



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING: JAMESTOWN, NY 2020



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Executive Summary

Introduction

The Analysis of Impediments to Fair Housing Choice (AI) is a review of housing data and demographic information, analysis of public and private sector policies and programs that impact housing decisions in the City of Jamestown, New York, identification of impediments that restrict fair housing choice for residents, and a series of recommended actions to remove the identified impediments.

The Housing and Community Development Act of 1974 requires that any jurisdiction receiving United States Department of Housing and Urban Development (HUD) funds to affirmatively further fair housing.

Municipalities receiving HUD entitlement funds are required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities
- Comply with the non-discrimination requirements of the Fair Housing Act.

These requirements can be achieved through the preparation of an AI. An AI is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing. It is also an assessment of conditions, both public and private, affecting fair housing choice.

An impediment to fair housing choice is defined as any action, omission, or decision that restricts or has the effect of restricting the availability of housing choices to members of the protected classes. The federal Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, familial status, and disability. These are referred to as protected classes because they are groups of individuals protected by fair housing law.

Table 1: State and Federal Protection Summary, Source, New York State, FFHL

	New York State Human Rights Law	Federal Fair Housing Law
Race	X	X
Color	X	X
National Origin	X	X
Religion	X	X
Family Status	X	X
Disability Status	X	X
Sex	X	X
Age		X
Creed		X
Sexual Orientation		X
Marital Status		X
Military Status		X
Gender Expression/Identity		X
Gender		
Source of Income		X

Ultimately, the City of Jamestown AI serves as the basis for fair housing planning and provides essential information to policy makers and leaders in support of fair housing.

Assessment of Past Goals and Actions

The City of Jamestown's last Analysis of Impediments to Fair Housing was completed in 2015. Prior to that, the most recent version was completed in 1996, with updates in 2001. That 14-year gap created ongoing fair housing issues and signified a de-prioritization of fair housing as an important policy focus.

The City of Jamestown welcomed in a new administration in 2020. This new administration has clearly prioritized access to safe and affordable housing and increasing rates of homeownership amongst all demographic groups, as demonstrated in the creation of the 2020-24 HUD Comprehensive Plan and administration of COVID-19 related HUD assistance in 2020. In addition, administration has reactivated the Human Rights Commission to serve as voice for and source of information on housing and other rights as recommended in the 2015 analysis. However, there are still many observations that

have not been addressed from that analysis. Most of these past recommendations would be addressed by the actions outlined in the 2020 Fair Housing Action Plan.

As many of the 2015 recommendations are outstanding, that year's "Fair Housing Issues and Recommendations" are included after the 2020 action plan. The current administration is well-positioned to address many of these issues and should consult both sets of recommendations. Both documents should be used as guides moving forward.

In identifying these issues and recommendations, it is understood that the City of Jamestown has limited resources and faces significant economic challenges. These traditional challenges will be amplified by the ongoing effects of the COVID-19 pandemic. Some of these recommendations, especially renovation and abatement of housing stock, or the creation of new housing of any kind, will require annual dedication of HUD funds as well as additional funding. However, many of the recommendations require policy-based and legislative attention.

2020 Fair Housing Action Plan

The Fair Housing Action Plan includes recommended actions for the City of Jamestown, recognizing certain impediments requiring the resources and efforts of organizations beyond the City's scope of control, corresponding with the City of Jamestown's five-year HUD Consolidated Plan. The following action plan is recommended for affirmatively furthering fair housing choice within the over the next five years.

2020 Fair Housing Action Plan

Table 2: 2020 Jamestown Fair Housing Action Plan

	Impediment: Persons with lower incomes, who are disproportionately members of the protected classes, are less able to afford safe, decent affordable housing.			
1	Action	Detail	Evaluation	Timeline
	Preserve and increase the number and quality of affordable housing throughout the City.	The City should continue to invest federal, state, and local funds in a manner that is consistent with current and past HUD comprehensive plans. The dual strategies of improving housing and the quality of life in areas of high poverty while increasing access to affordable housing in areas of higher opportunity are consistent with the Fair Housing Act and affirmatively further fair housing choice. The recommendation is based on the analysis of CDBG and HOME funds. To ensure that the City continues to invest funds in ways that affirmatively further fair housing choice, the City should monitor expenditures for mapping and data analysis purposes on an annual basis. To the extent possible, the City should also monitor the benefit to members of the protected classes.	Maps and summary data analysis showing investment locations and beneficiaries.	Ongoing

	Impediment: More fair housing education, outreach, investigation, and enforcement is needed.			
	Action	Detail	Evaluation	Timeline
2	Develop an easy to navigate webpage with fair housing information on the City's website.	Include a fair housing link on the bottom of the www.jamestownny.gov homepage. Further, and more importantly, create a new fair housing subpage, linked to the homepage, that provides information, including: What is fair housing? What is housing discrimination? Legal recourse? Who is protected under fair housing laws at all levels of legal jurisdiction? What are some examples of housing discrimination? How do I file a complaint? The website should also include the name and contact person for a City staff person to provide further guidance.	Completion and launch of new web page.	2021
3	Make the City's new fair housing webpage accessible for persons who are visually impaired and translate it into Spanish.	Disability status is the most frequently referenced basis of housing discrimination, making fair housing information available in an accessible format is an important component of education and outreach.	Make the new website accessible for persons who are visually impaired provide a version in Spanish and launch.	2021
4	Designate a City staff liaison for Fair Housing and provide contact information on the Fair Housing webpage.	Personal contact is critical, even in a growingly virtual society. People do not file a housing complaint because they either do not know how to do so or are unaware of their rights. A liaison would help answer questions about housing discrimination and	Designation of Fair Housing liaison, with contact info displayed on City's new Fair Housing webpage.	2021-22

		refer people to where they can submit a formal complaint.		
5	Work with Empire Justice, the local Community Reinvestment Act (CRA) Coalition, Federal Deposit Insurance Corporation (FDIC), New York Federal Reserve and/or others to identify discriminatory lending practices (e.g., mortgage denials, high price loans, etc.) and engage lenders to address.	While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively further fair housing choice, which includes identifying lending discrimination locally and working with partners and lenders to address it.	Discriminatory practices further understood, and lenders engaged by local partners to address.	2021-22
6	Develop City guidelines, policies, or other actions that help to enforce fair housing standards.	More stringent enforcement of housing violations was identified as a priority during stakeholder outreach. The City should explore guidelines, policies, or other actions it could take that would help to enforce fair housing standards, including not doing business with individuals or organizations that have unresolved fair housing cases or complaints.	City fair housing enforcement guidelines, policies, or other actions are identified and implemented.	Ongoing
	Impediment: A need to update policies and procedures.			
	Action	Detail	Evaluation	Timeline
7	Draft City of Jamestown Human Rights Law	The City of Jamestown recently reestablished a Human Rights Commission, which is an important step towards community-based leadership. Approval of a Jamestown Human Rights Law, led by the local commission, will help safeguard the housing and access rights of all residents, complimenting the	Draft and adopt City of Jamestown Human Rights Law.	2022

		existing Federal Fair Housing Law, and New York State Human Rights Law.		
8	Draft Anti-Displacement and Relocation Plan	Per CPD Notice 94 16, grantees receiving HOME funds are required to have an Anti-Displacement and Relocation Plan even if the participating jurisdiction's HOME-assisted projects will not result in the demolition or conversion of a low/moderate-income dwelling. Additional details are found in 24 CFR 42.325	Completion and Public Display of Anti-Displacement and Relocation Plan.	2022
9	Develop a collaborative Section 3 Plan with other HUD funded agencies and jurisdictions.	This could help ensure that employment and other economic/business opportunities generated by Department of Housing and Urban Development (HUD) funding programs are directed to public housing residents and other low-income persons, particularly recipients of government housing assistance, to the greatest extent possible.	Development and completion of collaborative local Section 3 Plan.	2022-23

2015 Fair Housing Issues and Recommendations

Table 3: Jamestown Fair Housing Action Plan, Source: 2015 Jamestown AI

Fair Housing Issue	Observations	Recommendations
No 1. There is insufficient fair housing and enforcement.	1. Between 2010 and 2015, only a handful of fair housing complaints were investigated by the Division of Human Rights, most resulting in no probable cause determinations. 2. There has been no complaint-based or random fair housing testing conducted in Jamestown. 3. The options for someone with a fair housing complaint are not clear or widely known. 4. There is evidence to suggest that landlords are denying reasonable accommodations and are particularly not sympathetic to the rights of people with emotional support animals. 5. There is a lack of fair housing knowledge in the community. 6. No clear direction for people in the community on where to go if you are a victim of discrimination.	1. Work to develop a better partnership and contract with HOME of Buffalo, the only qualified fair housing enforcement organization serving the region. 2. Implement a systemic testing program to serve as a deterrent to housing providers that may discriminate and to identify a baseline by which further fair housing efforts can be measured. 3. Develop localized fair housing informational materials that direct an individual to local fair housing support services. 4. Develop a training service provider with protected class members to help them identify potential discrimination experienced by clients. 5. Review and monitor current outreach efforts and areas where future resources should be directed. 6. Conduct fair housing education programs directly to consumers in locations where people already congregate such as churches, community centers and tenant associations. 7. Develop and conduct education programs specifically related to individuals with disabilities and reasonable accommodations.

<p>No. 2 There is a lack of understanding of the City's obligation to Affirmatively Further Fair Housing</p>	<p>1. Jamestown had not completed an Analysis of Impediment for 19 years. 2. The City devotes no resources to fair housing education and enforcement efforts. 3. The City's Human Rights Commission is no longer active. 4. Comments made in City planning documents identify "social" and "cultural" changes as contributing to the deteriorating neighborhoods, a problematic statement given the changing racial and ethnic demographics of the community.</p>	<p>1. Pass a Fair Housing ordinance to demonstrate the City's commitment to fair housing in the community. 2. Reactive the Human Rights Commission to serve as a voice and source for information on housing and other rights. 3. Develop training for City staff and elected officials on fair housing and the obligation to AFFH. 4. Conduct careful analysis of City documents to ensure no message exists that does not promote a culture of inclusion in the community that celebrates the diversity of Jamestown residents.</p>
<p>No 3. The poor quality of the housing stock has a disparate impact on protected classes.</p>	<p>1. There are well documented issues with the local housing stock, particularly at rental properties, including the presence of lead paint, code violations, and unresponsive landlords. 2. African Americans, Hispanics, and people with disabilities are much more likely to be low-income and renters. 3. 84% of Hispanic households in Jamestown experience a housing burden compared to 34% of non-Hispanic White households. 4. The presence of lead paint due to the age of the City's housing stock negatively impacts families with children. 5. The City's policy of placing prominent signs on condemned properties likely reduces housing values on nearby properties and increases the sense of blight in neighborhoods. These signs are much more likely to appear in high minority neighborhoods.</p>	<p>1. Continue and increase efforts to provide more proactive code enforcement. 2. Change policy of placing prominent signs on condemned properties while ensuring the safety of nearby residents. 3. Increase utilization of rental rehabilitation program. 4. Develop programs to increase local ownership of rental properties such as investor lending programs or incentives for local landlords purchasing land bank properties. 5. Explore feasibility of improving the enforcement of the rental registry, possibly including inspections for code violations and infestations.</p>

<p>No. 4. There is insufficient protections and education regarding tenants' rights.</p>	<p>1. Tenants living in substandard housing, which are more likely to be members of protected classes, have few options to get landlords to address habitability issues. 2. Tenants are often left in the precarious position of having to withhold rent and then face eviction to enforce their right to a safe and habitable dwelling. 3. Many rental properties are owned by out of town landlords and/or LLCs, making the enforcement of code violations more difficult.</p>	<p>1. Work to develop localized bedbug informational materials to assist tenants and housing providers in dealing with infestations. 2. Explore options for creating a housing court to allow tenants to bring affirmative habitability cases against housing providers. 3. Work to increase tenants' rights counseling to include proper procedures for rent withholding. 4. Create tenants' rights training program for local human service providers working with low-income tenants. 5. Work to improve protections for tenants facing retaliatory evictions.</p>
<p>No. 5. Homeownership rates among African Americans and Hispanic Households</p>	<p>1. Only 33% of Black households own their own homes compared to 52% of White households. 2. Median household incomes for Black households are not significantly lower than that of White households, indicating that factors other than household income account for low homeownership rates for this group. 3. Only eight home purchase applications for Black and Hispanic applicants were recorded in HMDA data for 2014.</p>	<p>1. Increase affirmative marketing of homeownership programs for African Americans and Hispanics. 2. Work to increase the number of African American and Hispanic real estate professionals. Grants may be available for local realtor associations. 3. Explore programs to offer down payment and closing cost assistance for low-income borrowers. 4. Work to increase the number of households utilizing the Section 8 homeownership program. 5. Explore programs to offer alternative financing for first time homebuyers in place of limited traditional financing.</p>

<p>No. 6. A lack of support for affordable housing development by city officials may limit housing choices.</p>	<p>1. In planning documents, the City called for a moratorium on new senior and low-income housing. 2. City officials have indicated a desire to severely restrict where multi-family housing can be developed in Jamestown.</p>	<p>1. Reconsider proposed zoning changes that would severely restrict where multi-family housing could be built. 2. Work to support subsidized housing developers that are building quality, low-income housing. 3. Work to develop better coordination and improved service delivery among subsidized housing providers.</p>
<p>No. 7. Affordable housing choices for families with children and especially large families are limited.</p>	<p>1. A significant portion of the subsidized rental housing in Jamestown is restricted to seniors and/or individuals and disabilities and some projects that are open to families do not have families living there. 2. Family households with more than five people are much more likely to experience housing problems than families with less than five people. 3. There is a substantial wait for the Housing Choice Voucher program, the most widely used housing subsidy program for families with children. 4. Language in information on the voucher program from Chautauqua Opportunities, Inc. implies there may be a residency requirement to apply.</p>	<p>1. Work to support subsidized housing developers that are building units for low-income families. 2. Conduct research on the extent to which rental housing providers discriminate based on source of income. 3. Based on results of source of income analysis, consider legislation to ban source of income discrimination.</p>

Introduction

Fair housing is a basic and essential right. Equal and unimpeded access to residential housing is a fundamental civil right that enables members of protected classes, as defined in the federal Fair Housing Act, to pursue personal, educational, employment, or other goals.

The federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, gender, disability, familial status, or national origin. Persons who are protected from discrimination by fair housing laws are referred to as members of the protected classes.

HUD awards funds from the Community Development Block Grant (CDBG) and HOME Investment Partnership. directly to the City of Jamestown.

As administrators of HUD funding, the City has specific fair housing planning responsibilities including:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing
- Maintaining records to support initiatives to affirmatively further fair housing

HUD interprets these three certifying elements to include:

- Analyzing housing discrimination in a jurisdiction and working toward its elimination
- Promoting fair housing choice for all people
- Providing racially and ethnically inclusive patterns of housing occupancy
- Promoting housing that is physically accessible to and usable by all people, particularly individuals with disabilities
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Purpose of the Analysis of Impediments

The Housing and Community Development Act of 1974 requires that any community receiving HUD funds affirmatively further fair housing. Communities receiving HUD entitlement funds are required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities
- Comply with the non-discrimination requirements of the Fair Housing Act.

These requirements can be achieved through the preparation of an AI. An AI is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing. It is also an assessment of conditions, both public and private, affecting fair housing choice.

This AI will:

- Evaluate population, household, income, and housing characteristics by protected classes
- Evaluate public and private sector policies that impact fair housing choice
- Identify blatant impediments to fair housing choice where any may exist
- Recommend specific strategies to overcome the effects of any identified impediments.

An impediment to fair housing choice is defined as any action, omission, or decision that restricts or has the effect of restricting the availability of housing choices to members of the protected classes.

This AI:

- Serves as the basis for fair housing planning
- Provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates
- Assists in building public support for fair housing efforts.

The Relationship between Fair Housing and Affordable Housing

To the extent that members of the protected classes tend to have lower incomes, then access to fair housing is related to affordable housing. In many areas across the United States, a primary impediment to fair housing is a relative absence of affordable housing. Often, the public policies implemented in towns and cities can contribute to the lack of affordable housing in these communities, thereby disproportionately affecting housing choice for members of the protected classes.

The Federal Fair Housing Act

The Federal Fair Housing Act covers most housing, though some owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members are exempt. In the sale and rental of housing, the Federal Fair Housing Act stipulates that no one may take any of the following actions based on race, color, religion, gender, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental

- Persuade owners to sell or rent at a loss (“blockbusting”) and/or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending, no one may take any of the following actions based on race, color, religion, gender, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan and/or
- Set different terms or conditions for purchasing a loan

The Fair Housing Act also includes other prohibitions. It is illegal for anyone to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, religion, gender, disability, familial status, or national origin

This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional protections for persons with disabilities are provided. If someone has a disability (including but not limited to hearing; mobility and visual impairments; chronic alcoholism; chronic mental illness; HIV/AIDS, AIDS-related complex; and intellectual disability) that substantially limits one or more major life activities, has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the person with a disability make reasonable modifications to a dwelling or common use areas at the person’s expense, if necessary, for the person to use the housing. Where reasonable, the landlord may permit changes only if the person agrees to restore the property to its original condition when that person moves

- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary, for the person with a disability to use the housing. Housing opportunities for families with children are protected. Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with a parent, a legal custodian, or a designee of the parent or legal custodian with written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.

Housing for older persons is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a federal, state, or local government program
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80% of the occupied units and adheres to a policy that demonstrates the intent to house persons who are 55 or older, as previously described.

Recent Changes to HUD Program Regulations

On March 5, 2012, HUD implemented policies to ensure that its core programs are open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status. In response to evidence suggesting that lesbian, gay, bisexual, and transgender individuals and families were being arbitrarily excluded from housing opportunities in the private sector, HUD's aim was to ensure that its own programs do not allow for discrimination against any eligible person or household, and that HUD's own programs serve as models for equal housing opportunity. This change to HUD program regulations does not amend the Fair Housing Act to prohibit all discrimination in the private market based on sexual orientation, gender identity, or marital status. Further, it prohibits discrimination of those types by any housing provider who receives HUD funding, including public housing agencies, those who are insured by the Federal Housing Administration (including lenders), and those who participate in federal entitlement grant programs through HUD.

