

Together  
with  
**LSC**

**EAST SIDE**

Launch Report | Housing | 2022

# With Gratitude & Solidarity

The LISC WNY team is immensely grateful to the organizations, residents, and practitioners of the East Side communities who have shared, taught, and trusted us with their thoughts. Their experiences, especially within the context of the Covid-19 era, inspired us, and shaped the creation of this framework. We are constantly humbled by the leadership, strength and resiliency that we encounter daily from the people who call these places home.

We write these words as practitioners, working in partnership with community, centering the needs, lived experiences, wisdom and leadership of our Indigenous, Black and brown neighbors. We honor the sovereign Haudenosaunee (hoe-dee-no-SHOW-nee or hoe-den-oh-saw-nee) Six Nations, original stewards of this land we live on—the Mohawk, Cayuga, Onondaga, Oneida, Seneca and Tuscarora—and the places where the following work took place. May all that we do strive toward partnership with a spirit of reconciliation and collaboration. And from this reconciliation, let us begin to heal.

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 Northland Workforce  
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 Olmsted Park Conservancy  
 Open Buffalo  
 Otis & Woodlawn  
 Neighborhood Association  
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 Legacy Jazz Collective  
 Partnership for the Public Good  
 Polish Community  
 Center of Buffalo, Inc.  
 Population Health Collaborative  
 Preservation Buffalo Niagara  
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 R Kyndall Development  
 Renata Toney  
 Restore Our Community Coalition  
 Sattler Theater  
 Shared Mobility Inc.  
 Sinatra Development  
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 SUNY Buffalo State-Small Business  
 Development Center  
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 Ujima Theater  
 Univera Healthcare  
 University at Buffalo  
 Center for Urban Studies  
 University at Buffalo Food  
 Systems Planning and  
 Community Health Lab  
 University at Buffalo  
 Regional Institute  
 University at Buffalo School  
 of Architecture & Planning  
 University District Community  
 Development Association  
 Urban Fruits and Veggies  
 Urban Land Institute  
 Urban Vantage  
 vonetta t. rhodes, Poet  
 Westminster Economic  
 Development Initiative  
 White Bicycle Design Studios  
 Wise Young Builders  
 WNY Foundation  
 WNY Minority Media  
 Professionals, Inc.  
 WNY Urban Arts Collective  
 WNY Women's Foundation  
 Workforce Development Institute  
 WSP

# LISC Commitment

At its core, WITHIN makes space for community members to be the architects of their own neighborhoods. As an open, inclusive, community-driven initiative, we bring together neighborhood voices, trusted partners, and supportive funders in an effort to better the wellbeing of all who call Buffalo's East Side home. Together, we collaboratively identify projects that sustain positive momentum, and together, we get things done.

LISC WNY facilitated planning for three focus areas in the East Side, under the WITHIN WNY program. In alignment with the mission of LISC, to “forge resilient and inclusive communities of opportunity”, WITHIN supports community-activated progress. Centering the concept that to invest in a community, one must know the community, LISC WNY designed the WITHIN East Side process as a two-pronged approach—integrating economic development and quality-of-life planning.

Why an integrated methodology? The two types of planning efforts are largely intertwined. Both economic development and quality-of-life planning require understanding community history and dynamics, collaboratively identifying projects, building relationships with diverse stakeholders, and turning community priorities into progress. In this particular case, we also are planning to drive resources to effectively combat the underlying issues that have created inequities in the East Side.

# LISC Commitment continued...

These neighborhoods were selected because of the existing dichotomy. People of color make up 78% of the East Side's total population<sup>1</sup>, and this section of our city has not received the same level of investment as others. Showing immense resiliency, these communities still find ways to flourish even without resources; but without additional support and investment, these communities are at risk of displacement and erasure of culture and existing rich narratives. Intentionality is necessary to strengthen the connective tissue between residents and the surrounding developments.

In 2022, the neighborhoods are at a critical juncture. The nexus of adversity and previously unattainable support offers a unique opportunity to enhance these neighborhoods. The framework for WITHIN began with intention to ensure that community members were able to capitalize on imminent large-scale programs like the ESD East Side Corridor Economic Development Fund and lift community goals that still need attention and investment, powering the ideas and vision of the people. With the onset of COVID-19, this work became even more critical. The added trauma following the racist massacre on May 14, 2022, at the Tops Markets on Jefferson Avenue intensified the calls for action and assurance that the surge of funds and recovery efforts truly result in positive transformative change.

Throughout this process, we listened to hundreds of community members around their priorities for health, housing, jobs, small business, mobility, safety, development priorities, and culture. We analyzed demographics,

<sup>1</sup> [Buffalo Billion East Side Corridor Fund Report, 2019](#)

# LISC Commitment continued...

economics, employment and housing trends, reviewed existing plans, examined neighborhood conditions, and interviewed stakeholders.

Embedded WITHIN is the intention to connect a diverse network of community builders who share a common purpose—to invest resources and exponentially broaden impacts. This document creates a shared understanding of this local multi-sector context with both on-the-ground organizations and regional funders.

The WITHIN East Side report includes:

- A clear statement of the community’s guiding principles, goals and objectives;
- A focused list of prioritized investments and action for 2022–23 to kick start the effort;
- A series of initial performance metrics; and
- A list of additional opportunities for community implementation as resources allow.

Rather than asking one entity to adopt this plan, the project website will indicate which organizations have endorsed the plan and are committed to its implementation.

# LISC Commitment continued...

This work is supported by an extensive, data rich analysis, outlining existing conditions, and a series of tools to allow community members to lead implementation: interactive online mapping tools, a development project tracker, a rubric for new development, and scenario planning tools.

The WITHIN East Side strategies are inspired and shaped by ideas and lessons from the neighborhoods. When applicable, WITHIN strategies are aligned with investment initiatives to connect the plan to plausible resources. The strategies call on community members to spark a movement, help neighbors thrive, and choose to stay. They call for community partners to forge new partnerships, drive progress, set the pace, and tap into the power of their neighborhoods. And they call for funders to power the ideas of the people, invest in inclusive and sustainable initiatives, and turn community priorities into progress.

LISC is committed to supporting the community's implementation of this vision through ongoing facilitation and communications support, training, technical assistance, grant writing and funding assistance. We are grateful for every community member that brought us to this important launch point. We are committed to supporting your collective implementation of this shared vision.

**We look forward to celebrating your success.**

EMERSON PLACE ROWHOUSES.  
PHOTO: MIKE SHRIVER





# Housing

<b>HISTORY</b>	<b>10</b>
<b>DEMOLITIONS</b>	<b>13</b>
<b>TYPE &amp; MIX</b>	<b>16</b>
<b>OWNERSHIP</b>	<b>18</b>
<b>DISPLACEMENT RISK</b>	<b>28</b>

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

The following housing history is summarized from Dr. Henry Louis Taylor, Jr.'s academic paper, *The Historical Roots of the Crisis in Housing Affordability: The case of Buffalo, NY 1920–1950*

Housing on the East Side of Buffalo was designed to support the industrial growth that the City experienced in the late 1800s to early 1900s. By 1930, Buffalo was a leading industrial center, and was divided into three sectors: the West Side, East Side and South Buffalo, with Main Street already established as a firm dividing line. The pattern of industry and housing on the West Side differed from the East, because several elites associated with the Olmsted Parkway System, college and hospital campuses, and upscale neighborhoods, discouraged factories to be built outside of the industrial belt along the Black Rock Canal, Niagara River and Lake Erie. In South Buffalo, factories located in Lackawanna, a small industrial suburb.

On the East Side, the story differs. Factories could, and did, locate anywhere. Large manufacturing firms were scattered, with a heavy concentration below E. Delavan, where the Northland Campus and Beltline are now anchored. Homes were scattered between these industrial zones and railways. Most homes were small wooden single and two-family housing units, with an equal distribution between these two types of dwellings. Working class neighborhoods formed near commercial districts, offering goods and services to residents. Apartments were built above many business establishments, turning the commercial centers into live/work environments.

In the 1920s, the trends of the time showed that Buffalo's growth was gradually shifting to suburban locations. City planners shifted their goals to anchor homeownership and single-family dwelling units, modernize transportation to allow people access in and out of the central business district, segregate land use and concentrate Black populations and low-to-moderate income white workers in the central city, while pushing higher income



Historic Windows on home in Broadway Fillmore Neighborhood.

workers out to the suburbs. The new residential environment intended to segregate housing based on type and cost.

In the 1930s, the Buffalo Municipal Housing Authority (BMHA) studied conditions and residential location of racial and ethnic groups in the City. The data showed the lower East Side to be the most diverse neighborhood in the city, with 16,000 African Americans sharing the neighborhood with 71,000 Polish, Italian, German and Russian workers, along with a handful of Canadians, British, Irish, Austrians, and Hungarians. These groups of people not only lived together in neighborhoods, but often in the same dwelling units.

Racial residential segregation did not occur in working class neighborhoods as it did in white affluent locations. The working-class neighborhood environment treated housing as a cultural artifact rather than a commodity, and the housing inventory was built to meet the needs of all workers, from unskilled to fully skilled workers.

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

Furthermore, housing was not separated on the basis of type and cost, so cheap housing and boarding houses were next door to single family units. Though African Americans were typically in the cheaper quality housing, they were not separated from the White populations, since housing value was not related to residential homogeneity.

The Great Depression brought on a wave of foreclosures, creating an opportunity for federal and local leaders to embed their visions of homeownership and single-family dwelling units. Institutions were developed to revolutionize the money mortgage system, and housing began to shift to investment and commodity rather than the cultural artifacts that it once represented. This economic rationale led to the color-coded A through D grading system that categorized neighborhoods as highly desirable to non desirable. This survey categorized the highly diverse lower East Side industrial neighborhood as mostly red, indicating undesirability in multiracial neighborhoods near manufacturing facilities. This map was also the map used by banks, as they deemed which neighborhoods were appropriate to invest in, leading to racial redlining.

Between 1950 and 1970, Buffalo's population began to drop. Many white residents left the City for the suburbs. New highway construction wreaked havoc on entire neighborhoods. The Kensington Expressway divided neighborhoods and destroyed the once lively and connected Humboldt Park. The Kensington drove through Hamlin Park, the emerging Black middle-class community, splitting Trinidad Park and Humboldt Park into separate neighborhoods. This onslaught of highways demolished buildings, devalued property, and accelerated the decline of these once thriving neighborhoods

To this day, in year 2021, racial residential segregation is still one of the seven root problems facing Black Buffalo, along with underdevelopment of East Side neighborhoods,

structural joblessness, low wages, limited educational attainment, displacement, and poor health. As Dr. Taylor quotes in his 2021 report on Black Buffalo, along with underdevelopment of East Side neighborhoods, structural joblessness, low wages, limited educational attainment, displacement, and poor health<sup>13</sup>. As Dr. Taylor quotes in his 2021 report on Black Buffalo, “ racial residential segregation is the linchpin in the system of Black inequality,” and several systemic factors need to be addressed to achieve housing equity.

