

# Housing Insecurity and Eviction in Rochester, NY

## THE PROBLEM

A decade after the collapse of the housing market and the Great Recession, the City of Rochester and Monroe County face the sobering reality of a chronic housing crisis. The percentage of rent-burdened households has increased from 59.2% to 61.6% since [2008](#). Housing insecurity is foundational to the systemic poverty experienced in our community.

## PROFILE OF POVERTY

Rochester is the [5<sup>th</sup> poorest city in the country](#), with a poverty rate of 33.8%. Yet this measurement fails to capture the true scope and scale of economic distress. The federal poverty metrics are arbitrarily low measures of financial security. On top of the 33.8% facing acute poverty, an additional 31% of the City’s population struggle to make ends meet. In total, over 60% of Rochester residents fall below [“Financial Self-Sufficiency”](#). For these residents on the edge, the threat of eviction is a reality. Caught in the paradox of American poverty, not poor enough to qualify for assistance, the burden of housing costs holds down hard-working families.

## Rochester, NY 2017

**9.6**  
Evictions Per Day

**6.6%**  
Eviction Rate

Evictions	3,510
Eviction Filing Rate	15.9%
Eviction Filings	8,688
Population (2010 U.S. Census)	210,565
% Renter-Occupied Households	63.6%
Average Household Size (Renter-Occupied Units)	2.29
Poverty Rate	33.8%
Median Monthly Rent	\$779
Median Tenant-Household Income	\$21,976
% Households’ Income < \$20,000	41.4%
Rent Burden (Rent ≥ 30% Household Income)	61.6%

Table template: The Eviction Lab at Princeton University  
Sources: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates  
Rochester City Court, Landlord Tenant Cases

## CRISIS OF INSTABILITY

In Matthew Desmond’s Pulitzer Prize bestseller, *Evicted: Poverty and Profit in the American City*, he illustrates just how fragile life in poverty can be. Furthermore, Desmond articulates the dependent relationship between stability and housing. Housing is the fabric that holds social order together at every level, i.e. individual, neighborhood, and community. “Without housing, everything else falls apart.”

Housing instability and eviction uproot families and destabilize communities. Every aspect of personal and public life is impacted, from education and employment, to neighborhood security and the economic health of the community. The crisis of instability and eviction disproportionately impacts women and children; [female-headed households](#) represent half of all those in poverty. From 2016 to 2017, over 2,400 Rochester City School students, [8.8% of all students](#), experienced homelessness. Kindergarteners, first and second graders suffered the highest rates of homelessness.

## THE DATA

[ACT Rochester](#), an initiative of the Rochester Area Community Foundation, provides an essential platform where data is collected, analyzed, and reported to support and guide community efforts to improve quality of life in our region. The stated purpose is, “to change the culture of community problem-solving and associated decision making through the use of credible, independent and timely data.” ACT Rochester publishes an annual “[Report Card](#)” based on over one hundred indicators that impact community life. In addition, ACT Rochester recently published “[Hard Facts: Race and Ethnicity in the Nine-County Greater Rochester Area](#)”, a report that identifies clear racial disparities in our region; many of these indicators fall below the State and National average.

ACT Rochester is the evidence-based driver for many of the major change agents in our community. In regards to housing, ACT Rochester analyzes indicators related to affordable housing, healthy neighborhoods, and homelessness. Absent from these indicators is any data on eviction. However, the number of [emergency housing placements](#) in Monroe County may give insight into the impact of eviction: “In 2016, Monroe County funded 2,424 placements for homeless families and 5,391 placements for individuals. This total of 7,815 placements represents a 21% increase over emergency housing placements in 2000.” This data has become a catalyst for community action.

## THE RESPONSE

Rochester is awash in community collaboration and programs seeking to address poverty and injustice in our region. From grassroots to government, there are dozens of major initiatives working to reduce the chronic and pervasive poverty that permeates our neighborhoods.

## RMAPI

Launched in 2015, [The Rochester-Monroe Anti-Poverty Initiative](#) (RMAPI) stands out as the pinnacle effort to understand and remediate the chronic conditions of poverty. RMAPI is an unprecedented community-wide collective impact initiative committed to a fifty percent reduction in poverty in our region by 2030.

### RMAPI Guiding Principles

- BUILD AND SUPPORT OUR COMMUNITY
- ADDRESS STRUCTURAL RACISM
- ADDRESS TRAUMA

In order for RMAPI to be successful, housing must be a priority. Housing instability and eviction share a complex relationship with each of the guiding principles. For example, there are [15 supporting principles under Community Building](#) (i.e. Increase Neighborhood Financial Stability, Promote Economic Self-Sufficiency Within The Community, Encourage Community Reliance, etc.), 8 of the 15 supporting principles are directly undermined, and therefore unachievable, by the current prevalence of eviction.