Methodology used for the AI

The following sources were utilized:

- The most recently available demographic data regarding population, household, housing, income, and employment at the census tract and municipal level
- Public policies affecting the siting and development of housing
- Administrative policies concerning housing and community development
- Financial lending institution data from the Home Mortgage Disclosure Act (HMDA) database

Data Analysis

The primary data sources analyzed were the United States Decennial Census, 2000-2010 and the American Community Survey (ACS), 2013-2017. Broader HUD data, New York State Department of Education, New York State Division of Human Rights, Home Mortgage Disclosure Act, United States Bureau of Labor Statistics and Federal Fair Housing Act was also analyzed.

Document/Data Review

Several documents and studies were reviewed to inform this analysis, including:

- City of Jamestown, Analysis of Impediments to Fair Housing, 2015
- City of Jamestown, DRAFT FY 2020-24 Consolidated Plan and FY 2020 Annual Action Plan
- City of Jamestown, FY 2015-2019 Consolidated Plan
- City of Jamestown, FY 2019 Action Plan
- City of Jamestown, 2019 Municipal Budget
- City of Jamestown, City Charter and Code
- City of Jamestown, Online Assessment Roll System
- City of Jamestown, Vacant and Abandoned Property Prevention Program Overview
- City of Jamestown, New York State Downtown Revitalization Initiative Application
- HUD, Integrated Disbursement, and Information System

- HUD, Exchange Website
- New York State School Report Card (2018-19), Jamestown
- Chautauqua Area Regional Transit System Jamestown City-Fixed Routes
- Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020
- Chautauqua Opportunities, Inc., 2019 Annual Impact Report
- Chautauqua Opportunities, Inc., and Chautauqua Opportunities for Development Plan, 2016-18
- Chautauqua Opportunities, Inc., Fair Housing Initiative for Chautauqua County, New York
- Chautauqua County, Community Health Assessment and Community Health Improvement Plan, 2019-21
- Chautauqua County, Community Health Assessment and Community Health Improvement Plan, 2016-18
- Chautauqua County, Geographic Information System Website
- Chautauqua County, Lead Poisoning Primary Prevention Program Overview
- Chautauqua County, Administrative Code
- Jamestown Renaissance Corporation, Urban Design Plan 2.0
- Jamestown Renaissance
- New York State Division of Human Rights, Housing Rights of Persons with Disabilities
- New York State Division of Human Rights, Fair Housing Guide
- HUD Office of Fair Housing and Equal Opportunity, “Voluntary Compliance Agreement, City of Jamestown”
- HUD, Fair Housing Planning Guide, Volume One
- United States Bureau of Labor Statistics, May 2020 Report
- New York State Department of Education Data

Engagement

Outreach was carried out jointly for the City’s Analysis of Impediments to Fair Housing Choice, with the 2020-2024 Consolidated Plan and the FY 2020-2021 Annual Action Plan. Across all outreach initiatives, the most frequently cited needs include the following:

- Affordable housing
- Home Ownership
- Increased municipal services

- Infrastructure and public facilities
- Housing rehabilitation and homeownership initiatives

Limits to Analysis

The purpose of this analysis is to identify fair housing impediments and make recommendations to City of Jamestown policy makers and leaders. As stated in the 2015 Analysis of Impediments to Fair Housing, the City of Jamestown does not exist in a vacuum. Regional and national housing and economic trends impact the choices available to individuals. The recommendations of the 2015 analysis also have not been fully executed. This 2020 Analysis of Impediments to Fair Housing attempts to clearly identify current challenges and recommendations while emphasizing the importance of the recommendations made in 2015.

Profile

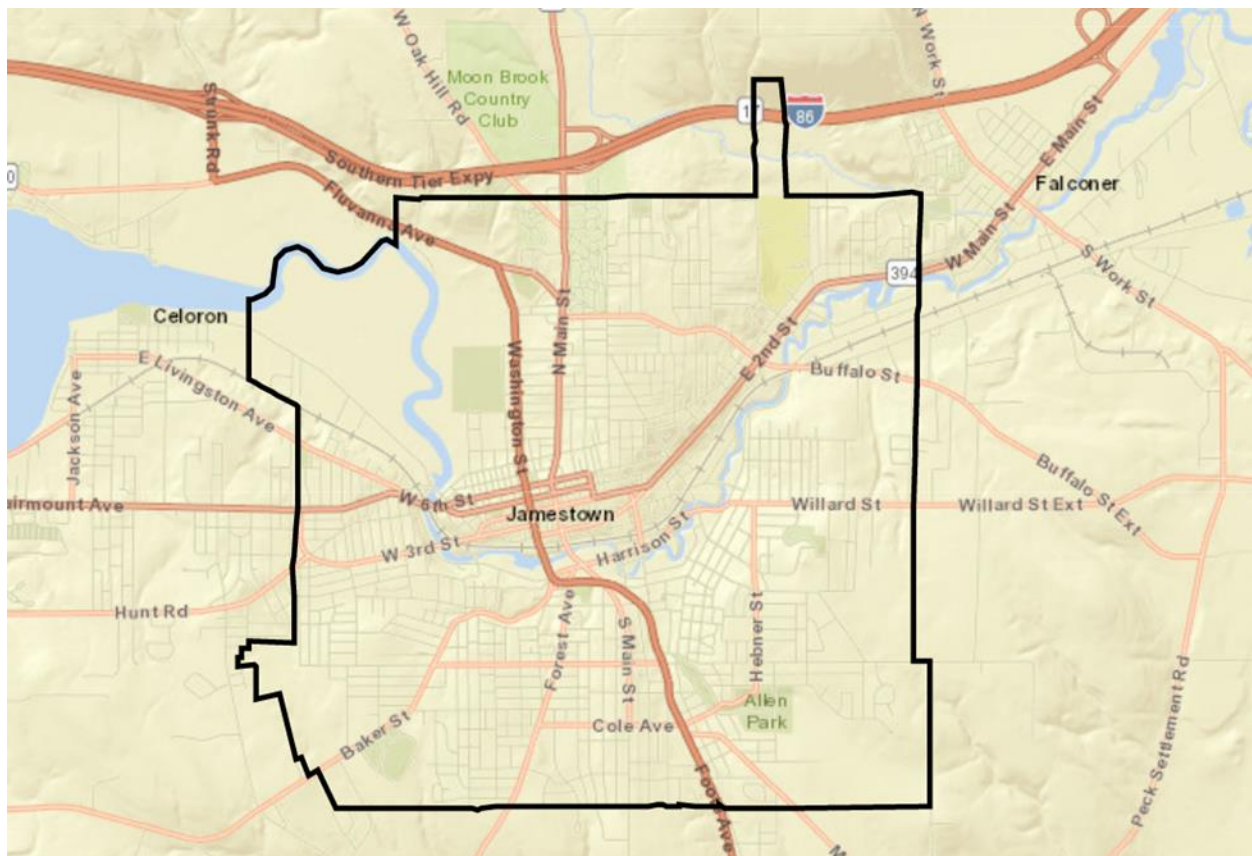
Introduction

This section of the AI analyzes the geographic, historic, and socioeconomic characteristics of the City of Jamestown's residents, focusing on members of the protected classes. The data utilized in the AI is primarily the Five-Year estimates from the American Community Survey (ACS) published by the United States Census Bureau.

Geography

The City of Jamestown is the largest city in Chautauqua County, New York, located in the southwest region of the state. The City's total area of 8.9 square miles.

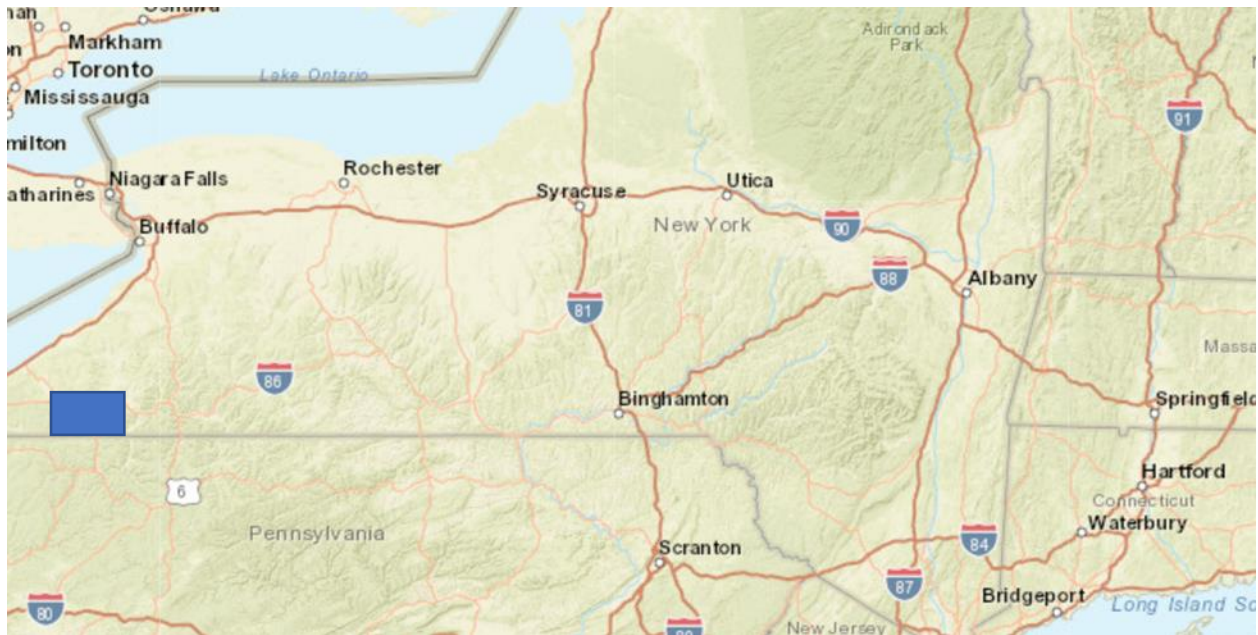
Map 1: City of Jamestown, Source: HUD CPD MAPS



Map 2: Chautauqua County, Source: HUD CPD MAPS

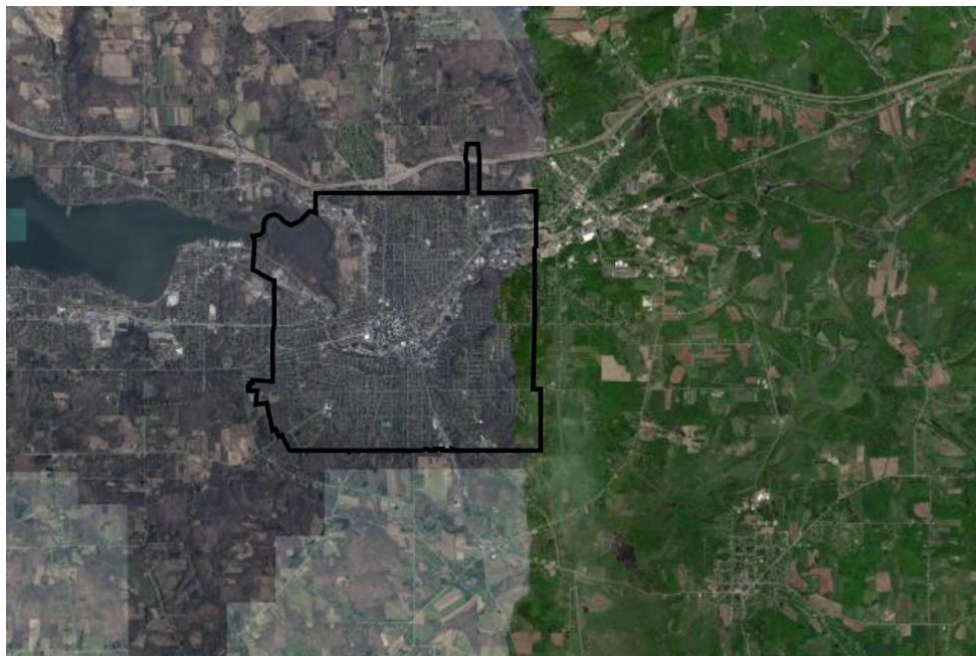


Map 3: Jamestown's location in New York State, Source: HUD CPD MAPS

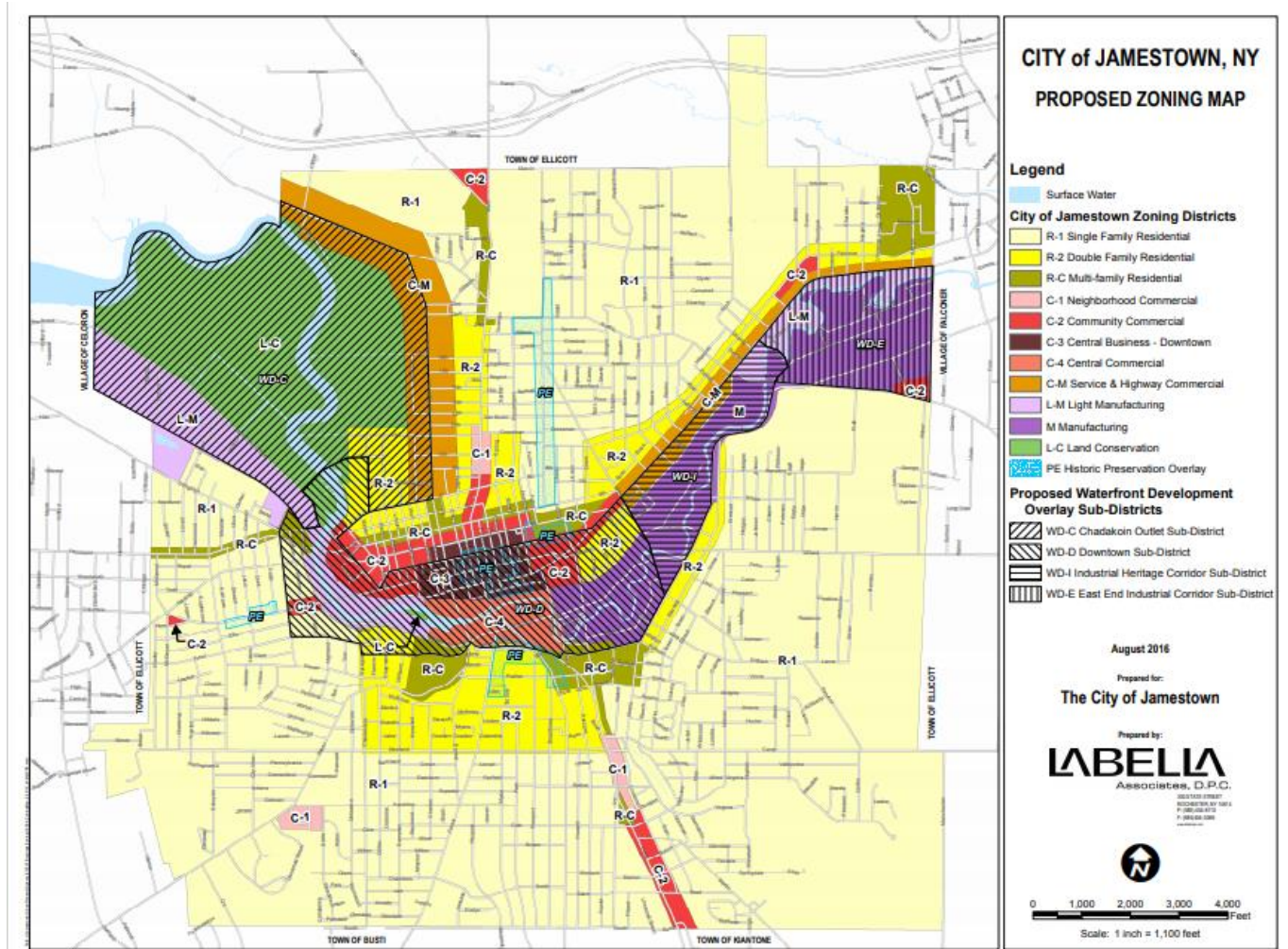


The County is largely rural with its major urban centers in Dunkirk, Fredonia, and Jamestown.

Map 4: Jamestown's location as an urban center, Source: HUD CPD MAPS



Map 5: Jamestown Zoning Map, Source: City of Jamestown



The City of Jamestown hosts a central commercial district surrounded by residential zones, light commercial and manufacturing sectors.

Demographic Summary

According to the U.S. Census' American Community Survey (ACS), the City of Jamestown has a total population of 29,799, a median household income of \$31,595 and a poverty rate of 31.4 percent. The following tables provide summary data for the City of Jamestown's current population.