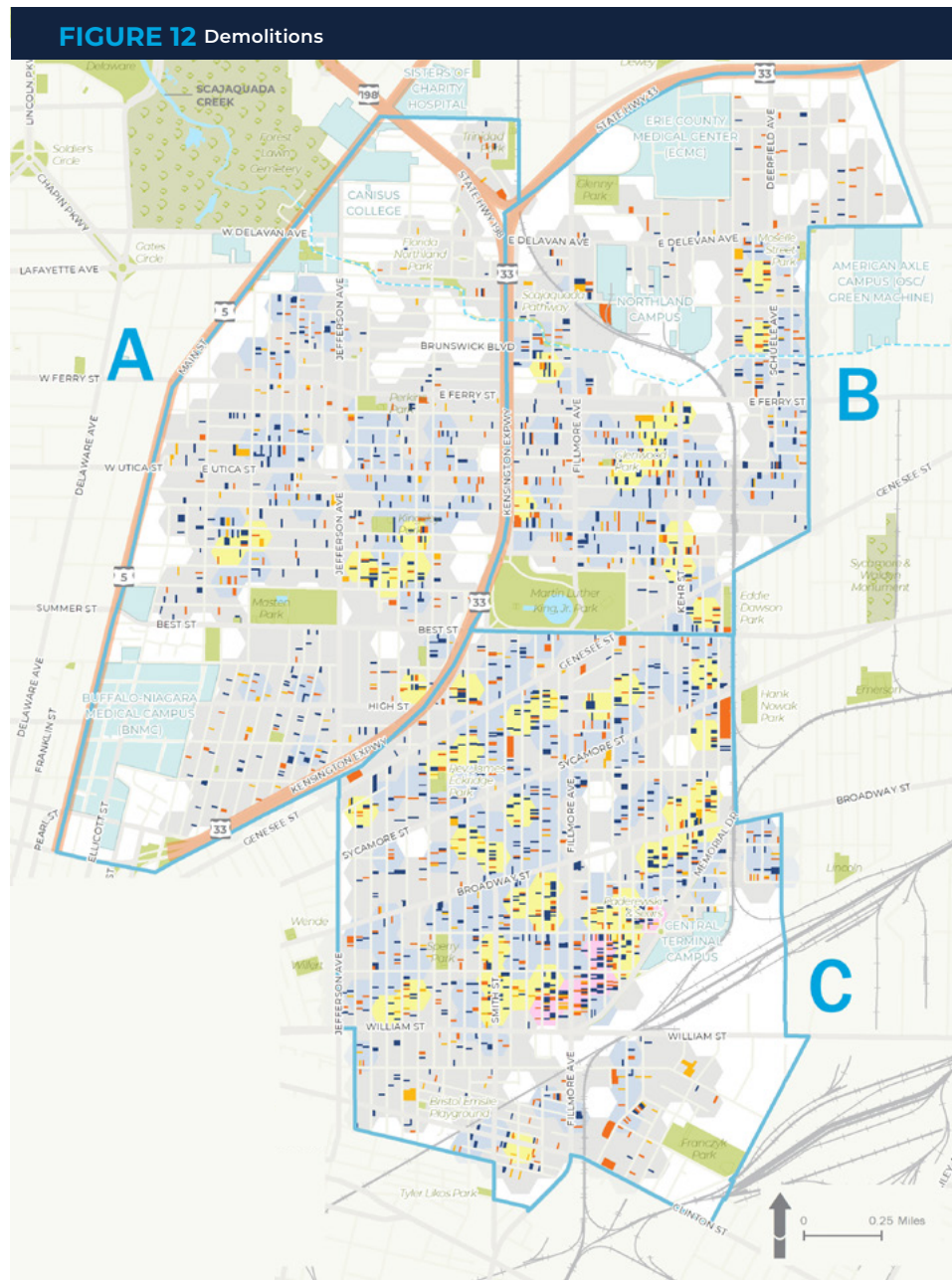
2 [ROCC](#)  
3 [Preservation Buffalo Niagara](#)

“ Racial residential segregation is the linchpin in the system of Black inequality. ”

**Dr. Henry Louis Taylor, Jr.**

Director of the Center for Urban Studies,  
University at Buffalo School of Architecture and Planning

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**



**FIGURE 12** Demolitions

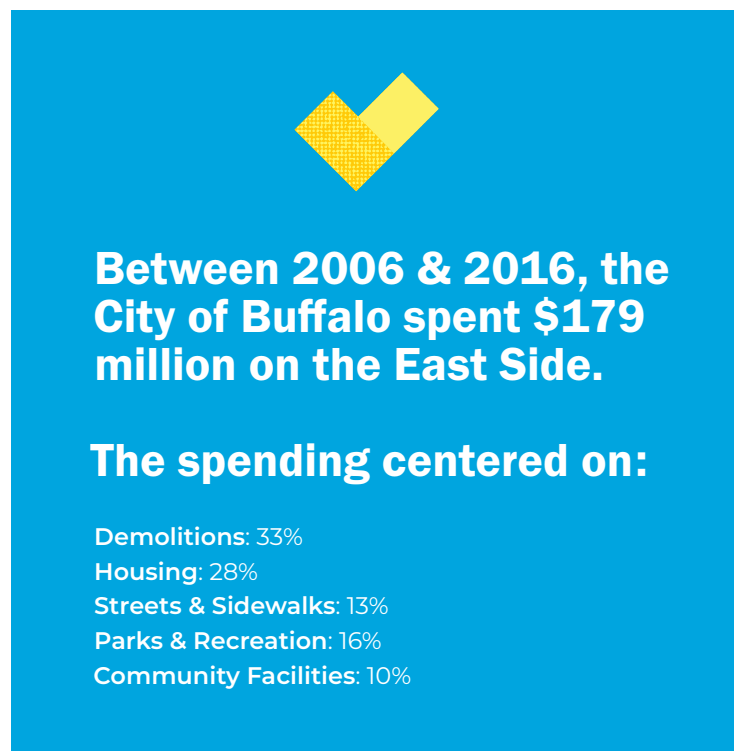
- Neighborhood Plan Areas
- Anchor in the near East Side
- Park / Open Space
- Cemetery
- Water
- Scajaquada Creek (Buried)
- NYS Highway

Housing Demolitions (2006–2021)

- CLASSIFIED BY YEAR**
- 2006–2010
  - 2011–2015
  - 2016–2021
- DEMOLITION DENSITY**
- 1–5
  - 6–10
  - 11–20
  - 21–29

SOURCE: ESRI 2020, CITY OF BUFFALO 2020, OPEN STREET MAP 2018, NYDOT 2013, LISC WNY 2021, ERIE COUNTY DEPT. OF PLANNING 2020

HISTORY  
 DEMOLITIONS  
 TYPE & MIX  
 OWNERSHIP  
 DISPLACEMENT RISK



Once the factories and manufacturing boom ended, and these families left the City for the suburbs, many homes were abandoned and demolished, without follow-up neighborhood implementation plans, leaving the neighborhood full of abandoned properties and vacant lots. The City lost 60% of its population in the 80s and 90s as a result of industrial decline. The city continued to shrink between 1990 and 2019 by 22% with an outmigration of White families and a slower outmigration of Black families<sup>14</sup>. As the region continued to grow towards the suburbs, disinvestment continued. People had to walk away from properties when they couldn't pay property taxes, or due to violations, fires, and foreclosures. The City of Buffalo managed these properties through its large-scale, multi-year demolition program that targeted the most

dangerous properties in neighborhoods across Buffalo. The program removed all structures, including properties damaged by fire emergencies and those that have suffered from long-term vacancy and abandonment. Neighborhood collaboration and thoughtful planning of redevelopment is not incorporated in this demolition strategy.

The map on the previous page shows the most recent demolitions occurring between 2006 and 2021. Demolition occurred in response to the specific condition of a particular structure, rather than as a cohesive demolition effort in support of imminent re-development. Nevertheless, you can see from the maps of demolition by year that demolitions have been ongoing during this timeframe without much pause. The underlying honeycomb shapes beneath the parcels indicate the density of demolitions.

The yellow and pink honeycombs indicate highest density of demolitions, with yellow indicating 11–20 demolitions, a and pink indicating 21–29 demolitions. The dramatic absence of demolitions within the Hamlin Park Historic District serves as testament to the impact of historic preservation on housing maintenance. In areas like the Hamlin Park Historic District, these historic structures, erected with virgin timber by talented craftsmen and maintained by dedicated property owners, contribute to neighborhood character and pride.

The highest concentration of demolished properties is located in planning area C as a whole, with the highest cluster in the Broadway Fillmore neighborhood (shown in pink area on the map). While area C does show the most land demolished, areas B and A also have significant swaths of neighborhoods impacted by demolition. The City of Buffalo has kick started conversations in recent years with Masten Park neighborhood stakeholders for infill development. The [Housing Opportunity Strategy](#) (2017) and [Masten Park/Cold Spring Revitalization Plan](#) (2018) were looked at in considerable detail by the City a

14 [The Harder We Run: The State of Black Buffalo in 1990 and the Present, 2021](#)

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

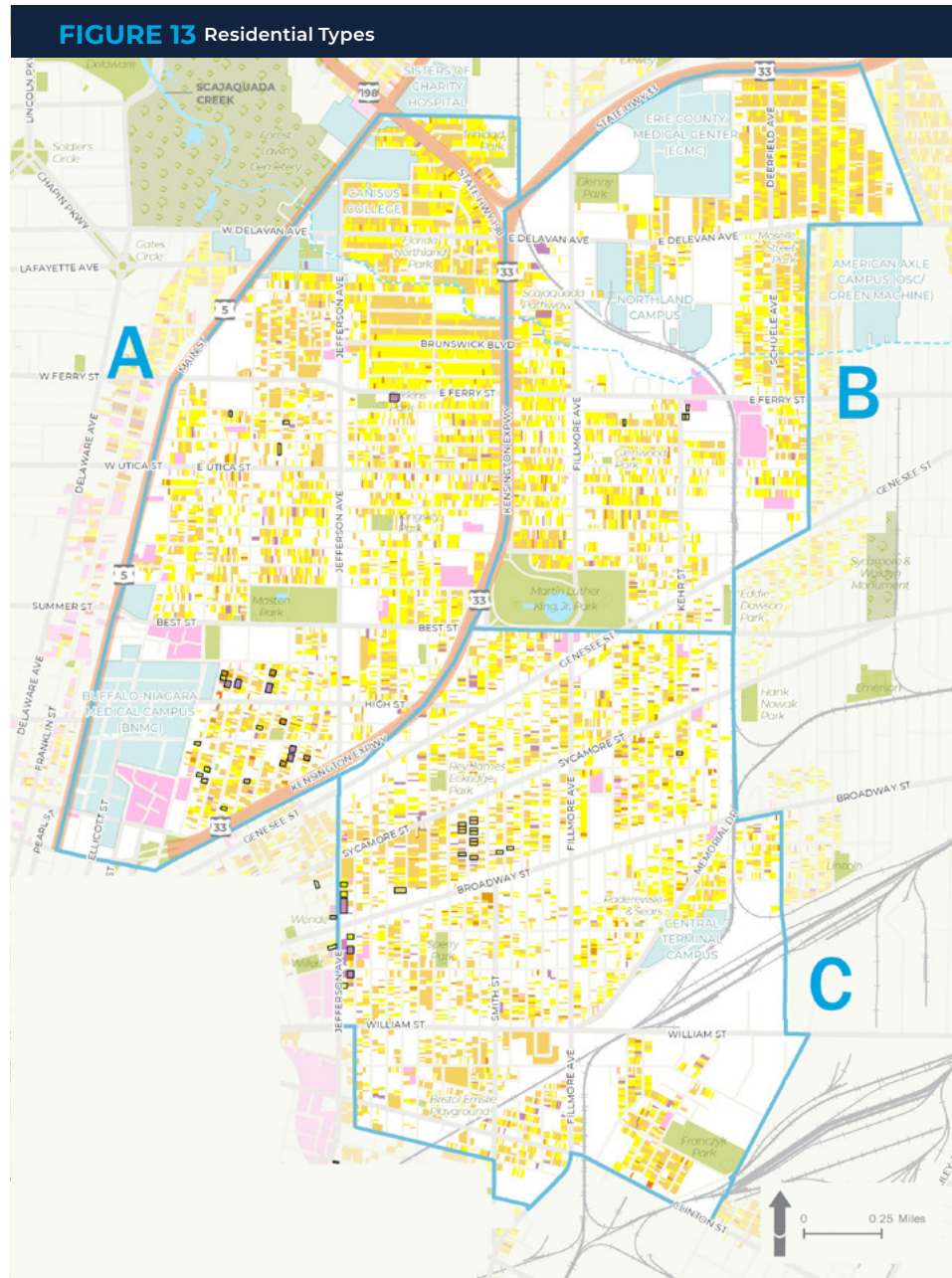


s part of their infill strategy for Masten Park in Area A. The most recent City administration invested approximately \$179 million on the East Side between 2006 and 2016. The spending centered on demolitions (33%), housing (28%), streets and sidewalks (13%), parks and recreation (16%), and community facilities. The opportunity now exists for residents to make intentional decisions about what happens in those spaces, at a large-scale level, presenting a chance to make meaningful and positive decisions about the future of the neighborhood's development.