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Poverty in America is inexorably linked with structural racism. Moreover, the high concentrations of poverty and resource disparities in our community are defined by [historical, government sanctioned, racial segregation](#). Housing was the vehicle through which stability and intergenerational wealth were created for the White Middle Class. Housing was also the preferred tool that created segregated Ghettos, where systematic exploitation impoverished the residents who were/are disproportionately People of Color.

The Rochester-Monroe Anti-Poverty Initiative has committed to address housing. In 2015, RMAPI produced four key recommendations specific to housing:

- I. **Race, Poverty & Access to Affordable Housing:** A funded campaign that develops a cross-cultural and cross socio-economic mainstream effort targeted to dismantle the thoughts, attitudes, and behaviors that exclude people who live in poverty from having access to quality, safe, equitable, affordable housing in a location and type of their choice.
- II. **Protecting Long-Term Residents of Neighborhoods from Displacement Caused by Gentrification:** Funding opportunities that support the working poor, including rent caps and low-interest, proximal loans, to protect long-term residents of neighborhoods from displacement caused by gentrification.
- III. **Skills for Housing Success:** A comprehensive range of services and supports at community sites designed to assist residents in acquiring the skills needed to succeed in self-sufficient housing and promote stability for neighborhood residents.
- IV. **Housing Policy:** A Monroe County Housing Commission, informed by residents in poverty and other stakeholders in the housing development community to prioritize and develop coordinated resident services and financing of affordable housing developments in the county.

These recommendations are vital first steps in addressing housing insecurity in our area. In response to inadequate housing and sub-standard living conditions, particularly in the case of absentee landlords, local tenants have begun to organize. One egregious case has pressed the City of Rochester to consider receivership due to [numerous outstanding code violations](#). To ensure accountability, several legal reforms are being pursued. Local awareness and support for these reforms will be necessary for their success.

### ACCESS TO JUSTICE INITIATIVES

Monroe County was recently selected by The New York State Courts as the second site in the state (following a pilot project in Suffolk County) for implementation of the “Justice for All Strategic Action Plan” which aims to fulfill the promise of 100% access to justice for all residents. Recognizing the urgent need for reforms, civil legal service agencies, the courts, and other community leaders have prioritized housing as the first area in need of attention. In the legal context, several themes have emerged:

### **Guaranteeing a Right to Counsel in Eviction Proceedings**

In Monroe County, tenants that cannot afford an attorney face eviction proceedings alone. Without legal assistance, low-income people are often unaware of their rights and unable to adequately defend themselves in eviction cases. Legislation and funding is needed to provide a right to counsel for those who cannot afford to defend themselves against unlawful evictions.

### **Establishing a Housing Court**

Landlords who repeatedly violate the rights of low-income tenants or fail to properly maintain residential buildings are effectively immune from being held to account for their illegal conduct. Currently, *there is no court in Monroe County* with jurisdiction to hear cases brought by tenants against their landlords for building code violations (lack of heating, rats and pest infestations, mold, etc.). The Courts must address the overwhelming need of tenants whose landlords fail to provide safe and habitable residences.

## **LEGISLATION**

The passage of local legislation is critical to encode lasting reforms and create a more equitable housing market. One bill currently before the New York State Assembly (April, 2018), sponsored by Assemblymen Walter Mosley, proposes that “source of income” be protected from unlawful discrimination under New York State Human Rights Law. Source of income is defined as any lawful income, including: “...any form of federal, state or local public assistance; housing and rental subsidies and assistance, including section 8 vouchers” ([A10077](#)). The prevalence of income bias and discrimination in our community directly contributes to the preservation of segregation. When suburban communities, developers, and landlords reject applicants who receive housing assistance, they perpetuate the high concentrations of poverty in our region.

## **CONCLUSION**

Housing insecurity is a complex and pervasive problem in our community. The lack of affordable housing disrupts and destabilizes every element of public and private life. Such a complex issue demands an equally robust and comprehensive response. The true nature of the problem requires creative data collection and analysis to highlight hidden realities that are not currently captured, or are obscured, by the available metrics. Informed by these indicators, the community coalition can target resources to where they are most needed. The scope of action necessary to address housing instability requires emergency support for families/individuals, long-term campaigns against historical and structural inequality, sustained efforts to improve the socio-economic health of neighborhoods, and legislative action to ensure justice, equity, and accountability. Our community is one of many in the nation facing this crisis. We have an opportunity to be the leading example rather than the leading statistic.