Figure 1: Jamestown: People and Population, Source: 2018 ACS 5-year Estimates

People and Population

Age and Sex

37.7 +/- 1.6

Median age in Jamestown city,
New York

37.9 +/- 0.1

Median age in the United States

Table: DP05
Table Survey/Program: 2018
American Community Survey 5-
Year Estimates

Population by Age Range in Jamestown city, New York

Under 5 years - 6.5%



18 years and older - 76.5%



65 years and older - 16.9%



0 10 20 30 40 50 60 70 80

Figure 2: Jamestown: Race and Ethnicity, Source: 2018 ACS 5-year Estimates

Race**29,799** +/- 34

Total population in Jamestown city, New York

322,903,030 +/- *****

Total population in the United States

Table: DP05

Table Survey/Program: 2018
American Community Survey 5-Year Estimates**Population by Race in Jamestown city, New York**

White alone - 86.0%

Black or African American alone - 4.7%

American Indian and Alaska Native alone - 0.4%

Asian alone - 0.5%

Native Hawaiian and Other Pacific Islander alone - 0.1%

Some other race alone - 3.9%

Two or more races - 4.4%

0 10 20 30 40 50 60 70 80 90

Figure 3: Jamestown Place of Birth, Source: 2018 ACS 5-year Estimates

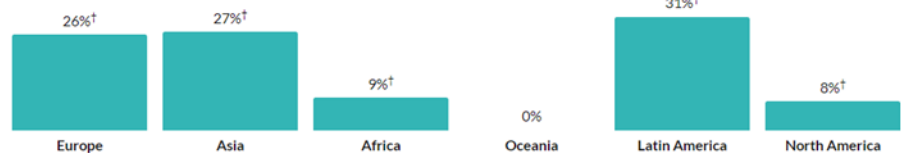
Place of birth**1.8%****Foreign-born population**about 80 percent of the rate in the
Jamestown-Dunkirk-Fredonia, NY
Micro Area: 2.3% †about 10 percent of the rate in New
York: 22.6%**Place of birth for foreign-born population**[Show data](#) / [Embed](#)

Figure: 4 Jamestown: Household Type, Source: 2018 ACS 5-year Estimates

Households

12,652

Number of households

the Jamestown-Dunkirk-Fredonia, NY Micro Area: 52,572

New York: 7,316,537

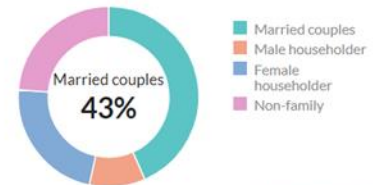
2.3

Persons per household

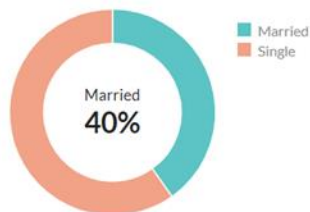
about the same as the figure in the Jamestown-Dunkirk-Fredonia, NY Micro Area: 2.4

about 90 percent of the figure in New York: 2.6

Population by household type

[Show data / Embed](#)

Marital status



* Universe: Population 15 years and over

[Show data / Embed](#)

Marital status, by sex

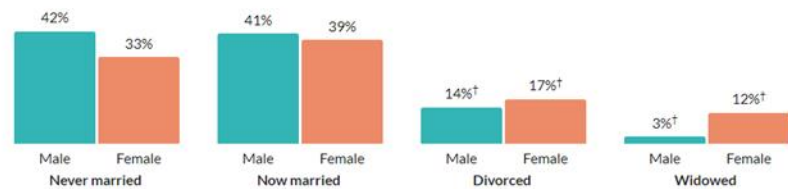
[Show data / Embed](#)

Figure 5: Jamestown: Income and Poverty, Source: 2018 ACS 5-year Estimates

Income and Poverty

Earnings

\$32,022 +/- \$2,306

Female median year-round, full-time earnings in Jamestown city, New York

\$41,690 +/- \$70

Female median year-round, full-time earnings in the United States

Table: S2001
Table Survey/Program: 2018
American Community Survey 5-Year Estimates

Median Earnings for Fulltime, Year-Round Workers by Sex in Jamestown city, New York

Male - \$38,927

Female - \$32,022

0 5000 10000 15000 20000 25000 30000 35000 40000

Figure 6: Jamestown: Employment Transportation, Source: 2018 ACS 5-year Estimates

Employment

Commuting

14.7 +/- 0.8

Average commute to work (in minutes) in Jamestown city, New York

26.6 +/- 0.1

Average commute to work (in minutes) in the United States

Table: DP03
Table Survey/Program: 2018
American Community Survey 5-Year Estimates

Means of Transportation to Work in Jamestown city, New York

Drove alone - 77.1%

Carpool - 11.6%

Public transportation - 0.7%

Walked - 6.7%

Other means - 1.9%

Worked at home - 1.9%

0 10 20 30 40 50 60 70 80

Figure 7: Jamestown: Health, Source: 2018 ACS 5-year Estimates

Health

Disability

19.2% +/- 1.6%

Disabled population in
Jamestown city, New York

12.6% +/- 0.1%

Disabled population in the United
States

Table: DP02
Table Survey/Program: 2018
American Community Survey 5-
Year Estimates

Types of Disabilities in Jamestown city, New York

Hearing difficulty - 4.9%

Vision difficulty - 3.3%

Cognitive difficulty - 8.9%

Ambulatory difficulty - 10.6%

Self-care difficulty - 4.8%

Independent living difficulty - 9.5%

0 2 4 6 8 10 12

Demographic Detail

The following table provides a more detailed demographic summary of the current population of the City of Jamestown.

Table 4: Jamestown: Demographics, Source: ACS

Label	Estimate	Percent
HOUSEHOLDS BY TYPE		
Total households	12,788	12,788
Family households (families)	7,144	55.9%
With own children of the householder under 18 years	3,385	26.5%
Married-couple family	4,181	32.7%
With own children of the householder under 18 years	1,592	12.4%
Male householder, no wife present, family	986	7.7%
With own children of the householder under 18 years	523	4.1%
Female householder, no husband present, family	1,977	15.5%
With own children of the householder under 18 years	1,270	9.9%
Nonfamily households	5,644	44.1%
Householder living alone	4,663	36.5%
65 years and over	1,563	12.2%
Households with one or more people under 18 years	3,880	30.3%
Households with one or more people 65 years and over	3,556	27.8%
Average household size	2.29	(X)
Average family size	2.99	(X)

RELATIONSHIP		
Population in households	29,312	29,312
Householder	12,788	43.6%
Spouse	4,224	14.4%
Child	8,382	28.6%
Other relatives	1,627	5.6%
Nonrelatives	2,291	7.8%
Unmarried partner	1,210	4.1%
MARITAL STATUS		
Males 15 years and over	11,596	11,596
Never married	4,575	39.5%
Now married, except separated	4,551	39.2%
Separated	397	3.4%
Widowed	313	2.7%
Divorced	1,760	15.2%
Females 15 years and over	12,507	12,507
Never married	3,969	31.7%
Now married, except separated	4,610	36.9%
Separated	485	3.9%
Widowed	1,324	10.6%
Divorced	2,119	16.9%
GRANDPARENTS		

Number of grandparents living with own grandchildren under 18 years	570	570
Grandparents responsible for grandchildren	245	43.0%
Years responsible for grandchildren		
Less than 1 year	19	3.3%
1 or 2 years	92	16.1%
3 or 4 years	9	1.6%
5 or more years	125	21.9%
Number of grandparents responsible for own grandchildren under 18 years	245	245
Who is female	192	78.4%
Who are married	160	65.3%
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	7,049	7,049
Nursery school, preschool	360	5.1%
Kindergarten	317	4.5%
Elementary school (grades 1-8)	3,168	44.9%
High school (grades 9-12)	1,668	23.7%
College or graduate school	1,536	21.8%
EDUCATIONAL ATTAINMENT		
Population 25 years and over	20,331	20,331
Less than 9th grade	791	3.9%
9th to 12th grade, no diploma	1,989	9.8%
High school graduate (includes equivalency)	7,239	35.6%

Some college, no degree	3,900	19.2%
Associate degree	2,863	14.1%
Bachelor's degree	2,075	10.2%
Graduate or professional degree	1,474	7.3%
Percent high school graduate or higher	(X)	86.3%
Percent bachelor's degree or higher	(X)	17.5%
VETERAN STATUS		
Civilian population 18 years and over	22,876	22,876
Civilian veterans	1,936	8.5%
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Total Civilian Noninstitutionalized Population	29,719	29,719
With a disability	6,104	20.5%
Under 18 years	7,181	7,181
With a disability	702	9.8%
18 to 64 years	17,916	17,916
With a disability	3,663	20.4%
65 years and over	4,622	4,622
With a disability	1,739	37.6%
RESIDENCE 1 YEAR AGO		
Population 1 year and over	29,614	29,614
Same house	24,890	84.0%
Different house in the U.S.	4,604	15.5%

Same county	3,594	12.1%
Different county	1,010	3.4%
Same state	452	1.5%
Different state	558	1.9%
Abroad	120	0.4%
PLACE OF BIRTH		
Total population	30,094	30,094
Native	29,562	98.2%
Born in United States	28,448	94.5%
State of residence	23,071	76.7%
Different state	5,377	17.9%
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	1,114	3.7%
Foreign born	532	1.8%
U.S. CITIZENSHIP STATUS		
Foreign-born population	532	532
Naturalized U.S. citizen	315	59.2%
Not a U.S. citizen	217	40.8%
YEAR OF ENTRY		
Population born outside the United States	1,646	1,646
Native	1,114	1,114
Entered 2010 or later	229	20.6%
Entered before 2010	885	79.4%

Foreign born	532	532
Entered 2010 or later	21	3.9%
Entered before 2010	511	96.1%
WORLD REGION OF BIRTH OF FOREIGN BORN		
Foreign-born population, excluding population born at sea	532	532
Europe	153	28.8%
Asia	147	27.6%
Africa	0	0.0%
Oceania	0	0.0%
Latin America	186	35.0%
Northern America	46	8.6%
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	28,214	28,214
English only	25,737	91.2%
Language other than English	2,477	8.8%
Speak English less than "very well"	903	3.2%
Spanish	1,946	6.9%
Speak English less than "very well"	771	2.7%
Other Indo-European languages	446	1.6%
Speak English less than "very well"	86	0.3%
Asian and Pacific Islander languages	65	0.2%
Speak English less than "very well"	46	0.2%

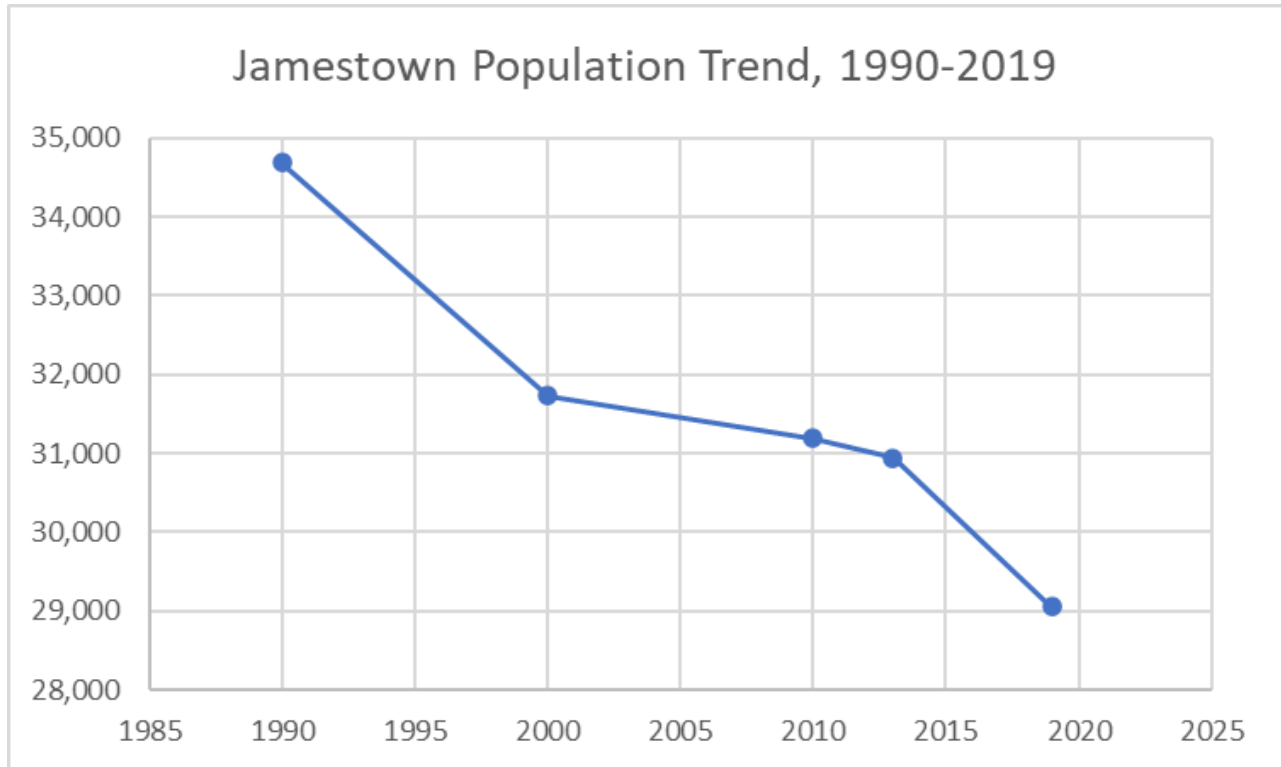
Other languages	20	0.1%
Speak English less than "very well"	0	0.0%
ANCESTRY		
Total population	30,094	30,094
American	1,084	3.6%
Arab	39	0.1%
Czech	7	0.0%
Danish	150	0.5%
Dutch	384	1.3%
English	2,838	9.4%
French (except Basque)	751	2.5%
French Canadian	234	0.8%
German	4,698	15.6%
Greek	98	0.3%
Hungarian	170	0.6%
Irish	4,047	13.4%
Italian	4,944	16.4%
Lithuanian	34	0.1%
Norwegian	141	0.5%
Polish	1,529	5.1%
Portuguese	10	0.0%
Russian	112	0.4%
Scotch-Irish	416	1.4%

Scottish	438	1.5%
Slovak	19	0.1%
Sub Saharan African	101	0.3%
Swedish	4,675	15.5%
Swiss	51	0.2%
Ukrainian	139	0.5%
Welsh	202	0.7%
West Indian (excluding Hispanic origin groups)	82	0.3%
COMPUTERS AND INTERNET USE		
Total households	12,788	12,788
With a computer	10,411	81.4%
With a broadband Internet subscription	8,659	67.7%

Population Trends

Population decline has, and will continue to, impact housing choice as well as all social and demographic indicators. Decades of sustained population loss leads to decay and depreciation of housing stock and broader economic opportunities. This analysis examines multiple factors that can impede fair housing. It is important to note that a legacy of population loss is the main focal point to start from.

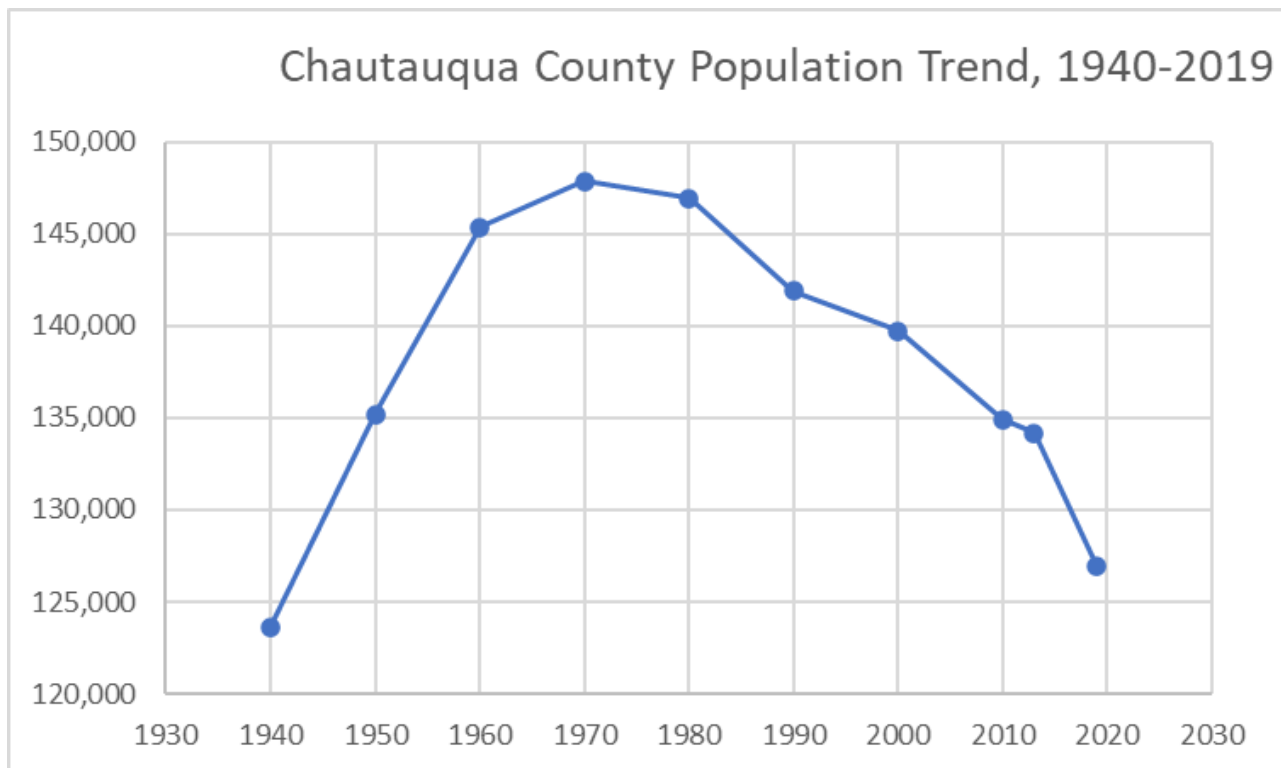
Figure 8: Jamestown Population Loss, Source: U.S. Decennial Census, 2000-10; ACS



Year	Population
1990	34,681
2000	31,730
2010	31,186
2013	30,944
2019	29,058

As communicated in past community profiles, the City of Jamestown has experienced sustained population loss and economic decline. These trends are not specific to Jamestown, especially within the upstate region of New York State. The City's population reached its highest number in the 1920s and has seen consistent decline since the 1950s. The City of Jamestown's has occurred while Chautauqua County has experienced population loss as well, like many Northeastern counties.

Figure 9: Chautauqua Population Loss, Source, U.S. Decennial Census, 2000-10; ACS



Year	Population
1940	123,580
1950	135,189
1960	145,377
1970	147,854
1980	146,925
1990	141,895
2000	139,750
2010	134,905
2013	134,156
2019	126,903

The City of Jamestown's population decreased by 6.82% from 2010 to 2019, outpacing population loss of both Chautauqua County and New York State. This analysis is being conducted in advance of the complete 2020 Decennial Census, and 2019 are based on 2019 estimates. This number can vary but both the City of Jamestown and the County of Chautauqua are losing significant population.