Cigar Factory Apartments, 595 Fillmore. Photo: BFNHS

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**



SOURCE: ESRI 2020, CITY OF BUFFALO 2020, OPEN STREET MAP 2018, NYDOT 2013, LISC WNY 2021, ERIE COUNTY DEPT. OF PLANNING 2020

- Neighborhood Plan Areas
- Anchor in the near East Side
- Park / Open Space
- Cemetery
- Water
- Scajaquada Creek (Buried)
- NYS Highway

**Residential Land Use Types Built Since 2010**

- Single Family Residence
- Two Family Residence
- Three Family Residence
- Multiple Residence (more than one residential dwelling on one parcel of land)
- Apartment
- Residence with Incidental Commercial Use
- Property Developed in 2010 or Later



**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

Now that we understand the cause and effect of demolitions in Buffalo's East Side, let's take a moment to explore the existing housing type and construction of new homes in the last 10 years. Beginning with definitions, single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

Formally, the City of Buffalo's unified development code (UDC) does not include provisions for mobile homes or manufactured housing. Mobile home/manufactured unit types are self reported by respondents. Interestingly, the Regional Housing Market Study<sup>15</sup> recognizes that mobile home occupants within these areas have a substantially lower (28.8%) housing costs compared to similar households in other unit types.

Currently, there are 15,920 occupied housing units within the East Side focus area, and approximately 4,777 vacant housing units, equaling about 22% vacancy. This is substantially higher than the City's 15.8% vacancy rate. In fact, Buffalo is merely treading water as its vacancy rate in 2000 was 15.7%. Compared to the region, one in 10 units (9.6%) were vacant in 2015–2019 throughout Erie County.

Single-family housing units make up 35% of the housing stock in the area, comparable to the City of Buffalo's average of 34.4%, but half of the County average of 58.6%. The classic two-story Buffalo double, and other 2-unit structures make up 42.7% of housing units, 5% higher than the City of Buffalo as a whole, and well over double the Erie County figure of 18%.

When examining the Black household structure, we can expand our understanding of how the organization of households might affect financial security. As presented

in *The Harder We Run*<sup>16</sup>, a low-income married couple with two wage earners will likely be financially better off than a low-income female householder with a child. The low-income couple's combining of wages likely provides more resources, with shared assets and expenses.

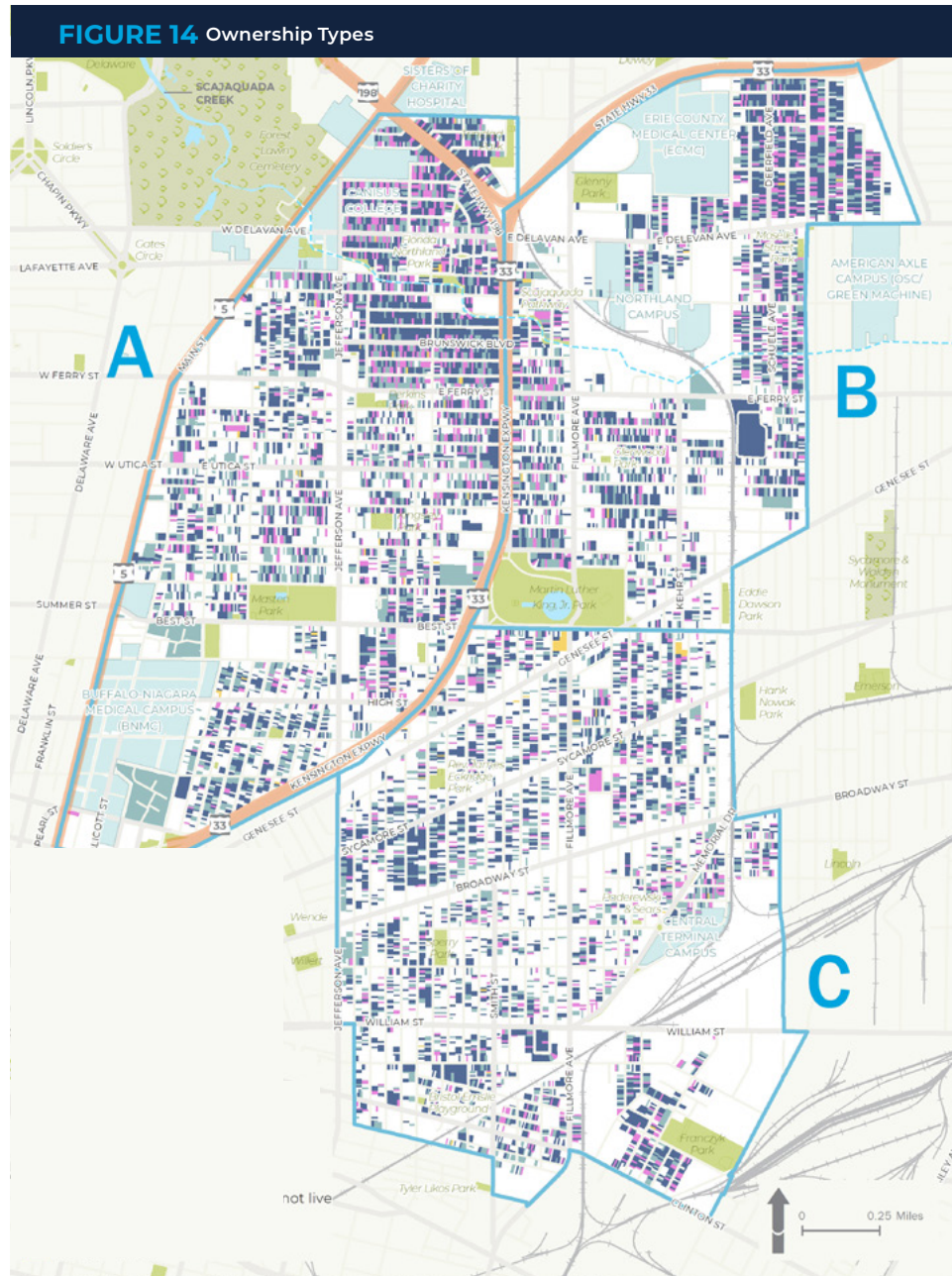
In Black Buffalo, married couples comprise only 17% of households, the lowest among all racial groups in the city. At the same time, male and female single parents account for 36% of households, while 43% of Black householders live alone, the highest proportion of live alone households in Buffalo. These rates are about 23% higher than the rest of New York State. In total, about 79% of African Americans live in dwelling units with one adult living alone or a householder with children. These households may have more financial challenges than households with multiple wage earners.

2015–2019 Housing Stock	Number of Units	Percent of Units
Single Fam Detached	7,492	34.83%
Single Fam Attached	743	3.45%
2-Unit Homes/ Duplexes	9,988	46.44%
2-Unit Homes/ Duplexes	2,433	11.31%
Units Large Apt Bldgs	774	3.6%
Mobile Homes Or Manufactured	79	0.37%

15 [Engaging the Future of Housing in the Buffalo-Niagara Region: A Preliminary Exploration of Challenges that Lie Ahead \(2021\)](#)

16 [The Harder We Run: The State of Black Buffalo in 1990 and the Present, 2021](#)

**HISTORY  
DEMOLITIONS  
TYPE & MIX  
OWNERSHIP  
DISPLACEMENT RISK**



SOURCE: ESRI 2020; CITY OF BUFFALO 2020; OPEN STREET MAP 2018; NYDOT 2013; LISC WNY 2021; ERIE COUNTY DEPT. OF PLANNING 2020

- Neighborhood Plan Areas
- Anchor in the near East Side
- Park / Open Space
- Cemetery
- Water
- Scajaquada Creek (Buried)
- NYS Highway

Residential Ownership Types

- Private-Local, Owner Occupied
- Private-Local, Not Owner Occupied
- Private-Nonlocal, Owner does not live in City of Buffalo
- Public-Local

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

The map on the previous page reflects that most residential properties are privately owned. Local resident non-owner occupied (light blue rectangles) simply means that the owner lives in Buffalo, but doesn't reside in this residence. Absentee landlord homes (in pink) indicate an owner who lives outside of Buffalo. The map does not indicate whether the absentee landlords live within Western New York or farther, which is a topic to be further explored. Publicly owned homes (in yellow) are few and far between. While publicly owned properties are sprinkled across the planning areas, only one cluster, just south of MLK Park, has a majority of publicly owned properties (indicated with golden honeycomb on the map on the following page).

The map on the following page indicates majority owner-occupied vs. non-owner-occupied homes, regardless of whether the owner is a Buffalo resident or absentee owner. Area A has large swaths of areas that are majority non-owner-occupied, as does most of the eastern side of Area C. Area B has a little more balance in owner-occupancy density, though it visually seems to be about 50/50.

### **Renter to Owner Balance.**

We have heard through our engagements that people want more wealth building opportunities, one of which is the ability to own a home and build equity. Though this is the case in the areas east of Main, this is also where redlining most commonly occurred in the 1930s. According to a 2018 Partnership for the Public Good study, approximately 85% of people who identify Black within the City of Buffalo, live in these neighborhoods east of Main Street.

