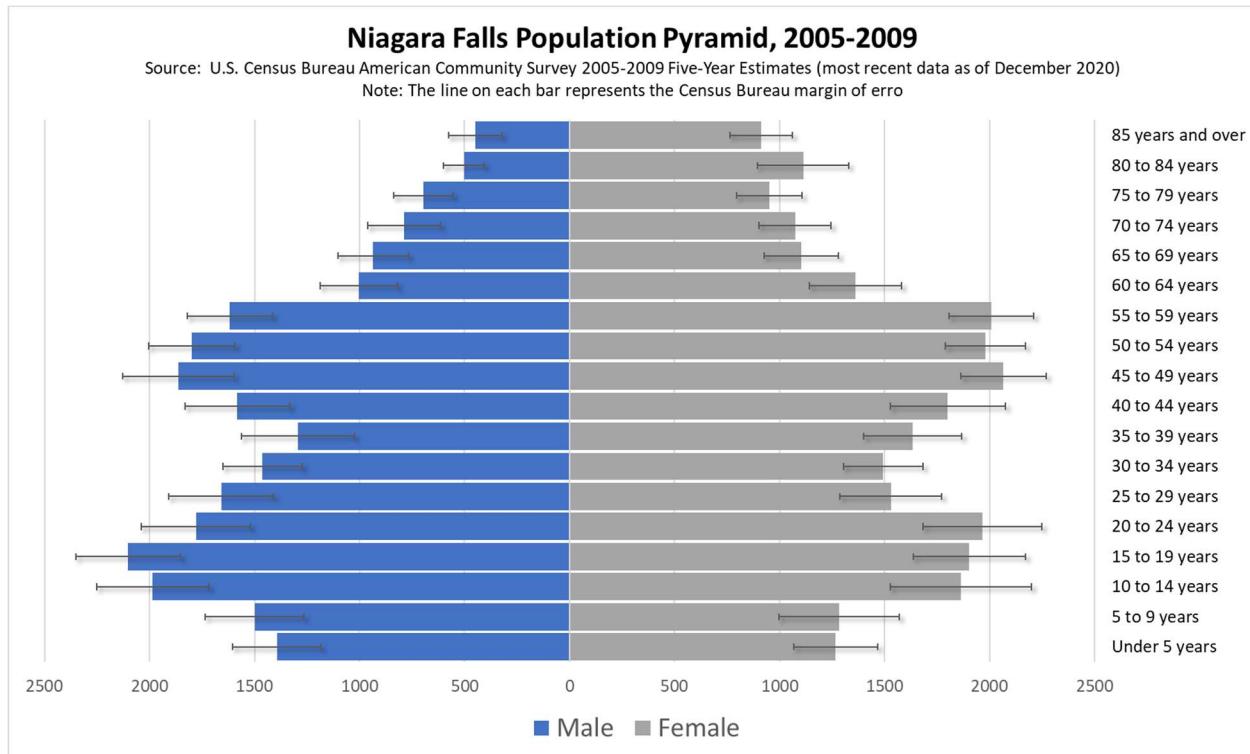
Some care has to be taken here when interpreting these results given the City's decrease in population. In other words, an increase or decrease in the dependency ratio is not necessarily indicative of an increase or decrease in the population *totals* for the given cohorts. What has happened in Niagara Fall is, as total population has decreased, the number of people 0 to 14 has actually increased, from 9,292 to 9,507 (+215) while both the working age and aged populations have decreased, from 33,899 to 31,100 (-2,799) and 8,521 to 7,645 (-876), respectively.

***Table 2: Age Distribution***

<b>Age Group</b>	<b>2005-09</b>	<b>2014-19</b>	<b>Change</b>	<b>% Change</b>
0-14	9,292	9,507	215	2.3%
15-64	33,899	31,100	-2,799	-8.3%
65+	8,521	7,645	-876	-10.3%

The follow page provides population pyramids for selected age cohorts for 2005-2009 and 2014-2019 as a way to visualize the changing age of the community.