Table 5: City of Jamestown, Chautauqua County, New York State Population Source: 2000-10; ACS

	2000	2010		2019	
	Number	Number	Percentage Change 2000-2010	Number	Percentage Change 2010-2019
Jamestown	31,730	31,186	-1.71%	29,058	-6.82%
Chautauqua County	139,750	134,905	-3.46%	126,903	-5.93%
New York State	18,976,457	19,378,102	2.12%	19,450,000	-0.36%

Chautauqua County Summary Profile

As stated earlier in this analysis, the City of Jamestown's social-economic challenges illustrate broader regional concerns. Analyzing county level data provides important insight. Chautauqua County has median income (\$44,304) well below that of New York State (\$62,765) and below those of the nearby counties of Cattaraugus, Erie, Wyoming, and Niagara. According to Chautauqua Opportunities, Inc.'s Chautauqua County Needs Assessment 2020, as incomes in Chautauqua County remain low, a need for public assistance persists for many of the county's residents that is exacerbated by attributes other than income, such as age and disability status. Public assistance is defined as "assistance programs that provide either cash assistance or in-kind benefits to individuals and families from any governmental entity." Several programs exist at the federal level to aid in areas such as food, housing, and healthcare. There are many programs in New York State that also provide a range of benefits for residents. Poverty levels in Chautauqua County continue to be higher than the state and national averages.

According to the U.S. Census Bureau, 18.5% of Chautauqua County residents live in poverty, more than the percentage of 15.1% for New York State and 12.3% across the nation. A higher level of poverty means that more people will rely on public assistance as a means of paying for food, rent, and other needs. The Census Bureau also reports that 18.9% of households in Chautauqua County received SNAP benefits in 2016, a stark increase from the 2011 figure of 14.4%. Additionally, they report that 4.6% of households in Chautauqua County received cash public assistance and 7.4% of households received SSI benefits in 2016.

Table 6: Chautauqua County Population, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020

	#	%
Total Population	130,846	
Gender		
Males	64,652	49.4%
Females	66,194	50.6%
Race		
One Race	128,266	98.0%
White	121,359	92.7%
Black/African American	3,459	2.6%
American Indian/Alaskan Native	411	.3%
Asian	781	.6%
Native Hawaiian/Pacific Islander	41	.03%
Some other race	2,215	1.7%
Two or More Races	2,580	2.0%
Ethnicity		
Hispanic (of any race)	9,427	7.2%

Table 7: Chautauqua County Age, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020

	#	%
Age Groups		
Under 5 Years	7,083	5.4%
5 to 9	6,751	5.2%
10 to 14	8,313	6.4%
15 to 19	9,458	7.2%
20 to 24	8,999	6.9%
25 to 34	15,141	11.6%
35 to 44	13,834	10.6%
45 to 54	17,622	13.5%
55 to 59	10,187	7.8%
60 to 64	9,228	7.1%
65 to 74	13,237	10.1%
75 to 84	7,781	5.9%
85 and over	3,212	2.5%

Table 8: Chautauqua County Population, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020

	All Households	Family Households	Non-Family Households
Total number of households	52,983	32,986	19,997
Annual Income:			
< \$10,000	7.9	5.4	13.3
\$10,000 - \$14,999	7.2	3.6	13.5
\$15,000 - \$24,999	13.5	9.4	21.5
\$25,000 - \$34,999	11.4	10.1	14.3
\$35,000 - \$49,999	15.5	14.9	15.6
\$50,000 - \$74,999	18.4	21.3	12.5
\$75,000 - \$99,999	12.2	15.7	5.6
\$100,000 - \$149,999	10.1	14.4	2.4
\$150,000 - \$199,999	2.3	3.4	.4
> \$200,000	1.4	1.8	.8

Table 9: Chautauqua Home Values, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020

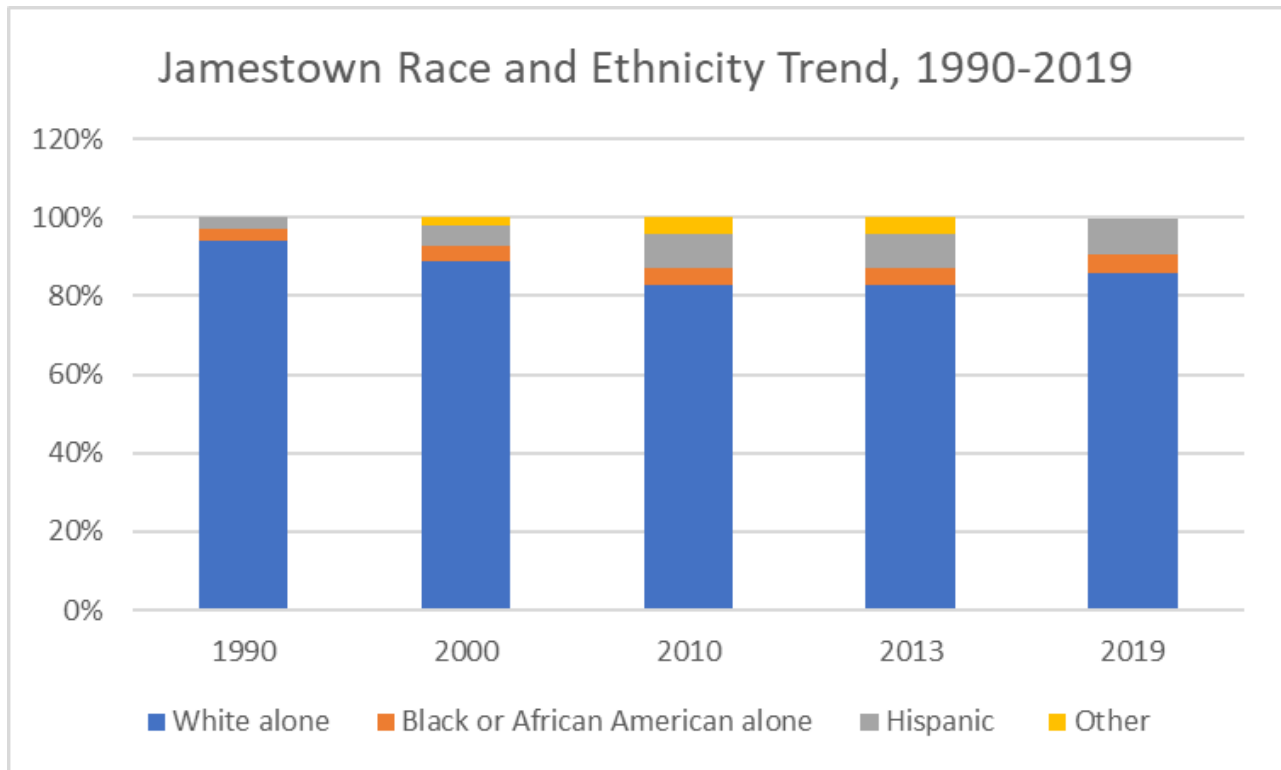
Year	Chautauqua County	NY	US
2005	\$75,000	\$258,900	\$167,500
2010	\$79,600	\$303,900	\$188,400
2014	\$84,100	\$283,700	\$175,700
2017	\$85,800	\$293,000	\$193,500

Table 10: Chautauqua County Population, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020

Chautauqua County				
	2000	2010	2014	2017
Owned	69.3%	68.0%	69.9%	70.0%
Rented	30.7%	32.0%	30.1%	30.0%
New York State				
	2000	2010	2014	2017
Owned	53.0%	53.3%	53.8%	54.0%
Rented	47.0%	46.7%	46.2%	46.0%
U.S.				
	2000	2010	2014	2017
Owned	66.2%	65.1%	64.4%	63.8%
Rented	33.8%	34.9%	35.6%	36.2%

Race and Ethnicity

Figure 10: Jamestown Race and Ethnicity Trend, U.S. Decennial Census, 2000-10; ACS

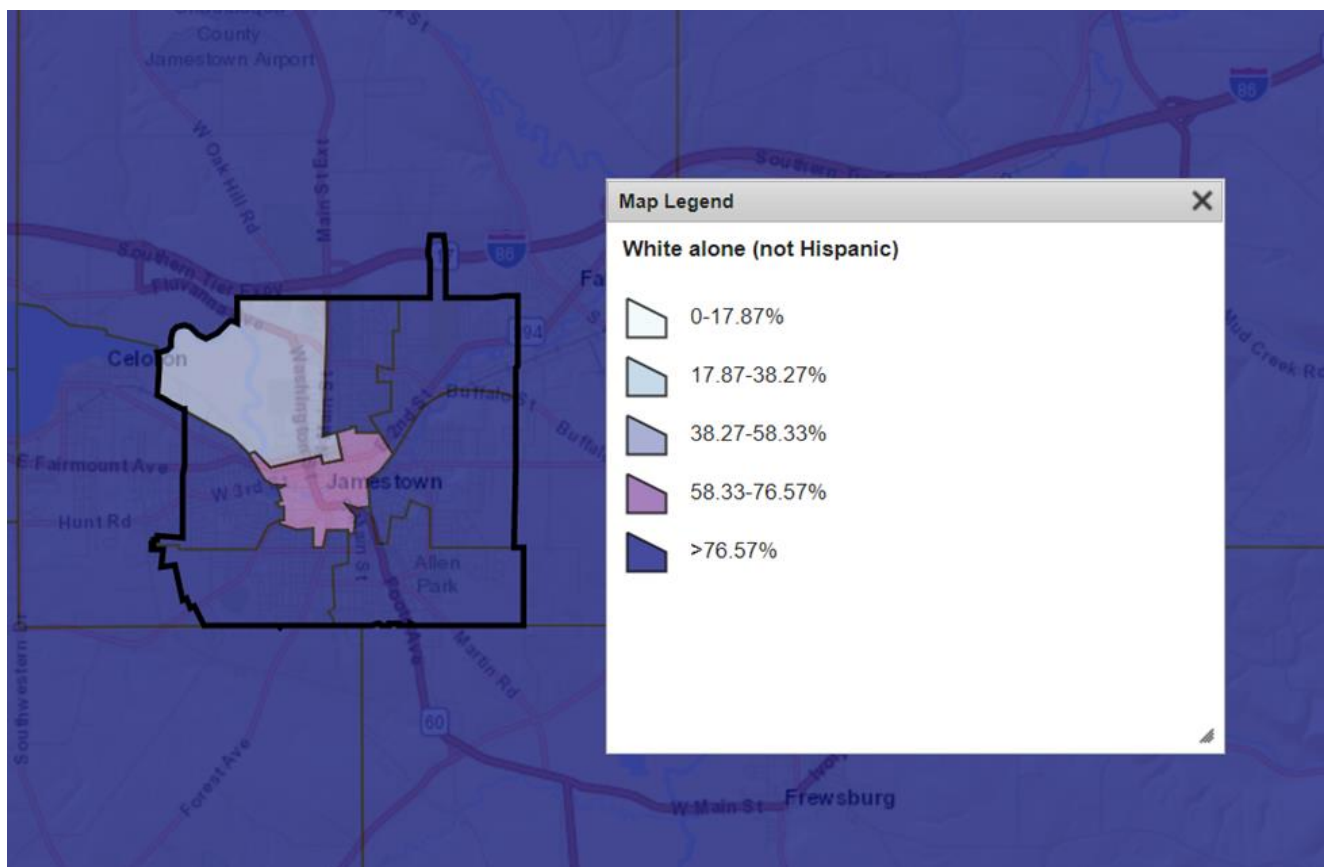


*Hispanic is not considered an ethnicity by the U.S. Census Bureau. Table 10's Hispanic percentage is based on self-identification. Table 2, provided earlier in the analysis, provides traditional US Census Bureau classifications.

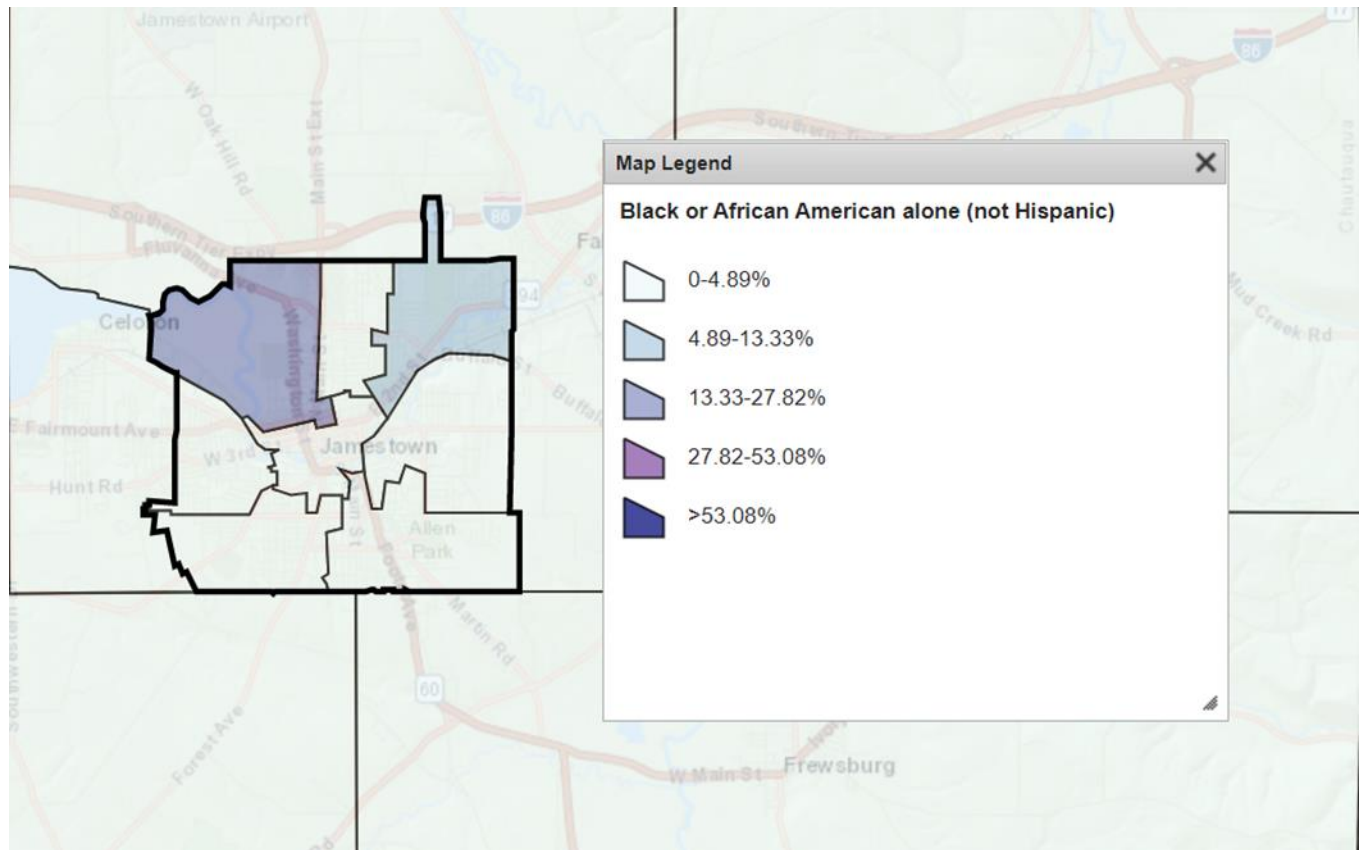
	1990	2000	2010	2013	2019
White alone	94%	89%	83%	83%	86%
Black or African American alone	3%	4%	4%	4%	4.70%
Hispanic	3%	5%	9%	9%	9%
Other		2%	4%	4%	

While the City of Jamestown is still predominantly white, the community has become consistently more diverse. The growth in the Hispanic community is significant. The maps below illustrate the City's racial and ethnic distribution. There are clearly racial divides along geographic lines. Black/African American residents are primarily located in the north western section of the city, and the north eastern section to a lesser extent. Hispanic residents are primarily located in the center of the city and the north western section. White residents are primarily located in all sections of the city, other than those listed above.