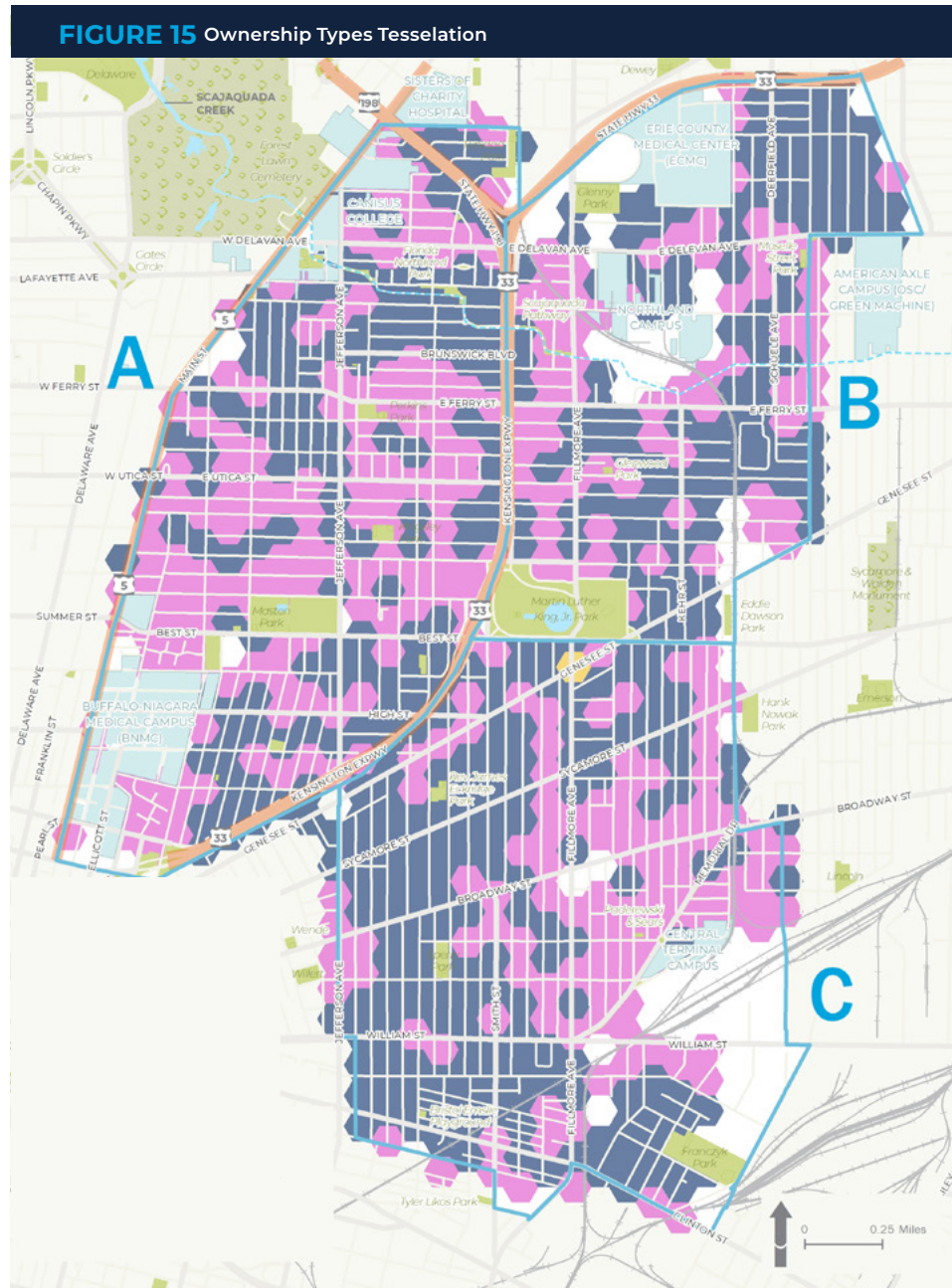
Even though formal "redlining" has been rendered illegal, mortgage lending remains inequitable, creating an institutional barrier to ownership for the cost-burdened renters who could most benefit from lower monthly housing costs.

Throughout Erie County, Black mortgage applicants are around twice as likely to be denied mortgages as White applicants after controlling for income. Furthermore, the County's highest mortgage denial rates, by far, occur in the areas East of Buffalo. In February 2021, the New York State Department of Financial Services released its analysis of Home Mortgage Disclosure Act data for the Buffalo area. The report identified a distinct lack of lending by mortgage lenders, in neighborhoods with majority Minority Populations and to minority home buyers in general. The report recounts the history of housing segregation in Buffalo and its negative effects; an analysis of current mortgage lending in the Buffalo metropolitan area; a description of the Department's investigations targeting several lenders that have underserved minority populations; and proposed legislative changes aimed to help remediate this tenacious problem.

The NYS Department of Financial Service's investigation revealed that these lending institutions had little or no engagement with minorities. There was little marketing directed to minorities; no real effort to serve majority-minority neighborhoods within the Buffalo MSA; and little or no effort to track how well the lenders were serving minority communities. This likely accounts for the low percentage of applications and originations in minority communities.

Both Evans Bank and Five Star Bank originated more than 12% of their loans in majority-minority census tracts, far exceeding the market average of roughly 4.5%. It is worth emphasizing that the success of Evans Bank and Five Star is influenced by each of those banks having been required to remediate fair lending violations. These examples demonstrate that efforts to promote lending in minority communities can indeed be effective.

**HISTORY  
DEMOLITIONS  
TYPE & MIX  
OWNERSHIP  
DISPLACEMENT RISK**



**FIGURE 15** Ownership Types Tessellation

- Neighborhood Plan Areas
- Anchor in the near East Side
- Park / Open Space
- Cemetery
- Water
- Scajaquada Creek (Buried)
- NYS Highway
  
- Residential Ownership Types (Majority Ownership)
- Private-Local, Owner Occupied
- Private-Not Owner Occupied
- Public-Local

SOURCE: ESRI 2020; CITY OF BUFFALO 2021; OPEN STREET MAP 2018; NYDOT 2013; LISC WNY 2021; ERIE COUNTY DEPT. OF PLANNING 2020

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

The fair lending programs of Five Star, M&T, Evans, and Homestead presently incorporate the following elements:

1. Robust fair lending compliance policies and practices,
2. Specialized product and service offerings,
3. Community outreach and engagement efforts.

Because of the systemic discrimination and barriers to homeownership, The Erie County Poverty Committee, created in 2015, urged the Erie County Department of Social Services to initiate a study exploring barriers to adequate housing throughout the County, with a particular focus on renters, renter housing cost burden, and renter exploitation. According to the study, the City of Buffalo east of Main Street is home to a vulnerable renter population, with nearly nine of ten tenant households (86 percent) falling below the County’s low-income threshold. Of particular concern, the Housing Security Report found that “renters pay significantly higher (15.5%) housing costs than similar owners for similar housing, even though rental units are significantly less valuable (-4.4%) than comparable owner units. [...] That is, renters appear to be paying more for less valuable housing,” suggesting that some property owners might be preying on the poor.

The Advancing Housing Security Report goes on to share that, “even though most non-owner-occupied residential structures in Erie County are owned by persons or entities in or near Western New York – or, at minimum, in New York State – this geography is changing. Residential units in Erie County are now owned by parties from all fifty U.S. states and the District of Columbia, as well as from several locations outside the U.S. (mainly Canada, but representation from non-North American nations has been on the rise).”

The City of Buffalo maintains a Rental Registry “to help identify problem properties and absentee landlords.” It is used to assist code enforcement efforts to improve the

Lending Institution	% Applications	% Originations
Evans Bank	14.17	12.83
Five Star Bank	13.26	12.6
Homestead Funding Corp.	6.79	6.62
Bank Of America	12.31	5.84
M&T Trust Co.	7.49	3.68
Ownerchoice Funding, Inc.	7.91	3.55
Alden State Bank	5.17	3.41
Northwest Bank	6.42	6.42
Sefcu Services, Llc	4.93	4.93
Citizens Bank	7.27	7.27
Quicken Loans, Inc.	5.17	5.17
Premium Mortgage Company	4.16	4.16
Wells Fargo Bank	6.83	6.83
Keybank	6.09	6.09
Nationstar Mortgages, Llc	4.59	4.59
Community Bank	3.49	3.49
USAA Federal Savings Bank	3.62	3.62
First Priority Mortgage, Inc.	3.19	3.19
Home Mortgage Corp	2.52	2.52
Caliber Home Loans, Inc.	2.12	2.12
Fairport Savings Bank	1.38	1.38
Cornerstone Community Federal	0.86	0.86

Buffalo MSA Mortgage Lending Activity in Majority-Minority Tracts 2016–2019

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

quality of life for tenants and neighbors of rental dwellings. At present, Buffalo's rental registration system requires owners of one- and two-family rental units to submit applications for the "issuance of a rental dwelling unit registration certificate." The initial application fee is \$20 for single-family units and \$40 for two-family units. Once certificates are issued, there are annual renewal fees of \$25 for one-family and \$50 for two-family units. Additional fees of \$75 per visit are collected from property owners each time the City needs to dispatch inspectors to rental units to follow-up on previously cited code violations.

### **Housing Conditions.**

Housing conditions can have a tremendous impact on health and affordability. In 2016, the City of Buffalo conducted a windshield survey of 70,500 housing units in Buffalo's East Side. About 77% of the units ranged from average to severe distress. Outside of this analysis, there is little reliable data on the housing conditions as improvements are often made without permits and investments in energy efficiency, rehab, or lead abatement are not tracked in a consolidated location.

While more than 60% of housing in the focus area was constructed before 1939, the age of a structure is not always indicative of housing quality or conditions. In many cases, these historic homes were well built by craftsmen and have been maintained throughout the years. Important updates like lead and asbestos removal, and roof and electrical pane replacements ensured these buildings protect resident health and safety.

In other cases, several factors contribute to building deterioration and severe health hazards. 85% of housing in the focus area was built before 1978 when lead was banned exposing many residents to lead poisoning – and lifelong impairments. "Open wiring" using knobs, tubes and cloth insulated wires was used between 1900 and 1940. When not properly maintained



## **Lead Action Plan**

The major cause of lead poisoning in Buffalo is deteriorated lead paint (chipped, peeled or dust). The Community Foundation, on behalf of a dedicated group of partners, was pleased to share a first-of-its-kind Lead Action Plan in 2018. Recognizing that lead poisoning permanently reduces a child's ability to learn and is preventable, the Center for Governmental Research (CGR) was commissioned to evaluate comprehensive lead poisoning data. The result is a report entitled: [Renewing Our Pledge: A Path to Ending Lead Poisoning of Buffalo's Most Vulnerable Citizens \(2017\)](#).

In 2020, the City was able to secure \$2.3 million in federal funding to address this issue.

or insufficient for new electrical loads these systems contribute to electrical fires. Without ongoing maintenance, roof, structural, ventilation and drainage issues contribute to mold. Many houses feature asbestos. Low appraisals and rent rates make it difficult to finance and/or recover needed capital investments. Off-site landlords may not regularly monitor and manage their properties to meet building codes. For many years, local nonprofit housing organizations,

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

community advocates, the Community Foundation of Greater Buffalo, Erie County, the City of Buffalo, Buffalo Urban Renewal Agency, the NYS Attorney General, NY Court system and researchers have worked to address substandard building conditions. Interventions have included both “carrots and sticks” including rent registry and code enforcement, emergency demolition, rehab assistance funding, the Green and Health Homes Initiative, Aging in Place retrofit supports, and Get Out Lead programs.

The GHHI efforts work to minimize negative impacts and additional stress for residents by braiding funding together upfront and using a single project manager. While the above efforts have received substantial funding investments over time, there remain several challenges:

1. The cost per building remains very high due to the extent of deferred maintenance, rising labor and material costs, and the size of the structures;
2. While the exact number is unclear, thousands of buildings require rehab investment;
3. The racial appraisal gap continues to suppress housing values making conventional financing difficult—particularly in minority majority neighborhoods;
4. Many funding sources have strict parameters making it time consuming, complicated, and expensive to address buildings holistically.
5. Funding comes in irregular cycles making it difficult to sustain the administrative and construction systems necessary to complete work once funding is available.

**Energy & Climate.**

New York State has established an energy affordability goal where household energy costs do not exceed 6% of income. In general, housing is considered affordable, when housing costs, including energy, are no more than 30% of a household's income.