**Figure 1: Population Pyramids, 2005-2009 and 2015-2019**



### **Race and Ethnicity**

The City of Niagara Falls, like many other cities in the United States, is increasingly more diverse today than in the past. In Niagara Falls, the increased diversity of the population is happening through two distinct patterns. First, the white population has decreased, from 39,277 in 2005-2009 to 32,830 in 2015-2019. This -16.4% decrease in the white population resulted in the percent of the City's white population decreasing from 76.0% to 68.0%. Second, other races and ethnicities have increased in the City, including Black/African American, Asian, and those identifying as Two or More Races. As these populations have increased while the white population decreases, the racial and ethnic composition of the City becomes more diverse.

***Table 3: Race and Ethnicity***

<b>Race/Ethnicity</b>	<b>2005-2009</b>		<b>2010-2014</b>		<b>2015-2019</b>	
	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>
White alone	39,277	76.0%	35,509	71.5%	32,830	68.0%
Black or African American alone	9,413	18.2%	11,467	23.1%	10,672	22.1%
American Indian and Alaska Native alone	623	1.2%	523	1.1%	565	1.2%
Asian alone	458	0.9%	442	0.9%	836	1.7%
Native Hawaiian and Other Pacific Islander alone	6	0.01%	38	0.1%	33	0.1%
Some other race alone	407	0.8%	181	0.4%	449	0.9%
Two or More Races	1,528	3.0%	1,519	3.1%	2,867	5.9%
<b>Total</b>	<b>51,712</b>	<b>100%</b>	<b>49,679</b>	<b>100%</b>	<b>48,252</b>	<b>100%</b>

## Household Profile

Although population change is an important factor in a community's housing programming and policy development, the change in the number of households is arguably more important. A community can decline in population while maintaining the same number of households as the size of households decreases. As Americans have fewer children and older households that once had children age in place, population can decrease while the number of households remains stable, or even increase.

### **Total Households and Size**

Unfortunately, in Niagara Falls, like population, the number of households also decreased from 2005-2009 to 2014-2019, from an estimated 22,939 to 21,571 (-1,367). When communities shed households, one critical impact that tends to follow is an increase in the number of vacant units, absent the removal of the units through other means, such as demolition or redevelopment. Sections below address units and vacancy.

The average size of households in Niagara Falls decreased slightly, from 2.24 persons per household to 2.22 persons per household. The average family household size increased from 3.03 to 3.08 people per family household. Nonfamily households increased from 1.17 to 1.21.

***Table 4: Change in Households and Size***

	2005-2009	2010-2014	2015-2019
Population in Family Households	40,000	38,501	35,761
Population in Nonfamily Households	11,376	10,846	12,111
<b>Total Population in Households</b>	<b>51,376</b>	<b>49,347</b>	<b>47,872</b>
Number Family Households	13,218	12,099	11,597
Number Nonfamily Household	9,721	9,201	9,975
Number of Households	22,939	21,300	21,572
Average Family Household Size	3.03	3.18	3.08
Average Nonfamily Household Size	1.17	1.18	1.21
Average Household Size	2.24	2.32	2.22

### **Household Income**

Income is arguably the most important factor for households when they seek housing in a given community. Since the housing market functions as an open market, the more money a household has to spend, the more housing amenities it can purchase. These amenities are both physical and geographic. Physical amenities, minimally, are the quality and condition of the unit, the number of bedrooms, and the number of bathrooms. Geographic amenities include the school district, overall neighborhood quality, access to public transportation, walkability, and proximity to friends and family, among others. At the same time, money can limit household options. For low- and moderate-income households, this can limit the locations within which they can search for housing.

In Niagara Falls, median household incomes, in constant dollars, has decreased slightly from \$37,290 in 2005-2009 to \$36,346 in 2015-2019. In Niagara County, median household income increased by \$1,080 over the same time period, from \$54,441 to \$55,522. The other two cities in Niagara County, Lockport and North Tonawanda, experienced increases in median household income. In Lockport, it increased from \$44,037 to \$45,019 (+\$981) and in North Tonawanda it increased from \$55,284 to

\$58,211 (\$2,927). For added context, the median household incomes in the two fastest growing communities in Niagara County – Pendleton and Wheatfield – had estimated median household incomes of \$97,123 and \$82,03 in 2015-2019. Another way to comprehend this is that between 2005-2009 and 2015-2019, the gap between the median household income in Niagara County and Niagara Falls increased. In the earlier time period, the median household income in Niagara Falls was 68.5% of the County median household income. In 2015-2019, it decreased to 62.5%.

