Mitigating Vacancy in Arbor Hill & West Hill: An Asset-Based Approach

Fall 2021 Planning Studio

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Master of Regional Planning
Fall 2021 Planning Studio

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Preface

There is a narrative to our lives. The stories that we tell ourselves and each other as human beings determine our perceptions of one another. This is intrinsic to how our society developed. In this modern era of unparalleled technological advances, the internet, engineering, complex social crises, wars, and political uncertainty, we forget that these concerns, although turbulent, are the very same all our ancestors faced living on the Earth. Through it all humans have survived and grown.

What makes people proud are their image of themselves, the people around them, the people that they love, and this is derived from that narrative. The stories that people tell one another, their concerns, the very things they see with their eye's day to day.

For Arbor Hill and West Hill, the story is not about the problems they have faced, how hard things have been in the neighborhood, or systematic oppression imposed by government policies. It is important to be aware of these realities and they are discussed thoroughly in this paper. The historical nature of any neighborhood shapes the story that has been told. However, through Asset Based Community Development (ABCD) it is the hope of planners to instead shape that story based on an image of what the future will look like.

This document aims to provide a positive narrative for what Arbor Hill and West Hill can do for the future. Our society stands in a unique position because of the historical context we have not only in Arbor Hill, but case studies in other regions of the United States. Along with that context, this document seeks to present the preexisting programs, organizations, businesses, and opportunities for growth in these neighborhoods. Arbor Hill could be made a garden, one that does not only cultivate fresh produce, but also cultivates the *community*.

The community is the narrative, the story, the reason that this study has been developed. Vacancy is a fallacy in a place that is inhabited by people. Human beings' environments extend beyond their own doors, they are part of the neighborhood.

It is the responsibility of this report to provide a positive pathway for the community of Arbor Hill and West Hill to come together. In this way, it is only a gatekeeper, open to refinement and subject to the ever-changing reality.

The 2021 APLN 681 Studio Class's report on Mitigating Vacancy in Arbor Hill and West Hill was sponsored by their client Arlene Way of the Arbor Hill Development Corporation.

Abstract

Vacancy is an issue across the United States, particularly in rustbelt and legacy cities of the northeast. This planning studio attempted to identify patterns of vacancy in the Arbor Hill, West Hill, and Sheridan Hollow neighborhoods of Albany, New York using an Asset-Based Community Development Approach. Additionally, this studio aimed to highlight potential strategies for preventing and mitigating vacancy. The process began in September of 2021 and concluded in December of 2021. The team met with the project client, Arlene Way, in September. Through Arlene, the studio was connected with local activists who were able to shed light on the neighborhood context and issues the community is facing. Then, there was a period of research surrounding the historical context of the Arbor Hill Service Area which is described in Chapter 1 and 0 of the report. The mission became clear: how can vacancies be mitigated in the neighborhoods of Arbor Hill, West Hill, and Sheridan Hollow? The studio divided into three groups to research different categories of assets: physical, organizations, and businesses. The identified assets were then mapped out. This process was a combination of GIS mapping, conducting interviews with community members, site visit to the neighborhood, and the general collaboration of the team. Chapter 3 discusses the programs and policies available through federal and state governments to mitigate and transform vacancies. Chapter 4-5 describes organizational and business assets within the study area. Chapter 6 states potential opportunities to mitigate and transform neighborhood vacancy through local, state, and federal programs and tools. The findings of this document provide a framework for future development which is available through a combination of existing assets and the ability to transform vacant areas.

Chapter 1: Introduction

1.1 Fall 2021 Planning Studio: From Lots to Ladders

The Fall 2021 Planning Studio of the University at Albany, SUNY Department of Geography and Planning focused on the problem of vacancy in the Arbor Hill and West Hill communities in the City of Albany. In partnership with the Arbor Hill Development Corporation, the studio's overarching goals included strengthening and expanding our collaborative networks with racially diverse communities to promote racial justice and create ladders of opportunity for local youth. This report represents the first step in achieving these goals by identifying strategies to repurpose vacant lots and structures.

This planning studio is an extension of the mission of the Planning for Racial Justice Conference held in February 2021. The goals of the conference included: 1) kick off a series of planning studios focused on planning for racial justice of which this is the first; 2) address the lack of people of color in planning—which is particularly the case in Upstate New York as well as other non-major metropolitans in the Northeast and Midwestern states—which results in a lack of diverse perspectives in the cannon of planning theory and history; and 3) initiate conversations on the creation of a Center for Planning for Racial Justice at the University at Albany, SUNY.

1.2 Planning Process

The study area roughly corresponds to the service area of the Arbor Hill Development Corporation. Figure 1-1 (below) shows the boundary of the study area and the zoning district of each parcel.

Figure 1-1 Study Area Zoning
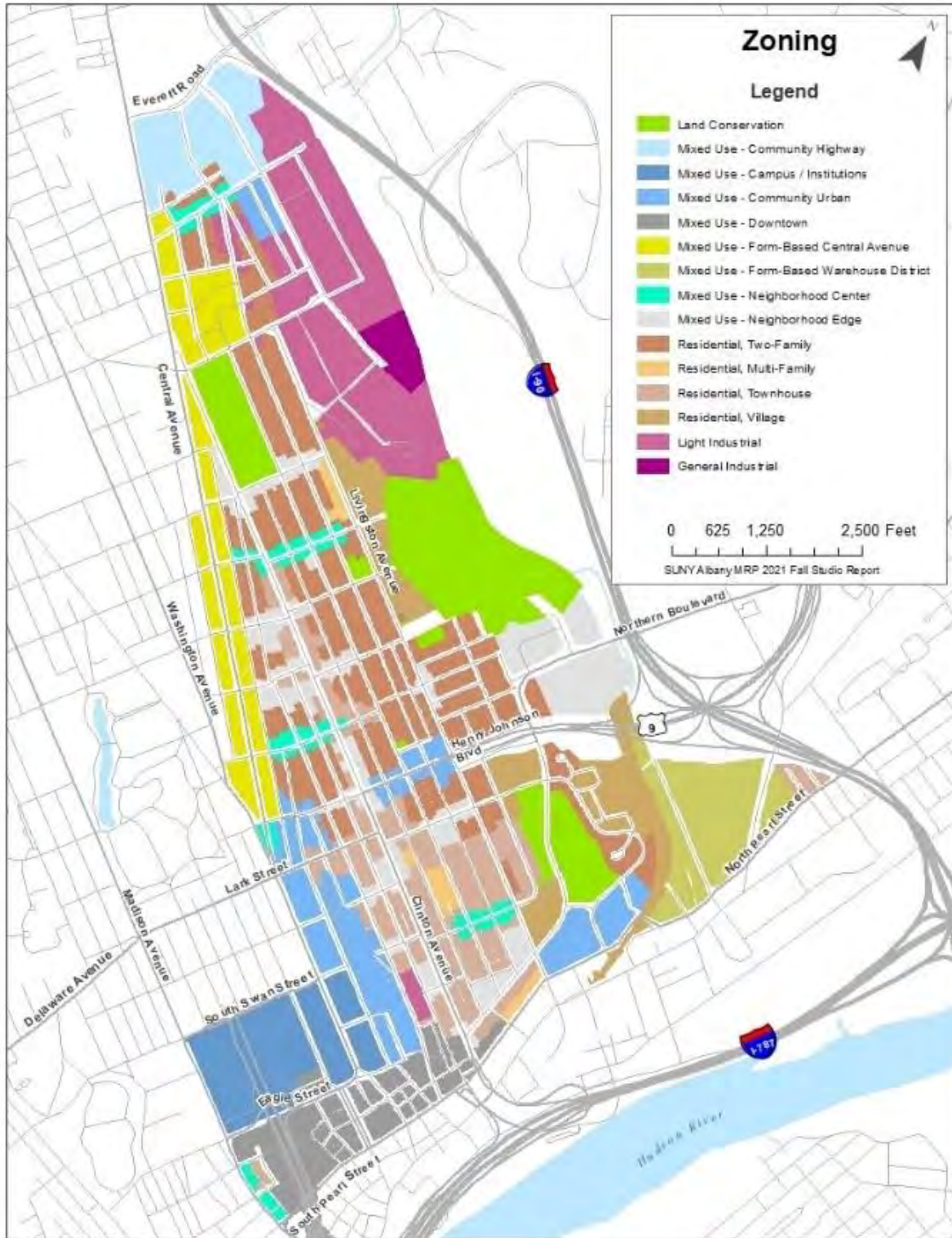
(Source: SUNY Albany MRP 2021 Studio Report)

Figure 1-2 Arbor Hill Service Area Context Map
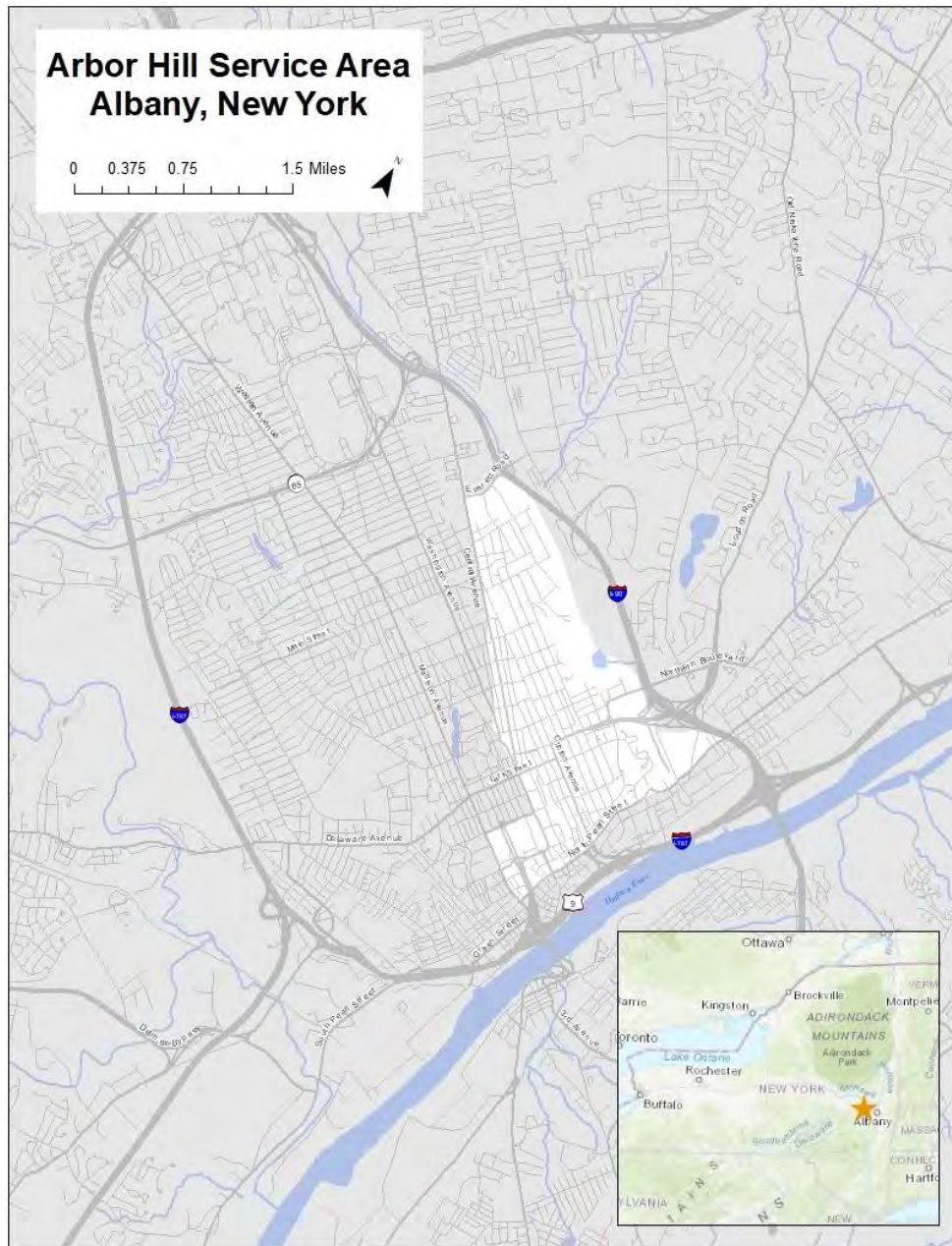
(Source: SUNY Albany MRP 2021 Studio Report)

The team utilized an Asset-Based Community Development (ABCD) framework to structure our inquiry into the vacancy issue of the study area. The ABCD process for this study involved:

- Identifying community assets — throughout the study period
- Receiving feedback from the project sponsor, Arlene Way of Arbor Hill Development Corporation — early October
- Community visits and public engagement
  - Primary data collection — mid-October

- Identifying vacant spaces suitable for community needs and developing proposals for their transformation and management — late October to early November

To create the paper and conduct the research required for it the studio divided into three smaller groups to target different areas of specialization. These groups focused on physical assets, cultural organizations, and business assets. The research team then identified relevant assets, which structured their data collection and informed our later recommendations by highlighting gaps in community assets that vacant lots can fill.

1.3 Summary of Subsequent Chapters

Chapter 2 discusses the broader context of urban vacancy in the U.S., including its drivers, locations, and legacy. This chapter demonstrates how vacancy has marked Arbor Hill and West Hill. Chapter Two also introduces a methodology for identifying and classifying vacant properties.

Chapter 3 examines methods for managing and eliminating vacancy in Black, Indigenous and People of Color (BIPOC) communities. Federal and state policies are described, as well as the local actors that have a hand in preventing and transforming vacant properties.

Chapter 4 describes the asset-based community development (ABCD) method and the approach the research team took to identify the assets present in the Arbor Hill and West Hill communities. This chapter looks at cultural organizations and applies recommendations and lessons learned from the ABCD analysis.

Chapter 5 applies the same ABCD method used in Chapter 4 to identify business assets present in the study area. The research team worked to identify the types, quantity, and locations of businesses in the study area to understand the commercial environment. The results of two surveys, a business owner survey and street conditions assessment are discussed, as well as the resources available to businesses in the study area. Finally, recommendations and lessons learned from the assessment of businesses assets are discussed.

Chapter 6 highlights opportunities to prevent vacancies before they occur and transform the vacancies that do happen into productive spaces. Key strategies identified to mitigate vacancies are gentrification prevention steps and universal basic income programs. Strategies to transform vacancies are the Love Your Block grant program, urban agriculture, as well as community land trusts and land banks.

Chapter 7 concludes the report and offers the overall lessons learned regarding vacant properties and community assets in the study area. Recommendations for additional research are included.

1.4 Arbor Hill: A history

To understand Arbor Hill, one needs to understand the story of the city it resides in. One needs to understand the patterns of settlement that occurred in the area that is Arbor Hill. How did Arbor Hill become a haven for African American diversity and why did it become the way it is today?

Albany, New York was at one time a Dutch colony. In 1609 explorer Henry Hudson was sponsored by the Dutch East India Company to find a water route to China by going west into the unknown instead of taking the long trip east towards the Orient. Although he did not find a sea route to China, Hudson discovered a riverway to the interior of what is now upstate New York. By 1621 the New Netherland Company created Fort Nassau on the Island that is the modern-day birth of the Port of Albany. Yet it was washed away and four years later the Dutch West India Company was chartered, and they built Fort

Orange, which in the next century would become the City of Albany. The history of Albany starts there, and in modern times it is considered one of the oldest settlements that was continually occupied by Europeans on the eastern seaboard. Fort Orange became a trading post which enabled a trade route from the coast into the interior of the Northeast. In Europe, the hides of American fur bearing mammals became so popular that fur trapping became a successful business in the New World. And the Dutch permanently establish their trading settlement on the banks of the Hudson (Opalka 2021).

The surrounding land of Albany before it expanded after the Revolutionary War, was known as Wiltwyck a Dutch word that was replaced by 'Albany' when the English assumed control of New Netherland and its Fort Orange in 1667. The Dongan Charter of 1686 granted Albany the title of city. Although the city at the time was confined to a stockade which is modernly considered the area of downtown. Arbor Hill, lay outside the stockade and was named that for its prominent and identifiable ridge north of Sheridan Hollow (Arbor Hill Historic District–Ten Broeck Triangle 2021).

The stockade era of Albany as well as other Capital Region towns were constantly overshadowed by the threat posed to the white settlers by the Native American tribes of the region. The white settlers had taken land that had been the Native Americans, and it was the belief of the indigenous people that land was not owned but taken care of. After years of broken promises the Native Americans did not trust most white colonists and began to raid their settlements. The Native American tribes were also allied with the French, who had established trade alliances with them to have access to the fur bearing animals and their expensive and valuable pelts. The French had established ties with the Indigenous tribes, because they believed that to get the valuable furs, the French needed a partnership with those who knew the furbearing animals best (Brooks 2020). Beavers were so valuable that Fort Orange was once called 'Beverwyck', and at one point it was the fur trading exporter of the New World (Bielinski 2015).

The threat of raids on both French, Native American, and colonial settlements escalated during the French and Indian War. It reinforced the concept of protection behind stockades that were built to keep all these settlements safe. The fear of the enemy pitted the British and their Native American allies against the French and Native American allies in various skirmishes. It was a united front of the British army and the American colonists, to fight against the French and it cost France heavily. The end of the French and Indian War enabled the residents of Albany to begin speculating land in the surrounding area formerly termed Wiltwyck. But the fires of rebellion rose when tensions between the American colonists and the British colonizers rose and sparked the Revolutionary War. With the threat of another war, settlement outside protected stockades was halted and the land of Wiltwyck remained unsettled. After the Revolution houses began to be built in the area that became Arbor Hill. The Prospect Mansion was built by Abraham Ten Broeck and his wife Elizabeth Van Rensselaer and built it upon the banks of the Hudson. He lived there until 1810 but by then other houses in the area had been built (Arbor Hill Historic District-Ten Broeck Triangle 2021). Today, Prospect Mansion is known as the Ten Broeck Mansion and has become a cultural touchstone in the community. It is known for being a historical viewpoint into the past and a threshold into the future.

The fires of the Civil War sparked lines of division in the United States. The southern states wanted their right to own slaves and keep the institution of slavery that ran all aspects of their economy. The northern states wanted to concentrate on the age of the Industrial Revolution and become a manufacturing powerhouse. This created a divide between the two regions because the south believed the government, in its desire to enter the Industrial Era, was diminishing their voice and the states' right to do what they wanted (History.com 2009). Slaves had begun fleeing north before the sparks of the Civil war, yet this really started the rebellion. The Underground Railroad was established as a resistance movement that allowed escaped slaves the resources, shelter, and aide on their journey to freedom (What is the Underground Railroad 2020). One safe house of this rebellion was the house of Harriet and Stephan Meyers who ran the local chapter of the Vigilance Committee in Albany, New York. During the 19th century the Capital Region was visited by thousands of escaped slaves who were on their way to freedom in the north. The Underground Railroad Education Center, which today resides in the Meyers house, has made it their mission to preserve and find all the history related to the Underground Railroad Movement in the Capital District (History 2020). Once the Civil war ended, the need for the Underground Railroad

diminished but its impact was still very apparent in this region, especially in Arbor Hill, which had become a haven for African Americans.

Due to increased racial violence in the south during the era of the Jim Crow laws, African Americans moved northward. When the Great Migration occurred between 1910 and 1940, six million African Americans moved from all points away from the south. They left behind their slave past and stepped towards a hope filled future of economic and educational opportunities. Yet, due to racial prejudice their dreams were buried (The Great Migration 2021). In the last half of the twentieth century, the more affluent people of Arbor Hill abandoned it for the suburbs. The neighborhood declined in status despite its important history, and it became a racial ghetto. The people and its buildings became neglected and overlooked, its history lost. Yet, its people are fighting back and are trying to rise through the neglect of centuries (Arbor Hill Historic District–Ten Broeck Triangle 2021).

-In conclusion the history of settlement that occurred in Arbor Hill and West Hill has influenced how the current residents live in the neighborhood. The patterns of settlement were fundamentally influenced by war, revolution and ideology, yet the character of Arbor Hill and West Hill has developed despite those turbulent happenings. The people of color who live there have developed a way of life that overcomes the history that built the identity of the neighborhood and have transformed that identity into their own.