Nearly 85% of housing within the focus area was constructed before 1970, when the first national energy code was enacted. While most of the houses have some form of centralized heat system and early designs may have included some passive heating and cooling design features, 99% of homes do not have central air conditioning with cooling generally restricted to limited use of window air conditioning units. Notably, according to the City's Energy Plan, there is also a small cluster of homes on the East Side that are heated by space heaters.

The majority of East Side homes do not have:

- Double or triple pane windows
- Well insulated roofs
- Insulated walls and basement spaces
- Ceiling fans and/or air conditioning
- Modern electrical panels and wiring to help prevent electrical fires, support growing electricity demand and on-site renewable energy generation & storage
- High efficiency and/or low carbon systems such as heat pumps
- Large lots, driveways, or garages to facilitate on-site renewable generation and/or electric vehicle charging.

Climate change—particularly increasing incidents of extreme temperatures and humidity—will exacerbate the impact of substandard energy systems and housing conditions on resident health.

The New York State Climate Leadership and Protection Act set ambitious goals including dramatic reductions in the use of natural gas for buildings, beneficial electrification, and renewable energy development. Critically important, 40% of climate act investments must be targeted in support of disadvantaged communities which include most of the City of Buffalo and the East Side. In accordance with the Climate Act, the New York State Climate Action Council is developing the State's Climate Action Plan in 2022.

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

The Climate Action Plan represents a critical opportunity to equitably address East Side housing conditions and help residents and neighborhoods respond to our changing climate. They also represent a tremendous opportunity to develop and support East Side and BIPOC energy and climate-focused businesses.

In addition to building improvements discussed above, the Climate Plan will need to address several financial, information, and policy barriers:

- Regional renewable hydropower allocations and incentives are typically inaccessible to residential customers.
- Energy investments favor large scale infrastructure versus distributed, non-wires alternatives, and “behind the meter” solutions like energy efficiency and on-site renewable energy development.
- Many tenants pay utilities directly, removing incentives for landlord property upgrades.
- The racial appraisal gap—and resultant low housing values, make it difficult to leverage home equity for deep energy upgrades.
- The lack of a residential energy disclosure program to help tenants and residents better understand and evaluate alternative solutions.
- Low-income tax obligations, and limited cash flow reduce the power of tax incentives.
- The inability to access on-bill or non-credit dependent financing to support energy improvements.
- Training, risk management, financial, and marketing supports for East Side and BIPOC energy and climate-focused businesses.
- Long term financing options to support longer break-even periods.

**PUBLIC USE MICRODATA AREAS (PUMAs)** are non-overlapping, statistical geographic areas that partition each state or equivalent entity into geographic areas containing no fewer than 100,000 people each. PUMA data, provided by the US Census, can provide more detailed information about a place because it is provided for a larger number of people, therefore individual data is protected.

Many of these issues have been lifted in local housing and energy planning efforts including the City of Buffalo Energy Plan, Erie County’s Climate Plan Housing and Neighborhoods Committee and the One Region Forward climate strategy.

Median Income	Extremely Low-Income	Very Low-Income	Low-Income
\$54,400	\$16,350	\$27,200	\$43,500
\$62,100	\$18,650	\$31,050	\$49,700
\$69,900	\$21,720	\$34,950	\$55,900
\$77,600	\$26,200	\$38,800	\$62,100
\$83,900	\$30,680	\$41,950	\$67,100
\$90,100	\$35,160	\$45,050	\$72,050
\$96,300	\$39,640	\$48,150	\$77,050
\$102,500	\$44,120	\$51,250	\$82,000
\$108,700	\$48,600	\$54,350	\$86,950

Median Family Income and Selected HUD Income Thresholds (for Fiscal Year 2020), by Family Size, in the Buffalo-Niagara Region



HISTORY  
DEMOLITIONS  
TYPE & MIX  
OWNERSHIP  
DISPLACEMENT RISK

Geography	OWNER OCCUPIED			RENTER OCCUPIED			TOTAL	
	#	% Cb	% Scb	#	% Cb	% Scb	% Cb	% Scb
Buffalo East Of Main (Puma 1205)	25,964	10.5%	8.7%	31,034	23.0%	38%	17.3%	24.6%
Buffalo-Niagara, Total	310,414	11.6%	7.5%	152,564	23.2%	30%	15.4%	15.0%

Buffalo East of Main and Buffalo-Niagara Cost Burden (CB) and Severely Cost Burden (SCB) Comparison

**Housing Affordability.**

There is a long-standing convention among financial experts that families spend around 30% of their gross monthly income on housing (including utilities, taxes, insurance, etc.). Related, New York State has an affordable energy goal of 6% to be included within that figure, and the EPA recommends that water/wastewater bills to be less than 4.5% of family income.

Using American Community Survey Data for 2015–2019, researchers Knight and Weaver analyzed the affordability gap for those cost burdened and severely cost burdened by geography for renters and owner-occupied units. This helps us understand if people are paying more than the conventional 30% of their gross monthly income on housing expenses (see graphs on following page).

The researchers used Public Use Microdata Areas (PUMA) data to understand housing burden for different groups of community members. **Public Use Microdata Areas (PUMA) data covers a larger geography than our three focus areas, but by using a larger geography, the census bureau can**

**give us more detailed information about the people living there than they can at the next smaller level.** We get a much more detailed understanding of individuals, but the larger geography allows for protection of privacy. Information we are able to glean from PUMA data, for example: in the City of Buffalo east of Main Street (PUMA 1205), 70.1% households headed by Hispanic or Latinx women are cost-burdened—roughly two-and-a-half times the rate of cost-burden for households headed by white men.

The researchers also broke down housing cost-burden by type of difficulty present in a household. Households that contain persons with disabilities are significantly more likely to be cost-burdened compared to the population as a whole. For the East Side, cognitive difficulties are linked to the greatest degree of cost-burden in most Public Use Microdata Areas across the region.

One of the most dramatic and impactful components of the study involved a “thought exercise” that broke down

This table, gleaned from PUMA data, indicates that cost-burden in the neighborhoods East of Main Street is comparable to the region as a whole; however, the severely cost burdened category is significantly more than the region as a whole by close to 10%.

HISTORY  
 DEMOLITIONS  
 TYPE & MIX  
 OWNERSHIP  
 DISPLACEMENT RISK



Emerson Place Rowhouses. Photo: Buffalo Commons Photobank

the entire universe of 101,398 cost-burdened Extremely Low Income and Very Low Income households, by PUMA, based on the type of structure they live in and the number of bedrooms in their unit. To carry out this exercise, the research team focused on three different values for number of bedrooms in a unit: 0 or 1 bedroom; 2 bedroom; and 3 or more bedrooms.

At present, the U.S. Census Bureau asks ACS PUMA respondents to describe their housing unit type by classifying it into one of nine categories:

- |                           |                 |
|---------------------------|-----------------|
| 1. Single-family detached | 6. 10-19 family |
| 2. Single-family attached | 7. 20-49 family |
| 3. Two-family             | 8. 50+ family   |
| 4. 3-4 family             | 9. Mobile home  |
| 5. 5-9 family             |                 |

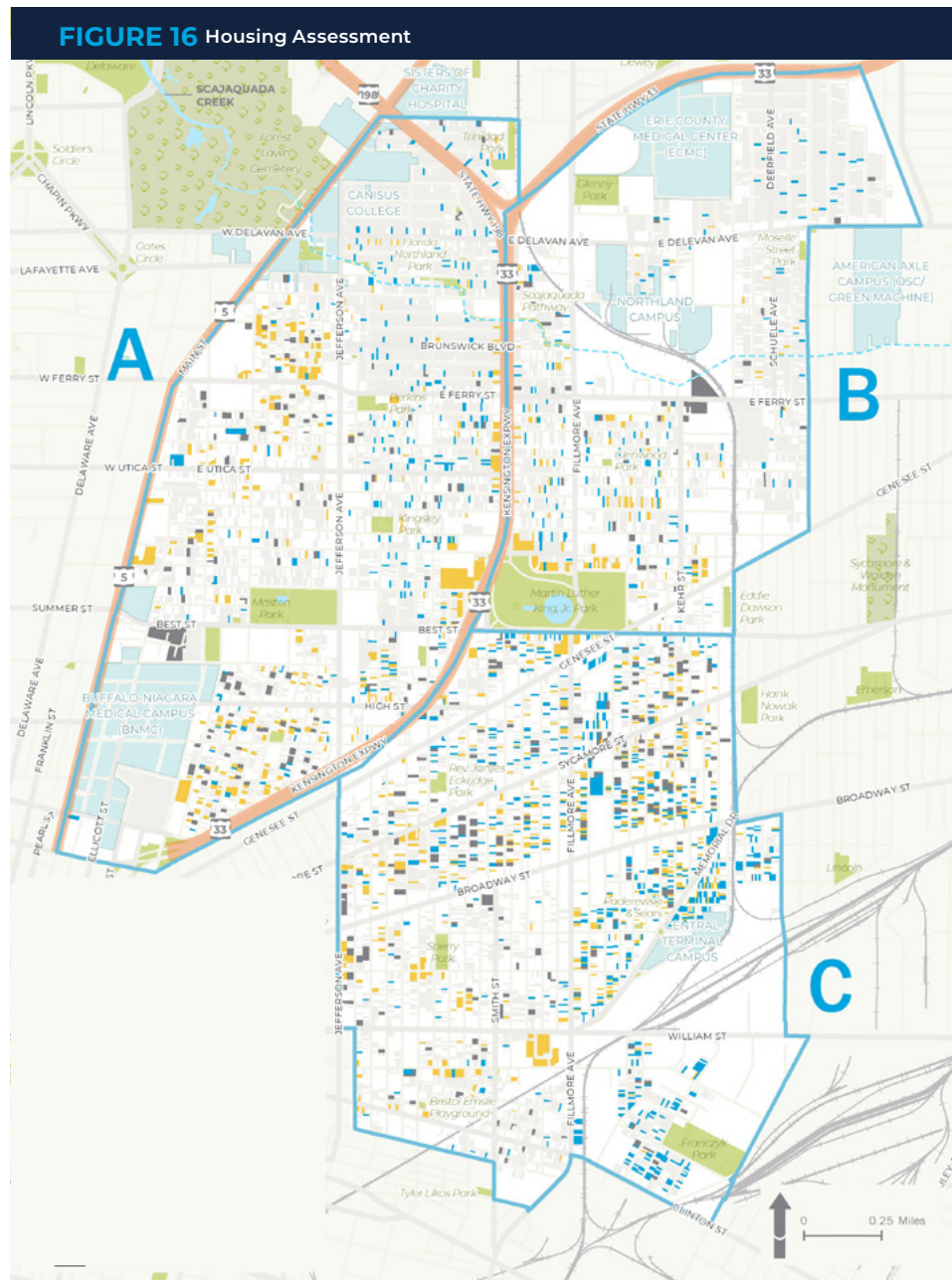
Employing that classification scheme, the research team computed, for each cost-burdened household, a maximum “affordable” monthly payment, by unit type and number of bedrooms, based on the household’s family income and the 30% threshold used to define cost burden. For the City of Buffalo, East of Main Street (1205 PUMA) the results are presented as on the following page.