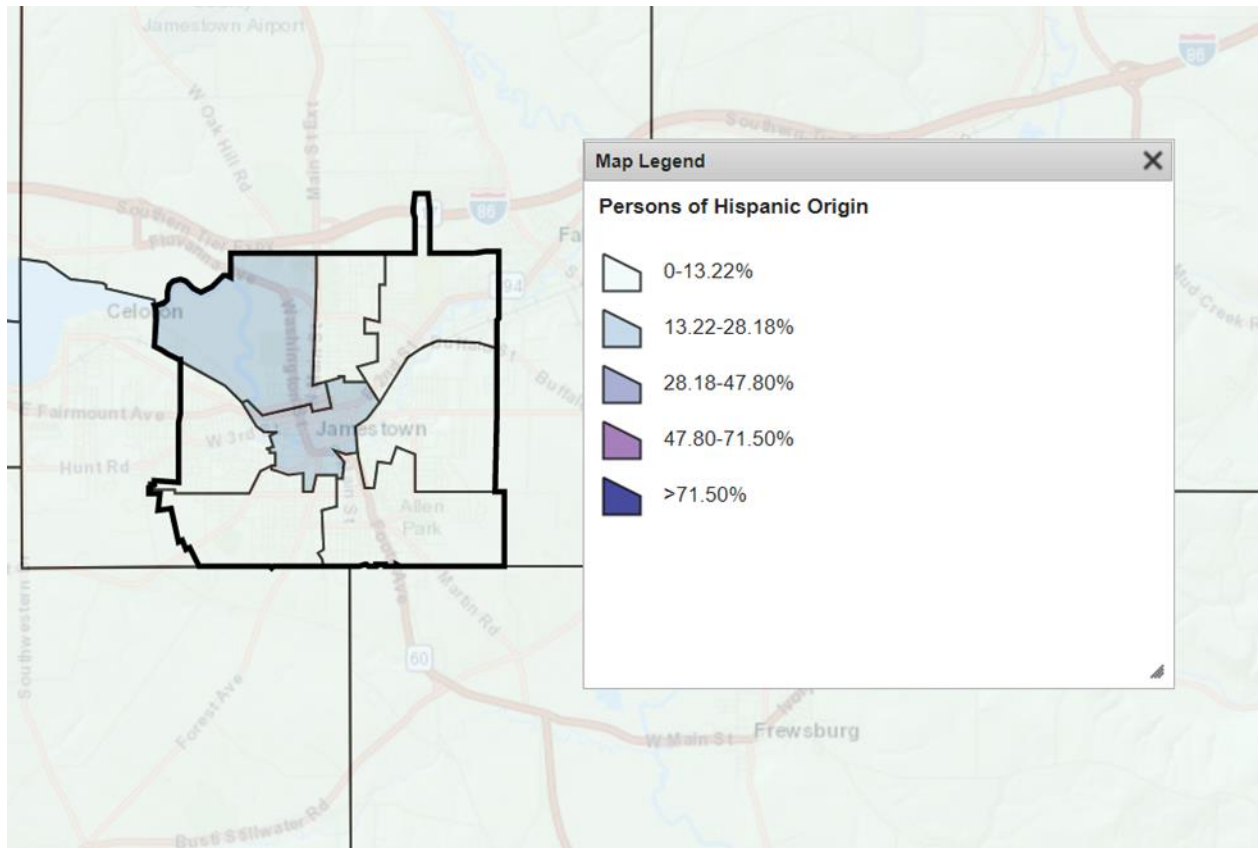
Map 6: Racial/ethnic distribution-white, Source: HUD CPD MAPS



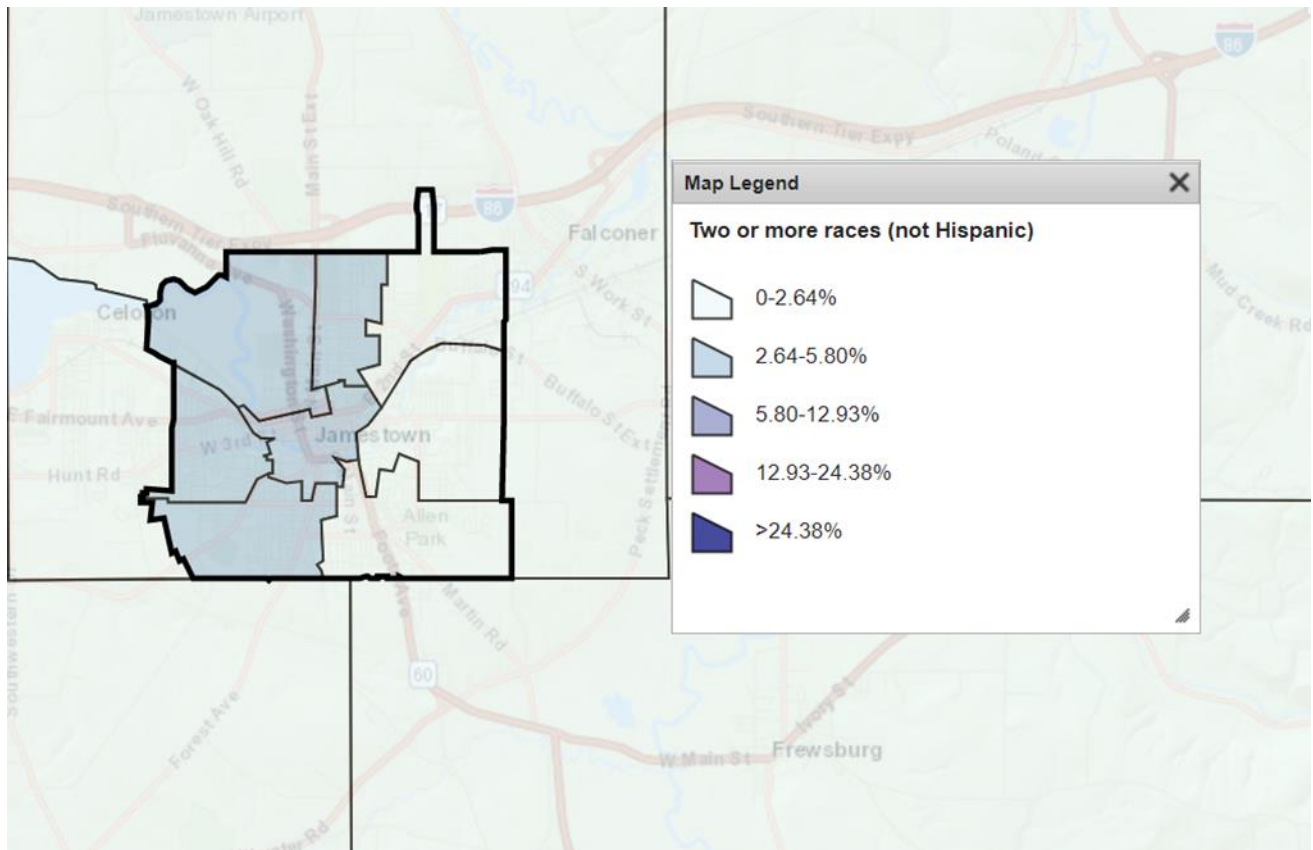
Map 7: Racial/ethnic distribution-black or African Americans, Source: HUD CPD MAPS



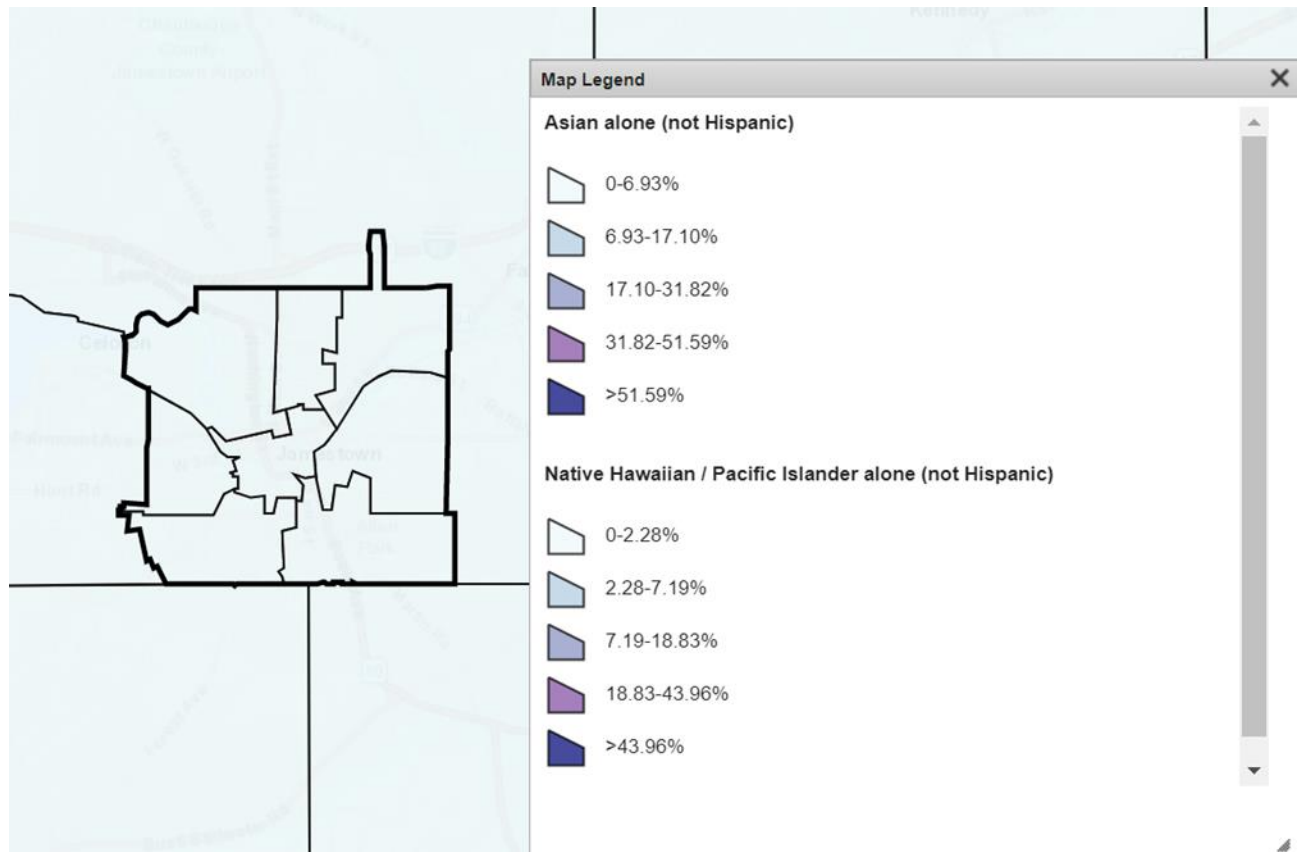
Map 8: Racial/ethnic distribution-Hispanic Origin. Source: HUD CPD MAPS



Map 9: Racial/ethnic distribution-Two or more races, Source: HUD CPD MAPS



Map 10: Racial/ethnic distribution- Asian/Native Hawaiian/Pacific Islander: HUD CPD MAPS



Disparities in Access to Opportunity

HUD identifies five areas identified as opportunity indicators:

- Poverty
- Education
- Employment
- Transportation
- Health

Table 11: HUD Opportunity Index, Source: US Decennial Census

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Jamestown, NY CDBG							
Total Population							
White, Non-Hispanic	14.56	41.84	27.71	86.83	45.47	39.41	62.71
Black, Non-Hispanic	9.83	41.78	17.30	85.38	46.59	52.82	62.70
Hispanic	9.38	41.09	16.74	86.51	48.41	49.56	61.37
Asian or Pacific Islander, Non-Hispanic	14.95	42.97	28.85	86.97	46.26	43.11	62.03
Native American, Non-Hispanic	7.83	41.70	14.74	86.24	49.08	55.23	61.13
Poor Population							
White, Non-Hispanic	9.19	40.45	16.88	86.61	46.80	47.89	62.43
Black, Non-Hispanic	11.36	44.68	23.82	83.62	47.48	56.51	60.44
Hispanic	6.89	40.98	13.67	86.64	49.54	52.50	58.16
Asian or Pacific Islander, Non-Hispanic	2.00	36.09	7.00	84.00	41.00	59.69	55.00
Native American, Non-Hispanic	2.00	41.00	0.00	77.00	44.00	88.31	69.00
Jamestown-Dunkirk-Fredonia, NY CDSA							
Total Population							
White, Non-Hispanic	38.08	49.18	41.91	40.31	24.09	47.31	80.80
Black, Non-Hispanic	24.72	40.14	30.43	63.66	33.31	53.19	73.31
Hispanic	21.92	37.08	33.26	69.01	35.14	57.51	71.97
Asian or Pacific Islander, Non-Hispanic	39.93	48.76	49.06	42.10	28.87	51.94	78.22
Native American, Non-Hispanic	33.39	42.19	32.58	49.09	26.74	51.82	79.88
Poor Population							
White, Non-Hispanic	30.96	47.72	36.94	49.46	27.18	51.39	78.43
Black, Non-Hispanic	26.67	45.48	35.40	61.29	33.91	58.25	73.94
Hispanic	15.85	34.39	29.60	74.47	37.34	57.56	70.09
Asian or Pacific Islander, Non-Hispanic	4.44	29.25	31.44	82.37	39.37	76.53	63.96
Native American, Non-Hispanic	14.37	41.59	25.86	59.03	29.04	54.76	81.35

This analysis provides statical data on each of these areas to support the 2020 Fair Housing Action Plan and further reinforces the importance of addresses all of the complete Fair Housing Issues and Recommendations outlined in the 2015 Jamestown Analysis to Fair Housing.

As a small municipality, these traditional measures are limited, but still indicate disparities. There is a difference in poverty rate and exposure to poverty by race. African Americans and Hispanics have higher poverty rates and are more likely to live in higher poverty neighborhoods than Non-Hispanic Whites. There is also an age disparity, with children more likely to live in poverty. Poverty rates are higher in Jamestown than its surrounding County and, further, poverty rates vary within the city as well. Neighborhoods in the downtown area, and north of the downtown area, have much higher poverty rates, with over 40% of households living in poverty.

In education, there is a difference in educational outcomes by race and ethnicity measured by standardized test scores. Within employment, African Americans and Hispanics have less labor market engagement, but that varies based on job type. Measures of transportation access do not illustrate a variation in transit access, given the concentration of services in the appropriate areas for a small city (downtown core). There is also not a significant disparity to exposure to environmental toxins within the City, however there is some variation in more regional measurement.

Poverty

There are differences in poverty levels and exposure to poverty by race and ethnicity as well as age in the City of Jamestown. The highest rates of poverty are found in sections of the City identified as racial and ethnic minority centers as a part of this analysis.

Map 11: Jamestown Poverty Rate, Source: HUD CPD MAPS

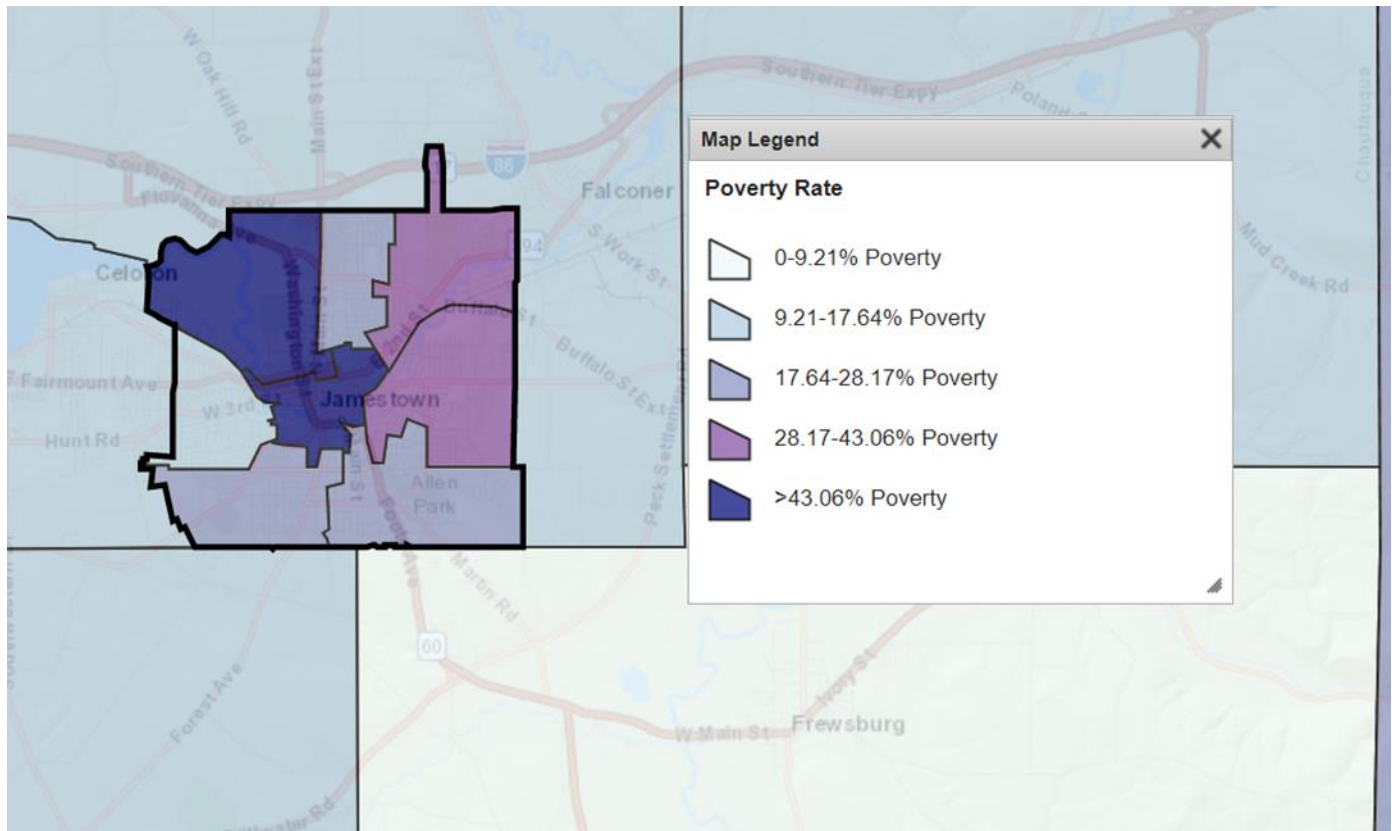


Table 12: 30% HAMFI, Source: HUD CPD Maps

% of households with income = 30% HAMFI	Tract
23.22	30700
11.66	30800
23.76	30100
16.25	30600
9.7	37200
7.75	37000
21.7	30200
11.95	30400
7.23	37500
10.38	37300
54.17	30500
43.02	30300

Table 13: 50% HAMFI, Source: HUD CPD Maps

% of households with income = 50% HAMFI	Tract
74.44	30500
38.52	30700
22.8	37300
23.41	37200
25.97	30400
17.05	37000
58.1	30300
19.52	37500
34.28	30200
40.07	30600
29.53	30800
37.29	30100

Segregation/Integration

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Factors such as attitudes, or overt factors, such as real estate practices, can limit the range of housing opportunities for non-White persons and other members of the protected classes. A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