Figure 1-3 Stephan and Harriet Meyers House (Source: Wikipedia)

Chapter 2: What, Where, & Why of Urban Vacancy in America

To understand the causes, patterns, and composition of vacancy in Arbor Hill and West Hill, it is important to recognize the national historical context of urban vacancy. Vacancy and its negative social and economic impacts are often conflated with the character of the neighborhood. Communities with high rates of vacancy are perceived to be areas with high rates of crime and disorder. The reality is that vacancy is the symptom of concentrated poverty, economic decline, and market failure brought on by racial policies.

This chapter will begin to demystify vacancy with a brief history of national policies and the broader context of urban vacancy in the United States. The chapter includes a discussion of its drivers, locations, and legacy covered in sections 2.1, 2.2, and 2.3. Sections 2.4 and 2.5 summarize the impact that national policies had on Arbor Hill and West Hill. An in-depth review of redlining and urban renewal illustrates how vacancy has marked these neighborhoods. Section 2.6 defines Environmental Racism and how it has led to growing calls for Environmental Justice, a framework for remedying historical inequalities. From there the chapter introduces a methodology for identifying and classifying vacant properties, sharing findings from vacant property data collected by the studio in section 2.7. The chapter concludes with a discussion of recommendations for lot reuse in Arbor and West Hill through programs and projects considering lot typology and best use.

2.1 What

Vacancy and abandonment have been a critical issue for cities across the country for the last decade. Their corrosive impact on city blocks and neighborhoods can destabilize communities, harm public health, reinforce poverty, and drive social isolation. These vacant and abandoned properties exist in a multitude of forms and places – from abandoned industrial factories to lots left-over from property demolition (Alan Mallach 2018). The nature and cause of vacancy and abandonment can be complex and multi-faceted; however, patterns of vacancy have been linked to racial and economic segregation produced by racial policies and practices perpetuated by both the private and public sector (Rose-Ackerman 1977).

2.2 Where

Vacancy and abandonment are everywhere, from inner cities to rural areas and small towns. Throughout the United States, problems of vacancy exist in greater concentration in legacy and rust-belt cities, cities and communities that were once major population centers and industrial manufacturers (Mallach 2018). Vacancy in these cities is the product of fiscal distress, population loss, and urban disinvestment and decay. With the loss of industry and business, urban cores (downtowns and their adjacent neighborhoods) across America suffered from rapid disinvestment. This left whole commercial buildings empty, offices unoccupied, and those left living there without the essentials for everyday life.

Table 2-1 Population Shifts from 1950 to 2020 (Source: 1950 U.S. Census, 2020 U.S. Census)

City	Pop. 1950	Pop. 2020	Metro Statistical Areas	Pop. 1950	Pop. 2020
Albany	134,995	99,224	Capital District	291,897	899,262

Buffalo	580,132	278,349	Buffalo-Niagara Falls	798,043	1,166,902
Cleveland	914,808	372,624	Greater Cleveland	1,383,599	2,088,251
Detroit	1,849,568	639,111	Detroit-Warren-Dearborn	2,659,398	4,392,041
Pittsburgh	676,806	302,971	Pittsburgh Metro Area	1,532,953	2,370,930
St. Louis	856,796	301,578	St. Louis Metro Area	1,400,058	2,820,253

The private market and national public policies enforced restrictions on housing choices for black and brown Americans and communities of color (Rose-Ackerman 1977). Without access to financing for newly built homes, the BIPOC community was systematically isolated and confined to inner cities. Racially and economically segregated, these communities suffered from a disproportionate share of the impact of persistent vacancy (Rothstein 2017; McGhee 2021; Massey and Denton 1995).

2.3 Why

Vacant property is the result of concentrated poverty, economic decline, and market failure. For the past 90 years, redlining and discriminatory lending, suburbanization and blockbusting, urban renewal, neoliberalism, the Great Recession, and the novel coronavirus have all accelerated the social and economic inequalities that generates vacancy and abandonment.

2.3.1 Redlining & Discriminatory Lending Practices (1934-1968)

The Great Depression of the 1930s caused a crisis in unemployment, income levels, and the ability for homeowners to pay their mortgages. In response, President Roosevelt signed the Homeowners' Loan Corporation (HOLC) Act into law in 1933. The program was designed to increase employment in the construction industry, while "providing emergency relief with respect to home mortgage indebtedness, to refinance home mortgages", and "to extend relief to the owners occupied by them who are unable to amortize their debt else" (Congress, U.S. 1933). Most notably, this was the first federally backed program in U.S. history to make use of long-term, self-amortizing mortgages with a uniform payment system on a national scale (Massey and Denton 1995). Unfortunately for African American and minority communities, this was also the first time the federal government institutionalized the practice of redlining.

The HOLC was the result of the federal government codifying the racist practices of the real estate industry at the time. The real estate industry's discriminatory conduct is well documented in U.S. history. From 1925 until 1950, Article 34 Part III of the National Real Estate Board Code of Ethics stated:

"A realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be determinantal to property values in that neighborhood." (Helper 1969; p. 249).

After World War I, an influx of African Americans migrated to northern like Chicago, Detroit, New York City, and Albany. African Americans moved to neighborhoods with other African Americans, but also attempted to move to adjoining white neighborhoods – this resulted in efforts by white residents, city officials, and realtors to legally prevent African Americans from moving to white neighborhoods by using restrictive racial covenants and other means, such as racial zoning ordinances (Helper 1969). Racial covenants were legally enforced in the U.S. until 1948 (Chang, et al. 2021), however, their use proliferated until the passage Fair Housing Act of 1968, and in some instances are still used today (Thompson, et al. 2021). Racial covenants were a common real estate practice during the period that the HOLC was signed into law (Silva n.d.), and by introducing the practice of redlining, the HOLC further legitimized this practice.

In the years during and immediately following the Roosevelt administration, America experienced the greatest expansion of homeownership in its history, however, the problem remained that African American families, and even some working-class white communities, were left out of the homeownership boom. Between 1940 and 1960, the United States experienced a 19 percent increase in families living in owner-occupied dwellings with the homeownership rate increasing from 43.6 percent to 61.9 percent (Massey andDenton, 53; Rothstein, 2017). The creation of the Federal Housing Authority (FHA), among other New Deal programs, and its revolutionary new mortgage insurance program solved "the inability of middle-class renters to purchase single-family homes for the first time" by covering 80 percent of the purchase price of bank mortgages (Rothstein 2017). The FHA program established the practice of a 10% down payment for homebuyers by guaranteeing 90% of the value of the collateral, in addition to creating 25–30-year repayment programs (Massey and Denton, 53). Once established, the Veterans Association (VA) program also followed this procedure. This gave mortgage lenders enough confidence to provide long-term, affordable mortgages that helped to keep homeowners from default. However, these loans were selective in nature due to the legacy of the HOLC maps and the procedures established during the Great Depression. By the mid twentieth century, the HOLC maps were used on a much larger scale for underwriting practices for the FHA and VA loan programs. For an individual to obtain an FHA or VA loan, an appraisal of the property was required. Large lots that could accommodate setbacks from adjoining property lines were generally favored. In addition, neighborhoods of the same racial and social class were a requirement of the loan programs (Massey and Denton, 54). To ensure this, the FHA program devised their own maps showing the demographics of a neighborhood, in addition to using updated HOLC Residential Security Maps. Rothstein (2017, pg. 64-65) explains how Black and brown families were classified as lending risks:

"To be eligible for such insurance, the FHA insisted on doing its own appraisal of the property to make certain that the loan had a low risk of default. Because the FHA's appraisal standards included a whites-only requirement, racial segregation now became an official requirement of the federal mortgage insurance program. The FHA judged those properties would probably be too risky for insurance if they were racially mixed neighborhoods or even in white neighborhoods near black ones that might possibly integrate in the future."

BIPOC communities were not given a choice of where they could live, raise a family, or work, and so were forced into less desirable, high-risk areas as marked in red by the Home Owners' Loan Corporation maps.

Figure 2-1 Home Owners' Loan Corporation Maps: Buffalo, NY; Pittsburgh, PA; Street. Louis, MI, Cleveland, OH (Nelson, Winling, Marciano, Connolly, et al., 2021)
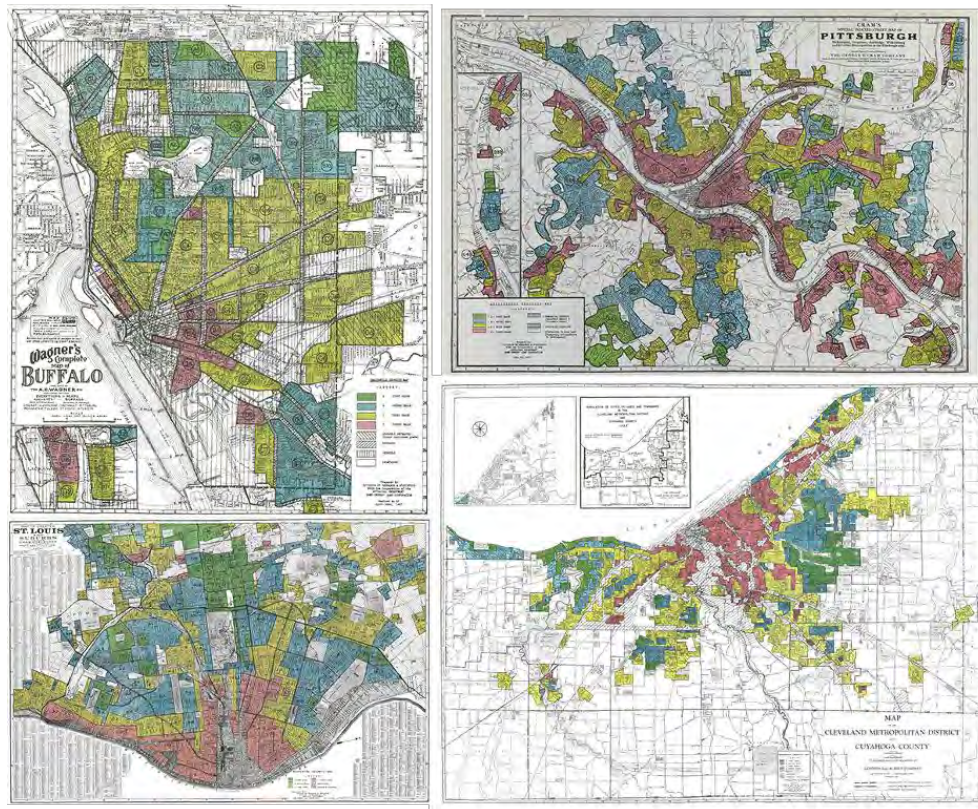
Redlining shaped both a pervasive lending structure and the racial segregation that still characterizes the urban neighborhoods of our cities today. Further, formerly redlined areas often align with current concentrations of poverty as well as environmental issues like the known danger of urban heat islands, which can reduce air quality that exacerbates chronic health problems like asthma and COPD (NPR 2019). The Environmental Protection Agency (EPA, 2020) recognizes that, "research points to "intra-urban" heat islands, or areas within a city that are hotter than others due to the uneven distribution of heat-absorbing buildings and pavements, and cooler spaces with trees and greenery. These differences can result from disparities in the way communities are planned, developed, and maintained."

Figure 2-2 Heat and Income in U.S. Cities (Source: NPR, NASA/U.S. Geological Survey, Census Bureau, 2020)
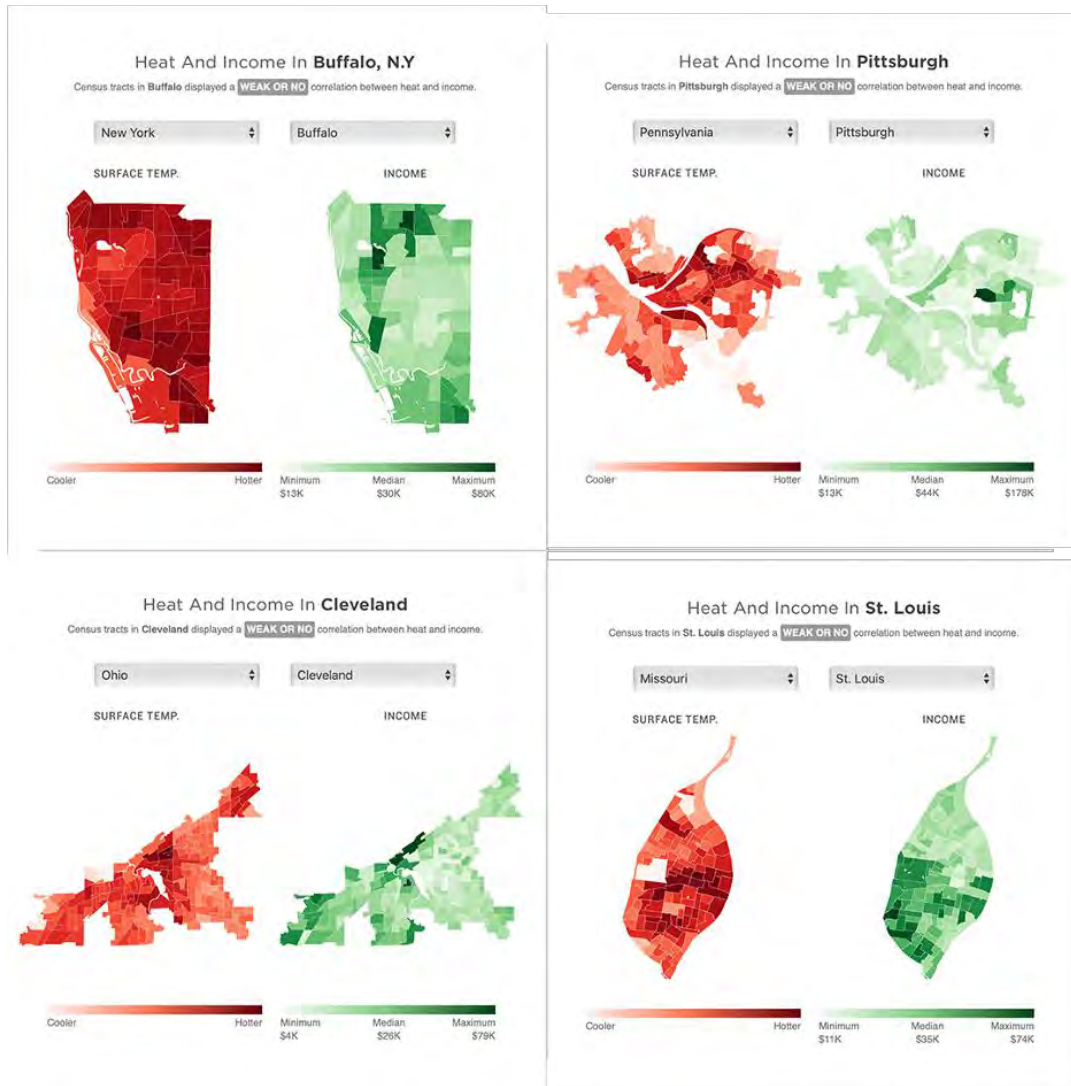
The FHA justified its redlining policy by asserting that homes bought by African Americans in a white neighborhood or the presence of blacks near a white neighborhood would cause the value of white-owned properties to decline (Rothstein, 2017). Statistical evidence disputed this claim and showed that property values would increase with racial integration, however, the FHA assertion could become self-fulfilling in circumstances where African Americans' inability to obtain mortgages for suburban homes created opportunities for real estate agents to engage in blockbusting (Rothstein, 2017). A practice that accelerated the migration of white families from the city to the suburbs, known commonly as White Flight.

2.3.2 Blockbusting, White Flight, & Suburbanization (1940-1990)

A scheme used throughout the United States by speculators, blockbusting was the practice of buying homes on the boundary where black and white neighborhoods converged, selling those homes to African Americans at inflated prices, scaring white families residing nearby that their communities were turning into slums that would cause property values to fall, and then buying those worried whites' homes for less

than they were valued (Rothstein, 2017). White flight from the inner city to the suburbs, spurred by blockbusting and with the assistance of FHA-backed mortgages, characterized much of post-World War II America from 1940 to 1970.

Because African Americans were locked out from traditional loans from the FHA and banks, blockbusting realtors sold the properties acquired from white families to African Americans at above-market prices through contract sales (Rothstein, 2017). These sales would only transfer ownership after 15 to 20 years of on-time monthly payments. If even one payment was late or missed, the realtor could evict the African American family and sell the home to a new black family through another contract sale (Rothstein, 2017).

Due to this cycle of panicked white homeowners selling at deep discounts and African American's being forced to buy homes at inflated sale prices through unconventional contracts, inner-city neighborhoods were destabilized. Black homebuyers struggled to pay excessive monthly installments and therefore sacrificed basic home maintenance (Rothstein, 2017). Many sub-divided their homes into multiple dwelling units to bring in tenants and extra income to meet their payments. This led to overcrowded neighborhoods and school systems unprepared for the rapid influx of students, causing a decline in schools' capacity to provide their services (Rothstein, 2017). The sight of overpopulated neighborhoods, overrun schools, and neglected properties reinforced the perception that black neighborhoods were slums.

African Americans were trapped in deteriorating, underfunded, and stigmatized neighborhoods, while white families escaped to developing suburban neighborhoods with cheap land and low property taxes. The disparate impact these policies and practices had on the accumulation of generational wealth for black and white families is still felt today. The Brookings Institute (McIntosh, Moss, Nunn, Shambaugh, 2020) reported that "a close examination of wealth in the U.S. finds evidence of staggering racial disparities. At $171,000, the net worth of a typical white family is nearly ten times greater than that of a Black family ($17,150) in 2016." The decay of African American neighborhoods made them the primary targets for federal government-funded slum clearance programs that looked to demolish blighted neighborhoods to be replaced by large capital projects or highway construction projects.

2.3.3 Urban Renewal & Interstate Highway System (1949-1970)

As minority neighborhoods deteriorated from disinvestment, the federal government passed the Housing Act of 1949. This act provided billions of dollars in federal funding to local redevelopment authorities to revitalize areas that were deemed undesirable, classified as "slum" or "blighted" neighborhoods. In sum, the urban renewal program attempted to rebuild distressed areas by providing large sums of public money to government agencies that solicited very little community input – if any at all – into projects that attempted to redevelop the urban renewal project area (Anderson, 1964). The stated goal of urban renewal was to provide better quality housing opportunities; however, most cities deployed these federal funds to encourage economic and industrial redevelopment such as hospitals, universities, middle-class housing, and offices (Rothstein, 2017).

From 1949 until 1974, municipalities had used federal funding to support more than 2,100 projects, totaling more than approximately $53 billion, and displacing more than 300,000 residents (see Figure 23)(Collins Chester, 2011). In addition, the program cleared over 400,000 housing units (Collins Chester 2011). Nationwide, the overall land effected by urban renewal projects was 90 square miles (Collins Chester, 2011).

Figure 2-3 A Breakdown of Urban Renewal Projects During the Program's Lifetime
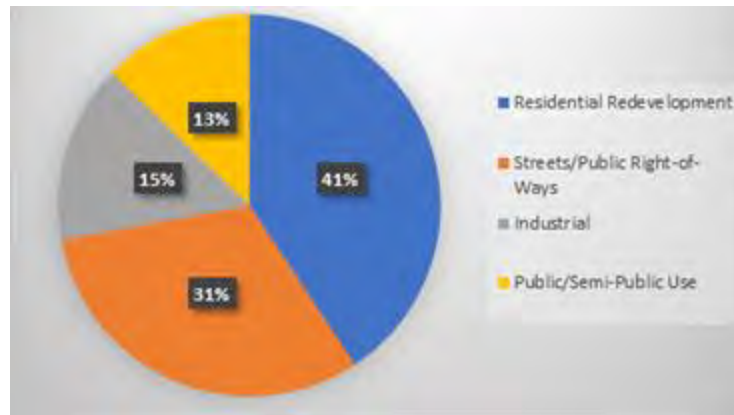
Source: Collins Chester 2011

The far-reaching goals of the federal urban renewal program were made for projects that were extremely time consuming and destructive. Furthermore, a large portion of the proposals were not feasible and became abandoned. In fact, the estimated timeframe from the start of urban renewal projects until their completion of all new construction has been approximated at 12 years (Anderson 1964; p. 90).

In actuality, urban renewal projects led to displacement and the destruction of entire African American neighborhoods in the name of progress. Illustrating the impacts and costs of urban renewal on communities of color, author and activist James Baldwin famously stated, "urban renewal is negro removal." (Baldwin, 1963).