***Table 5: Change in Household Income***

	2005-2009	Percent	2015-2019	Percent	% Change
Less than \$10,000	2,743	12.0%	2,470	11.5%	-10.0%
\$10,000 to \$14,999	2,606	11.4%	2,135	9.9%	-18.1%
\$15,000 to \$19,999	1,746	7.6%	1,547	7.2%	-11.4%
\$20,000 to \$24,999	2,262	9.9%	1,769	8.2%	-21.8%
\$25,000 to \$29,999	1,684	7.3%	1,451	6.7%	-13.8%
\$30,000 to \$34,999	1,363	5.9%	1,114	5.2%	-18.3%
\$35,000 to \$39,999	1,101	4.8%	1,018	4.7%	-7.5%
\$40,000 to \$44,999	1,263	5.5%	1,029	4.8%	-18.5%
\$45,000 to \$49,999	925	4.0%	937	4.3%	1.3%
\$50,000 to \$59,999	1,973	8.6%	1,305	6.0%	-33.9%
\$60,000 to \$74,999	2,059	9.0%	1,780	8.3%	-13.6%
\$75,000 to \$99,999	1,804	7.9%	2,146	9.9%	19.0%
\$100,000 to \$124,999	821	3.6%	1,247	5.8%	51.9%
\$125,000 to \$149,999	341	1.5%	691	3.2%	102.6%
\$150,000 to \$199,999	139	0.6%	554	2.6%	298.6%
\$200,000 or More	109	0.5%	379	1.8%	247.7%
<b>Total</b>	<b>22,939</b>	<b>100.0%</b>	<b>21,572</b>	<b>100.0%</b>	<b>-6.0%</b>

### ***Household Poverty***

Given the relatively low median household incomes in Niagara Falls, assessing poverty is important. In 2015-2019, it was estimated that one in four (25.6%) households in Niagara Falls was living below the establish poverty threshold. That is an increase from 21.1% in 2005-2009. In all, there are 674 more households in poverty. To put this on context, the City accounted for almost half of the County's households in poverty in 2015-2019 with 46.6%. Its share increased from 43.3% in 2005-2009.

***Table 6: Households in Poverty, by Type***

	2005-2009	Percent	2010-2014	Percent	2015-2019	Percent
Family Households	2,289	10.0%	2,485	11.7%	2,698	12.5%
Non-Family Households	2,550	11.1%	2,812	13.2%	2,815	13.0%
Total Households in Poverty	4,839	21.1%	5,297	24.9%	5,513	25.6%
<b>Total Households</b>	<b>22,939</b>	<b>100.0%</b>	<b>21,300</b>	<b>100.0%</b>	<b>21,572</b>	<b>100.0%</b>

### **Tenure**

Tenure is defined as the way in which a household occupies its unit, either as an owner-occupant or a renter-occupant. In Niagara Falls, the percent of households that own their home has decreased from 59.1% in 2005-2009 to 55.7% in 2015-2019. Therefore, the percent of renter households has increased, from 40.9% in 2005-2009 to 44.3% in 2015-2019. As shown in Table 8, lost a large number of owners while gaining a small number of renters.

***Table 7: Tenure***

	2005-2009		2010-2014		2015-2019	
	Number	Percent	Number	Percent	Number	Percent
Owner	13,565	59.1%	11,999	56.3%	12,006	55.7%
Renter	9,374	40.9%	9,301	43.7%	9,566	44.3%
<b>Total</b>	<b>22,939</b>	<b>100.0%</b>	<b>21,300</b>	<b>100.0%</b>	<b>21,572</b>	<b>100.0%</b>

***Table 8: Change in Owners and Renters***

Gained Owners Gained Renters	Gained Owners Lost Renters	Lost Owners Lost Renters	Lost Owners Gained Renters
Pendleton* (182/0)	Lockport (T) (595/-150)	Lewiston (-52/-60)	Lockport (C) (-489/304)
Wheatfield (487/392)	North Tonawanda (282/-371)		Niagara (-237/205)
			Niagara Falls (-1,559/192)

\*Renters unchanged; Red = net loss in households

## Housing Profile

Having a grasp on the population and household provides an important foundation to develop housing programs. The last step is to understand the characteristics of a community's housing stock. The purpose is to assess how people and households are housed and how the costs of housing relate to household incomes. Explored here are the number, type, and size of units available; the rent and mortgage costs paid by households as a percent of household income; and occupancy and vacancy.