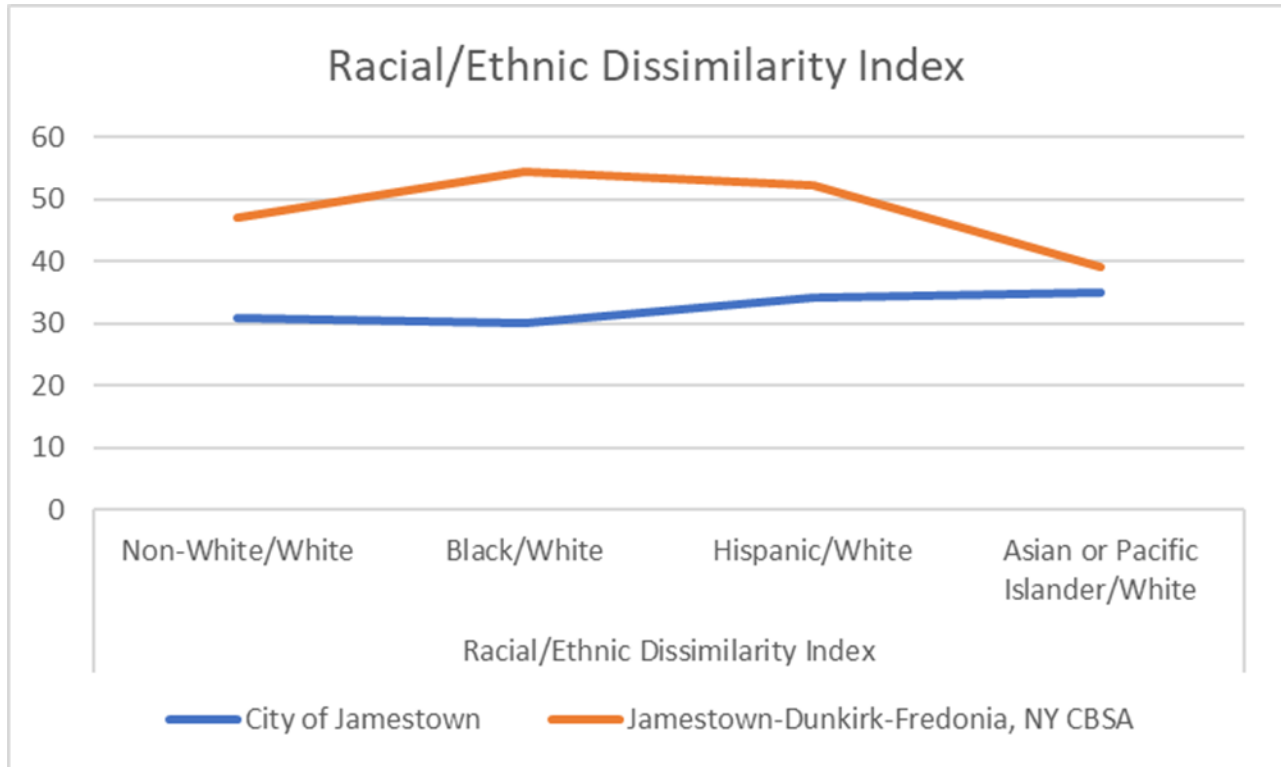
Segregation can be measured using a statistical tool called the dissimilarity index. This index measures the degree of separation between racial or ethnic groups living a community. For this analysis, the racial statistics for each census tract in City of Jamestown were compared to totals for the City as a whole. Since White residents are the

most prevalent race even if they do not constitute a majority, all other racial and ethnic groups are compared to Whites as a baseline.

The dissimilarity index allows for comparisons between subpopulations (i.e. different races/ethnicities) indicating how much one group is spatially separated from another within a community. In other words, it measures the evenness with which two groups are distributed across the neighborhoods that comprise a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a score of 0 corresponds to perfect integration and a score of 100 represents total segregation. According to HUD, a score under 40 is considered low, between 40 and 54 is moderate, and above 55 is high segregation.

Table 14: Racial/Ethnic Dissimilarity Index, Source: Decennial Census

Racial/Ethnic Dissimilarity Index				
	Non-White/White	Black/White	Hispanic/White	Asian or Pacific Islander/White
City of Jamestown	30.74	29.92	34.05	34.94
Jamestown-Dunkirk-Fredonia, NY CBSA	47.02	54.54	52.13	39.09



Changing demographics are creating patterns of segregation, as illustrated by the mapping in this analysis. Between 1990 and 2020, patterns of segregation for Black and Hispanic residents decreased while segregation between White, Hispanics and Blacks has increased. Per the Decennial Census, the dissimilarity index for the entire Jamestown-Dunkirk-Fredonia CBSA was nearly 50% higher than the City of Jamestown itself.

Racially/Ethnically Concentrated Areas of Poverty.

HUD defines R/ECAPs as census tracts with a non-White population of at least 50% and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. According to this standard, Jamestown has no census tracts that are more than 50% minority.

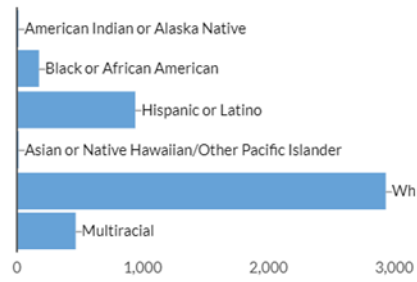
Education

Figure 11: Jamestown Educational Overview, Source: New York State Education Department

TOTAL K-12 PUBLIC SCHOOL STUDENTS



STUDENTS BY ETHNICITY

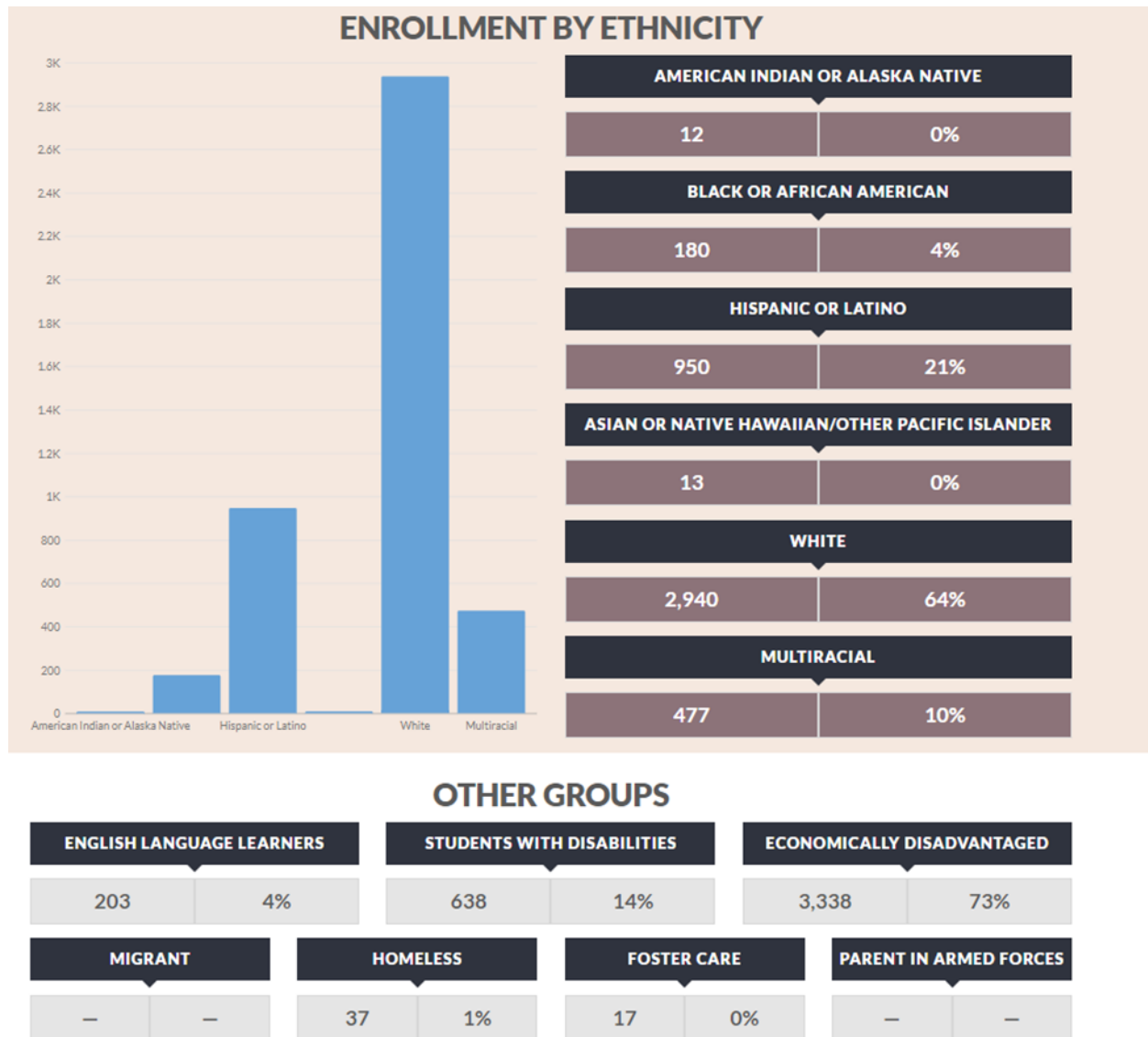


STUDENTS BY GENDER



The City of Jamestown is served by the Jamestown City School District. The district has a high proportion of economically disadvantaged students and is among the poorest districts in New York State.

Figure 12: Jamestown Enrollment by Ethnicity, Source: New York State Education Department



In addition to the indexed information provided earlier in this analysis, the following table illustrates testing disparities.

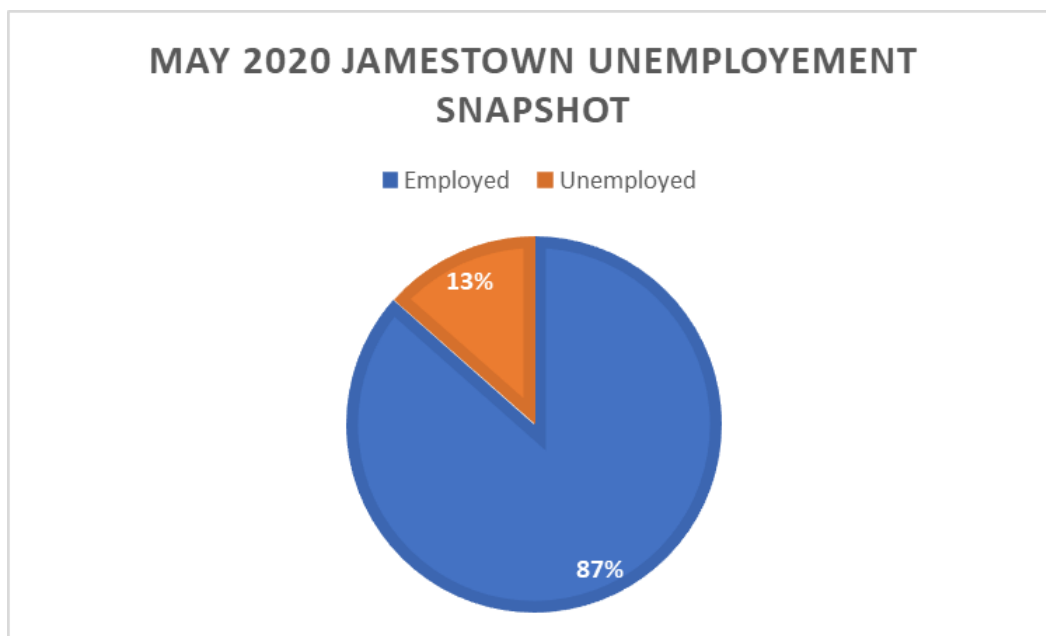
Table 15: Jamestown Secondary Graduation Rate, Source: New York State Education Department

SECONDARY GRADUATION RATE											
Subgroup	Cohort	Baseline	Number In Cohort	Grad Rate	School MIP	State MIP	Long-Term Goal	Exceed Long-Term Goal	End Goal	Level By Cohort	Level By Subgroup
All Students	4-Year	76.7%	344	76.7%	77.4%	82.3%	84.4%	89.7%	95%	1	1
	5-Year	80.6%	340	77.9%	81.2%	84.5%	86.4%	91.2%	96%	1	
	6-Year	78.7%	340	82.1%	79.4%	84.6%	86.7%	91.9%	97%	2	
American Indian or Alaska Native	4-Year	—	3	—	—	—	—	—	—	—	—
	5-Year	—	0	—	—	—	—	—	—	—	
	6-Year	—	4	—	—	—	—	—	—	—	
Asian or Native Hawaiian/Other Pacific Islander	4-Year	—	3	—	—	—	—	—	—	—	—
	5-Year	—	0	—	—	—	—	—	—	—	
	6-Year	—	4	—	—	—	—	—	—	—	
Black or African American	4-Year	74.4%	39	82.1%	75.2%	72.4%	76.2%	85.6%	95%	4	3
	5-Year	65.6%	38	81.6%	66.8%	75.9%	79.3%	87.7%	96%	4	
	6-Year	75.6%	31	67.7%	76.5%	76%	79.5%	88.3%	97%	1	
Hispanic or Latino	4-Year	51.6%	56	58.9%	53.3%	72.2%	76%	85.5%	95%	2	1
	5-Year	65.6%	67	58.2%	66.8%	74.8%	78.3%	87.2%	96%	1	
	6-Year	72.9%	58	69%	73.9%	75.2%	78.8%	87.9%	97%	1	
Multiracial	4-Year	79%	54	85.2%	79.6%	83.2%	85.2%	90.1%	95%	4	3
	5-Year	79.4%	62	79%	80.1%	84.5%	86.4%	91.2%	96%	1	
	6-Year	—	—	—	—	—	—	—	—	—	
White	4-Year	82.8%	239	79.1%	83.3%	90%	90.8%	92.9%	95%	1	1
	5-Year	85.8%	224	82.6%	86.2%	91.3%	92.1%	94.1%	96%	1	
	6-Year	81.9%	230	86.5%	82.5%	91%	92%	94.5%	97%	2	
English Language Learners	4-Year	0%	24	20.8%	3.8%	51.2%	58.5%	76.8%	95%	2	2
	5-Year	—	—	—	—	—	—	—	—	—	
	6-Year	—	—	—	—	—	—	—	—	—	
Students with Disabilities	4-Year	37.5%	41	41.5%	39.8%	58.2%	64.4%	79.7%	95%	2	2
	5-Year	52.3%	50	42%	54%	61.6%	67.4%	81.7%	96%	1	
	6-Year	47.9%	43	53.5%	49.9%	59.9%	66.1%	81.6%	97%	2	
Economically Disadvantaged	4-Year	72.6%	212	68.9%	73.5%	76.1%	79.2%	87.1%	95%	1	2
	5-Year	79.6%	235	74.5%	80.3%	79.7%	82.4%	89.2%	96%	1	
	6-Year	81%	213	82.6%	81.6%	80%	82.8%	89.9%	97%	3	

Labor Force and Unemployment

The labor force consists of persons who are either employed or looking for work. The unemployment rate is the percentage of people in the labor force without a job. This means that a retired person or a person who has stopped looking for work will not be counted as unemployed because they are not in the labor force. According to the May 2020 United States Bureau of Labor Statistics Report, the City of Jamestown's unemployment rate was 13.5%. The ongoing COVID-19 pandemic has had a significant impact on this rate, but as the current health crisis has changed all businesses sectors, unemployment rates are expected to remain high.

Figure 13: Jamestown Unemployment, Source: U.S. Bureau of Labor Statistics



Map 12: Unemployment % Point Change, Source: HUD CPD MAPS

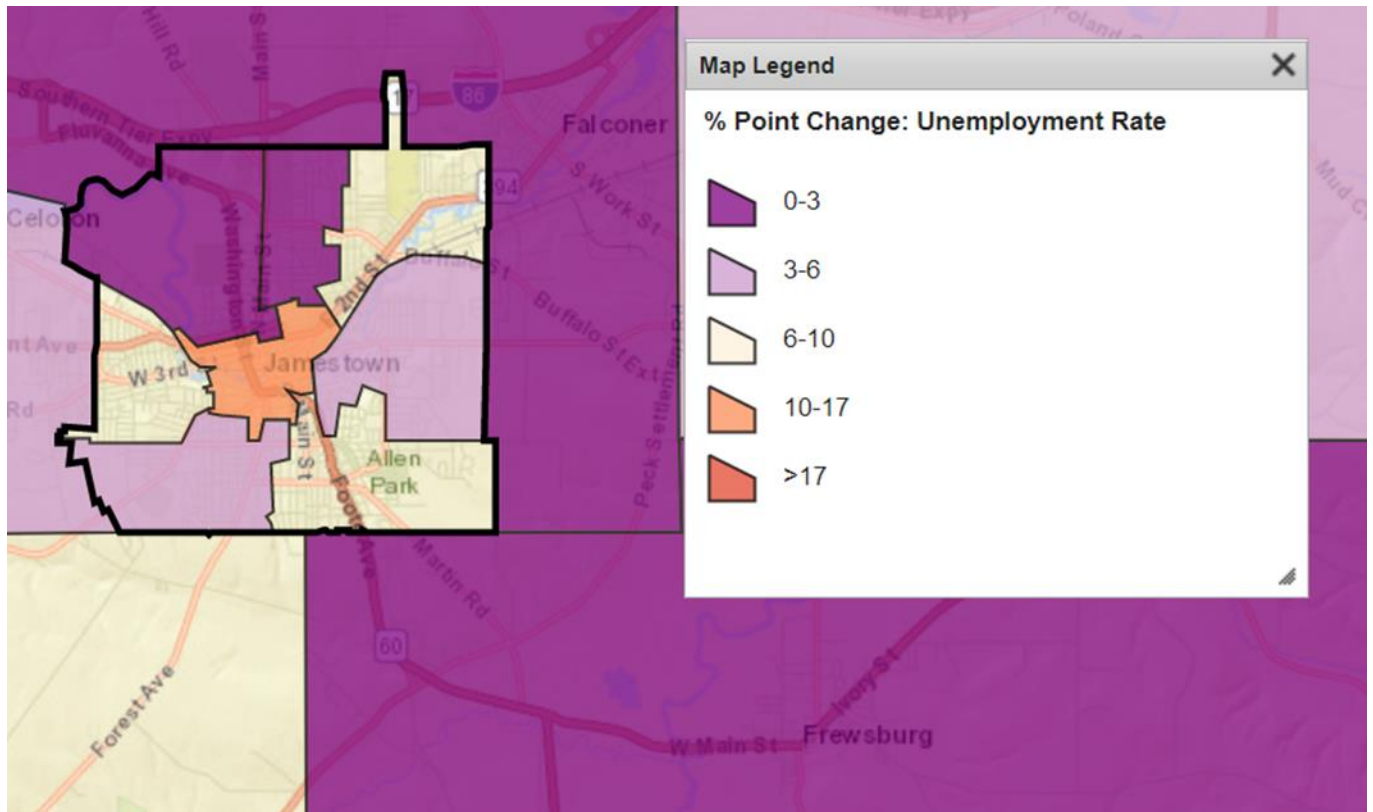
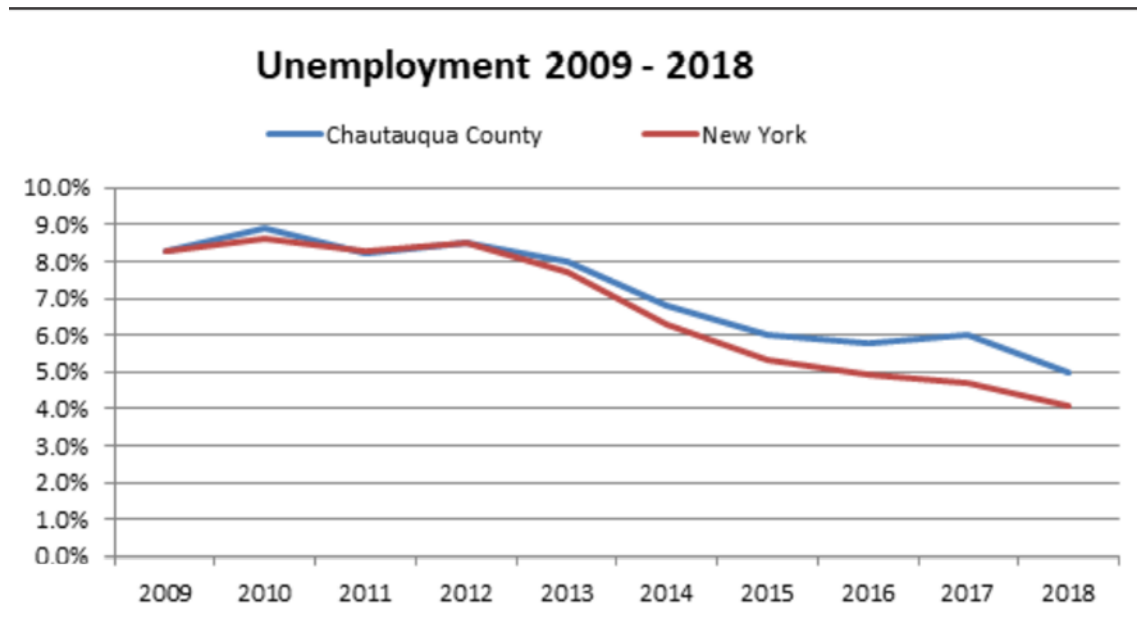