Figure 2-4 A demolition zone in the Hill District in Pittsburgh in 1957, in an area of historically African-American neighborhoods. (Harris/Carnegie Museum of Art, 2016)

The Interstate Highway System worked in tandem with Urban Renewal, clearing whole tracks of dense African American neighborhoods to provide white workers with convenient and efficient access from their suburban home to the inner-city jobs and back. State and local governments, with the blessing of the

federal government, would purposefully design highways to cut through African American communities (Rothstein, 2017). Bisecting and destabilizing BIPOC communities, federal highways reinforced spatial segregation and further impoverished minorities.

Figure 2-5 Buffalo, 1963 to 2014. (60 Years of Urban Change: Northeast, 2015)
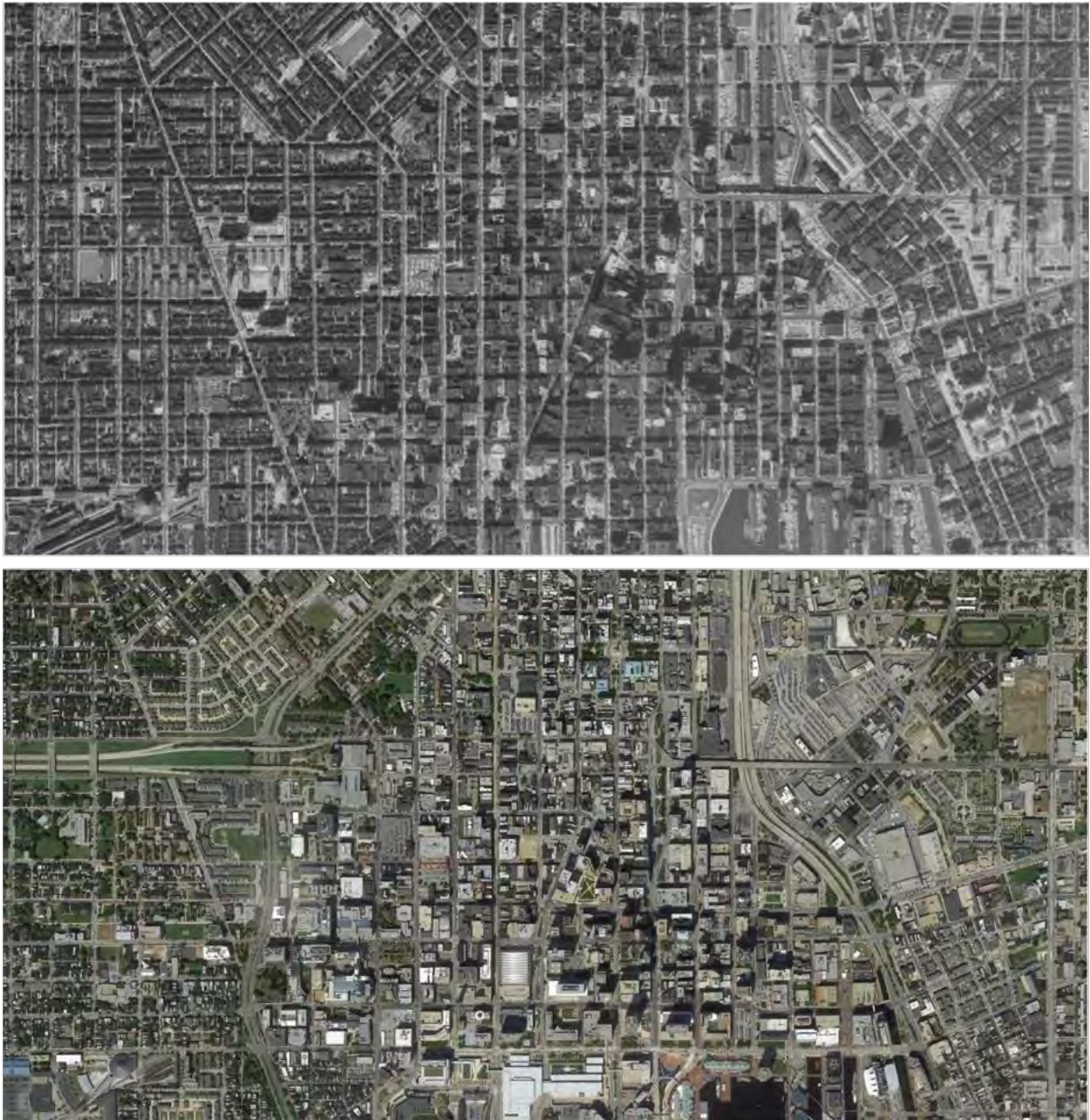
Figure 2-6 Pittsburgh, 1952 to 2014. (60 Years of Urban Change: Northeast, 2015)

Additionally, federal highways cut off African American neighborhoods from civic, social, and institutional supports as well as jobs, transportation networks, and access to healthy foods while also deteriorating the surrounding air quality (University at Albany Planning Studio, 2019).

The last remaining supports African American neighborhoods had would soon be lost to government deregulation and privatization of the social safety net as well as the withdrawal of industry and jobs from urban centers to the suburbs and overseas.

2.3.4 Neoliberalism & Globalization (1970-2000)

Neoliberalism and globalization from 1970 to 2000 would begin to gradually unravel the shaky economic security and welfare that homeownership, affordable housing, and public housing had provided many African American families. Neoliberal philosophy towards housing was two-fold. Neoliberals believed in the privatization of housing and the financialization of homeownership. As Rolnik (2013, pg. 1059) states, that "the transfer of responsibility for housing provision to the market has been accompanied by the view that homeownership is the best option for all"

When an economic downturn struck in the 1970s, government-funded social housing projects were one of the first public expenditures on the chopping block. Viewed as an unacceptable expense, funding was slashed and public housing projects, mostly home to working-class and poor African Americans and minorities, were left to physically deteriorate without maintenance.

"The reduction of public housing stock adversely affected the availability of housing for the poor as well as the social geography of cities. Neighborhoods with high concentrations of social housing were discriminated against, seen as 'dependent' 'losers' in a society of entrepreneurs and consumers…housing projects became stigmatized, being frequently associated with drug dealing, violence and robbery. These areas and their vicinities became part of a 'redlining' map, an imaginary cartography of 'undesirable' areas shared by real estate realtors, local governments and the media, paving the way for legitimate radical interventions to follow..." (Rolnik, 2013)

In addition, the government began to rely on the private market to meet the housing needs of poor and working-class families. Housing vouchers became the dominant form of government assistance to low-income families forced to fend for themselves in the private rental market (Rolnik, 2013).

Two fundamental shifts occurred to homeownership at this time: the commodification of the housing market on a global scale and the proliferation of easy credit to finance homeownership in the United States. As Rolnik points out (2013, pg. 1062) housing became a part of the global economy, speculation and profit-motive led to the inflation of housing prices in urban communities, and as a result, the expansion of available credit was necessary to keep homeownership viable for many American families. Without this credit, the ability of working and middle-class families to continue to finance mortgages for new homes would've been severely undercut in this new global paradigm.

Policymakers furthered the privatization of mortgage markets and began to dismantle the New Deal protections put in place to prevent the market failures that led to the Great Depression. Most notably, the federal government repealed the Glass-Steagall Act in 1999, allowing commercial and investment banks to collaborate for the first time since 1933. These actions contributed to what would become the Great Recession and Foreclosure Crisis of 2008.

2.3.5 Great Recession & Foreclosure (2007-2010)

Neoliberal privatization and financing, the excess of available credit and mortgage loans, and the globalization of the housing market triggered a subprime mortgage collapse and foreclosure crisis in the United States in 2007. The housing crisis led to mortgage delinquencies, foreclosures, and the collapse of home values for millions of American homeowners. Low to moderate-income black homeowners were hit especially hard by the housing bubble burst, as their mortgages were more commonly financed through subprime loans. Mortgages on credit to families that would normally be financially ineligible. This predatory lending practice is known today as reverse redlining. Housing foreclosures emptied neighborhoods and depopulated urban centers, leaving cities across America distressed and pockmarked with vacant and abandoned buildings.

Nearly five years after the housing crisis began, the New York Times reported that millions of foreclosures were still in process:

> The nation's biggest banks and mortgage lenders have steadily amassed real estate empires, acquiring a glut of foreclosed homes that threatens to deepen the housing slump and create a further drag on the economic recovery. All told, they own more than 872,000 homes as a result of the groundswell in foreclosures, almost twice as many as when the financial crisis began in 2007, according to RealtyTrac, a real estate data provider. In addition, they are in the process of foreclosing on an additional one million homes and are poised to take possession of several million more in the years ahead (Dash 2011).

The effects of the housing crisis documented here by the New York Times only provides a glimpse into the bleak economic picture for American families following the Great Recession. High unemployment rates would linger for years, median household income would continue to fall well into the recovery, median family net worth would be cut almost in half, and millennials, already burdened by massive student debt, would forgo buying a home leading to a massive drop in the homeownership rate among young adults. (Kearns, 2012; SCF, 2019; Furman, 2014) While the market conditions that led to the Great Recession were unique, the fallout of the housing crisis from 2007 on paralleled much of what was experienced during the Great Depression. Housing was once again in a severe crisis, with millions of homeowners facing foreclosure and millions of families too far in debt to make homebuying feasible, especially BIPOC households.

Fast-forward to 2020 and the housing market had mostly recovered, homes prices soared to pre-Recession levels, and affordability plummeted. Yet, the world faced a new economic threat - the coronavirus pandemic. This public health crisis has proved not only how vulnerable minority homeowners and renters are but also how essential stable housing is to public health.

2.3.6 Coronavirus Pandemic (2020-Present)

The Coronavirus Pandemic has brought into sharp focus the vast inequities that still plague the BIPOC community in the United States, while also clearly defining the importance of stable housing to protecting public health. The immediate loss of nearly 30 million jobs compounded by the public health risks forced upon essential workers, often minorities with underlying health conditions, presented new difficulties for already disadvantaged communities.

In response to the COVID-19 pandemic and its potential impact on new unemployed or furloughed workers ability to pay their mortgage or rent, many eviction and foreclosure moratoriums were put into effect, at both the federal and state level (CCP, 2021). There is a lot of uncertainty about the long-term impacts of COVID-19, and if it will mirror the economic fallout of the Great Recession. If so, already disadvantaged black and brown communities stand to lose the most. As the pandemic continues to unfold, there are many questions about what will happen once the temporary government safety nets are removed.

2.4 History of Redlining

In cities affected by redlining, an informal racial segregation persists today, which has exacerbated hardships for minority communities. Many of the land-use and economic challenges facing Arbor Hill can be traced back to redlining, discriminatory lending practices, and urban renewal projects – all of which has contributed to the neighborhood's isolation in the Capital Region. As Kyle Crowder, Professor of Sociology at the University of Washington explains in a 2018 Washington Post article entitled *American is more diverse than ever – but still segregated*:

"The separation of different racial and ethnic groups into separate social worlds means that members of different racial and ethnic groups have different lived experiences. They have different daily rounds. They're exposed to different neighborhoods on a daily basis. Residential segregation has separated these groups by educational quality and occupational opportunity."

The practice of redlining created informal segregation in U.S. cities, including Albany. This practice also led to the destructive urban renewal policies of the 1960s and 1970s. This section will examine redlining policies that have shaped current land-use patterns. In addition, this section will discuss disinvestment, urban renewal, and discriminatory lending practices locally in Albany. By discussing this history, the land-use patterns of Arbor Hill can be better understood.

2.4.1 The Rise of Federal Redlining Policies

Under the policies established by the HOLC, banks throughout the country received federal funding to lend money for mortgages based on grades given to neighborhoods, with special attention given to the racial makeup of the neighborhoods. The grading system was devised by federal agents who visited approximately 250 cities around the country to assess the desirability and riskiness of neighborhoods (Hochfelder 2021). The grading system created was as follows: A: Best quality and was designated in green; B: Still desirable and designated in blue; C Declining and designated in yellow; and D: Hazardous and designated in red. The grades were applied to HOLC Residential Security Maps, which were distributed widely to the real estate and banking industries. The practice of redlining led to legal housing segregation in America and a legacy of harm to African American communities legally forced into neighborhoods that would endure public and private disinvestment for decades.

In the City of Albany, federal agents made two visits to the city to meet with municipal officials and members of the real estate industry, in addition to surveying neighborhoods (Hochfelder 2021). Nearly all of Arbor Hill was redlined. As part of the Studio, a map was created that shows the HOLC Security Investment Zones in Albany with the vacancy study area outlined with a purple boundary line (see Figure 2-7).

Figure 2-7 HOLC Security Investment Zones in Albany
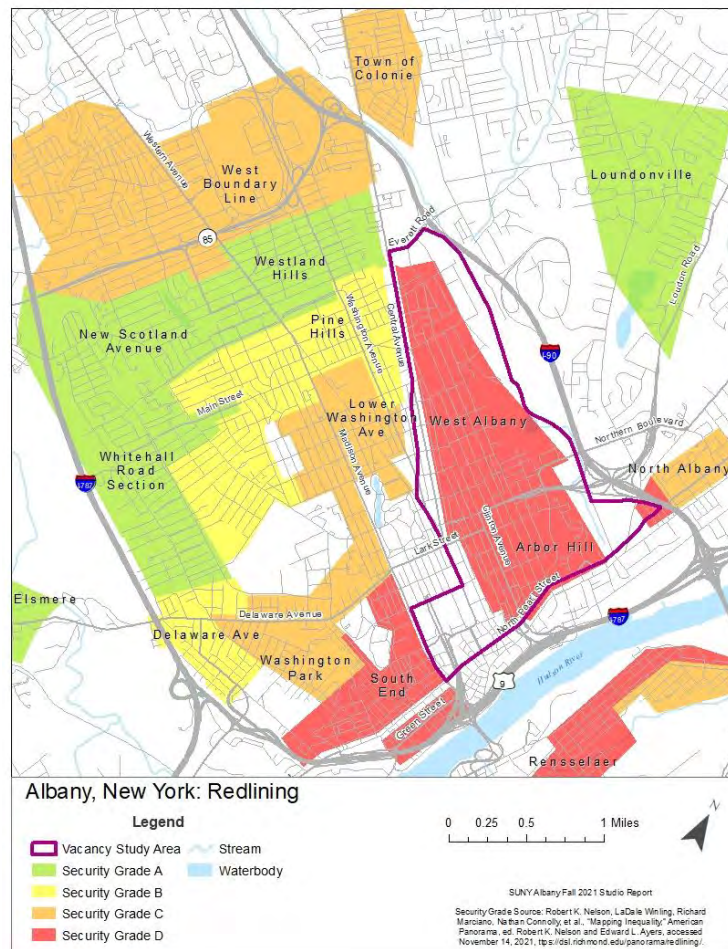
(Source: SUNY Albany MRP 2021 Studio Report)

Areas that received a D rating overwhelmingly consisted of older neighborhoods with an influx of Jewish, Asian, Mexican, and African American families *(HOLC) Neighborhood Redlining Grade*). African American communities were almost always given a grade of D. Furthermore, neighborhoods with a small African American population, or the threat of African American migration into a particular neighborhood, were also given a grade of D (Massey and Denton 52). The rating system accelerated the overtly racist residential lending practices throughout the real estate industry. During the 1930s and 1940s, the banking industry relied on HOLC Residential Security Maps to make loan decisions, in addition to creating their own maps (Massey and Denton 52).

The HOLC maps included descriptions of the graded neighborhoods. Arbor Hill was assessed as containing the poorest streets in Albany and where the majority of the African Americans live d(Mapping Inequality. Digital Scholarship Lab nd). The estimated family incomes were $1,000 to $2,000 a year with mostly "laborers" (Mapping Inequality. Digital Scholarship Lab nd). In comparison, the neighborhood of Whitehall, which was given a Grade of A, had no African Americans, and an annual family income of up to four times greater than Arbor Hill (Mapping Inequality. Digital Scholarship Lab nd).

The result of these policies was widespread disinvestment in inner-city neighborhoods. As Massey and Denton explain, "the lack of loan capital flowing into minority areas made it impossible for owners to sell their homes, leading to steep declines in properties values and a pattern of disrepair deterioration, vacancy, and abandonment" (55). For example, row houses are a common form of housing in urban areas, especially in Arbor Hill (see Figure 27). Row houses did not comply with setback and lot dimension standards for FHA and VA loan programs. Thus, these structures were rarely approved for federal investment.

During the era of FHA and VA loan programs, African American neighborhoods increased in size and density. Between 1950 and 1960, nearly 1.5 million southern African Americans relocated to mostly mid-western and northern cities (Hyra 2012). This only exacerbated the effects of disinvestment by the federal government. Massey and Denton (1995) measure racial segregation in communities by using a "dissimilarity index". An index of "0" means a city's neighborhoods are entirely integrated, whereas an index of "50" means that 50 percent of African Americans would have to move to a different neighborhood to achieve integration (Massey Denton 1995; p 21-22). The data shows a dramatic increase in residential segregation from 1910 to 1940 in four (4) major U.S. cities (see Table 2-2).

Like urban areas throughout the nation, Arbor Hill's racial diversity was adversely impacted from the racist policies of the U.S. government. As a result, Arbor Hill experienced an increase in racial segregation, which put stress on its housing stock and often created unsafe living conditions. As the HOLC Security Map notes for Arbor Hill:

"Many of the two-family houses now contain three units by use of the basement as a separate flat. Ten Broeck Street was once a very good residential street, but now entirely given over to rooming houses and small apartments" (Mapping Inequality. Digital Scholarship Lab nd).

Arbor Hill's African American population increased from an estimated 2,100 in 1930 to an estimated 15,000 by 1965 (Rabrenovic 1996). All the while, Albany's white population followed a national trend and migrated to the suburbs where FHA and VA loans were more viable (Ibid.) By 1965, only approximately 80 African American families in Albany lived *outside* of the Arbor Hill and the South End neighborhoods (Kennedy 1983).

Table 2-2 African American and White Dissimilarity Indexes 1910 to 1940

African American and White Dissimilarity Indexes 1910 to 1940		
	1910	1940
Chicago	66.80%	95.00%
Cincinnati	47.30%	90.60%
Philadelphia	46.00%	88.80%
Street. Louis	54.30%	92.60%
Source: Massey and Denton 1995; p 21.		

However unfair, Arbor Hill and African American communities throughout the United States were at a significant disadvantage in receiving federal investment in housing due to the discriminatory and racist policies of the FHA and VA programs. As a result, urban decay and vacancies proliferated in African American communities during the era of redlining. Although the practice became illegal in the 1970s, two generations – representing millions of minority individuals – experienced significant barriers to building wealth through homeownership, in addition to the ability to live in a decent neighborhood (Hochfelder 2021). One example of the institutionalized bias is that row homes, like those in Arbor Hill, were specifically excluded from eligibility for HOLC loans (HOLC 193X) (see Figure 2-8).

Figure 2-8 Row Houses in Arbor Hill in 1963

Source: http://www.flickr.com/photos/albanygroup/

It should be noted that era of redlining impacted both low-income and wealthy African Americans. The real estate market reflected the federal policy of racial segregation in the VA and FHA loan programs to promote segregated housing (Rothstein 2017). Many middle to upper class African Americans attempted to relocate to better neighborhoods and were faced with discriminatory realtors or even worse, violence. For example, the Albany neighborhood of Pine Hills remained entirely white until 1965 (Kennedy 1983). John Jennings, a well-respected African American attorney living in Arbor Hill in the 1960s, purchased a home in Pine Hills, however, the house burned down before he could move in. Although a police report listed the fire as an accident, Jennings's family and friends all expected racially motivated arson (Kennedy 1983). It is estimated that 400 other African Americans with similar class standing as Jennings lived in Arbor Hill during this time, unable to move to a better neighborhood due to the lack of access to residential loans and discriminatory lending practices (Kennedy 1983).

2.4.2 Urban Renewal Programs Implemented in Redlined Communities

The perception of neighborhood decay that was created from redlining led to urban renewal. Millions of federal dollars were distributed to cities throughout the country to devise and implement urban renewal projects throughout the post-World War II period. Local redevelopment authorities were given the power to initiate and implement these projects once a local renewal agency was established. This may be in the form of a redevelopment agency, a housing authority, or a city or county itself (Anderson 1964). The authorities that carried out urban renewal projects affecting Arbor Hill was the City of Albany Housing Authority, which was established on February 25, 1946 (Briggs, n.d.), and the Albany Redevelopment Authority, which was established in 1955 (Rabrenovic 1996). The federal government and New York State contributed $16.6 million in projects in Arbor Hill, with the City of Albany contributing $754,167 (Rabrenovic 1996).