### Housing Units and Types

The total number of units in the City decreased from 2005-2009 to 2015-2019 by 1,865 units. A decline in housing units, along with a decline in households, has a positive impact on the vacancy rate. If the number of households and housing units decrease one-for-one, the vacancy rate would remain unchanged given that a household is equal to an occupied unit. In Niagara Falls, the number of households decreased by only 1,367, meaning the impact on the vacancy rate should be positive, that is should be reduced, which as shown in the section below on occupancy and vacancy is the case in Niagara Falls.

***Table 9: Residential properties by number of units***

<b>Property Type</b>	<b>2005-2009</b>		<b>2010-2014</b>		<b>2015-2019</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>Percent</b>
1-unit detached structure	15,231	53.8%	15,746	59.8%	16,447	62.2%
1-unit, attached structure	469	1.7%	649	2.5%	668	2.5%
2-4 units	8,295	29.3%	6,109	23.2%	5,625	21.3%
5-19 units	2,219	7.8%	1,597	6.1%	1,887	7.1%
20 or more units	1,430	5.1%	1,816	6.9%	1,640	6.2%
Mobile Home, boat, RV, van, etc.	644	2.3%	429	1.6%	156	0.6%
<b>Total</b>	<b>28,288</b>	<b>100%</b>	<b>26,346</b>	<b>100%</b>	<b>26,423</b>	<b>100%</b>

Upon closer inspection, there was substantial increase in single-family detached homes, an increase of 1,216, which seems to run counter what one might expect when the number of homeowners declines. Intuitively, the substantial increase in units in structures with 2-4 units aligns with an increase in renters. Given that these are ACS estimates, some caution with drawing conclusions from these changes seems in order.

### Unit Size by Tenure

The number of bedrooms is a critical amenity for those seeking housing. An adequate supply of housing with various numbers of bedrooms represents, on the surface, a housing market offering opportunities to all size households, regardless if they intend to rent or own. Considering the following tables, which present the number of households by number of occupants and the number of bedrooms, we can draw some simplistic observations.

First, there are 8,339 one-person households, which at their most basic, need a unit with no bedroom (studio) or a single bedroom. However, there are only 2,823 (occupied) no-bedroom and one-bedroom units. Meaning in many cases, one-person households are likely owning or renting more housing than they need, which could lead to high rental and ownership costs. Second, households with five or more people would like need or prefer at least 4 bedrooms, in the case of a married couple with children, or at possibly five bedrooms in the case of a non-family household.

There are 1,315 households in Niagara Falls with five or more people. There are, however, only 565 units with five or more bedrooms. And the families and units between these two extremes are likely also mismatched.

Given the average household size in 2015-2019 was 2.22 persons, it appears the market is out of balance for households, based on household sizes. There are not enough smaller units for smaller households and not enough larger units for larger families.

**Table 10: Housing Units by Number of Bedrooms**

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	36	0.3% (0.2%)	282	2.9% (1.3%)
1 bedroom	277	2.3% (1.3%)	2,228	23.3% (10.3%)
2 bedrooms	2,456	20.5% (11.4%)	4,012	41.9% (18.6%)
3 bedrooms	7,039	58.6% (32.6%)	2,237	23.4% (10.4%)
4 bedrooms	1,754	14.6% (8.1%)	686	7.2% (3.2%)
5 or more bedrooms	444	3.7% (2.1%)	121	1.3% (0.6%)
<b>Total</b>	<b>12,006</b>	<b>100% (55.7%)</b>	<b>9,566</b>	<b>100% (44.3%)</b>

**Table 11: Households by Number of Persons. 2015-2019**

Households	Number	Occupied Units by # of Bedrooms	
		0 and 1 Bedroom	Number
1-person household	8,339	0 and 1 Bedroom	2,823
2-person household	6,940	2 bedrooms	6,468
3-person household	2,673	3 bedrooms	9,276
4-person household	2,305	4 bedrooms	2,440
5+ person household	1,315	5+ bedrooms	565

### **Affordability and Cost Burden**

A good understanding of a community's housing cost is important for developing appropriate plans and programs. For communities receiving funding from HUD to address low- and moderate-income households, it is particularly important to ascertain what households are paying in rent and mortgage costs, especially as it relates to the percent of monthly incomes incurred. In general, households paying more than 30% of their monthly income on rent or mortgage are said to be cost burdened. Those spending more than 50% are considered to be severely cost burdened.