Figure 14: Chautauqua County Unemployment Rate, Source: Chautauqua Opportunities, Inc., Chautauqua County Needs Assessment 2020



Transportation

Access to transportation can be a significant factor in determining an individual's access to opportunity. As a small city, Jamestown has limited public transportation options available for its residents. The City is served by a county-wide public transportation system, Chautauqua Area Regional Transit System (CARTS). CARTS offers a bus service within Jamestown and to surrounding communities. For individuals who work in certain types of jobs such as the service industry, public transportation would not be an option for getting to and from work.

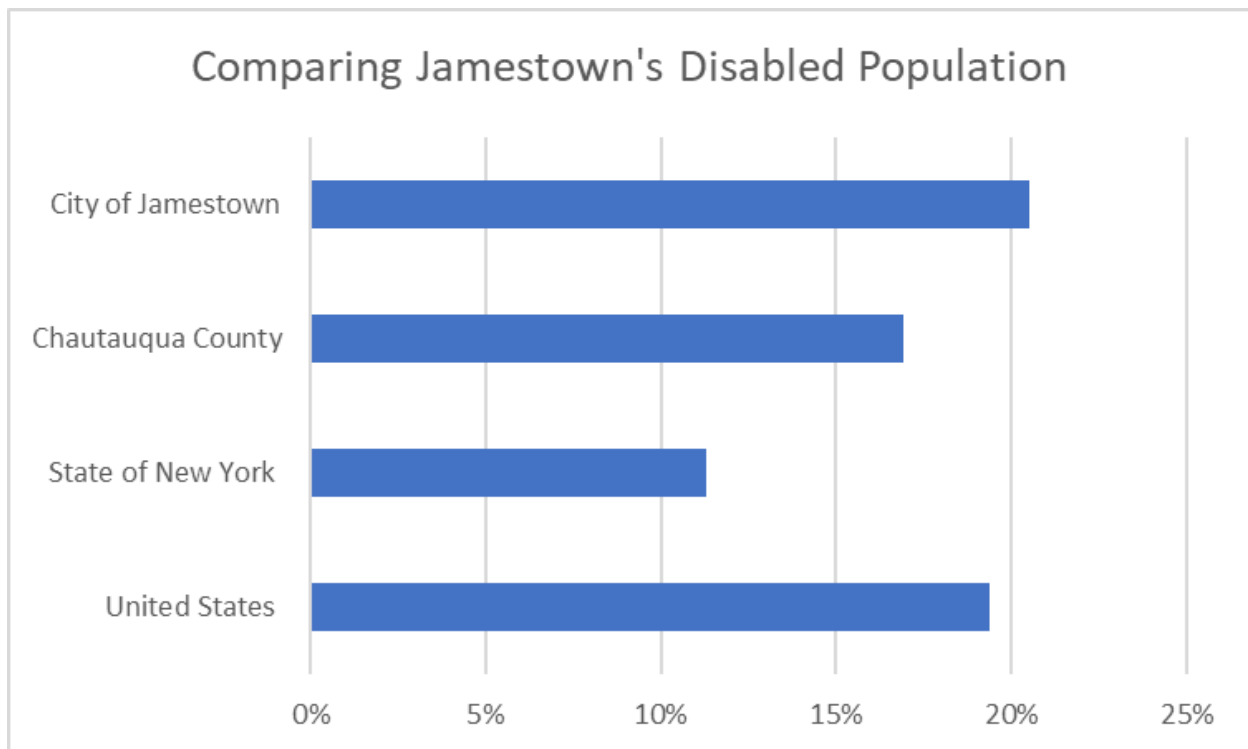
Health

Disability and Access

As defined by the U.S. Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. The Fair Housing Act prohibits discrimination based on physical, mental, or

emotional disability, provided “reasonable accommodation” can be made. This may include changes to address the needs of persons with disabilities, such as adaptive structural (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal).

Figure 15: Comparison of Jamestown’s Disability Populations, Source: U.S. Decennial Census, 2000-10; ACS



	Percentage
United States	19%
State of New York	11%
Chautauqua County	17%
City of Jamestown	21%

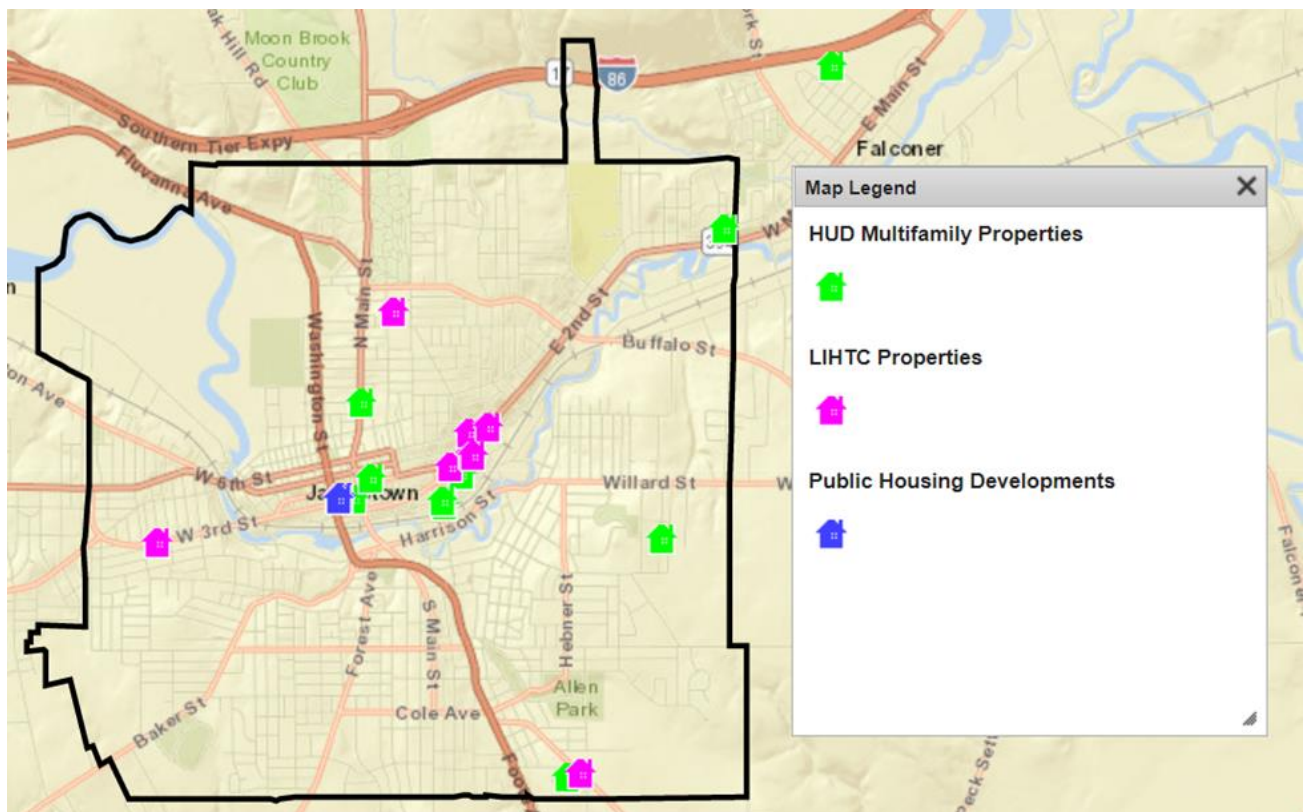
According to the American Community Survey, the median earnings for persons with a disability are \$13,586 compared to \$25,600 for persons without disabilities. Among the population with a disability, 45.3% of persons have incomes that are less than 100% of the poverty level compared to 30.4% of the population without a disability. Lower earnings contribute to the higher poverty rates among persons with disabilities and, to

the extent that housing choice is linked to the availability of affordable housing, persons with disabilities have restricted housing choice.

The City of Jamestown has a disproportionate percentage of disabled residents. According to the American Community Survey, 20.5% of residents are disabled. Of all those with disabilities, approximately 10% have ambulatory difficulty, 9% have cognitive difficulty, and 7% have independent living difficulty. Comparatively, the state-wide disability rate is 11.3%. The disability rate increases to 37.6% for residents 65 and older.

Publicly Supported Housing Patterns

Map 13: Jamestown Public Housing, Source: HUD CPD MAPS



There are approximately subsidized housing units in the City of Jamestown, constituting percent of total units. Most of the HUD-subsidized housing is available for seniors and individuals living with a disability. Most are two-bedroom units, limiting options for renters with children, especially large families. Project based subsidized housing is concentrated in the downtown area. Use of the housing choice voucher

program is also largely concentrated in the downtown area, although it is also used in other neighborhoods, unlike the project base voucher program.

Disproportionate Housing Needs

Figure 16: Jamestown Units and Occupancy, Source: U.S. Decennial Census, 2000-10; ACS

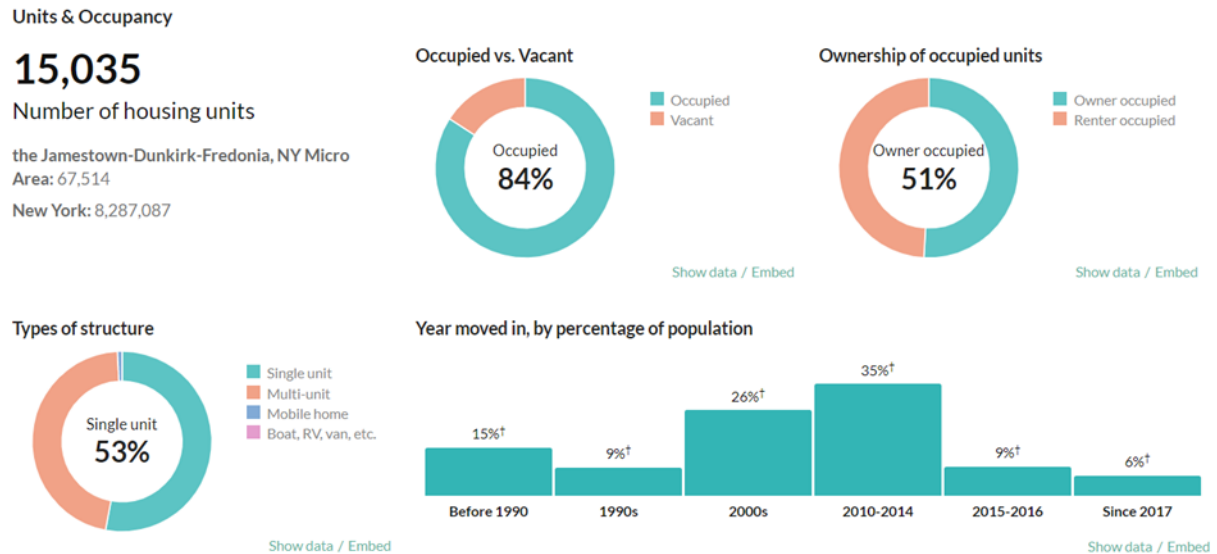
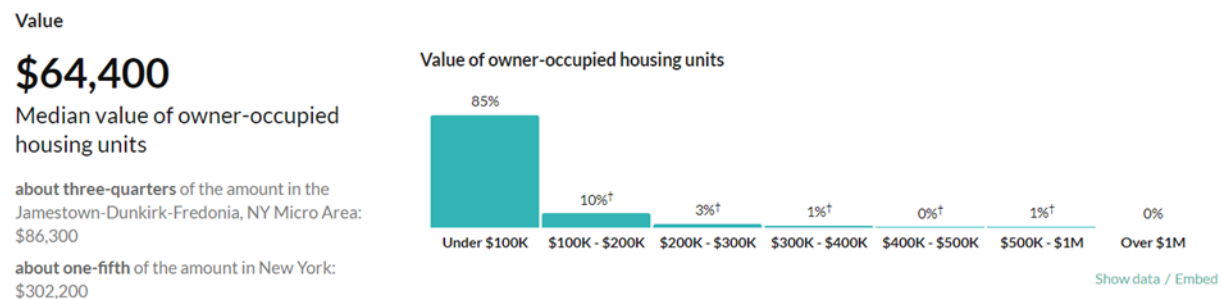


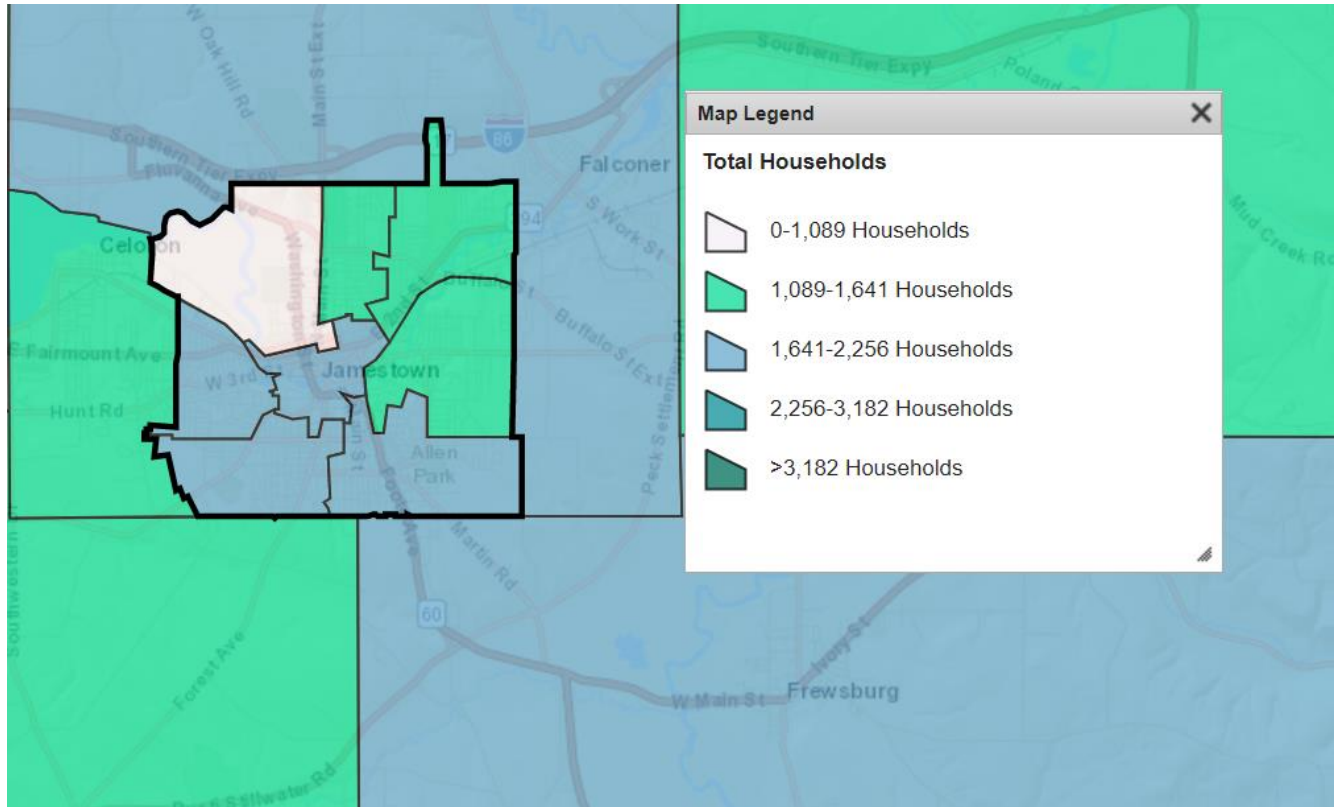
Figure 17: Jamestown Housing Values, Source: U.S. Decennial Census, 2000-10; ACS