The result of urban renewal projects in Arbor Hill was a decrease in housing stock, the destruction of a portion of the neighborhood, in addition to creating a legacy of vacancy that plagues the neighborhood to this day. Briggs (n.d.) explains

"urban renewal could be subtle, imperceptibly altering the actual physical layout of an area, or it could be dramatic, involving new road layouts and different styles of building or approaches to land use. The Plan for Arbor Hill involved drastic changes" (17).

Arbor Hill's urban renewal plan was a three-phase plan for the neighborhood (Figure 29). Much of the proposal, including a large shopping center and a neighborhood park, was never finished (Flickr n.d.). 169 acres were renovated as part of the City's urban renewal project. The Housing Authority and Redevelopment Authority built two private apartment complexes – the Ten Eyck Manor and Dudley Park Apartments – in addition to building the Ida Yarbrough Apartments, a 350 units public housing facility that was built for families and senior citizens (Briggs n.d.). The Arbor Hill Elementary School was also built (Ibid). Furthermore, the projects involved the removing of portions of the existing grid system. For example, Manning Boulevard extension was created (Briggs n.d.), Van Woert Street was re-routed, and lower Colonie Street was removed entirely (Kennedy 1983). These projects displaced 572 Arbor Hill residents, 55% of who were African American (Kennedy 1983).

In addition, urban renewal projects occured elsewhere in Albany, such as the South Mall. This urban renewal project forced1,5000 African Americans to relocate to Arbor Hill. This put pressure on Arbor Hill's housing stock to adjust, often creating unsafe living conditions. Arbor Hill landlords began squeezing three families into single family homes and two-family flats into apartment houses (Kennedy 1983).

Figure 2-9 Arbor Hill's Urban Renewal Plan

Source: http://www.flickr.com/photos/albanygroup/
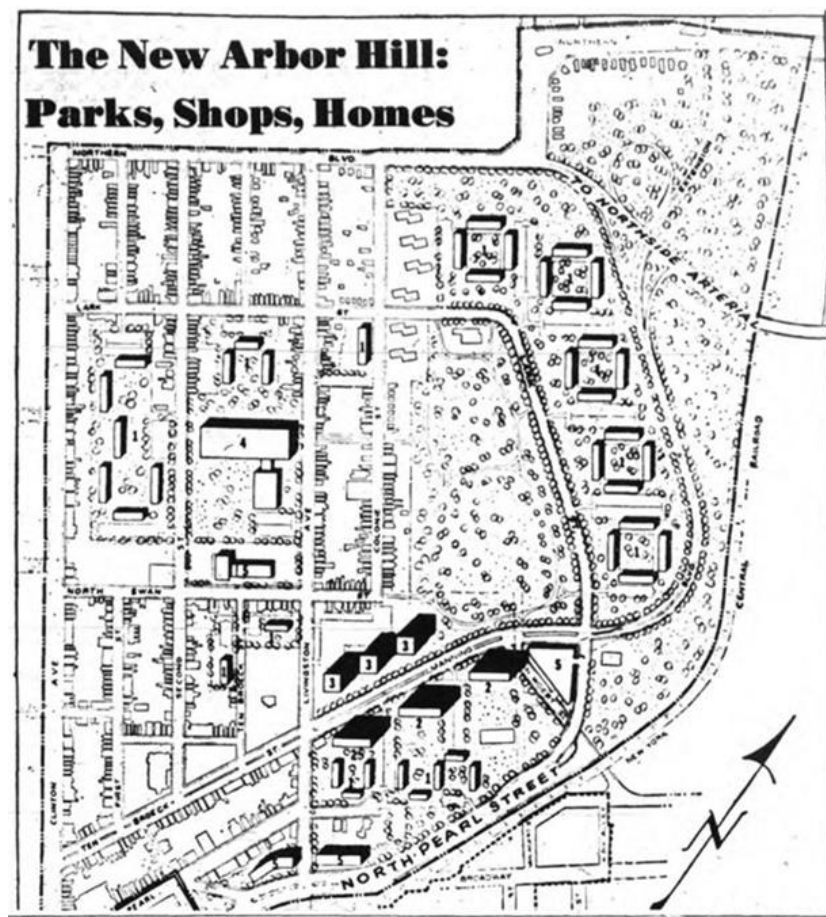
2.5 Environmental Racism & Environmental Justice

Whether in the siting of toxic waste facilities, power plants, or highways, "hundreds of studies conclude that, in general, ethnic minorities, indigenous persons, people of color, and low-income communities confront a higher burden of environmental exposure from air, water, and soil pollution from industrialization, militarization, and consumer practices" (Mohai et al., 2009, p. 406). This is known as "environmental racism", "environmental inequity", or "environmental injustice" (Ibid.).

In 1982, Black residents of Warren County, North Carolina protested the siting of a landfill for polychlorinated biphenyls (PCBs) in their neighborhood (Shutkin, 2000). According to Shutkin, the associated protests and media attention are credited with spurring the environmental justice movement, "which throughout the 1980s and 1990s trumpeted the call for equal environmental protection for all Americans, regardless of income or [race]" (2000, p. 113). Beginning in the late 1980s and early 1990s, sociologist and researcher Robert Bullard began investigating the link between environmental racism by comparing hazard waste facility siting to "historical patterns of spatial segregation" in the South (Mohai et al., 2009).

Moreover, Bullard and other environmental justice advocates called out the lack of diversity in the mainstream environmental movement (Shutkin, 2000). Explicit in their critiques, "environmental justice activists charged the mainstream ¬professional [environmental] movement with abetting government agencies and industry in excluding local communities from participation in environmental protection efforts and promoting disproportionate environmental impacts in lower ¬income communities and communities of color" (Shutkin, 2000, p. 115). Bullard coined the term "environmental blackmail" to describe the situation whereby an environmental hazard (such as a toxic waste facility) is sited within a community in exchange for economic benefits and jobs (Ibid.). For far too long, the recognition of this situation was ignored by affluent "environmentalists [who] have never had to worry about finding a job or the problem of economic disinvestment in the communities where they live and work" (Shutkin 2000, p. 120). Citizen activists went about documenting the unequal siting of environmental hazards across the nation. Their efforts culminated "in the landmark 1987 report by the United Church of Christ, Toxic Wastes and Race in the United States, which found that people of color were twice as likely as whites to live in communities with a commercial hazardous waste facility and three times as likely to live in a community with multiple facilities or a large hazardous waste facility" (Shutkin 2000, p. 115-116).

Environmental justice describes the principle by which "all people and communities are entitled to equal protection of environmental and public health laws and regulations" (Bullard, 1996). The application of an environmental justice framework is essential to rectify the historical inequalities of American society. When discussing recourse to environmental injustices, there are five frames of justice to consider: procedural, commutative, distributive, retributive, and restorative justice (Aragão, 2016). Procedural justice involves "legitimation of decision-making procedures" which equates to transparency and citizen involvement (Aragão, 2016, p. 223). Commutative justice describes the situation where valuation for ecosystem that provide economic benefit is done correctly (Ibid.). Distributive justice would ensure that ecosystem services are evenly spread across space without "discrimination based on price, economic capacity, [or] ownership" (Aragão, 2016, p. 222). Distributive justice may necessitate state involvement if more vulnerable members of society are not receiving equal access (Ibid.). Retributive justice holds that, whether positive or negative, human effects on environmental systems should result in legal action (Ibid.). When discussing retributive justice, fairness "depends on proportionality to the individual's capacity" (Aragão, 2016, p. 222). Restorative justice necessitates that, in the event ecosystem services are destroyed or degraded, corrective action must be taken to restore the ecosystem (Ibid.).

If a procedural justice framework is applied, the legal process to participate may be "fair", but this by no means guarantees the outcome will be fair. Similarly, the commutative and distributive justice frameworks may ensure access and valuation are equitable, but do not guarantee the results are equal. Retributive and restorative justice consider historical imbalances and are therefore more likely to result in just and equitable outcomes.

Table 2-3 Justice Framework Definitions.

Justice framework	Definition
Procedural	The legal process to participate is (theoretically) fair
Commutative	Valuation for ecosystem services is performed correctly
Distributive	Ecosystem services are spread out evenly across space without discrimination
Retributive	Whether positive or negative, human influences on the environment result in legal action
Restorative	If an ecosystem is degraded, corrective action is taken to restore the ecosystem

(Source: Aragão, 2016)

Arbor Hill has a decades long history in environmental justice; in the 80s and early 90s activists spoke out about the negative effects that the ANSWERS (Albany New York Solid Waste to Energy Recovery System) powerplant had on the community (Eardley-Pryor 2020). The plant was shut down in 1994 and in 1998, after a decades-long effort, Aaron Mair, and the residents of Arbor Hill, "won a landmark $1.4 million settlement" with New York State on the grounds of environmental racism (Eardley-Pryor 2020). There is a clear link between the ANSWERS plant and vacancy in Arbor Hill. Neighborhood residents complained of adverse health effects that they attributed to the ANSWERS power plant for years before the plant was shut down, and some residents believed the only solution was to leave the area (Eardley-Pryor 2020).

A comparison between the neighborhoods of Arbor Hill and Loudonville using the EPA's "EJ Screen" tool shows the stark contrast in environmental indices between the two neighborhoods (see Map 22). Though the straight-line distance between the two areas is just 3 miles, Arbor Hill and Loudonville are divided by the I-90 highway. As result of the highway off-ramp and other hazardous sites the daily exposures to environmental pollutants differ between the two areas, as illustrated in the EJ Screen reports below. The disproportionate burden of environmental hazards placed on communities of color is another form of institutionalized racism that further exacerbates the injustices caused by redlining, urban renewal, and highway construction in Arbor Hill.

Figure 2-10 Comparison of West Albany and Loudonville
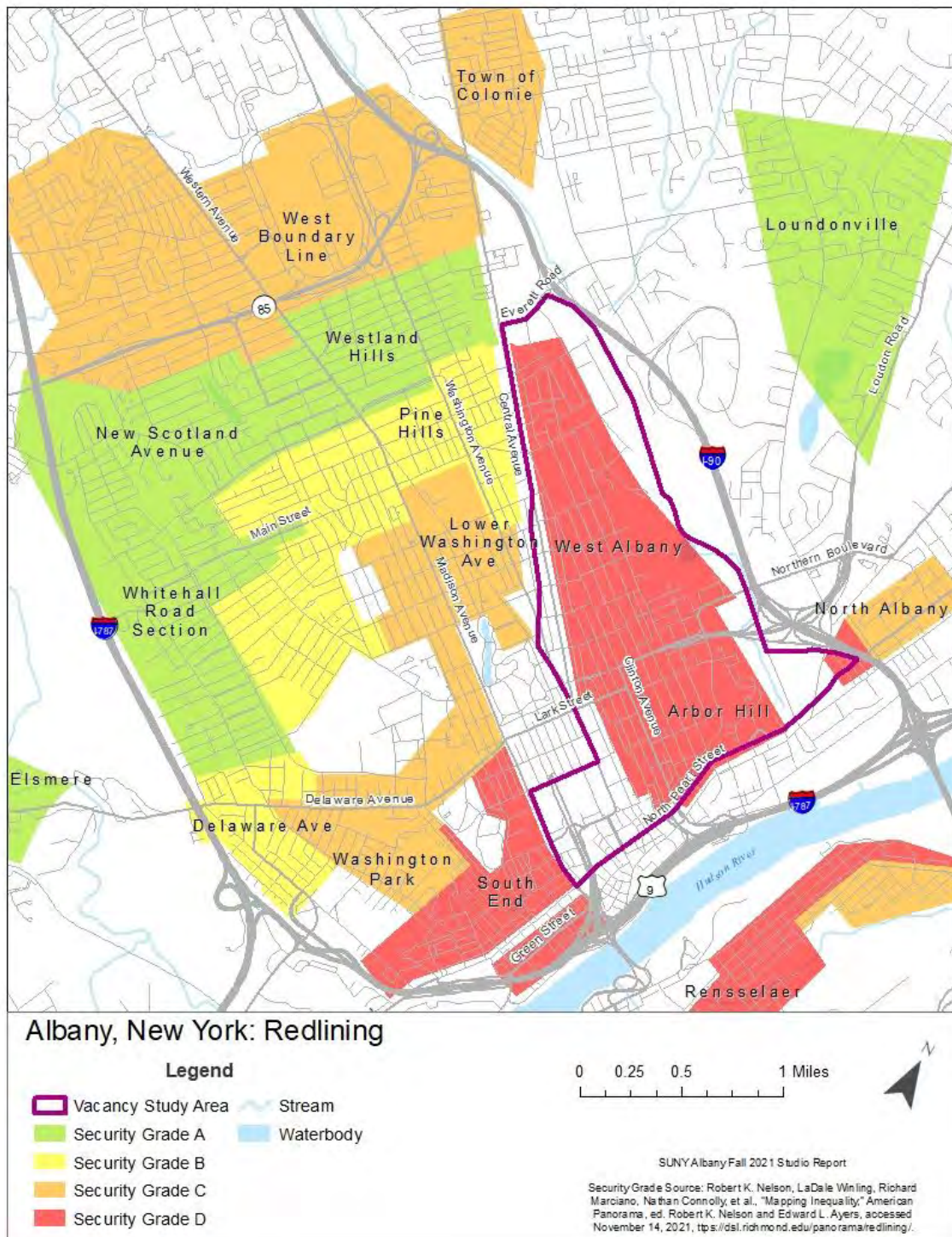
(Source: SUNY Albany MRP 2021 Studio Report)

Figure 2-11 Loudonville, New York EJ Screen Report

(Source: https://ejscreen.epa.gov/mapper/)
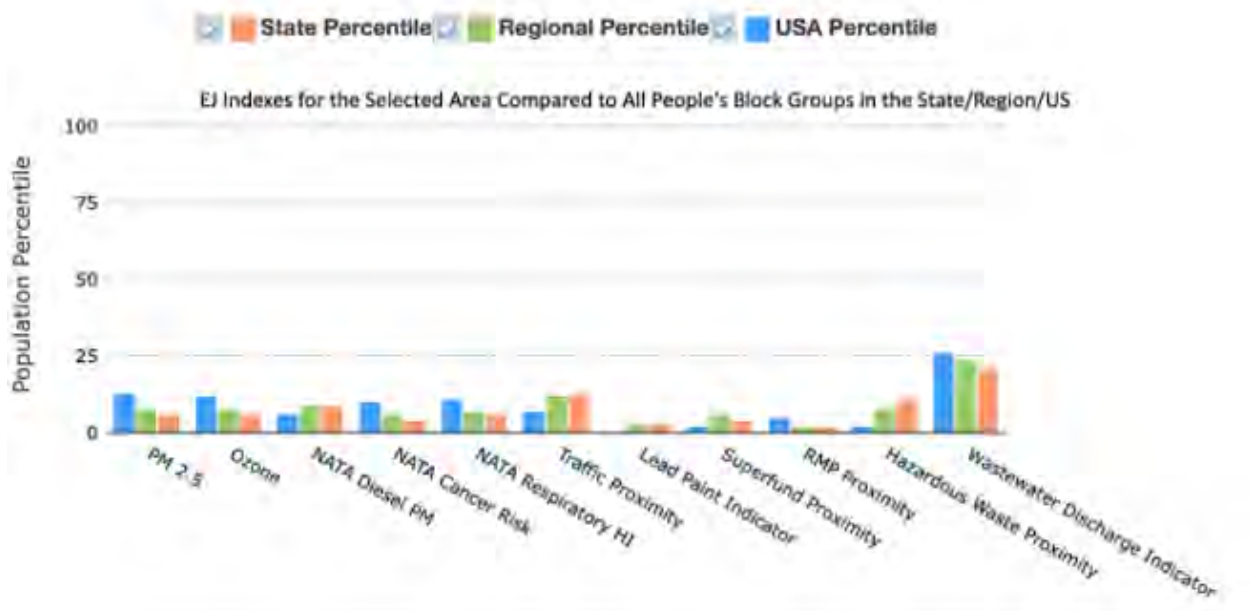
Figure 2-12 Arbor Hill, Albany, New York EJ Screen Report

(Source: https://ejscreen.epa.gov/mapper/)
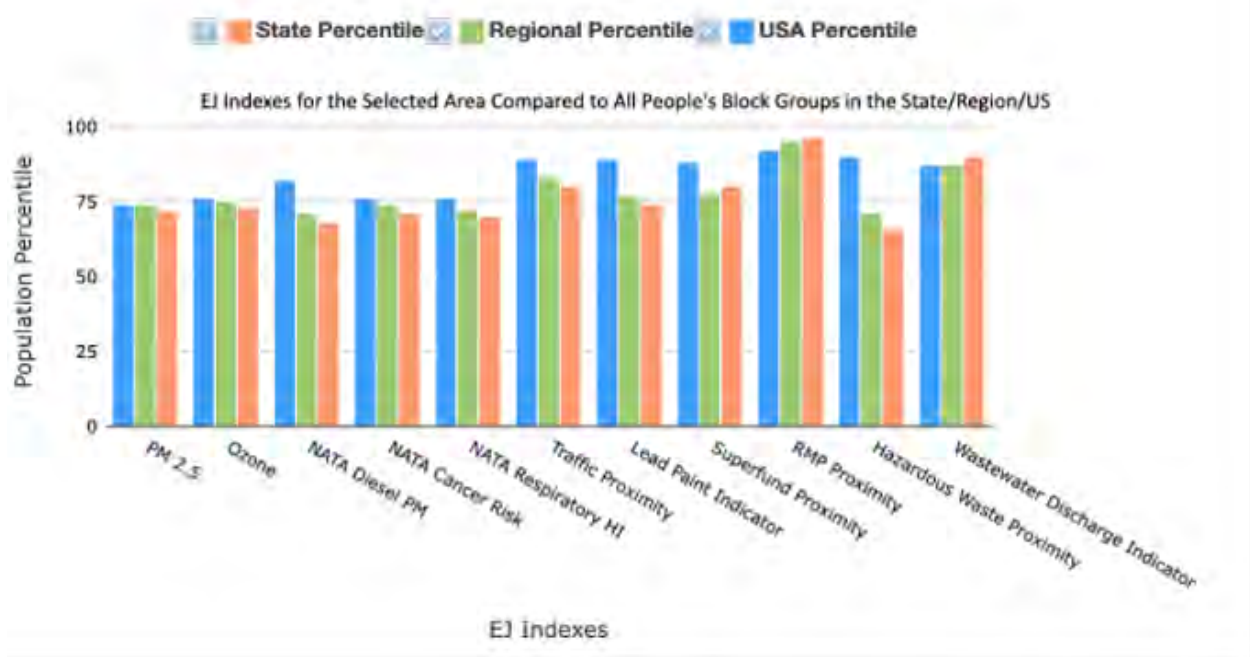
2.6 Spatial Topology

Assessing and dealing with vacancy in any community necessitates an attempt at classification. To do this, our studio class utilized a modified spatial typology of vacancy (Mchugh, 2013) adapted from the West Philadelphia Vacancy Plan (WPLP). The U.S Environmental Protection Agency (EPA) defines a vacant lot as "a neglected parcel of property that has no buildings on it (EPA, n.d.)." The U.S Department of Housing and Urban Development points out that there is no universal definition of vacant and abandoned properties. However, one can say that they vary widely in "size, shape, and former use (HUD, 2014)." Both agencies agree that vacant properties drain community vitality yet have potential as resources for community stabilization and development.

According to HUD, the lack of a universal definition of vacancy and abandonment makes the act of aggregating and assessing vacancy troublesome. The best measures of national estimates come from the Census Bureau and the U.S. Postal Service. Based on these estimates, according to the U.S. Government Accountability Office (GAO), residential vacancy, not including houses used by seasonal or migrant workers, increased from 7 million in 2000 to 10 million in 2010 (HUD, 2014). Vacancy creates severe economic waste for the immediate neighborhood and indeed at the city level too. One study, undertaken in the city of Toledo, Ohio, found that vacant properties cost the city $3.8 million in "upkeep and other city expenditures and $2.7 million in lost tax dollars. Additionally, adjacent property owners suffered to the tune of nearly "$97 million in lost property value, including $2.68 million in lost tax dollars (Sissson, 2019)."