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

Structure Type	0-1 BEDROOM		2 BEDROOM		3 BEDROOM	
	# Units	Median Affordable Rent	# Units	Median Affordable Rent	# Units	Median Affordable Rent
1 Family House, Attached	138	\$255	291	\$277	538	\$350
1 Family House, Detached	52	\$320	864	\$377	6,295	\$417
2 Family	867	\$260	3,531	\$296	4,208	\$327
3-4 Family	561	\$299	796	\$404	403	\$352
5-9 Family	180	\$198	214	\$587	262	\$188
10-19 Family	190	\$237	159	\$313	145	\$239
20-49 Family	423	\$269	131	\$539	42	\$167
50+ Family	682	\$258	303	\$257	81	\$493
Mobile Home /Trailer	0	\$0	0	\$0	35	\$407
<b>Total</b>	<b>3,093</b>		<b>6,289</b>		<b>12,009</b>	

Households Experiencing Cost Burden And Affordability At 30% Income Threshold; Neighborhoods East Of Main Street (Puma 1205)

**HISTORY  
DEMOLITIONS  
TYPE & MIX  
OWNERSHIP  
DISPLACEMENT RISK**



- Neighborhood Plan Areas
  - Anchor in the near East Side
  - Park / Open Space
  - Cemetery
  - Water
  - Scajaquada Creek (Buried)
  - NYS Highway
- Change in Assessed Value of Residential Land Use Between 2010–2020
- Increase
  - Decrease
  - No Change
  - Insufficient Data

SOURCE: ESRI 2020, CITY OF BUFFALO 2020, OPEN STREET MAP 2018, NYDOT 2013, LISC WNY 2021, ERIE COUNTY DEPT. OF PLANNING 2020

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**



Fruitbelt Properties. Photo: PBN (Preservation Buffalo Niagara)

The change in assessment map provided on the previous page indicates decreases in home assessments (in blue), and increases in home assessments (in yellow). Light gray indicates no change, whereas dark gray indicates insufficient data. Decreases in home assessments are scattered throughout Hamlin and Trinidad Park, East and West of the Kensington Expressway, east of ECMC, and also concentrated south of William, around Franczyk Park. Increases in assessments are concentrated in Masten Prak directly east of Main Street, and in the Fruit Belt neighborhood, behind the Buffalo Niagara Medical Campus. We also see a large amount of increased assessments around Martin Luther King, Jr. Park. Broadway Fillmore (Area C), as a whole has the most drastic changes in assessments with an even spread of increases and decreases in assessments.

Buffalo is part of a national project administered by the Urban Institute, called Turning the Corner. Buffalo Turning the Corner aims to understand how local housing and development policies and practices drive neighborhood change, especially

in neighborhoods at-risk of becoming unaffordable to low-income groups. The objectives are (1) to identify those factors producing undesirable neighborhood change; (2) develop a strategy for recognizing neighborhoods in need; and (3) design an approach to monitoring and preventing unwanted changes from occurring in these neighborhoods at-risk of displacement.

The Turning the Corner effort included an analysis of the Fruit Belt neighborhood and the unique nature of gentrification and displacement currently underway. “In this neighborhood, the growth and development of the Buffalo Niagara Medical Campus are generating market dynamics, which are causing property values to rise. Land speculation so rampant in this neighborhood that the Buffalo Common Council imposed a ban on development until the forging of a more holistic plan of community revitalization. Regardless, market forces are still causing housing prices and rentals to rise, which is forcing out many of the lowest income residents. Meanwhile, outside investors own most of the land and property in the community. When the City completely lifts its ban, the Fruit Belt might be overwhelmed by a tidal wave of market-based development.”

One renter said the City’s code enforcement and tax foreclosure processes caused many homeowners to lose their properties: “I spoke with a lot of people in the city who left the Fruit Belt. They were forced out because the City was coming hard on them for the violations they had in place about the roofs, the eaves, the porches, the stairs, the sidewalks. And there was a number of people that were saying they couldn’t keep up with the fines and pay the taxes at the same time and were forced out of their residences and abandoned the houses, which the City now possesses.” A stakeholder put it this way, “It just seems like since the medical campus, it seems the people are being robbed of their homesteads.” Some residents believe the City’s foreclosure policy is contributing to a reduction in homeownership and the outmigration of lower-income residents.

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

The report argues “A unique set of community development problems exist in the Fruit Belt neighborhood. This community has experienced tremendous population loss. In 1970, more than 9,000 African-Americans lived in the area. Today less than 2,000 African Americans reside in the neighborhood. The cluster of tax foreclosures is a contributor to the outmigration, along with the demolition of hundreds of housing units. In the Fruit Belt, unlike other neighborhoods in the study, displacement is driven by institutional expansion.” According to MLS data gathered by the WNY based Connolly ReMax office team, there were 492 residential single-family sales recorded between 2015 and 2020 in the target study area. Over that time, the median sale price of a single-family residential unit more than doubled from \$30,000 to \$61,500. The number of units sold rose substantially in 2018 from under 80 sales per year to nearly 120 sales – an increase of 50 percent. These figures are consistent with trends recorded for all areas East of Main Street and the Erie-Niagara County region for the period 2012–2020<sup>17</sup>.

Across all geographies, and for both single and multi-family units, the number of sales peaked in 2018 when both record housing prices and mortgage rates were both higher than average for the previous decade. Nationally, similar reports of limited housing supply, sales prices, limited time on market, and rising mortgage rates have raised concern that the cost of housing may exceed its 2018 peak.

According to the Housing Market Study, regional housing prices are dramatically outpacing income growth by four times. Further, report researchers point out that the “gap is even wider for multi-family units in the City of Buffalo where median multi-family housing prices are rising almost six times faster than real wages.” Given that many multi-family units tend to be purchased as commodities by investors looking to rent them out to households who often lack the capital to buy a home, one likely consequence of these fast-rising multi-family housing prices in and around the City of Buffalo is greater

housing cost burden and housing unaffordability for urban renters.

According to local researchers, “it is much too early to understand how COVID-19 will impact long-term housing market and housing conditions in Buffalo-Niagara or anywhere else. While the commodified housing system is built in such a way that periodic crises are the norm<sup>3</sup>, the coronavirus pandemic is far from a normal shock to the economic system. In the short term, initial COVID-related shutdowns in lumber mills are being linked to lumber shortages that are expected to raise new home construction costs by an average of \$36,000.<sup>4</sup> While housing market inventories were already in the process of falling for years before COVID-19, since March 2020 the number of homes for sale has plummeted to historic lows. According to Redfin, there were 737 homes for sale at the end of March 2021, less than half of the March 2020 total of 1,514, and just 12% of the 6,174 total homes for sale from March 2012.

A combination of private investment and government action are fueling new developments. Neighborhoods close to anchor institutions, such as D’Youville College and Buffalo Niagara Medical Campus, are susceptible to residential displacement. A combination of institutional expansion and residential upgrading can trigger increases in rents, property values, and housing prices. Those most at risk where market demand is increasing, are renters of color earning lower wages. Housing is becoming unaffordable, and most householders earning lower wages are burdened by housing costs already, meaning the slightest increase in rent can be the cause for displacement. The exception is those low-income residents residing in site-based Section 8 housing units and those receiving subsidized rent through HUD’s Housing Choice Vouchers. The presence of site-based subsidized housing and landlords who accept housing choice vouchers protect these low-income residents from displacement in neighborhoods undergoing residential upgrades or nearby institutional expansion.

<sup>17</sup> [Engaging the Future of Housing in the Buffalo-Niagara Region: A Preliminary Exploration of Challenges that Lie Ahead \(2021\)](#)

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

Within the East Side focus area, the Turning the Corner report identifies census tracts adjacent to Main Street as Zones of High Vulnerability to Housing Displacement. The goal is to keep the neighborhoods in these zones from becoming exclusive communities, which are unfriendly to families, children, and those with special needs. In these communities, housing must be kept affordable to low-income groups to prevent them from becoming exclusive places. The report lists several interventions the City could do in support of non-displacement, including:

1. Using deed restrictions, or Restrictive covenants, to determine the future of vacant (unbuilt) lots
2. Develop community land trusts
3. Establish a Below Market Rate Housing Ordinance
4. Build Limited Equity Cooperatives
5. Use the New York State Housing Trust Fund dollars to incentivize affordable housing units in softer markets,
6. Develop a “Just Cause” Eviction Ordinance
7. Develop “Right of First Refusal” Ordinances.

### **Housing Stability, Displacement & Choice**

Housing choice involves a complex set of factors including, but not limited to, cost, location, housing type and neighborhood conditions. The planning areas have been heavily impacted by disinvestment and demolition resulting in large numbers of vacant lots in some areas while other residential pockets remain largely intact.

As vacant land and buildings are considered for re-development, there is a substantial risk that lower income families and longtime residents will be displaced. In some cases, the driver may be rising housing costs – either in the form of increasing rent or taxes as property values rise. In these cases, changes in the neighborhood increase housing costs faster than resident incomes rise – up to four times the pace in WNY. In other cases, as the mix of residents change, implicit bias,

increasing housing density, and changes in the small business network may alter the community so much that long standing residents no longer feel at home. Dr. Taylor’s research in the Turning the Corner and The Harder We Run report documents these risks extensively. In addition, many local housing advocates and developers have participated in collaborative anti-displacement initiatives including policy advocacy and feasibility analyses. Several strategies have been identified by national and local housing experts to help residents stay in place and minimize cases when residents feel forced to move. They include working with:

1. Existing homeowners to reduce their mortgage financing costs, access residential property tax exemptions, challenge assessments when appropriate, access incentives to reduce energy costs, and maintain their properties.
2. Homeowners whose circumstances have changed to either
  - use life estates, wills, and other title settling strategies to preserve inter-generational wealth; or
  - work with a community land trust or affordable housing not for profit to stay in their home while the organization takes on ownership and maintenance responsibilities.
3. Tenants and landlords to use rent payments to build credit, build equity in a building, allow tenants to purchase their units, and/or help tenants prepare for first time home ownership.
4. Mission based developers to develop a range of affordable housing options and permanently preserve affordable housing units.
5. A wide range of partners on place-keeping measures that honor and protect the rich culture of neighborhoods and communities.

**HISTORY**  
**DEMOLITIONS**  
**TYPE & MIX**  
**OWNERSHIP**  
**DISPLACEMENT RISK**

	Year	# Single Family Sales	Median Price	# Multi Family Sales	Median Price
Buffalo Niagara	2012	7,875	\$149,725	1,359	\$90,400
	2013	8,520	\$153,440	1,728	\$90,034
	2014	8,865	\$149,850	1,895	\$88,800
	2015	9,617	\$154,000	1,907	\$93,500
	2016	9,971	\$160,920	1,933	\$113,400
	2017	10,424	\$164,300	2,324	\$103,615
	2018	10,644	\$166,400	2,485	\$104,000
	2019	10,495	\$171,195	2,204	\$121,200
	2020	8,304	\$180,000	1,588	\$115,000
	East Of Main Street Puma 1205	2012	428	\$61,020	330
2013		461	\$55,888	418	\$44,520
2014		605	\$56,777	461	\$46,420
2015		535	\$59,400	485	\$49,500
2016		539	\$66,971	459	\$56,700
2017		709	\$63,600	648	\$58,300
2018		907	\$62,400	800	\$63,440
2019		782	\$65,650	655	\$73,730
2020		611	\$65,000	472	\$67,000