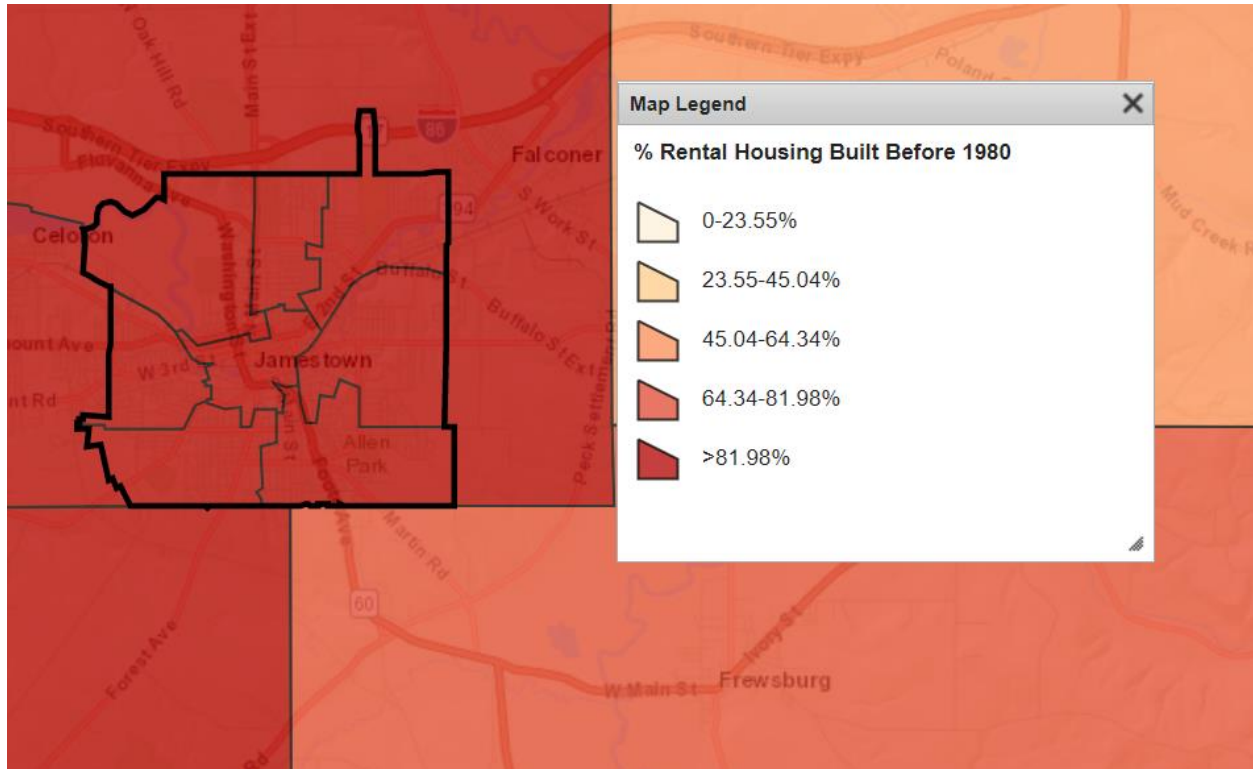
Like many northeastern cities, the City's housing stock is aging beyond the rate of consistent repair, reflecting the economic faced by the community and its residents. There are consistent issues with vacant, substandard housing, particularly among rental properties. These housing deficiencies impact low to moderate income families disproportionately. Concerningly, these sub-standard housing units also pose a disproportionate threat of lead poisoning to low income families with children. The City and its partners have engaged, and plan to further efforts, to identify and repair substandard housing units, with a special concentration on lead paint abatement. The City also recognizes that more programs and initiatives are necessary to have a significant impact.

The cost of both owner-occupied and renter-occupied housing is relatively low in the City, compared to other communities. Still, there is a clear need for more homeownership support and stimulation for low to moderate income residents as well as the need for quality, affordable housing. As referenced in the 2015 Analysis of Impediments to Fair Housing – Jamestown, New York, past moratoriums on the construction of new low-income and senior housing and zoning restrictions on multi-family housing has compounded these issues. However, the current City administration, in consultation with HUD, is focused on housing standards, enforcement, lead paint abatement and housing renovation. Still, like many comparable cities, there is not enough available funding or local investment to address most of these issues.

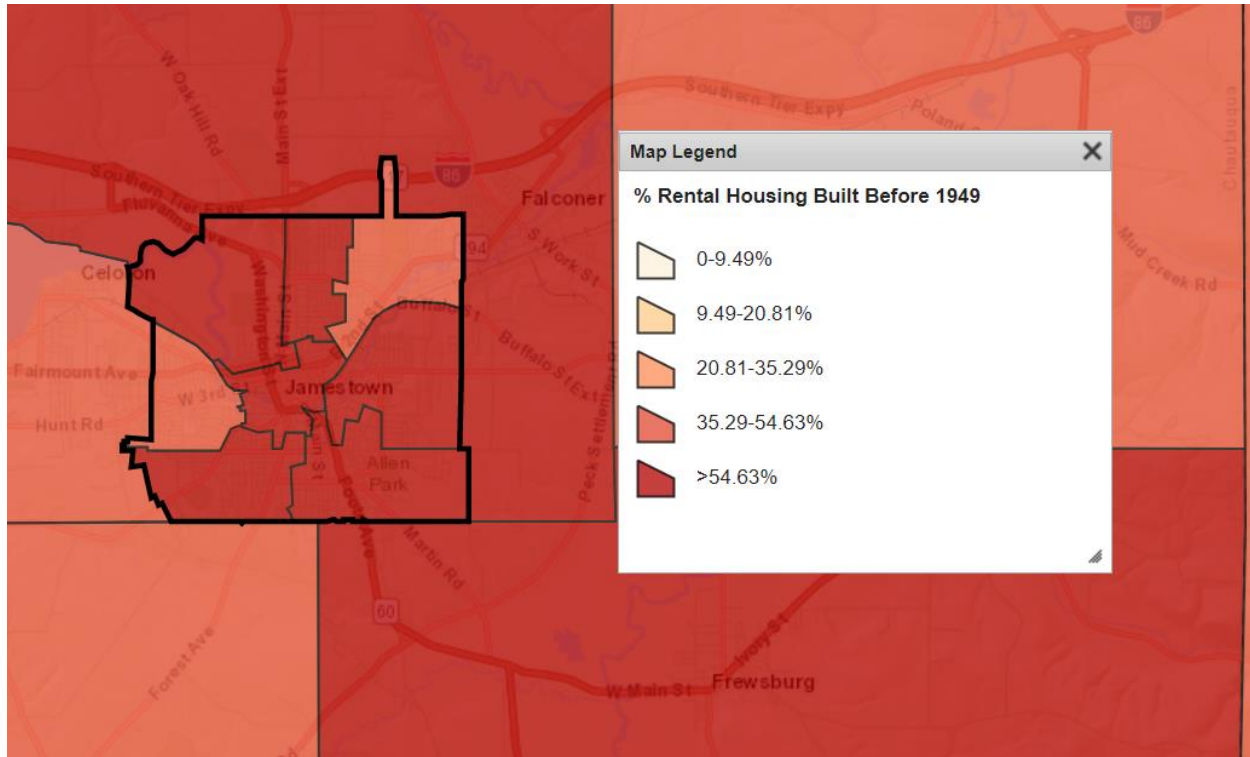
Map 14: Jamestown Total Households, Source: HUD CPD MAPS



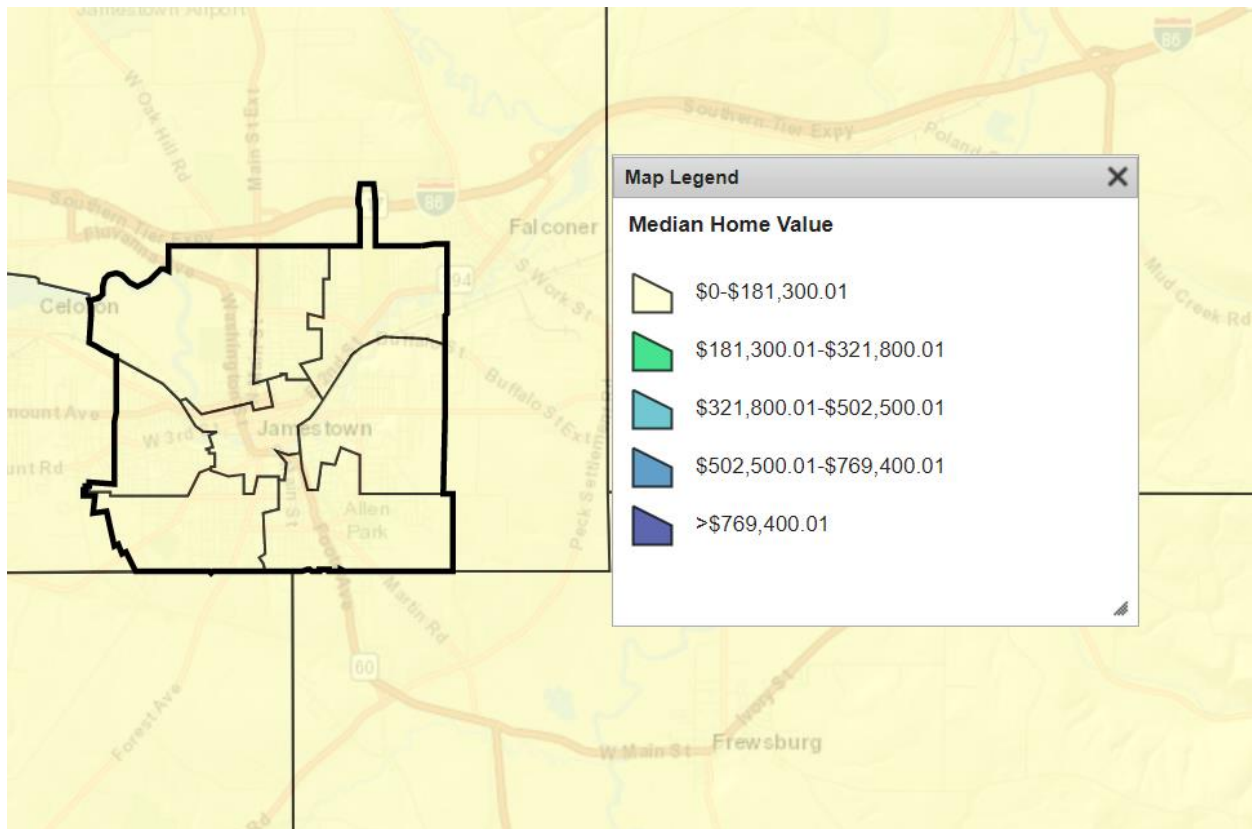
Map 15: Jamestown Pre 1980 Rental Housing, Source: HUD CPD MAPS



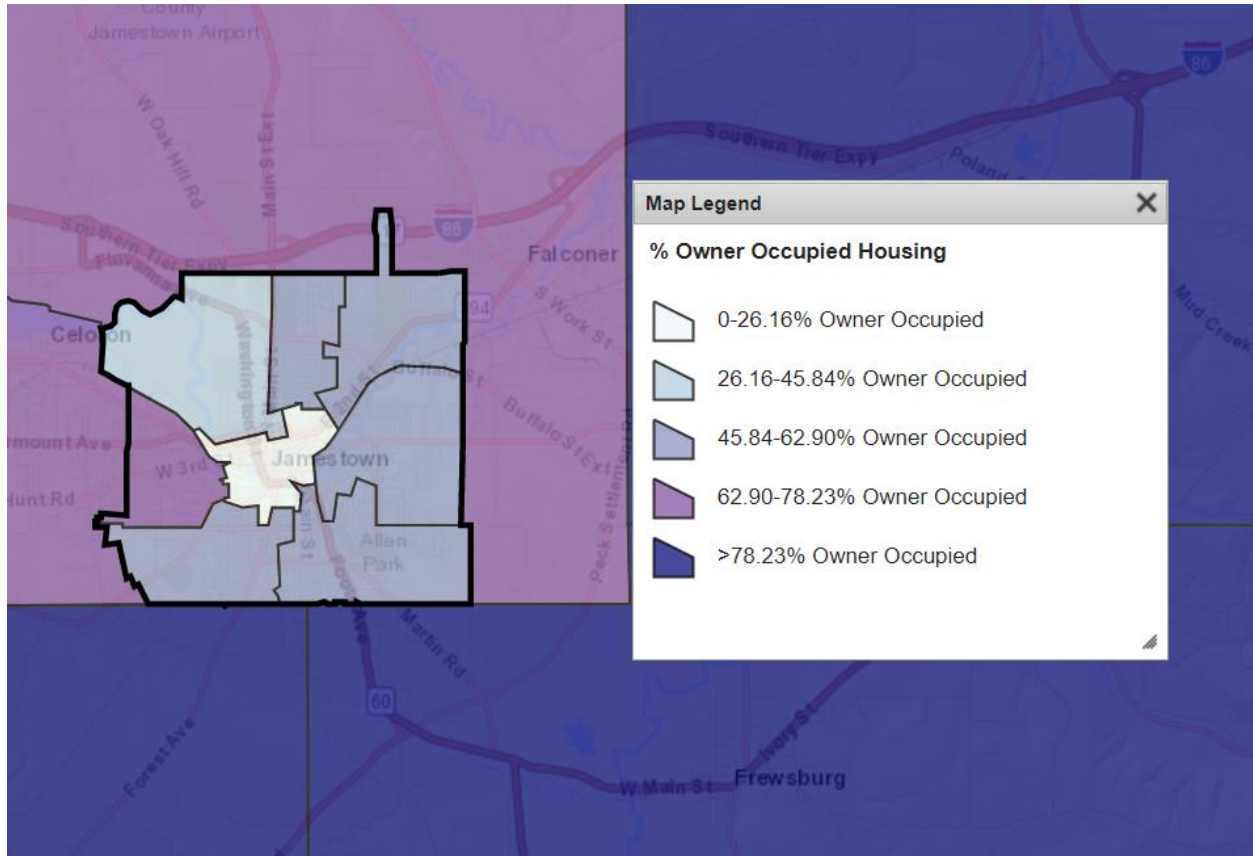
Map 16: Jamestown Pre 1949 Rental Housing, Source: HUD CPD MAPS



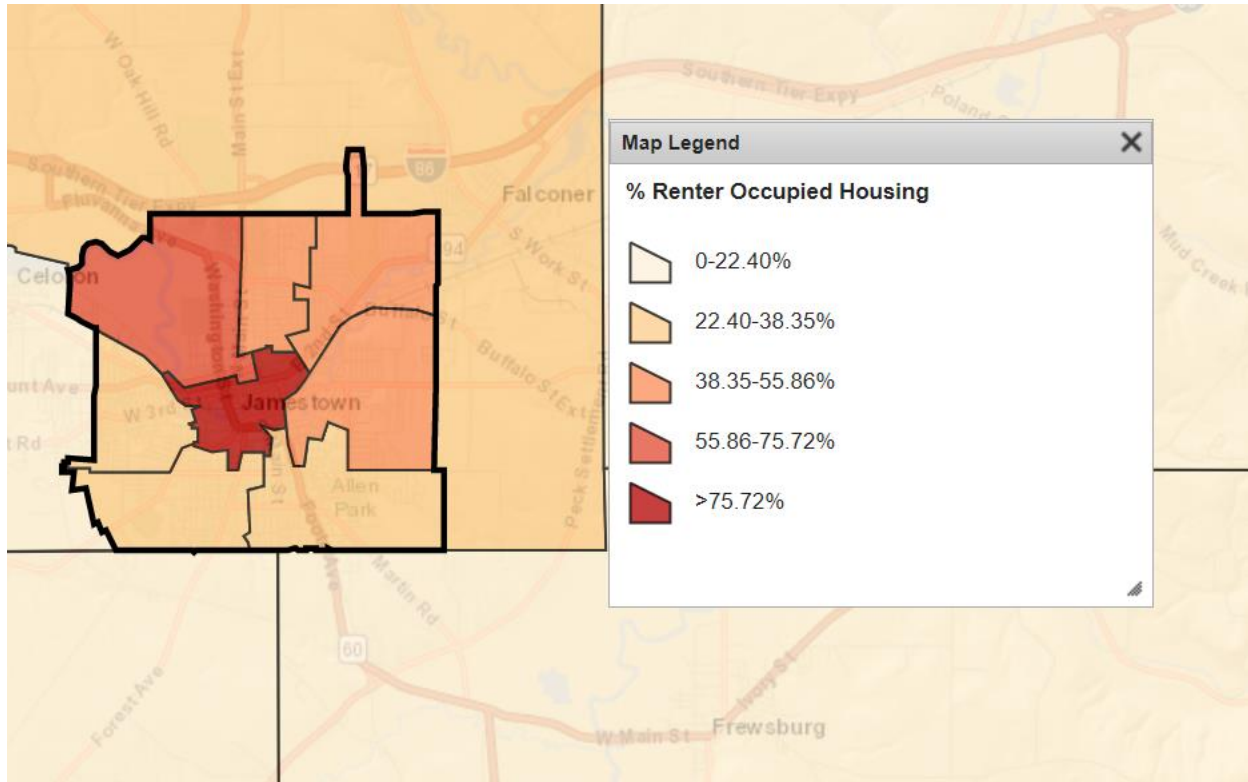
Map 17: Jamestown Median Home Value, Source: HUD CPD MAPS



Map 18: Jamestown % Owner Occupied Housing, Source: HUD CPD MAPS



Map 19: Jamestown % Renter Occupied Housing, Source: HUD CPD MAPS



Map 20: Jamestown % Renter Units 3+ Bedrooms, Source: HUD CPD MAPS