McHugh modified the WPLP plan because its original use was in an urban area with a greater degree of "row house block typologies." McHugh, however, was studying vacancy in New Orleans, Louisiana, which hosts a greater degree of detached housing types (p. 43). For our purposes, McHugh's vacancy typology will suffice because the Arbor Hill and West Hill communities have both types of properties. However, the team did add three additional categories, including full structures (commercial and residential) and properties deemed not vacant. The latter type is based on the presence of posted signs or activity levels that the team felt rose to the level of ownership. The following sections of this report include the spatial typology, data collection methods, and our findings. A list of the properties surveyed, and their typology is included in the appendix.

2.6.1 Methodology

The first stage of our process entailed gathering vacancy data from the City of Albany. This data was provided by Sam Wells – Albany's Neighborhood Stabilization Coordinator, giving us insights into Albany's vacancy problem. The data allowed us to map vacant properties within our studio's three commercial corridor focus areas: Central Avenue, Clinton Avenue, and Henry Johnson Boulevard, as indicated in Figure 2-13 Vacant Parcels Surveyed in the Study Area.

Figure 2-13 Vacant Parcels Surveys
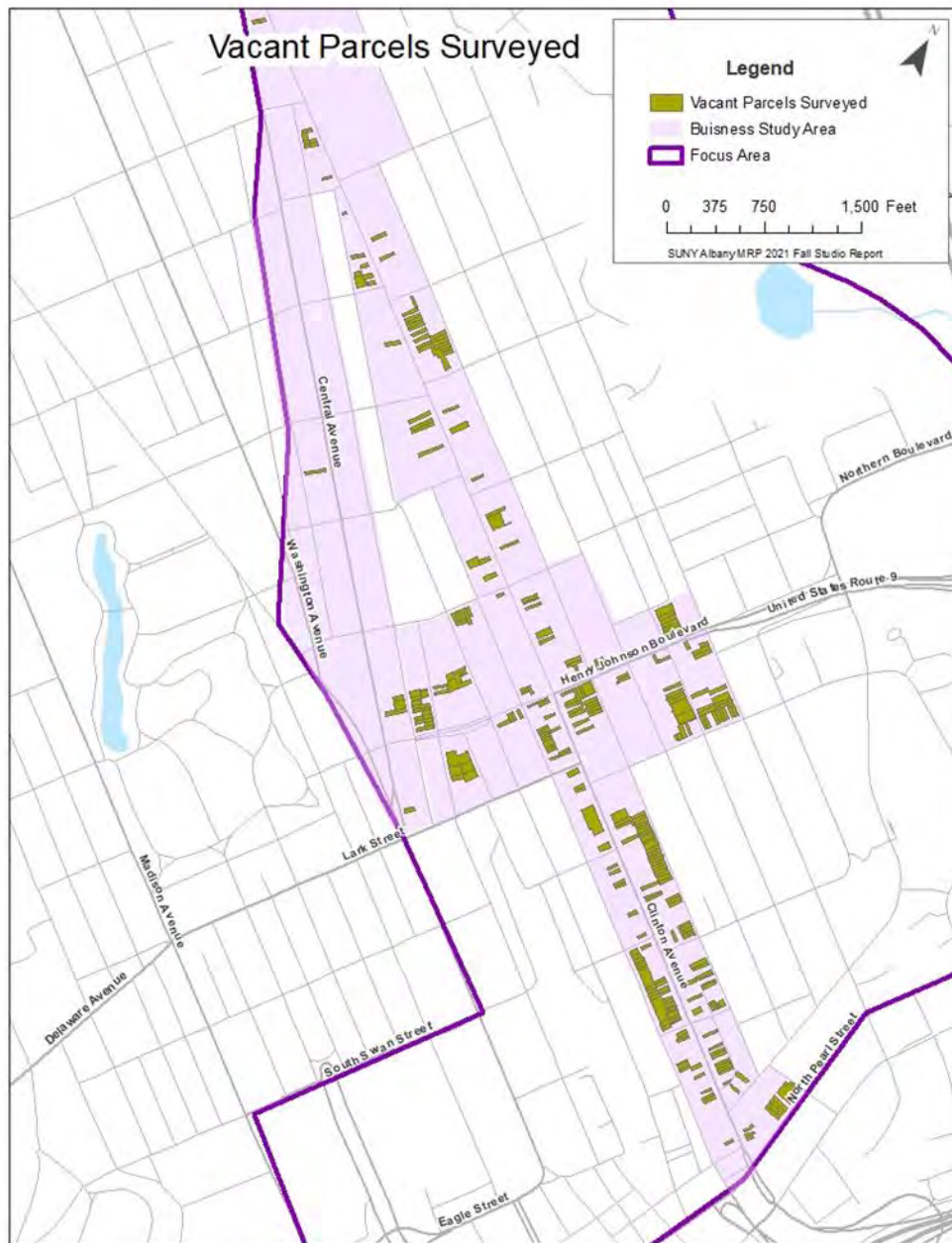
(Source: SUNY Albany MRP 2021 Studio Report)

With data on vacancies in our target areas, our team was then able to go into the community to collect data on the conditions of vacant lots and classify them using our spatial typology. Using the free version of the Avenza Maps app, our team was able to place markers at the location of each lot, take and attach pictures, and input descriptions of each lot for classification purposes. Using the free version of the Avenza Maps app, our team was able to place markers at the location of each lot, take and attach pictures, and input descriptions of each lot for classification purposes.

2.6.2 Findings

The studio collected data on 302 lots in the Arbor Hill and West Hill community. Each parcel may contain one or more spatial typologies and/or lot condition characteristics. For example, 3 McPherson Terrace shown in Figure 2-18, has a spatial typology of missing tooth and Swiss cheese, and its conditions include mowed and/or cleared and fenced. Spatial typology classification resulted in 370 and for conditions, 392. For spatial typology, lot clusters were the most frequently found at 124, followed by missing tooth with 60. Overgrown lots were the most prevalent for lot conditions, with 97 followed by mowed and or cleared lots with 82. See figures 2-23 and 2-24 for more detailed counts. The team found that 18% of lots had more than one spatial typology characteristic, and 30% had more than two conditions.

Figure 2-14 Spatial Typology Findings/Lot Conditions
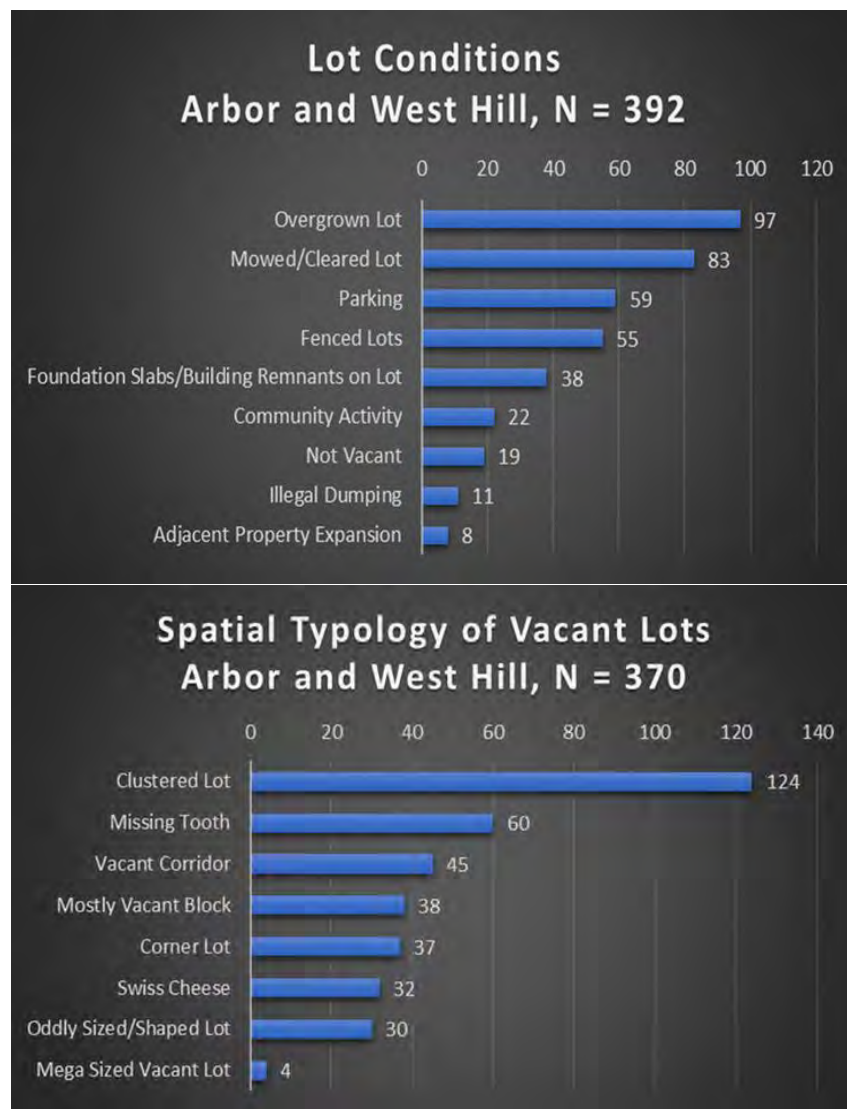
2.6.3 Types of Vacant Lots

Figure 2-15 Missing Tooth Lot at 535 Clinton Street

1.   Missing Tooth Lot

This type of lot exists within existing structures and has the appearance of a missing tooth, as the name implies. Missing tooth lots break commercial and residential facades, degrading neighborhood character. Missing tooth lots are disruptive and often difficult to reuse (see Figure 2-15).

Figure 2-16 Corner Lot at 86 N Swan St.

2. Corner Lots

Often found in heavily trafficked areas, corner lots are often the most visible, both a positive and negative feature. They benefit from not breaking facades and having ample sunlight (see Figure 2-16).

Figure 2-17 Overhead view of clustered lots at the corner of First Street and Lexington Ave.

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3. Clustered Lots

Clustered lots are those which are contiguous with one or more adjacent lots. In commercial areas, vacant lot clusters are highly disruptive due to their propensity to create long breaks in building facades (see Figure 2-17).

4. Mostly Vacant Blocks

Mostly vacant blocks are those with greater than three-quarters of lots being vacant. Few blocks in our study rise to this level. These areas can often be targets for illegal dumping and other illicit activities and usually have a patchwork of ownership complicating reuse (see Figure 2-18).

Figure 2-18 Clustered Lots between Orange St. and Clinton Ave. the Arbor Hill Development Corporation can be seen to the right of the paved lot on the far side of Clinton Ave.

Figure 2-19 Swiss Cheese Lots. (Source: McHugh 2013)

5.   Swiss Cheese

Swiss cheese lots are those described as having little to no connectivity between parcels. Figure 2-19 shows the difference between Swiss cheese lots (yellow) and clustered lots (red

6.   Oddly Shaped/Sized Lots

Oddly sized/shaped lots have unique physical dimensions that make their reuse heavily problematic. Often, such lots stay vacant (see Figure 2-20).

Figure 2-20 Oddly shaped lot next to the Palace Theatre (Source: Google Maps)

Figure 2-21 A mega sized lot cluster between Spruce and Elk Streets

7.   Mega-Sized Vacant Properties

Mega-sized properties are often much larger than residential properties. They tend to be found along major roadways like arterials and highways, such as the lot near Henry Johnson Blvd shown in Figure 2-21. The team classified mega-sized lots by comparing their size on the map to what was determined to be the average lot size. However, there are very few in the study area.

Figure 2-22 A vacant Corridor along Orange Street

8.   Vacant Corridors

Vacant corridors can be negative barriers within the community. However, they can be put to a variety of uses, such as greenways or stormwater management

2.6.4 Conditions of Vacant Lots

The following section details the conditions of vacant lots using the classification provided by (McHugh, 2013) with our modification. Understanding what is happening on vacant lots, ex-ante intervention is critical in formulating a response. Much informality and spontaneity exist in how the community currently uses vacant lots. Where individual use fills a beneficial niche with little to no external private and/or social costs, it may make sense to leave things be. At max, it may be beneficial to clarify and/or transfer ownership over the lots when able. However, such innocuous cases are not characteristic of all lots. Those lots which are utilized in ways that shed costs onto the surrounding community may require more involved action.

Figure 2-23 Overgrown lot at 190 N Pearl St.

1.   Overgrown Lots

Overgrown lots are often perceived as neighborhood nuisances and can attract unwanted activities like illegal dumping. Plant growth is frequently found sprawling over sidewalks adding to their nuisance status. However, overgrown lots can provide habitat for local flora and fauna and other environmental benefits like stormwater management (see Figure 2-23).

Figure 2-24 Mowed Lot at 83 Clinton Ave

2.	Mowed Lots

Mowed lots have a greater perception of ownership and can go a long way as a relatively low-cost method to stabilize a neighborhood's perception (see Figure 2-24).

Figure 2-25 Building Remnants at 3 McPherson Terrace

3.	Foundation Slabs/Building Remnants

Lots with foundations or building remnants can pose significant reuse challenges due to added costs of removal or otherwise. However, they are sometimes creatively reused. The lot at 3 McPherson Terrace, shown in Figure 2-25, appears to have been transformed into an ornamental garden

Figure 2-26 Fenced Lot at 77 Clinton Ave.

4.   Fenced Lots

Fenced lots convey an increased sense of ownership and can prevent illegal activities like dumping. Fences are an excellent short-term stabilization strategy, especially when attractively done (see Figure 2-26).

Figure 2-27 Illegal dumping at 206 Clinton Ave.
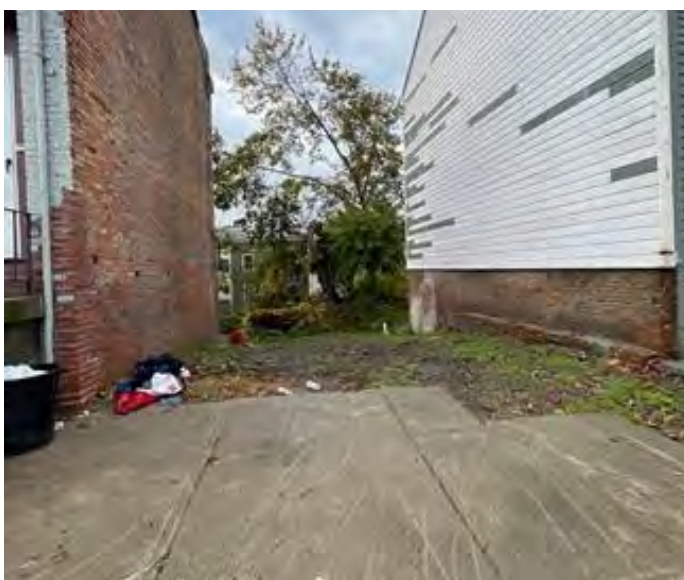
5.   Illegal Dumping

Illegal dumping is an activity that causes serious nuisance issues in a community. Most illegal dumping encountered by the Physical Assets team involved smaller items like the litter seen in Figure 2-27.

Figure 2-28 Parked car at 113 Clinton Ave.

6.   Parking

Parking is a frequently encountered everyday use at vacant lots and can range from personal vehicles, construction equipment, and more (see Figure 2-28).

Figure 2-29 Adjacent property expansion at 377 Clinton Ave.

7.   Adjacent Property Expansion

Adjacent property owners frequently expand their activities onto vacant lots informally or formally as this garden lot appears to be (see Figure 2-29).

Figure 2-30 Community Garden at 595 Clinton Ave

8.   Community Activity

Community activities are a sure sign of renewed ownership over a vacant lot. Activities like community gardens are just one way of turning vacancies into resources (see Figure 2-30).

Figure 2-31 Albany County Land Bank residential structure at 604 Clinton Ave.

9 & 10. Full Structures - Vacant Commercial

Numbers nine and ten are grouped together because there are no vacant commercial structures in our set of 302. However, Figure 2-31 illustrates a vacant residential structure now owned by the Albany County Land Bank. Full structures offer a more limited set of options for reuse outside of remodeling. However, such actions have a positive impact, nonetheless.

Figure 2-32 Posted lot at 635 Clinton Ave

11.   Not Vacant

Some lots identified by the Physical Assets team rose to a level of ownership that can hardly be considered vacant. Many of these lots had posted signs indicating that they are actively cared for (see Figure 2-32).

2.7 Recommendations

Based on our findings, recommendations for lot reuse must first consider spatial typology and frequency. Lots belonging to a spatial typology with high counts and difficulty of reuse should be considered via decentralized means such as the existing mow to own program. Decentralized reuses are not large in scale physically, institutionally, and/or involve many actors. They serve to get lots in the hands of community members who can put them to better use, be it keeping them cleaned, mowed, or even adding a fence. Such methods are a low-cost way of signaling ownership by adding the missing element of exclusivity at the core of the problem. Lot types ideal for decentralized methods includes clustered lots, missing tooth, oddly sized/shaped lots, and Swiss cheese lots.

Decentralized mechanisms can work as standalone interventions but are best when done in tandem with targeted, more centralized projects. Centralized projects tend to be physically larger in scale and involve a much greater array of actors and institutions. They are better suited for larger spatial typologies like mega-sized vacant properties, mostly vacant blocks, vacant corridors, or larger lot clusters. An example of a centralized mechanism is the proposed grocery store on Henry Johnson Boulevard. Doing both at once increases opportunities for those who have taken ownership of vacant lots to reap gains in property values that spill over from the larger-scale development. Thus, the synergistic effects of centralized and decentralized mechanisms can create a dynamism of wealth creation in the community.

Figure 2-33 Corner Lots in Arbor and West Hill
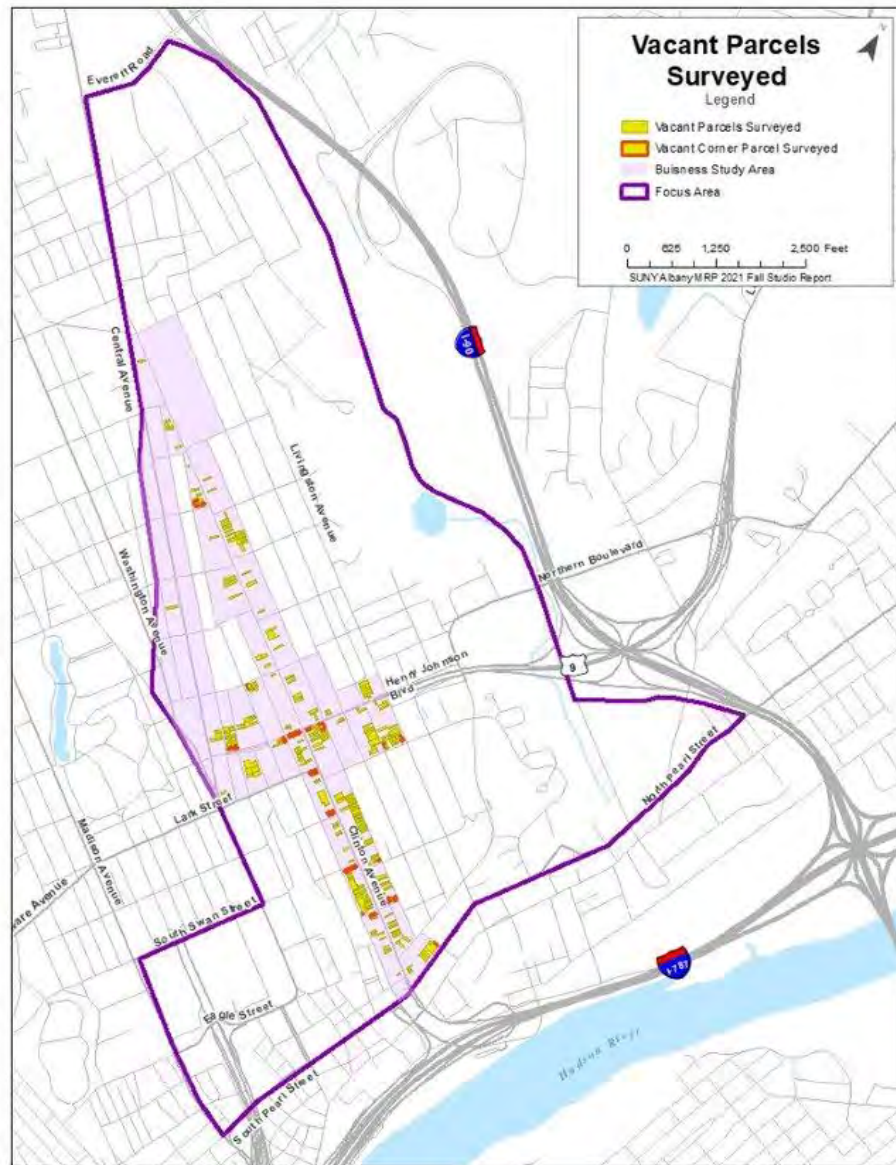
(Source: SUNY Albany MRP 2021 Studio Report)

Finally, the last recommendation illustrates a sort of "linking mechanism" between the decentralized and centralized methods. Due to their high visibility, corner lots can play a vital role in communication and collaboration in the community. In addition to their potential for new buildings in the future, corner lots should be looked to as gathering places that link places together. Figure 2-25 illustrates the geography of vacant corner lots in the study area and clearly illustrates the opportunity to link the three commercial corridors together. What specifically goes on these lots is open for discussion. However, possible interventions include urban agriculture, parks, or any use which can consistently generate social interaction.