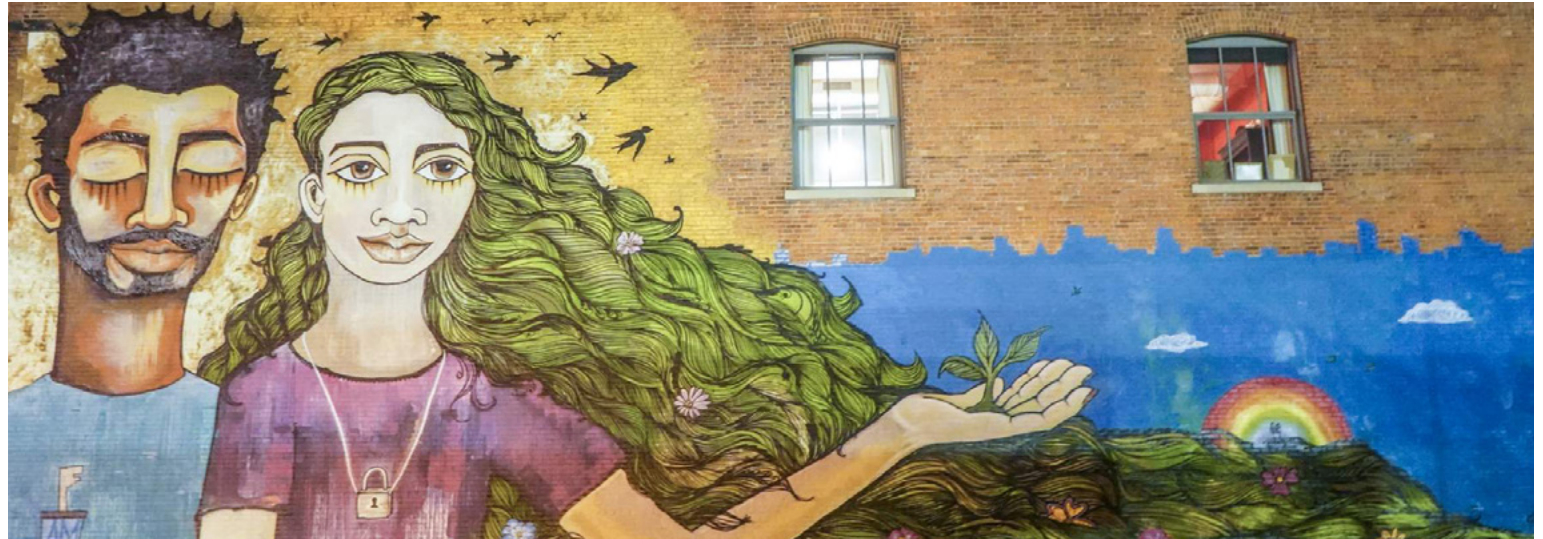
Households Experiencing Cost Burden And Affordability At 30% Income Threshold; Neighborhoods East Of Main Street (Puma 1205)



# Appendices & Contributions

<b>APPENDIX A</b>	<b>34</b>
<b>APPENDIX B</b>	<b>39</b>
<b>APPENDIX C</b>	<b>42</b>
<b>CONTRIBUTIONS</b>	<b>44</b>

- APPENDIX A**
- PROCESS**
- TIMELINE**
- APPENDIX B**
- APPENDIX C**
- CONTRIBUTIONS**



*Voyage* by Chuck Tingley. Photo: Google

The WITHIN WNY quality of life planning process, developed with neighborhood partners, uses a comprehensive approach to create a neighborhood action plan that addresses neighborhood priorities across [LISC program areas](#) including Affordable Housing, Community Leadership, Creative Placemaking, Economic Development, Education, Financial Stability, Health, Safety & Justice, and Sports & Recreation. It embodies the LISC model of grounding the pooled public and private resources LISC has access to in local communities by working with place-based neighborhood partners.

The three neighborhood areas located just east of Main Street were selected to launch the new livability planning program based on identified historic disinvestment patterns and the greatest gaps in health and wealth equity compared to the rest of the region. Simultaneously, in late 2019, early 2020, LISC Western New York was building a team to carry out the livability planning program in coordination with the economic inclusion, housing, and capacity building program areas.

### **COVID-19**

Just after hiring the first WITHIN WNY Program Officer, and as we planned for the launch of this process, our community was significantly impacted by the onset of the COVID-19 pandemic in March 2020. LISC operations quickly moved to a virtual, work-at-home model and the new team strategized pathways to move forward in the context of the pandemic and lived realities of the communities and partners engaged in the process. The pandemic only exacerbated the health and wealth equity issues within Buffalo. We saw initial, large scale spread of the virus in Black and Brown communities, areas already more significantly impacted by underinvestment in the social determinants of health. Deaths rates resulting from the virus were also disproportionately impacting people of color. Concerted and focused efforts by community leaders like the African American Health Equity Task Force, places of worship, community centers like Delavan Grider, food providers, health

- APPENDIX A**
- PROCESS**
- TIMELINE**
- APPENDIX B**
- APPENDIX C**
- CONTRIBUTIONS**

providers like Jericho Road and GBU-AHN, and mutual aid efforts were among the most critical community responders who advocated for an intentional County and City focus on the communities of color. Testing centers, and eventually vaccine distribution hubs, were set up in Black and Brown neighborhoods, including the three planning areas, in the first wave of interventions. This intentionality helped to level out the disproportionate impact of the pandemic in these communities, though health data still shows inequities according to race and zip code.

The socioeconomic impact of the pandemic has also had a tremendous impact on the neighborhoods in all of the planning areas. First, a transition to physical isolation meant people lost their jobs and/or had to choose to continue to work in frontline or service industry jobs in the height of the risks from the virus. Children were sent home from school and/or childcare, which also meant parents made difficult decisions to balance work and childcare/schooling. Small businesses were pressed to make rapid transitions to virtual platforms or socially distant services in order to survive, otherwise many closed their doors. The neighborhood environment was brought to the forefront as families looked for safe outdoor places to go, exercise, and access resources. Walkability, food access, the quality of green space, bicycling, and transportation have been critical factors for navigating the pandemic. Affordable, safe housing, an important issue even prior to the pandemic, rose to one of the most significant concerns of families during this time. Spending more time at home meant the need for stable housing with broadband access and adequate utilities. While the renewed focus on these inequities by multi-sector partners is promising, communities continue to be challenged by circumstances related to under investment in their environments and social and economic systems that support their families.

**Racial Justice**

The COVID-19 pandemic highlighted the obvious and known race-related health and economic inequities locally and nationally. This was compounded by the renewed racial justice movement that followed the unjust murder of George Floyd by police, also in early 2020. George Floyd’s murder was one among many cases of police brutality and murder in the media in 2020. Black Lives Matter brought communities together, amid the pandemic, to demand justice and equity. Locally, Buffalo experienced both the raised community awareness and action and the effects of police brutality.

Organizations and government entities demonstrated a renewed commitment to racial justice and a new wave of diversity, equity, inclusion, and justice advocacy continues to be a priority. In this moment, organizations also are beginning to understand the need to center race in order to more effectively close wealth and health equity gaps throughout communities.

**APPENDIX A  
PROCESS  
TIMELINE**

**APPENDIX B**

**APPENDIX C**

**CONTRIBUTIONS**

**Pre 2020**

**2004**

Masten Park Cold Springs Housing Competition

**2017–2018 LISC**

City of Buffalo hire Urban Design Associates to conduct neighborhood outreach around Masten Park/Cold Spring Housing Goals

**2019**

East Side Avenues Starts

HUD Section 4 funding administered to BUDC for a Northland Planning Grant

LISC Staff Hired for Economic Inclusion Work

**2020**

**March**

COVID-19 Work from Home Begins

**April**

LISC Staff Hired to manage WITHIN WNY Neighborhood Planning Work

Ongoing Economic Development Report Review-Staff collected and compiled past data to inform Economic Inclusion portion of investment plan

Outcomes: Staff gathers community’s previous feedback on Buffalo Billion, REDC Key Industries, Northland Brownfield Opportunity Area, City-released Reports, Neighborhood level reports (like 2017 Fillmore Streetscape Plan, 2004 Masten Neighborhoods Plan, ROCC Studies, etc)

**May**

AARP Funding Received for Pride in Place. In partnership with the Buffalo Center for Health Equity

**August**

6 Livability Meetings Summer 2020 - Goals: Learn about each organization’s top 3 goals and opportunities for collaboration

**September**

Attorney General’s Affordable Housing 101 Training Released. 8 entities receive pre-dev funding and expected to produce 382 units of affordable housing

**October**

First Equitable Neighborhood Development Summit kicks off with 116+ virtual attendees



**APPENDIX A  
PROCESS  
TIMELINE**

**APPENDIX B**

**APPENDIX C**

**CONTRIBUTIONS**

**2021**

**January**

Prospect Hill Consulting is hired by LISC team for data mapping and HUB Site development

**February–June**

Outcomes: Staff gathers data relative to Buffalo Green Code, Main Street e-TOD, Buffalo Sewer Green Infrastructure

Intensive Multi-Sector Data Collection

LISC National Resources available for Economic Inclusion. LISC partners with Buffalo Urban League (BUL)

**July**

HUD Section 4 funding to Buffalo Urban League assists in hiring Jacques Consulting for outreach assistance.

Economic Inclusion Steering Team Formed

Eight Economic Inclusion Focus Groups: Commercial Districts, Creative & Cultural Economy, Workforce Development, Real Estate, Main Street Businesses (x2), Childcare Economy, New American Business Owners

Regional Housing Report Released in partnership with Partnership for the Public Good

**August**

Moving Forward Together funding received with several housing partners for East Side modular housing developments

Four public engagement sessions occur at Kuleta Pamoja, Funk Fest, Manna @ Northland, SuperStreet

Individual Interviews ongoing with Economic Inclusion & Livability Partners-Summer 2021

**September**

Virtual Scenario Planning Event - Sept 2021

Interactive Digital HUB Site available to the public

**October**

Presentation of Shifting the Narrative: ROI on Healthy Communities

All data and engagement materials get compiled in WITHIN East Side Report draft



**APPENDIX A**

**PROCESS**

**TIMELINE**

**APPENDIX B**

**APPENDIX C**

**CONTRIBUTIONS**

**2021–2022**

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**November–January 2022**

6-part Commercial District Management 101 Training Released. Administered by LISC in partnership with ESA. Nov 2021–Jan 2022

Weeks of partner interviews on WITHIN Report for public feedback and investment plan endorsement through Q1 2022

**February**

Finalist for NYSERDA Clean Neighborhoods Challenge with HOCN, GOBike, SMI, East Side Bike Club, BNMC, CEJ

**April**

Implementation Council Convenings Kick Off April 2022

**May–December**

Finalized WITHIN Report is launched

Ongoing fundraising for Investment Plan Implementation

Continue Implementation Council convenings as funding allows.



**APPENDIX A**  
**APPENDIX B**  
**DEFINITIONS**  
**IMPLEMENTATION**  
**PARTNERS**  
**APPENDIX C**  
**CONTRIBUTIONS**

**AFFORDABLE HOUSING**

means that a household’s housing costs, including energy, does not exceed 30% of its gross monthly (family) income.

**ARPA**

American Rescue Plan Act

**BIPOC**

Black and/or Indigenous People of Color

**CDFI**

Community Development Financial Institution

**CDBG**

Community Development Block Grant

**DIVERSITY**

The terms that most often come to mind are race, ethnicity, and gender - though the term “diversity” is also used in relation to age, national origin, religion, difference of ability, sexual orientation, socioeconomic status, education, marital status, language, and physical appearance. It also involves different ideas, perspectives and values.

**EQUITABLE / EQUITY**

is dealing fairly and equally with all concerned.

**ERAP**

Emergency Rental Assistance Program

**ESA**

East Side Avenues

**E-TOD**

Equitable Transit Oriented Development

**HOME**

Housing Opportunities Made Equal

**INCLUSION**

Authentically bringing traditionally excluded individuals and/or groups into processes, activities, and decision/policy making in a way that shares power.

