

An Overview of the 2003 Housing Rehabilitation and Restoration Plan:

Troy, New York

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Introduction:

Troy, like many other old industrial cities, has experienced a period of decline in living conditions since the suburbanization trend in post WWII America. Troy has many valuable assets that could contribute to the quality of life in the city, and recently residents of the city have taken the initiative to try to restore Troy to the vibrant place it once was. Students of the Rensselaer School of Architecture, community residents, business owners and employees from the City of Troy started holding public meetings in the fall of 2001 throughout the community to identify the major issues throughout three neighborhoods.

The communities in the study area are located adjacent to the Rensselaer Polytechnic Institute (RPI) campus, the Beman Park and Hillside neighborhoods lie to the north of the campus and extend to Hoosick St., and Mount Ida lies to the south of the campus and extends to the Poestenkill Stream (demographic trends for the Hillside neighborhood can be seen in Appendix A). These communities all consist of similar demographic populations, mostly college renters, and a declining housing stock which consists of mostly 2 family homes. The members of these communities came together in order to create a vision for neighborhood improvements, community development and economic growth, and have predicted improved conditions within five years.

Existing Conditions:

The community meetings that were held identified the main challenges and the opportunities and assets of the community. The majority of the housing stock in these three neighborhoods is between 50 and 100 years old and is mostly Victorian Style housing, constructed of brick and wood. There has been a period of decline since WWII, and there has been little investment by Troy, the homeowners or the absentee landlords since this time. Exceptions to this are in the Hillside neighborhood, which received money from a Community Preservation Program for a full restoration of Eighth and Ninth Streets in the late 1970's, and also in the Mount Ida neighborhood, which received funds from the City's Focus Block Program, also in the 1970's (pg 1).

The challenges facing these three neighborhoods are the same as any declining industrial city, and were identified by the neighborhood residents. Absentee landlords who rent to college students and do not make capital improvements, illegal building conversions without permits or code review, lack of parking, and street and sidewalk improvements were identified as major issues (pg 3). Other issues of concern are lack of neighborhood businesses, relatively high real estate taxes, public safety and improving the Enlarged School District of Troy (pf 4). The task force then identified the communities' opportunities and assets, including a large number of neighborhood organizations, housing affordability, natural resources, historic building stock, ease of transportation, cultural assets, and public services were all named (pg 7).

Goals:

The first action taken by the task force was to create a list of livability and residential quality goals from the data given at the community meetings, these are:

1. Increase the number of homeowner occupied residences
2. Promote appropriate housing density
3. Maintain housing affordability
4. Increase the number of staff and faculty from Rensselaer and other local employers living in the target area
5. Improve the conditions and value of existing housing stock and promote building code compliance
6. Support the preservation of the existing building stock and compliment the existing with appropriate new construction
7. Promote responsible homeownership, landlord ship and tenancy
8. Leverage Rensselaer resources for additional funding opportunities
9. Return tax delinquent properties to the City tax roles, and increase the tax base through new development
10. Support the livability amenities which improve and sustain a positive quality of life, such as parking, public space, community policing, etc (pg 11)

Programs:

Homeowner Incentive Grant Program: Started in November 2001 with public and private funds, there are no income limitations and is not restricted to first time homeowners. A total of \$242, 000 has been allocated as of August 2004, 39 grants distributed of which 33 were in the RPI target area, 24 of which were to RPI students, alum and faculty (pg 11).

Neighborhood Improvements through Code Enforcement (NICE) Grants: RPI established a grant program which makes available \$1,000 per property for technical assistance and repairs, \$50,000 has been allocated in total and 22 grants have been approved and completed. They have also focused on building code enforcement, handing out 450 violation notices as of August 2004 (pgs 12, 21).

FHLB Hillside Homeowner Rehab Grant Program: \$240,000 has been awarded to by the Federal Home Loan Banks Affordable Housing Program for homeowner renovations on 30 properties, \$8,000 a piece. Rensselaer's costs will be approximately \$100,000 for administrative and grant writing fees on top of the FHLB funds (pgs 12, 21).

Vacant Building Rescue Program: RPI purchased 12 buildings as of 2004 and invested approximately \$650,000 for rehabilitation, of these 7 will be homeowner occupied and 15 substandard apartments have been eliminated (pgs 13, 21).

Landlord and Tenant Training Programs: The landlord training program is free to all landlords in Troy and has had 400 attendants; the focus is on screening tenants, illegal activities, evictions and other issues pertinent to landlords. The tenant training program is offered in order to teach tenants about where and how to find apartments, along with dealing with landlords, approximately 120 students have attended (pgs 13 22).

Faculty/Staff Housing Program: RPI has been purchasing homes since the 1960's to provide new faculty an opportunity to buy or lease the property from them, as of 2004, RPI has 25 of these agreements with faculty members and a guest house has been established for potential new faculty to experience the area before moving (14, 22).

Community Outreach Partnership Center: In 2001 HUD allocated a \$400,000 grant for homeownership in Troy, which has been added to the 1.2 million given by RPI and community partner activities (pgs 16, 23).

Streetscape Improvements: Public moneys have been allocated by the City of Troy for roadwork and sidewalk improvements around the RPI campus, including all of College Avenue. Around 5 million dollars was awarded to these neighborhoods over the last 4 years for major capital improvements. NYS DOT has also allocated 11.5 million for reconstruction of Congress St. from RT. 66 to 5th Ave (pgs 17, 23).

Other Grant Moneys Available: Troy has also started smaller programs, such as the Home Improvement Program, which gives out loan money for restoration, the IDA-

Homebuyers Club (Individual Development Accounts), which matches a down payment on a home up to \$5,000, the TAP program and the TRIP-Down Payment Assistance Program (pgs 16-17).

APPENDIX A:

The Hillside neighborhood is approximately 10% of the total population of Troy and has experienced a population loss of 15% from 1980 – 2000, compared to a total population loss of 11% by the City of Troy on a whole. Of this population in the Hillside neighborhood, approximately 50% of the population is between 15 and 24, showing that focusing marketing to college students would be the most effective way to revitalize the neighborhood. There is also a trend of residents of this neighborhood to be of very low income, 49% in this neighborhood compared to 45% in Troy and only 29% in the Albany – Schenectady – Troy MSA. Approximately 35% of the Hillside neighborhood is employed by educational services, mostly RPI, and approximately 64% of residents work in Troy.