This recommendation is consistent with the findings detailed later in this report, emphasizing communication and strengthening community relationships. Whatever the interventions, perhaps one element could be the construction community bulletin boards that provide local news, event

information, classifieds, etc., in addition to space to advertise local businesses and entrepreneurship, and even art. This recommendation and others for each spatial typology are included in Table 25.

Table 2-4 Potential Lot Reuse by Spatial Typology

Spatial Typology	Potential Lots Reuses
Clustered Lots	New Block Forms Larger infill developments Parks and public gathering spaces Side lot programs Parking
Missing Tooth Lots	Side lot programs Parking Infill housing Pocket parks/ small public gathering spaces Small fence installation (short term, cheap) Stormwater management/green infrastructure
Corner Lots	Community gardens/urban agriculture. Parks and public gathering spaces Infill Development Stormwater management
Oddly Sized/Shaped Lots	Pocket Parks/ small public gathering spaces. Parking Stormwater management/green infrastructure
Mostly Vacant Blocks	New block forms Large infill developments
Swiss Cheese	Side lot programs Pocket Parks/small gathering spaces Parking
Mega-Sized Vacant Properties	New block forms Large infill developments

2.7.1 Data Limitations

Throughout our data collection process, our team encountered two primary issues which make accurately categorizing data difficult. The first issue involved the data received from the city. The data provided to us classified certain open spaces as vacant when many were simply parks or other open spaces that would not be classified as vacant. Additionally, some of the lots appeared to be owned formally and/or informally.

The second type of issue is related to the time constraints of the studio project. To gather data promptly, on the day of our community visit, the team split our group of four team members into teams of two, with each member gathering data for a specific set of parcels. Although there was a set typology of spatial characteristics and lot conditions, the subjective nature of the classification process may have injected a certain level of inconsistency in how properties were classified across individuals, in addition to any inaccuracies in the data received. However, because this project is a part of a greater effort in tackling vacancy in Arbor Hill and West Hill, the team believes that the iterative nature of the process will provide ample opportunity for members of the community and organizations working in this space to highlight and correct data errors.

In summary, vacant lots in Arbor Hill and West Hill present unique challenges due to their scale and scope. Those challenges, however, present opportunities with the potential for transformative change in the community physically and through the accumulation of intergenerational wealth. Where we now turn is the broader policy environment for dealing with vacancy

Chapter 3: Managing and Eliminating Vacancy in BIPOC Communities

The consequences of decades of deliberate policy decisions have affected BIPOC communities in disproportionate ways. The legacy of these policies has led to many of these communities now facing challenges with vacant properties and buildings. Local organizations in tandem with government actors are making efforts to mitigate and eliminate these challenges. This section broadly highlights those policies and stakeholders working in BIPOC communities.

3.1 Federal Policies

In the last few decades, the federal government has taken more of a role to help cities with their growing rates of vacancy by enacting new legislation. Several administrations have passed some sort of housing regulation to either prevent vacancies from occurring or help municipalities deal with the repercussions of vacancy as a result. Droves properties in all corners of the United States went through foreclosure and eventually became vacant during the Great Recession. To combat this, Congress approved the Housing and Economic Recovery Act of 2008, which included the Neighborhood Stabilization Program (HUD, n.d.). This program was intended to provide emergency assistance to stabilize communities with high rates of abandoned and foreclosed properties. Three rounds of funding have been approved since this program was passed and the funds were intended to aid cities in establishing land banks for foreclosed homes, demolishing blighted structures, and redeveloping demolished or vacant properties (HUD, n.d.). Not only did the funds received through this program have to be used for vacant properties, but they also had to meet one of the Community Block Grant objectives. These objectives are limited clientele activities (serving a limited clientele whose income is at or below 120% of the area median income), area benefit activities (actions which benefit all residents of a primary residential area in which at least 51% of residents have an income at or below the 120% area median income) or providing or improving residential structures which will be occupied by a house at or below the 120% area median income.

Most recently, in 2020, the Biden Administration passed the Justice40 initiative. The Justice40 initiative is an effort to ensure federal agencies work with state and local governments to deliver at least 40 percent of the benefits from clean energy investments to disadvantaged communities (Young, 2021). Additionally, the Justice40 initiative addresses high levels of pollution, chronic disinvestment, and lack of access to capital for communities of color. This initiative intertwines environmental justice goals and indirectly addresses the problems that arise in communities with high levels of vacancy. In fact, to bring modern solutions to decades of trauma for BIPOC communities, President Joe Biden assembled the White House Environmental Justice Advisory Committee which includes twenty-six of the nation's top environmental leaders and scholars who oversee the mission of the Justice40 initiative (Kelly, 2021).

Through the recently passed Build Back Better legislation the Minority Business Development Agency (MBDA) has been granted permanent status and has been granted expanded function. The MBDA invests in a national network of business and development centers and grants to help BOPIC businesses. Their programs offer customized business development and industry-focused services to provide greater access to financial institutions, securing contracts, and positioning BIPOC businesses to succeed in emerging markets and global supply chains.

3.2 State Policies

New York State has passed several pieces of legislation to combat vacancy in cities throughout the state. The Abandoned Property Neighborhood Relief Act of 2016 is designed to reduce the number of

foreclosures by imposing a pre-foreclosure duty on banks and other lenders, creating a toll-free hotline for reporting possibly vacant properties, and establishing a swift foreclosure process (Real Property Actions and Proceedings Law, 2016). This law also defines what a zombie property is and tries to force cities to focus on these properties (Real Property Actions and Proceedings Law, 2016).

In 2021, the $25 million Legacy Cities initiative was codified and aims to address vacancy in cities across New York (Legacy City Initiative, 2021). The Legacy Cities initiative seeks to reduce vacancies in concentrated areas in Upstate New York and increase homeownership rates for low- and moderate-income residents. Its goal is to prioritize first time homebuyers and households of color in the sale of renovated vacant properties to help transform and strengthen BIPOC communities and increase their household wealth. The program works by implementing state subsidies through an application process by local land banks and working with small, private developers (NCSHA, 2021). The program is administered through a partnership between New York State Homes and Community Renewal and the Community Preservation Corporation, a nonprofit institution that promotes affordable housing, provides technical assistance and funds for projects, and administers resources.

3.3 Local Actors

The following section contains general information on the concepts and functions of local governmental or quasi-governmental organizations, as well as local-level federal programs that work to mitigate vacancies in land, housing, and commercial activity. Albany County does have a land bank working on turning vacant properties into usable ones by local citizens. Arbor Hill Development Corporation is working on creating spaces for their residents by purchasing vacant parcels and creating new projects that will benefit the neighborhood.

3.3.1 Land Banks

Land banks are quasi-public authorities or nonprofit organizations that align themselves with community-oriented goals to acquire, manage, and sell vacant properties and return them to productive use. Land banks are commonly established in municipalities with a sizable number of tax-delinquent properties, and stagnant or declining housing costs.

Land banks can provide a mechanism for assembling parcels of tax-delinquent or abandoned properties for redevelopment. Land banks can also hold strategically valuable properties until the community is able to develop them. Housing is a common choice for redevelopment, but the community may also wish to convert these properties into other uses such as parks, open space, or commercial uses. In addition to acquiring and managing land, land banks can rehabilitate properties, which may entail demolition of some structures (Local Housing Solutions n.d.-b).

3.3.2 Community Land Trusts

Community Land Trusts (CLT) are nonprofit organizations that acquire and manage select parcels of land to attain and sustain long-term affordable home prices. To ensure a community-based vision, the CLT will have a governing board of home buyers, public officials, and other stakeholders, and will operate as a quasi-governmental organization. CLT's are granted land to hold in perpetuity. There may or may not be structures on the land, but the CLT has the freedom to lease and develop as they see fit. The housing model allows the CLT to sell plots of land or homes at below market rates through shared equity ownership, where wealth is allowed to be generated through homeownership, while land values remain in

the realm of the CLT. The affordability model operates and is usually funded by public subsidies and/or private philanthropic investment (Local Housing Solutions n.d.-a).

3.3.3 Community Development Financial Institutions

Community Development Financial Institutions (CDFI) are for-profit or non-profit organizations that usually operate within low-income communities primarily as a financing mechanism. CDFIs offer low interest loans to new and existing small businesses, community services, other non-profits, and affordable housing initiatives. The services provided by CDFIs are not limited to financing. CDFIs can also be a significant resource for technology assistance, workshops, training programs, below market office space, and others.

CDFIs operate as an investment model. Private individuals, businesses, faith-based organizations, and financial institutions can all invest in CDFIs and expect a return. The community driven nature of the model also means that CDFIs are eligible for a variety of state and federal level grants and award programs. Some CDFIs have a large service area and can have significant resources available, making them an essential asset to revitalization.

3.3.4 U.S. Small Business Administration Partners and Programs

The U.S. Small Business Administration (SBA) is a federal agency whose mission is to provide business assistance support, funding programs, and federal contracting support to entrepreneurs and small businesses. The SBA has been vital to business owners since March 2020 through their administration of the COVID-19 assistance fund programs: the Paycheck Protection Program and the Economic Injury Disaster Loan (SBA n.d.-c). The SBA provides both a wealth of online resources and operates at the local level with partners helping small businesses access the considerable number of resources available from the SBA (described below).

3.3.4.1 Small Business Development Centers

In each state the SBA partners with a host institution to fund a network of Small Business Development Centers (SBDCs). The SBDC network assists existing small businesses and prospective entrepreneurs by providing training, counselling, and assistance in obtaining SBA funding through local banks and credit unions. The services include advising and assistance with access to capital, technology, operations, sales and marketing, long-term planning, and many others. In New York the SBDC network is hosted by the SUNY system with centers located on twenty-two campuses statewide (NY Small Business Development Center n.d.-a).

3.3.4.2 SCORE

SCORE is a nonprofit organization of volunteers and business mentors. The network of volunteers is location centered, offering area-specific advice with financials, marketing, human resources, etc. The network is accessed at no-cost via telephone, or other electronic means. In addition to advising, the SCORE network is also available for training and education workshops (SBA n.d.-f).

3.3.4.3 Federal and State Technology (FAST) Partnership Program

The SBA provides a one-year grant for eligible state and local level organizations that are promoting technologically driven innovation, research, and development. In addition to financial support, the partnership offers an outreach program, as well as business and technical assistance. In the fiscal year 2021, the FAST program was allocated $4 million in funding (SBIR n.d.).

3.3.4.4 Emerging Leaders Initiative

This program is designed to identify and grow high-potential businesses in underserved communities. The program is not for start-ups, but for companies with annual revenue of at least $250,000, more than one employee, and have been in business for at least 3 years. The program offers specialized executive level training, strategic growth plans, and counseling. This initiative is for successful small businesses looking to expand and potentially be significant job creators in the community. Starting in 2008, the initiative has trained over 5,000 small business owners, created over 6,500 jobs, generated over $300 million in new financing, and secured over $3.16 billion in government contracts (SBA n.d.-d).

3.3.4.5 Funding Programs

The SBA administers two primary loan programs to provide capital access to small businesses, the 7(a) and 504 programs. Both programs are administered through participating lending partners and the SBA guarantees a portion of the loan to reduce the lender's risk in case of borrower default (SBA n.d.-e). Given the lower risk for the lender, the borrower can obtain a lower interest rate which expands the ability for small businesses to access the capital. 7(a) SBA loans can be used to purchase furniture, fixtures, and equipment, refinance higher-interest business debt, and for short- or long-term working capital (SBA n.d.-b). 504 SBA loans are primarily to be used for the purchase of real estate and require a Certified Development Company (CDC) to partner on the financing (SBA n.d.-a). The local CDC in the Capital Region is Pursuit.

3.4 Conclusion

BIPOC communities face many challenges pertaining to vacancy. However, there are tools, policies, and organizations actively making strides to help these communities face these challenges head on. At the federal level, the current administration is building on past policies concentrating on environmental justice and helping BIPOC business owners. New York State has passed several pieces of legislation that specifically target vacancy issues and help strengthen historic BIPOC communities across the state. There are numerous local level stakeholders and programs that support neighborhoods and communities facing vacancies and other challenges. As these concepts are introduced in this section, they will be expanded upon and applied to Arbor Hill and West Hill specifically further in the report.

Chapter 4: Cataloguing Neighborhood Assets

4.1 An Asset Based Approach to Neighborhood Organizations

Asset Based Community Development (ABCD) is a method of identifying and prioritizing the assets available to a community. This contrasts with the traditional deficiency-oriented social service approach focusing on the issues within a community. By developing a map of neighborhood capacities, community planners can better understand the resources that the community can leverage. ABCD is the process of categorizing what resources are available at present to determine where the community can grow.

When considering a neighborhood's assets, it is important to consider the differences between individual assets and organizational assets. Individual skills and enterprises may be more abstract and require creativity to develop into community assets. Each community is unique and there is no standard approach to determine which assets they are home to. Engaging with the community in an organic fashion is the only way to build a clear picture. The studio applied the principles of ABCD to the neighborhoods of Arbor Hill and West Hill.

In keeping with the ABCD approach, the studio sought to identify non-profit organizational assets in the community in order to build a picture of the resources available for growth. Non-profit organizations provide social and cultural cohesion while attempting to minimize the gaps in resources that afflict disadvantaged communities. Using a two-step approach, we catalogued those organizations both located within the physical boundaries of the neighborhood and those that were located outside but provided services within the neighborhood. For-profit businesses were explicitly excluded from the scope. Using common internet search tools, a catalogue of organizations was assembled, definitions for categories of organizations and the services they offered created, and a survey created and administered to those organizations deemed most critical to the fabric of the neighborhood. The full catalogue of organizations was assembled into a map using ArcGIS to visualize the service landscape in the neighborhood.

Over the course of the cataloguing process, it became apparent that the neighborhood lacked coordinated, institutional means of communication. Except for the cultural organizations, it did not appear that those organizations operating within the boundaries of the neighborhood do not often partner with other local organizations. There was no neighborhood-based newspaper or newsletter. While there are three neighborhood associations—the Arbor Hill Neighborhood Association, Westhill Neighborhood Association, and Sheridan Hollow Neighborhood Association—they did not appear to offer a directory of services available to the neighborhood as can be found from some other neighborhood organizations. A lack of coordinated communication channels within the neighborhood may add to a fragmented service landscape and lower levels of community social connectivity.

Taking this into account, some key recommendations for the neighborhood would be:

- Start a community center;
- Create a local newspaper or newsletter;
- Appoint a neighborhood organization to take on the role of curating a directory of local service providers;
- Designate certain key, trafficked areas for community bulletin boards;
- And to have the neighborhood associations take on a greater role in providing a centralized location for community communication.

The catalogue of organizations that was produced as part of this project, along with the map of organizations, should be used as a starting point for further development within the community.

4.2 Cataloguing Neighborhood Organizational Assets

The preliminary search for organizational assets was conducted using Google and Google Maps. Further organizations were discovered through social media outlets such as Facebook and LinkedIn. Social media offered an opportunity to discover which organizations were partnered with each other or were visible within the community online. This, however, proved elusive and little additional information was gleaned. The studio initially cast a wide net to incorporate organizations that were physically located outside of the neighborhood but offered services within the neighborhood, along with those that were located within the physical boundaries. However, as the catalogue was assembled, focus shifted to those that were physically located within the neighborhood. Those that were found had their addresses, contact information, and services provided entered into a Microsoft Excel spreadsheet. In some cases, organizations did not have verifiable address information and were removed from the catalogue (see Appendix).

Once the catalogue of organizations had been generated, the studio created a set of definitions to categorize each type of organization and the services they offered. The final definitions included a list of five organizational types and fourteen service types (see Appendix). Organization and service types were not exclusive; a clear majority offered multiple service types as defined. While the definitions provided a basis for typing the organizations and services in the preliminary catalogue, they do not account for other organization types or services that may not be present within the neighborhood. It should also be noted that online research drove the cataloging and classification effort, as there were limited opportunities to travel within the community and interact with organizational stakeholders directly. As this is a largely top-down view of the neighborhood, it should not be treated as exhaustive. The catalogue is meant as a basis for a full-service directory that is actively managed by a sole responsible party.

4.3 Neighborhood Service Landscape

The studio found that Faith-based and Non-profit organizations made up the majority of those catalogued (see Table 4.1). Nearly one-fifth (16 of 75) of the organizations catalogued were Faith-based while nearly sixty percent (44 of 75) could be classified as a Non-profit. The prevalence of Non-profit and Faith-based organizations is not atypical for a neighborhood such as Arbor Hill and West Hill. The most common service type provided were social services with just over a fifth (17 of 75) of organizations offering these (see Table 4.2). The next most common service was that of faith which 19% (14 of 75) organizations provided followed by community development services provided by 17% (13 of 75) organizations. Entertainment and childcare services were provided at the lowest rate with 3% and 4% respectively. Given that the organizational types and service categories were created based on what was readily found in the neighborhood, the absence of healthcare providers and grocery stores is conspicuous. This is a stark reminder of the legacy of segregation, disinvestment, and urban renewal in the neighborhood.

Organization Types	N*
Business	3
Civic	8
Cultural	4
Faith-Based	16
Government	3
Communication	0
Non-Profit	44
Total	78

Table 4-1

Orgs may have multiple types.

n=75

In addition to the catalogue of organizations, a map was produced using ArcGIS (see Map 4.1). The map provides a visual representation of the service landscape within the neighborhood. Nearly one-third (23 of 75) of organizations are found on the main corridors of Clinton Avenue and Central Avenue. Manning Boulevard, though a main artery within the city and the neighborhood, is not an inviting environment for pedestrians, businesses, or organizations, which is reflected in the 3% (2 of 75) of the catalogued organizations being located on this corridor. Spatially, organizations can be seen clustered in a triangular area bounded by Central Avenue to the south, Clinton Avenue to the north, and Henry Johnson Boulevard to the east. This is where the majority of the youth services organizations can be found. The two of the three childcare services are also located here. An additional cluster of organizations can be found to the east of Henry Johnson Boulevard and north of Clinton Avenue. The majority of the study area's housing service organizations are found here or nearby. Both clusters are home to most of the faith-based organizations in the study area. Social service organizations are mostly found up to two blocks to the north or south of Clinton Avenue.

Table 4-2

Services Provided	N*
Advocacy	9
Childcare	3
Community Development	13
Economic Development	6
Education	8
Entertainment	2
Faith	14
Food Services	7
Healthcare	5
Housing Services	8
Mental Health	2
Social Services	17
Urban Agriculture	4
Youth Services	10
Total	108

*Orgs may have multiple types.
n=75

4.4 Engaging with Critical Organizations

The next step of the process was to determine which organizations appeared to be critical to the neighborhood and to engage with them further via a survey. The survey sought to gather qualitative data from each organization on their perceptions of the community's strengths and weaknesses, what has improved over time, service gaps that persist in the neighborhood, and who their partners were both inside and outside of the neighborhood (see Appendix).

A total of forty organizations were contacted for the survey based on a combination of their size, type, and location. The studio sought to strike a balance between organization types and the services they offered to ensure that all were represented within the survey sample. When applicable, alternate organizations of a similar type and service profile were designated if the original organization could not be reached. The survey instrument was designed as a set of nine, open-ended questions that would be administered to the organizations via phone calls over a three-week period.