The median home value and median contract rent (rent only) have increased by 6.0% and 4.4%, which is troubling given that median household incomes have declined. Put another way, as the median income declines and median costs increase, it likely increases the housing cost burden for many households.

***Table 12: Median Home Value and Median Contract Rent***

	2005-2009*	2010-2014*	2015-2019	% Change
Median Home Value <sup>^</sup>	\$75,684	\$73,008	\$77,400	6.0%
Median Contract Rent	\$495	\$501	\$523	4.4%

\* In 2019 dollars

<sup>^</sup> Owner occupied units

The table below indicates that the median gross rent (rent plus utilities) in the City of Niagara Falls decreased 2.1% from 2005-2009 to 2015-2019. The trend aligns with the County, where it decreased 2.2%. Aside from the Town of Lockport, Niagara Falls had the lowest median gross rent in 2015-2019. So, although median contract rent increases, the median gross rent decreases, a positive sign for low- and moderate-income households.

***Table 13: Median Gross Rent, 2005-2009 to 2015-2019***

	2005-2009	2010-2014	2015-2019	Change	% Change
Niagara Falls	\$679	\$688	\$665	-\$14	-2.1%
Lewiston	\$896	\$854	\$881	-\$15	-1.7%
Lockport (C)	\$722	\$698	\$696	-\$26	-3.6%
Lockport (T)	\$631	\$605	\$591	-\$40	-6.3%
Niagara	\$703	\$748	\$778	\$75	10.6%
North Tonawanda	\$722	\$719	\$706	-\$16	-2.3%
Pendleton	\$647	\$700	\$898	\$251	38.7%
Wheatfield	\$751	\$707	\$668	-\$83	-11.0%
Niagara County	\$719	\$707	\$703	-\$16	-2.2%

Despite the second lowest median gross rent in the County, which is also lower than the median gross rent in Erie County (\$829), 4,884 (51.1%) renter households in the City are rent burdened, paying more than 30% of their monthly household income on rent. Of those, more than one in four renter households (2,689) is severely rent burdened. This represents a decrease in total rent burden households, down from 5,394 in 2005-2019.

***Table 14: Gross Rent as a Percent of Household Income, 2015-2019***

	0.0%-15.0%	15.0%-29.9%	30.0%-49.9%	50.0% or more	Not Computed
Niagara Falls	1,351	2,680	2,195	2,689	651
Lewiston	181	503	194	301	68
Lockport (C)	601	1,593	906	769	219
Lockport (T)	391	495	335	177	96
Niagara	169	422	146	249	30
North Tonawanda	819	1,637	809	734	152
Pendleton	13	59	0	66	35
Wheatfield	278	515	354	293	83
Niagara County	4,283	8,790	5,587	5,619	1,697

Turning to homeowners, the rate of households paying more than 30% of this monthly income on housing costs was 19.9%, with 2,386 owners. This is down from 3,780 households in 2005-2009, which represented 27.9% of owner households.

***Table 15: Monthly Owner Costs as Percent of Household Income, 2015-2019***

	<b>0.0%- 15.0%</b>	<b>15.0%- 29.9%</b>	<b>30.0%-49.9%</b>	<b>50.0% or more</b>	<b>Not Computed</b>
Niagara Falls	5,745	3,778	1,198	1,188	97
Lewiston	2,380	1,830	503	271	25
Lockport (C)	2,000	1,827	638	271	30
Lockport (T)	2,701	2,634	723	487	32
Niagara	1,204	888	271	122	7
North Tonawanda	3,977	3,584	1,056	712	97
Pendleton	986	837	218	109	12
Wheatfield	2,549	2,245	443	366	21
Niagara County	27,620	22,860	6,969	4,661	433

### ***Occupancy and Vacancy***

The vacancy rate in Niagara Falls remains relatively stable but also significantly high. At 18.4%, it rivals, and in some cases exceeds, the vacant rate of a number of large so-called shrinking cities, including the City of Buffalo, which has a vacancy rate of 15.8% in the same time period (2015-2019).