**MWBE**

Minority and/or Women-Owned Business Enterprise

**MOBILITY**

is the ability to move or be moved freely and easily.

**MULTI-MODAL**

simply means involving several different forms of activities.

**OPEN4**

A private funding initiative focused on regional inclusive entrepreneurship

**RACIAL WEALTH GAP**

The rate at which white householders own their homes compared to African American householders. Further, the overarching housing values in African American predominant neighborhoods are just a third of values in the region’s predominantly white neighborhoods.

**RACIAL INCOME GAP**

This refers to the income gap between white residents in the region and Black and Latino residents. In Buffalo-Niagara, this gap is more than doubled for white residents compared to Black and Latino residents.

**SECTION 8**

The housing choice voucher program is the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

**TOD**

Transit Oriented Development

**APPENDIX A**

**APPENDIX B**

DEFINITIONS

IMPLEMENTATION  
PARTNERS

**APPENDIX C**

CONTRIBUTIONS

**AFRICAN HERITAGE  
FOOD COOP**

**ALBRIGHT KNOX**

**AMERICAN AXLE**

**BCCWNY**

Black Chamber of Commerce  
Western New York

**BEAU FLEUVE MUSIC &  
ARTS**

**BELMONT HOUSING  
RESOURCES FOR WNY,  
INC.**

**BFNC**

Buffalo Federation of  
Neighborhood Centers

**BFNHS**

Broadway Fillmore  
Neighborhood  
Housing Services

**BNMC**

Buffalo Niagara  
Medical Campus

**BTRU**

Buffalo Transit Riders United

**BUDC**

Buffalo Urban  
Development Corporation

**BUFFALO FOOD  
EQUITY NETWORK**

**BUFFALO FREEDOM  
GARDENS**

**BUFFALO GO GREEN**

**BUL**

Buffalo Urban League

**BURA**

Buffalo Urban  
Renewal Agency

**CANISIUS COLLEGE**

**CAO**

Community Action  
Organization

**CATHOLIC HEALTH**

**CDC**

Community Development  
Corporation

**CDFIS**

Community Development  
Financial Institutions

**CEDARLAND  
DEVELOPMENT**

**CEJ**

Center for Economic Justice

**CEL**

Center for Entrepreneurial  
Leadership

**CITIZEN'S ALLIANCE**

**CITY OF BUFFALO**

**COMMERCIAL DISTRICT  
GROUPS**

**COMMUNITY FIRST**

**CTRC**

Central Terminal  
Restoration Corporation

**DEVELOPING OUR  
TRANSIT FUTURE  
PARTICIPANTS**

**DOT**

NYS Department of  
Transportation

**EAST SIDE AVENUES**

**EAST SIDE BIKE CLUB**

**EAT OFF ART**

**ECIDA**

Erie County Industrial  
Development Agency

**ECMC**

Erie County Medical Center

**EFORALL**

Entrepreneurship  
for All Erie County

**ESA**

East Side Avenues

**ETOD COORDINATING  
COMMITTEE**

**FBCLT**

Fruit Belt Community  
Land Trust

**FILLMORE FORWARD**

**FOOD FOR THE SPIRIT**

**FOOD FUTURES WNY**

**GBNRTC**

Greater Buffalo Niagara  
Regional Transportation  
Council

**GJABA**

Greater Jefferson Avenue  
Business Association

**GOBIKE BUFFALO**

**GRASSROOTS GARDENS**



**APPENDIX A**

**APPENDIX B**

**DEFINITIONS**

**IMPLEMENTATION PARTNERS**

**APPENDIX C**

**CONTRIBUTIONS**

**HEALTHY CORNER STORES INITIATIVE**

**HOCN**

Heart of the City Neighborhoods

**HOME**

Housing Opportunities Made Equal

**HOME HEADQUARTERS**

**IDA**

Incremental Development Alliance

**INCREMENTAL DEVELOPMENT ALLIANCE**

**LINCOLN MEMORIAL CHURCH**

**LISC (WNY)**

Local Initiatives Support Corporation (Western New York)

**LIVE WELL ERIE**

**MASTER GARDENERS**

**MATT URBAN CENTER MISSION IGNITE**

**MOM MARKET**

Market on Michigan A

**NFTA**

Niagara Frontier Transportation Authority Northland Campus

**NYPA**

New York Power Authority

**OLMSTED PARKS CONSERVANCY**

**ONE REGION FORWARD**

**OPEN4**

A private funding initiative focused on regional inclusive entrepreneurship

**PAPPY MARTIN LEGACY JAZZ COLLECTIVE**

**PROJECT RAINFALL**

**REGION CENTRAL**

**RE-TREE WNY**

**ROCC**

Restore Our Community Coalition

**SALVATION ARMY**

**SBDC**

Small Business Development Center

**SHARED MOBILITY INC.**

**ST. JOHN'S CREDIT UNION**

**STAND UP BUFFALO**

**THE EXCHANGE AT BEVERLY GRAY**

**THE FOUNDRY**

**TRUST FOR PUBLIC LAND**

**UFV**

Urban Fruits & Veggies

**ULI**

Urban Land Institute

**URBAN PLAN 4ALL**

**WAKANDA ALLIANCE**

**WBC**

Canisius Women's Business Center

**WNY COVID-19 RESPONSE TEAM**

**APPENDIX A**  
**APPENDIX B**  
**APPENDIX C**  
**FIGURES**  
**REPORTS**  
**REFERENCED**  
**CONTRIBUTIONS**

**FIGURE 1** (pg 11)  
 East Side Planning  
 Areas Base Map

**FIGURE 2** (pg 14)  
 East Side Planning Areas:  
 Opportunities

**FIGURE 3** (pg 17)  
 Planning Area A:  
 Opportunities

**FIGURE 4** (pg 20)  
 Planning Area B:  
 Opportunities

**FIGURE 5** (pg 22)  
 Planning Area C:  
 Opportunities

**FIGURE 6** (pg 24)  
 East Side Planning  
 Areas: Challenges

**FIGURE 7** (pg 58)  
 Planning Area A: Base Map

**FIGURE 8** (pg 65)  
 Planning Area B: Base Map

**FIGURE 9** (pg 70)  
 Planning Area C: Base Map

**FIGURE 10** (pg 84)  
 Zoning: Existing Land Use

**FIGURE 11** (pg 86)  
 Zoning: The Green Code

**FIGURE 12** (pg 94)  
 Housing: Demolitions

**FIGURE 13** (pg 97)  
 Housing: Type & Mix

**FIGURE 14** (pg 99)  
 Housing: Ownership Mix

**FIGURE 15** (pg 101)  
 Housing: Renter  
 to Owner Balance

**FIGURE 16** (pg 109)  
 Housing: Change  
 in Assessed Value

**FIGURE 17** (pg 116)  
 Economic Inclusion:  
 Economic Health

**FIGURE 18** (pg 131)  
 Economic Inclusion: Retail  
 & Main Street Businesses

**FIGURE 19** (pg 138)  
 Economic Inclusion:  
 Creative Economy

**FIGURE 20** (pg 139)  
 Economic Inclusion:  
 Cultural Economy

**FIGURE 21** (pg 150)  
 Economic Inclusion:  
 REDC Key Industry  
 Connections - Manufacturing

**FIGURE 22** (pg 151)  
 Economic Inclusion: REDC  
 Key Industry Connections -  
 Health & Life Sciences

**FIGURE 23** (pg 152)  
 Economic Inclusion: REDC  
 Key Industry Connections  
 - Professional Services,  
 Tourism, Higher Education  
 & Agriculture

**FIGURE 24** (pg 160)  
 Quality of Life: Transportation  
 & Mobility

**FIGURE 25** (pg 168)  
 Quality of Life: Food Access

**FIGURE 26** (pg 179)  
 Quality of Life:  
 Intergenerational  
 Opportunities

**APPENDIX A**

**APPENDIX B**

**APPENDIX C**

**FIGURES**

**REPORTS**

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**APPENDIX A**  
**APPENDIX B**  
**APPENDIX C**  
**CONTRIBUTIONS**

### **Team Support**

LISC WNY, with the financial support of the John R. Oishei Foundation, provided capacity and technical support through staff and consultant teams throughout the WITHIN program.

### **Consultants**

#### **Prospect Hill Consulting LLC and JBK Consulting**

Prospect Hill is a small, NYS Certified Minority and Women-owned Business Enterprise (M/WBE) LLC located in the Prospect Hill Historic District within the vibrant West Side community of Buffalo, NY. Prospect Hill has more than 60 years of combined nationwide experience in the environmental consulting industry and provided all of the GIS mapping data analyses, design, construction, and maintenance of the HUB site throughout the WITHIN program. JBK Consulting provided scenario planning analyses, education, and training support for LISC and community partners.

#### **White Bicycle and Renata Toney**

White Bicycle is a nationally recognized branding team based in Buffalo, New York. White Bicycle focuses on brand strategy, brand design, and brand content. Part studio, part agency, they are a group of creatives who integrate strategy, project management, and client collaboration into our process. White Bicycle contracted with Renata Toney, owner of On Message Communication and Public Relations Strategist at the Burchfield Penney Art Center, to design and develop the WITHIN WNY / East Side brand and messaging. This incredible report document design was also generated through White Bicycle.

#### **Buffalo Urban League and Jacques Planning & Consulting**

The Buffalo Urban League empowers African Americans, other minorities, and disadvantaged individuals to secure economic self-reliance, parity, power, and civil rights. The Buffalo Urban League partnered with Jaques Garcia of Jacques Planning & Consulting Services, LLC to provide support for WITHIN East Side community outreach and focus groups focused on topics in economic inclusion during the summer of 2021.

APPENDIX A  
APPENDIX B  
APPENDIX C  
CONTRIBUTIONS

**LISC WNY**

**Julie Barrett O’Neill**, LISC WNY Executive Director 2018-2022;

- Local Government Relations
- Housing processes, including the Regional Housing Market Study, Moving Forward Together Housing proposal and Mission Based Affordable Housing program.

**Tyra Johnson Hux**, LISC WNY Operations Director;

- Support for emerging Black developers through the Community Based Real Estate Development Training
- Built synergies and connections with regional economic development players
- Anchor institution & workforce development strategies
- Manages our local small business grant programs (ie. General Motors)
- Co-authored the Regional Inclusive Economic Development Agenda

**Kate Rebhan**, Nonprofit Coaching & Capacity Support

- Provided one on one assistance to nonprofit organizations
- Manages our LISC AmeriCorps & Section 4 grant programs
- Manages all general office grants and contract management

**Saira Siddiqui**, Neighborhood Business Support

- Manages neighborhood based economic development initiatives, including commercial corridor program management and placekeeping initiatives
- Co-authored the Regional Inclusive Economic Development Agenda
- Co-authored the WITHIN East Side Neighborhood Plan
- Assisted in AARP Pride in Place project & early win activities

**Brittany Perez**, Livability Program Support

- Secured AARP grant funding for the Pride in Place project & early win activities
- Secured Regional Plan Association funding
- Manages LISC’s health equity portfolio inclusive of transportation and food access work
- Co-authored the WITHIN East Side Neighborhood Plan

**Maggie Hamilton Winship**, Real Estate & Lending Support

- Support for emerging Black developers through the Community Based Real Estate Development Training
- Mission Based Affordable Housing & Affordable Housing 101 Trainings
- Provides direct financing & real estate assistance to partner organizations and businesses

**Thank you.**