The survey immediately met with difficulties in attaining responses from many organizations within the sample. Surveyors attempted multiple phone calls and, when applicable, emails in order to elicit responses. After multiple unanswered attempts, alternate organizations were substituted for those that proved to be unreachable. Ultimately, of the forty-one organizations in the sample, three responses were received. With so few responses, this component of the study yielded no further direct information.

The difficulty of gathering responses can at least in part be attributed to the fragmented nature of the service organizations in the neighborhood, the continuing global COVID-19 pandemic, and survey-

Figure 4-1 Social Assets in Arbor Hill Service Area

(Source: SUNY Albany MRP 2021 Studio Report)

fatigue. The types of service organizations found within the neighborhood are generally over-worked and under-staffed, leaving little time to field open-ended surveys. While some organizations are returning to their pre-pandemic norms, not all are, leaving communication difficult and surveyors unable to hit the pavement and visit organizations in person. Further, the organizational cataloguing and surveying effort for this report was not the only survey of the neighborhood's organizations taking place concurrently, potentially leading to survey fatigue. Combined with the time-constrained nature of the survey administration, the studio was not able to meet participation targets and get a readable set of data. The survey instrument could be adapted for future research by either reducing the number of questions to save respondent's time or modifying their content. The open-ended nature of the survey allows respondents to provide more in-depth responses to each question, making it ideal for information gathering. Future projects may have greater success in obtaining responses by visiting organizations in person, rather than relying on phone or email communication.

4.5 Recommendations for the Future

Rather than lament those organizations and services that are missing from the neighborhood, those that are currently present should be considered the building blocks for the future. ABCD challenges us to take positive stock of neighborhood organizations in this way. The process of cataloguing neighborhood organizations and the services they provide gives ample evidence of the hope for the future.

The catalogue of organizations and a typological analysis of their services provides the basis for several near-term recommendations that could positively impact the community:

- Start a community center;
- Create a local newspaper or newsletter;
- Appoint a neighborhood organization to take on the role of curating a directory of local service providers;
- Designate certain key, trafficked areas for community bulletin boards;
- And to have the neighborhood associations take on a greater role in providing a centralized location for community communication.

The lack of communication within the community speaks to the need for a community center. A community center can help to unite a community, provide support for community projects, and foster relationships among residents in the neighborhood. A community center provides a central location for the neighborhood to come together. They are also flexible in their usage which can support many different community needs. The interaction of residents at a community center can also serve to support community projects which will be needed in order to address vacancies within Arbor Hill and West Hill. Perhaps most important, a community center can foster relationships among residents. Both youth and seniors can gain important opportunities to interact with their neighbors in a safe and focused environment. A community center also acts as a hub for the dissemination of information which has been identified as an area for growth within Arbor Hill and West Hill.

An acute need within the neighborhood is that of a locally run and maintained newspaper or newsletter. Arbor Hill and West Hill have historically had community-based newspapers which have since been lost. These could be replicated today given the low cost of self-publishing and the ease of access to all through social media platforms. The existing Arbor Hill Neighborhood Association, West Hill Neighborhood Association, and Sheridan Hollow Neighborhood Associations are well-suited to taking on this role due to their visibility within the neighborhood.

Further anecdotal evidence suggests that the local Faith-based organizations are also suited to take on the role of running and maintaining a local newspaper or newsletter. Faith-based organizations are often unique in that they are long-standing, permanent members of their communities. Engaging these organizations to fill this role is a process that reduces start-up costs and time. While planning can start

quickly, finding the right people in each organization and setting up a convenient meeting time may be a challenge during an on-going pandemic.

The catalogue of neighborhood organizations is intended to act as a starting point for a key neighborhood stakeholder to curate as an official directory of services. While no key stakeholder was discovered during the cataloguing process, there are two potential organizations that could function in this role: the Arbor Hill Neighborhood Association, West Hill Neighborhood Association, and Sheridan Hollow Neighborhood Associations. Due to their permanency and visibility within the neighborhood, they should be a first stop for this information. By their nature, they are generalist organizations concerned with the entire neighborhood and as such would be a natural fit for curating a more comprehensive list of neighborhood organizations and services. This catalogue needs to be maintained actively as well as made available to the public at large in order to realize full benefits.

More informal spaces would also be a benefit to remedying the communication gaps in the neighborhood. Using the ArcGIS organization and service map, a key stakeholder organization should designate certain key, trafficked areas for community bulletin boards. These should ideally be realized as the sort of bulletin board that can be found on a college campus or in front of a longtime community diner. Anyone may add to the bulletin board to communicate offerings, events, and services in the neighborhood. The two neighborhood associations may also play a key role in establishing and maintaining these bulletin boards.

One unifying recommendation that impacts the others outlined in this report is that neighborhood associations take on a greater role in providing more centralized community communication. The Arbor Hill Neighborhood Association, West Hill Neighborhood Association, and Sheridan Hollow Associations have unique roles as generalist organizations that serve the entirety of their neighborhoods. This allows them to cut across the informal boundaries that are tacitly enforced by the fragmented service landscape of the neighborhood and the lack of community communication organs. While both do not have a physical address, both are present and active on social media and could expand this presence in conjunction with prior recommendations.

The largest gaps in organizations and services found during the preliminary cataloguing process can mostly be remedied by the assets present within the neighborhood currently. Communication, one of the larger gaps in the neighborhood, needs one or two key stakeholders to take up the mantle. A breakdown in communication within a community can have catastrophic consequences for that community. Ineffective communication in a community brings about distrust, limited engagement, uncertainty and confusion, and ineffective interaction (Kokemuller, 2019). A lack of communication limits the trust community members have with each other and with outside sources. A well-known, consistent, and continuously maintained community newspaper or newsletter can go a long way to foster communication. The existing neighborhood associations and the long-time resident Faith-based organizations can take up this role readily. Other gaps such as healthcare are more difficult to address quickly as they are at the mercy of larger economic factors. These, however, can be improve over time through the general regeneration of the neighborhood. The tools are available today.

Chapter 5: Business Asset Analysis of Arbor Hill and West Hill

The commercial landscape of the neighborhoods of Arbor Hill and West Hill was analyzed as a part of the ABCD method application to the study area. The research team sought to assess the strengths of the existing business corridors in the communities, gather thoughts and feedback from the operators located on the corridor, and identify key business assets available to the local operators. The goal of this section is to provide insights and opportunities for the further development of the commercial corridors that serve these communities, ending with a section for key recommendations.

5.1 Metropolitan Level Market Conditions

Before diving into the specifics of the business corridors in the study area, this report considers the overall business climate of the region. Analyzing the region is important as it draws a comparison to the study area in terms of business health, vacancy rates, and economic outlook. This section describes the business trends of the larger Albany-Schenectady-Troy metropolitan statistical area (MSA), in which the studied corridors are located. The boundaries of the Albany-Schenectady-Troy MSA—which include Albany, Saratoga, Schenectady, Schoharie, and Troy counties—are shown in red in Figure 41. As discussed in prior sections, the Arbor Hill and West Hill neighborhoods experienced systematic disinvestment throughout the last 100 years through redlining and urban renewal programs. This has had a lasting impact on the communities, as seen in this section through the disparities in business real estate occupancy. Since businesses provide accessible jobs and shopping options to the neighborhoods in which they are located, a weak commercial sector can hobble the entire area.

Figure 5-1 Albany-Schenectady-Troy MSA (Source: CEG 2018)

The National Association of Realtors (NAR) publishes quarterly reports detailing commercial real estate market conditions in metropolitan areas throughout the country (NAR 2021). The most recent report available was published in October 2021 and contains data through the third quarter of the year. Compared to the nationwide figure, the Albany-Schenectady-Troy MSA has a relatively low vacancy rate across each of the reported property markets (Table 43). These figures are not to be unexpected given the Capital Region has avoided the deindustrialization of the Rust Belt cities due to many of the New York State government offices are located in and around the City of Albany. This has created a large, stable

demographic of state workers and their families which have fostered healthy suburbs, suburban shopping centers, and office complexes.

Table 5-1 Vacancy rate by property market (Source: NAR 2021)

	Albany-Schenectady-Troy MSA	United States
Office	5.5%	12.2%
Industrial	2.4%	4.6%
Retail	3.0%	4.7%
Multifamily	2.7%	4.5%

Despite generally low commercial vacancies across the larger MSA, this data does not speak directly to the experience of the study area neighborhoods. The City of Albany represents a small geographical piece of the larger MSA, and the studied corridors are even more narrowly focused. Market and business characteristic data are not available at geographies smaller than the county or MSA levels. Therefore, the purpose of this report's corridor studies is to drill down on these narrow geographies and understand the nuances of the business environment in the West Hill and Arbor Hill neighborhoods.

5.2 Identified Corridors

The team identified three key commercial corridors in the study area through the analysis and study process. Each identified corridor is home to a cluster of businesses, are well-connected to the surrounding area, and have significance to the neighborhood. These identified corridors are:

1. Henry Johnson Boulevard between Livingston Avenue and Central Avenue
2. Clinton Avenue between North Pearl Street and Lexington Avenue
3. Central Avenue between Lark Street and Ontario Street

Each of the identified corridors is shown in Map 51 through Map 54 below. Note, Clinton Avenue is broken into two figures—upper and lower—to see the detail of the parcel statuses.

Figure 5-2 Lower Clinton Avenue with Parcel Status
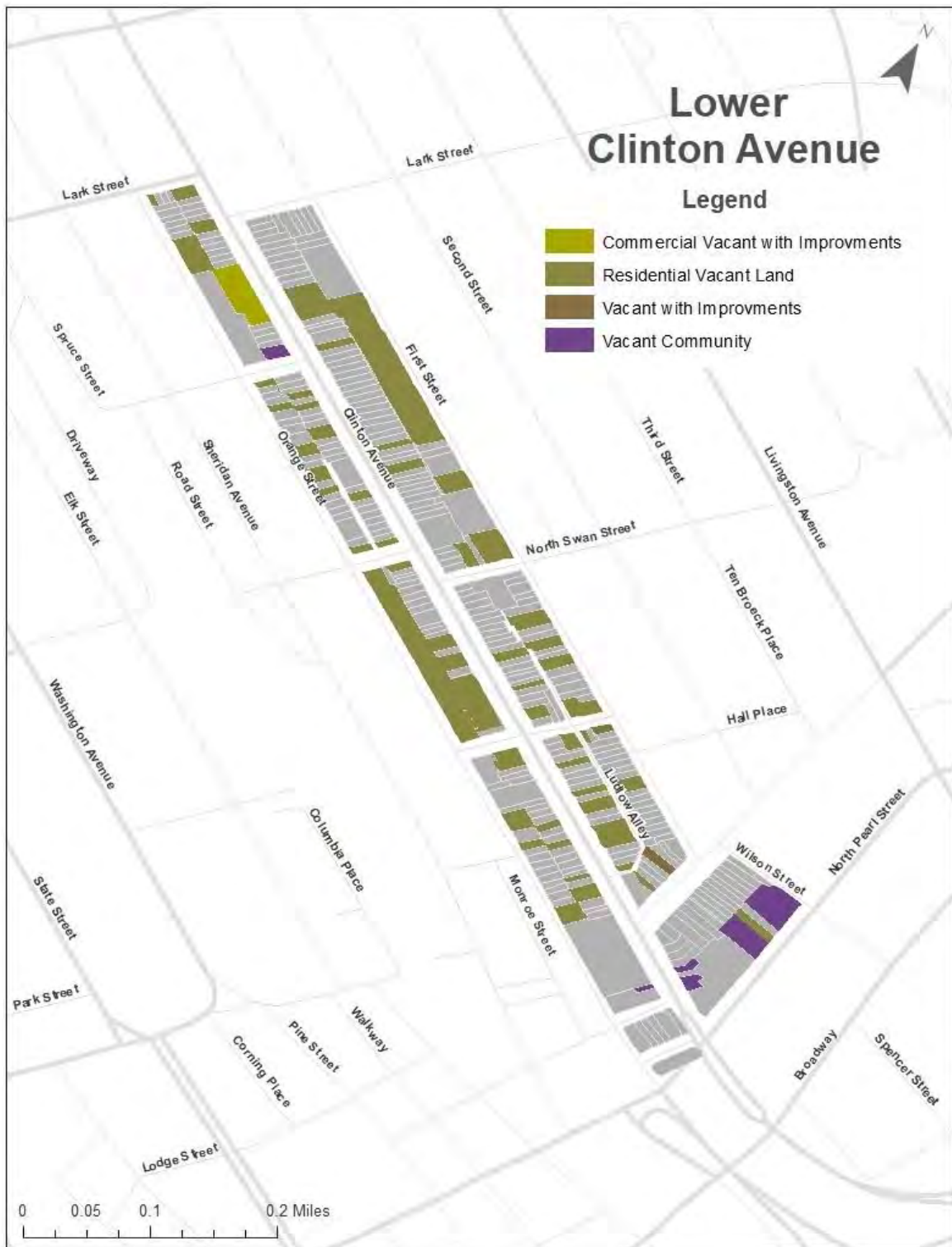
(Source: SUNY Albany MRP 2021 Studio Report)

Figure 5-3 Upper Clinton Avenue with Parcel Statuses
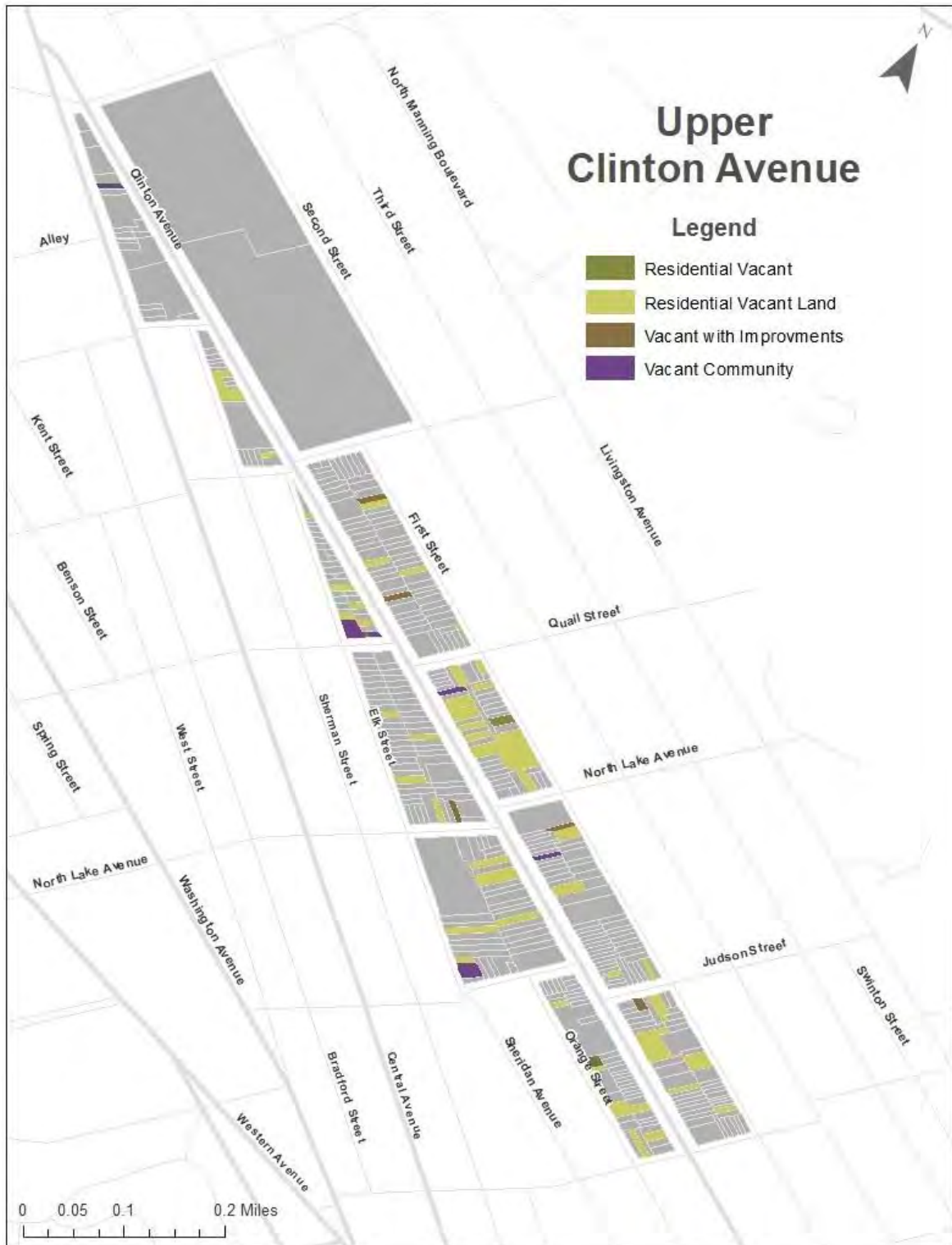
(Source: SUNY Albany MRP 2021 Studio Report)

Figure 5-4 Central Avenue with Parcel Statuses

(Source: SUNY Albany MRP 2021 Studio Report)

Figure 5-5 Henry Johnson Boulevard with Parcel Statuses

(Source: SUNY Albany MRP 2021 Studio Report)

5.3 Existing Conditions

For each of the identified corridors, the team compiled an existing conditions inventory to describe the details of the corridors. The following sections provide a short history of the corridor, its connections to the surrounding neighborhoods, and notable developments happening in the corridor.

5.3.1 Henry Johnson Boulevard

Henry Johnson Boulevard is named after Albany's own World War I African American Medal of Honor recipient, William Henry Johnson. The corridor has had many names over the years including Gage, Swallow, Knox, and Northern (see Figure 42) until finally it became Henry Johnson Boulevard in 1991. The corridor history is vague—there was significant development around the time of Washington Park being built—but it seems to have always had a legacy of being a thoroughfare, connecting settlements to the north with the rest of Albany.

Figure 5-6 Inset of 1953 map showing Henry Johnson Boulevard as Northern (Source: USGS)
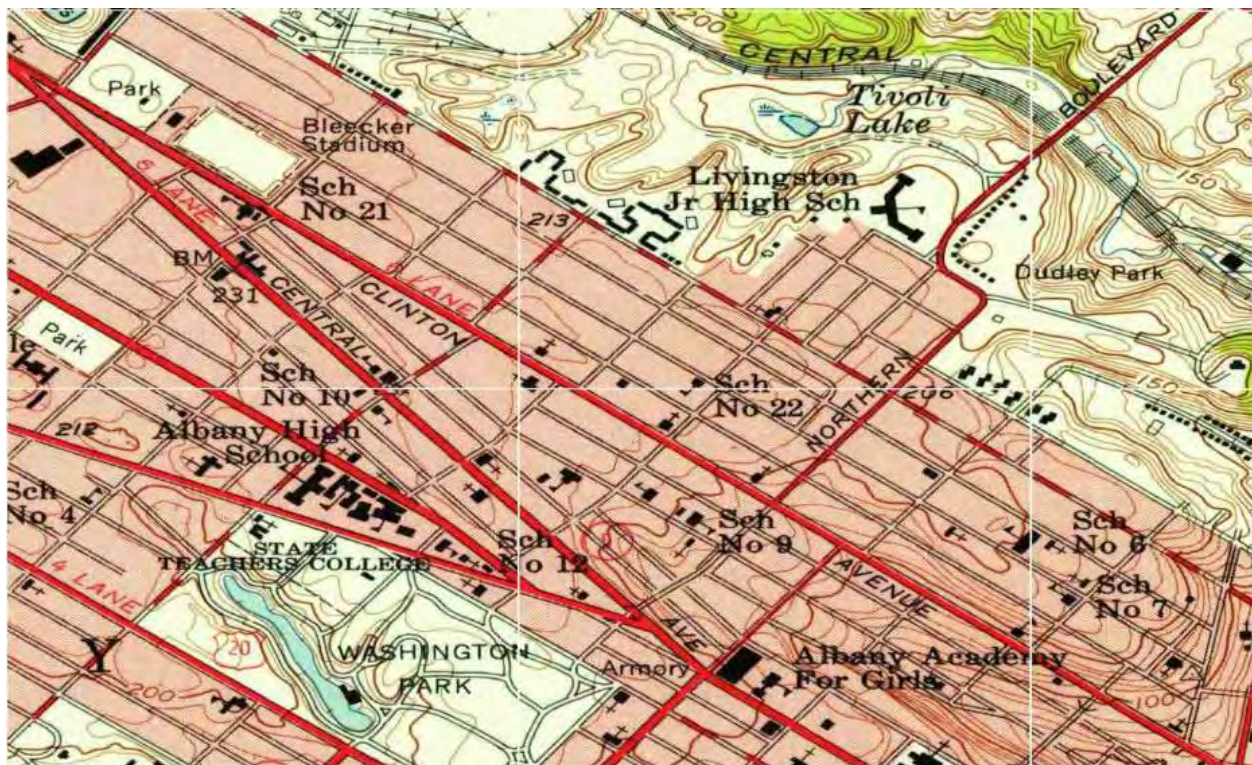
Henry Johnson Boulevard is a busy corridor as it functions as a connection between Central Avenue and I-90. According to the NYS Department of Transportation, the boulevard sees 22,733 vehicles per day on average between the end of the exit ramp and Clinton Avenue and 14,076 vehicles per day on average between Clinton Avenue and Central Avenue (NYS Department of Transportation 2019). Table 5-2 summarizes the AADT counts of the three studied corridors. The higher-traffic stretch is one of the

busiest sections of non-interstate road in the City of Albany. There are no bike lanes on Henry Johnson Boulevard, however, there are two CDPHP *Cycle!* stations at the Central Avenue Intersection (CDPHP *Cycle!* 2020). The boulevard is served by several CDTA bus routes, the main one being 182. which runs from Downtown Albany, along Henry Johnson to Latham, Cohoes, and Troy (see Map 45 & Table 45) (CDTA n.d.). Most of the daily boardings and alightings on the 182 route happen at Henry Johnson and Central and Henry Johnson and Livingston.