***Table 16: Occupancy and Vacancy, 2015-2019***

	<b>2005-2009</b>			<b>2015-2019</b>		
	<b>Occupied</b>	<b>Vacant (%)</b>	<b>Vacant Other (%)</b>	<b>Occupied</b>	<b>Vacant (%)</b>	<b>Vacant Other (%)</b>
Niagara Falls	22,939	5,349 (18.9%)	1,748 (32.7%)	21,572	4,851 (18.4%)	1,311 (27.0%)
Lewiston	6,368	412 (6.1%)	186 (45.1%)	6,256	413 (6.2%)	91 (22.0%)
Lockport (C)	9,039	1,092 (10.8%)	461 (42.2%)	8,854	1,644 (15.7%)	505 (30.7%)
Lockport (T)	7,626	602 (7.3%)	65 (10.8%)	8,071	880 (9.8%)	203 (23.1%)
Niagara	3,540	280 (7.3%)	117 (41.8%)	3,508	219 (5.9%)	27 (12.3%)
Niagara Falls	22,939	5,349 (18.9%)	1,748 (32.7%)	21,572	4,851 (18.4%)	1,311 (27.0%)
North Tonawanda	13,666	646 (4.5%)	382 (59.1%)	13,577	1,398 (9.3%)	463 (33.1%)
Pendleton	2,153	149 (6.95)	82 (55.0%)	2,335	235 (9.1%)	109 (46.4%)
Wheatfield	6,268	598 (8.7%)	218 (36.5%)	7,147	344 (4.6%)	91 (26.5%)
Niagara County	87,854	10,258 (10.5%)	3,655 (35.6%)	88,519	11,854 (11.8%)	3,195 (27.0%)

## **Some Considerations**

**Update the Analysis of Impediments to Fair Housing Choice** – Although the Analysis of Impediments is no longer a required effort of HUD grantees, Niagara Falls Community Development is still required to affirmatively further fair housing. Currently grantees around the country are still undertaking the AI as a means to meet their requirements to affirmatively further fair housing. The AI would represent an opportunity for Community Development to engage with stakeholders and residents and gather the information that was limited with the survey undertaken here. Our experience conducting the Analysis of Impediments for Erie County, the City of Buffalo, and the towns of Amherst, Cheektowaga, Hamburg, and Tonawanda found that stakeholder meetings uncovered extensive information from the large pool of housing organizations and related health and human services providers.

**Conduct a Housing Market Assessment and Strategy** – The City should undertake a detailed housing market analysis and strategic plan that connects to the programs and strategies undertaken by Community Development. Understanding the City's position in the regional market and the opportunities that exist to (re)position itself for reinvestment and redevelopment is critical in changing current conditions. A given community's housing market is producing outcomes based on both internal and external systems, that work together to produce the results we see on the ground. In other words, the system is working as currently designed. If a community wants to change the outcomes in its housing market, it cannot expect the market and current systems (zoning, land use, transportation, funding) as currently designed to simply create the outcomes a community might hope for. Instead, a community needs to plan and implement strategic systems changes to affect outcomes. A housing market assessment and strategy is a critical component in this process, providing a pathway for local government and a blueprint for residents, both owners and renters, but also the larger market, including developers and housing organizations.

**Vacant Lot Management and Reuse Strategy** – Based on a quick review of existing real property tax records, there are approximately 2,144 vacant residential lots in the City of Niagara Falls, which like many small and large urban areas, has been impacted by suburbanization and deindustrialization. Although often seen as a key challenge to neighborhood reinvestment and revitalization, they should be seen, instead, as a significant opportunity toward achieving neighborhood stabilization, reinvestment, and revitalization. In other words, rather than seeing vacant lots as obstacles, a strategic plan to manage and reuse lots envisions them as the foundation upon which neighborhood conditions can improve. And this does not have to be through new building construction, but through "clean and green," urban agriculture, pocket parks, and stormwater uses. This type of effort typically is identified through the development of a housing market study and strategy, as suggested above. However, absent a plan to manage vacant lots, the market will continue to ignore these spaces and they will continue to be a deterrent to progress.