Table 5-2 Average Annual Daily Traffic (AADT) Counts by Corridor (Source NYS Department of Transportation)

Corridor Section	AADT
Henry Johnson Boulevard	
Exit ramp to Clinton Avenue	22,733
Clinton Avenue to Central Avenue	14,076
Clinton Avenue	
North Pearl Street to Lark Street	5,733
Lark Street to Henry Johnson Boulevard	7,366
Henry Johnson Boulevard to Manning Boulevard	6,381
Central Avenue	
Lark Street to Ontario Street	15,986

Figure 5-7 Study Area Bus Routes & Stops
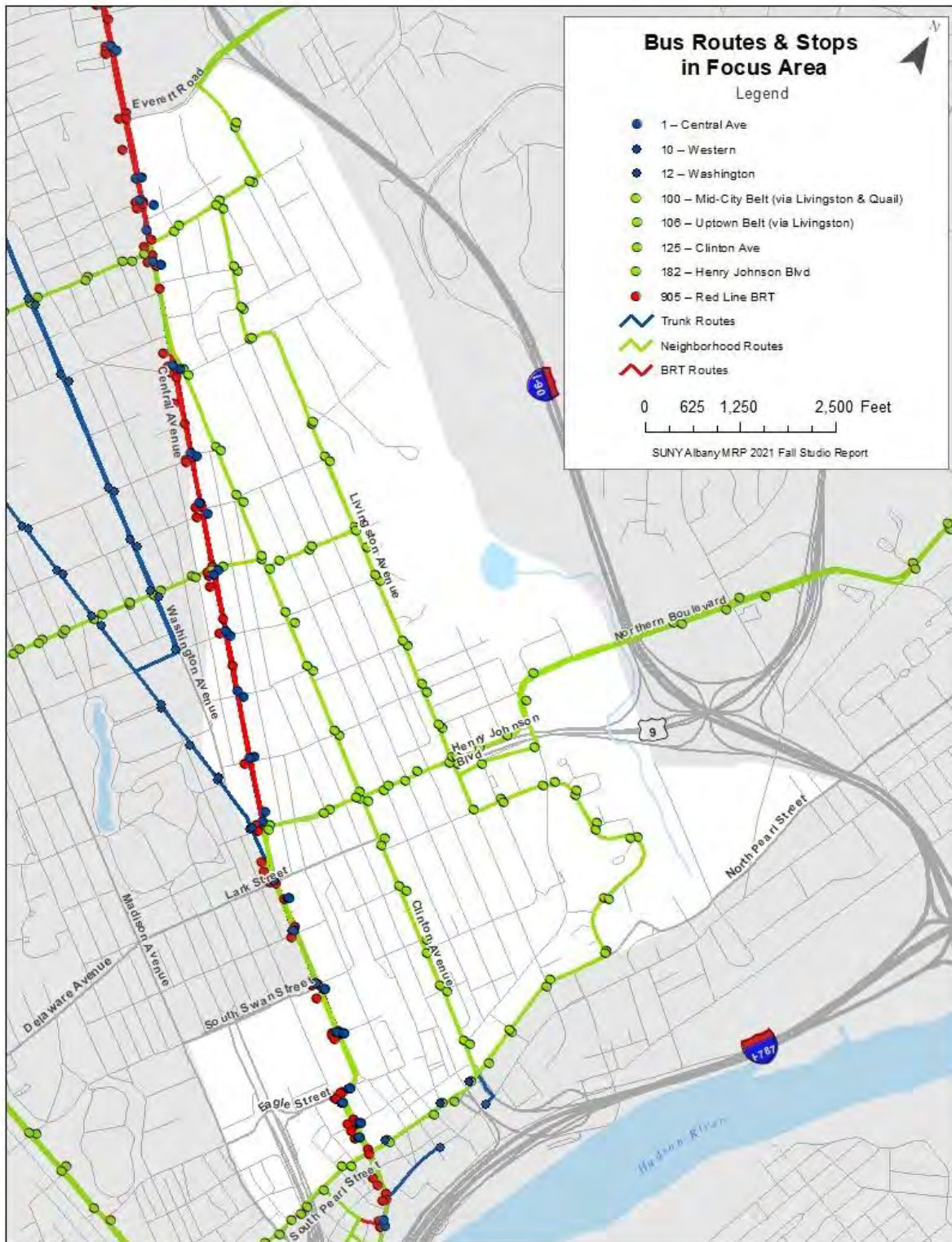
(Source: SUNY Albany MRP 2021 Studio Report)

Table 5-3 Bus Route & Ridership for Study Area (Source: CDTA)

CDTA Bus Routes	Average Daily Boardings	Average Daily Alightings
Henry Johnson Boulevard Corridor		
1 East	16	89.7
1 West	103.4	28.6
100 East	25.4	36.3
100 West	40.1	29.5
106 East	23.3	13.6
106 West	19	27.7
125 East	1.9	4.5
125 West	7.6	3
182 North	82.3	18.7
182 South	9.7	108.6
Clinton Avenue Corridor		
100 East	24.8	41.5
100 West	15.4	14.5
125 East	34.7	53.8
125 West	68.4	56.5
182 North	9.8	2.4
182 South	1	7
Central Avenue Corridor		
1 East	473	664.4
1 West	671.4	501.7
100 East	49.5	58.4
100 West	40.1	61
125 East	8.9	11.3
125 West	14.4	7.4
182 North	49.9	4.1
182 South	1.2	77.6
905 East	218.5	508.9
905 West	499.9	220.5

5.3.2 Clinton Avenue

Clinton Avenue is one of the oldest corridors in Albany. Before it was named Clinton, it was called Patroon Street which was the northern boundary of the newly incorporated City of Albany in 1686. The area along Patroon Street grew over the next century and by 1815 it was annexed into the City of Albany and renamed Clinton Avenue. After the success of the Erie Canal, the area began to grow and redevelop. The corridor is a blend of the original Dutch influences and the preferences of English migrants coming from New England; many of the architectural characteristics present on Clinton Avenue today have lasted since the early 1800s. The 19th century continued to be prosperous for Clinton Avenue as a consolidated train yard was built nearby. This would connect more industrious sectors of the economy to the neighborhood and, by the 1890s, the corridor was built up and thriving. Clinton Avenue was well-connected to the rest of the city at this time via a network of streetcars (see Figure 43). The completion of

the Palace Theatre in 1931 would mark the peak of Clinton Avenue. Redlining that began in the 1930s and the combined effects of suburbanization would negatively impact the neighborhood. By the 1970s Clinton Avenue showed signs of urban decay with many vacant properties along its stretch. In recent years, there has been renewed interest and reinvestment into the corridor. As the rest of this report will show, Clinton Avenue possesses many assets and is showing signs of revitalization.

Figure 5-8 Streetcar Lines in Albany circa 1911 (Source All Over Albany)
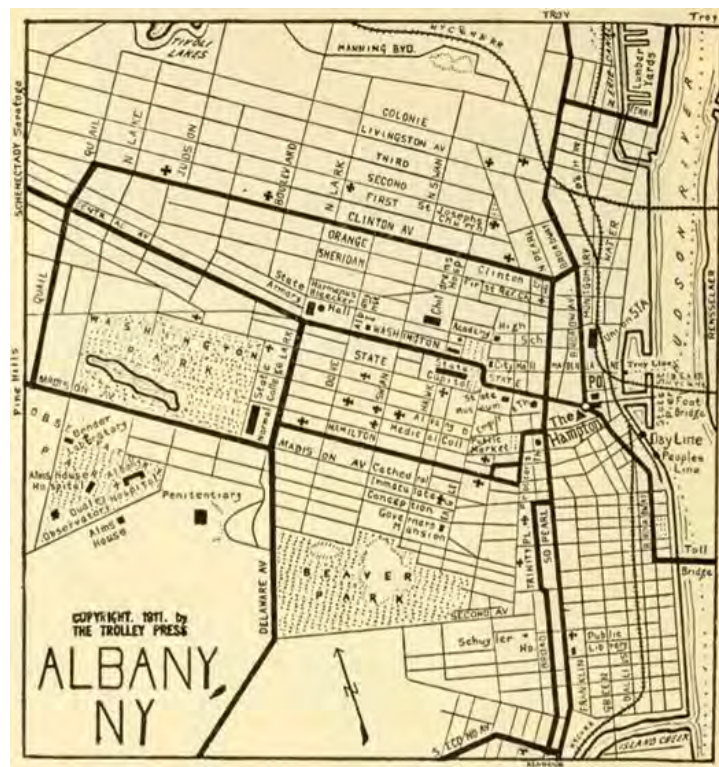
Clinton Avenue provides a direct connection between Downtown Albany and Central Avenue and runs the length of this report's study area. Clinton is less busy than the more popular east-west connector roads of Madison, Western, Washington, and Central Avenues, but it is still well-traveled. The avenue sees 5,733 vehicles per day on average between North Pearl Street and Lark Street, 7,366 between Lark Street and Henry Johnson Boulevard, and 6,381 between Henry Johnson Boulevard and Manning Boulevard (see Table 44) (NYS Department of Transportation 2019). Here are CDPHP Cycle!*s*tations on Clinton at North Pearl, Lark, and Ontario Streets (CDPHP 2020) and bikes lanes for the whole two-mile stretch alongside both travel lanes. Within the study area, the corridor is primarily served by three CDTA bus routes: 125, is the primary route which runs from Downtown Albany, along Clinton Avenue, to Sand Creek Road and turns around at Colonie Center. Also, routes 100 and 182 intersect at Clinton Ave. (see Map 45 & Table 45) (CDTA n.d.).

The Community Loan Fund of the Capital Region (CLF) and its business incubator received funding from the Regional Economic Development Councils (REDC) in 2019 to build a new facility at 236 Clinton Avenue (see Figure 44) (Gibbs 2019). This new facility will be adjacent to the existing one located at 255 Orange Street. The new space will house four new store fronts, fifteen new office suites and workspaces, a dedicated training room, and a daycare service. This project will help aspiring entrepreneurs access flexible childcare services while they receive training and assistance with their start-up. In addition to the commercial activities the new development will provide, the CLF's expansion will

also partner with Home Leasing, a development company based out of Rochester, NY to build 31 affordable housing units (Gibbs 2019). Home Leasing has already built new apartments along Clinton Avenue and this new facility will contribute to the area's revitalization efforts.

Figure 5-9 Clinton Avenue Expansion of Community Loan Fund

5.3.3 Central Avenue

Central Avenue was once the end of a collection of Native American foot paths that the early Dutch settlers developed and named "the Bowery." The early 19th century saw the turnpike movement come to New York and the Great Western Turnpike, which was a main artery for travelers heading to western New York, connected to the Bowery. Eventually the Albany-Schenectady Turnpike was incorporated and placed at the end of the Bowery, connecting the two cities. The Bowery's name was changed to Central Avenue and has been a major commercial corridor ever since. Figure 45 shows the City of Albany circa 1854; Central Avenue can be seen intersecting the city line with Watervliet and heading westward (Library of Congress n.d.). The study area sits west and southwest of the Tivoli Hollow label.

Figure 5-10 City of Albany circa 1854 (Source: Library of Congress)
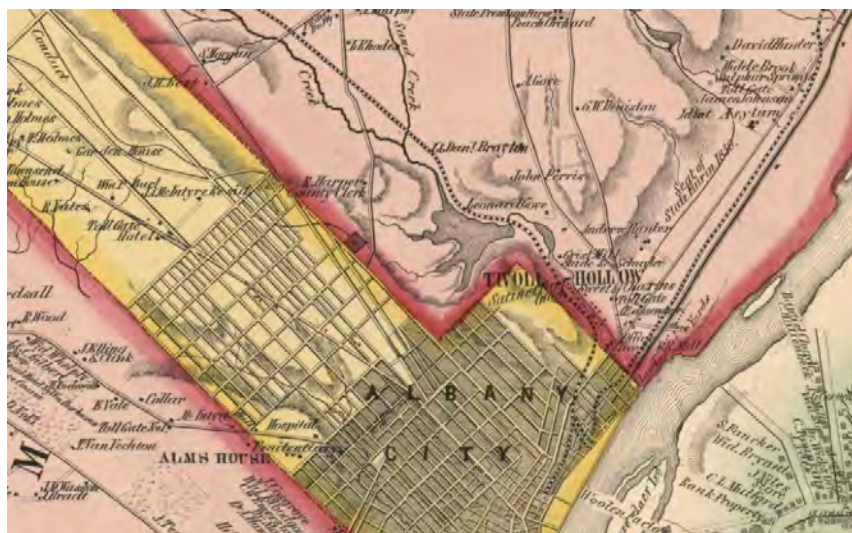
Central Avenue has grown and developed out of Downtown Albany since the city's beginning and reflects the typical model of urban development along transport paths (Giuliano & Hanson 2017). The first mile of Central Avenue—which is in the study area—reflects the nature of a typical streetcar suburb of the main Downtown area (see Figure 45). From the intersection with Clinton Avenue west, development on Central Avenue becomes more spread out and amenable to car travel (see Figure 46). As the avenue passes through Colonie and heads toward Schenectady, the strip mall development changes over to 1980s-style big box stores and malls. The first mile of Central Avenue (the former streetcar section) is a very fluid area and serves as a place for locally owned small businesses to develop roots in the community. The Central Avenue BID (discussed further below) has worked to foster a niche of diverse businesses with global ethnic roots. New development is taking place on Central Avenue; most recently the Swinburne Building project was completed in July 2021 at 526 Central Avenue (see Figure 47). The building consists of 74 dwelling units and 21,000 square feet of commercial space, making it one of the biggest construction projects on the corridor since urban renewal and is a catalyst for new mixed used buildings (Karlin 2021). Many of the units are designated for households earning less than 60% of the area median income (AMI) of $95,600 and nine are set aside for those earning less than 100% of the AMI (Karlin 2021). The non-residential space is designated for a medical care facility, grocery store, and beauty salon (Karlin 2021).

Figure 5-11 Central Avenue at Lark Street Looking West, 1950s (Source Times Union)
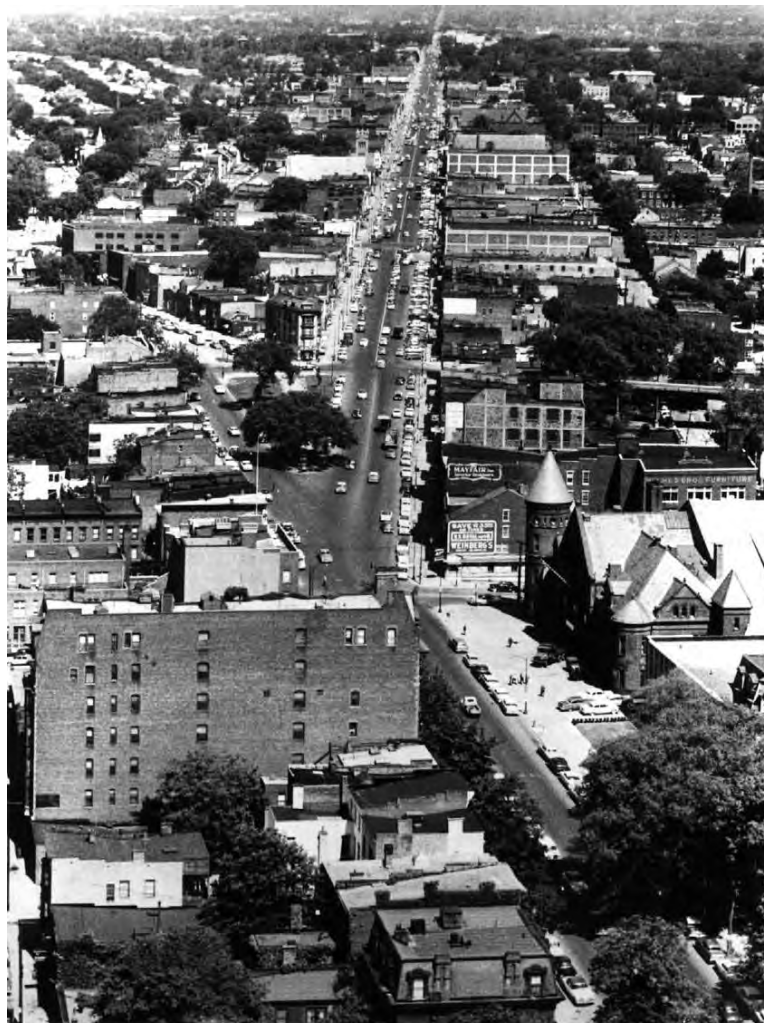
Figure 5-12 Swinburne Building at 526 Central Avenue (Source: Times Union)

Central Avenue is a key thoroughfare that connects the City of Albany with the City of Schenectady for over 16 miles. This report's study of Central Avenue is constrained to the one-mile section of road between Lark and Ontario Streets. According to the NYS Department of Transportation, this stretch sees a daily average daily vehicle count of 15,986 per year (see Table 44) (NYS Department of Transportation 2019). This entire section of Central has two travel lanes in each direction and no bike lanes which makes this an unfriendly corridor for cyclists. There are two CDPHP *Cycle! s*tations at the intersection of Central and Henry Johnson and one more at its intersection with Quail Street (CDPHP 2020). Central Avenue is well-connected to public transit as it is served by a number of CDTA bus routes. Within the study area routes 1 and 905 are the main routes, with routes 100, 125, and 182 having stops adjacent to Central Avenue. Route 1 runs a direct route down Central from Colonie Center to Downtown Albany. The 905 which is one of the newer Bus Plus bus rapid transit lines connecting Schenectady and Albany via Central Avenue (see Map 45 & Table 45) (CDTA n.d.). Additionally, the Lark Station at the eastern end of Central is a hub for eleven bus routes.

5.4 Business Asset Survey

After collecting an inventory of Businesses throughout our business corridors, we identified business for a business assets survey. We did this by cross-referencing vacant parcels near potential businesses; then we built a list of potential businesses on each corridor to survey. This Survey was to gather data on business climate, and search for a community voice on how to transform vacancy for economic gain.

We appreciate the time these individuals took out of their day to assist us in our study; for a disclaimer, we did not hit the threshold of responses to make any accurate conclusions. However, these responses were valued for their own individual perspectives, and aided us in exploring other assets and solutions through this studio process.

5.5 Business Corridors Streets Conditions Analysis

After completing a Business Asset Survey, our studio next conducted a Street Conditions Analysis on our identified Business Corridors. The streets that were assessed were Clinton Ave and Henry Johnson Blvd.; this was due for the sake of time and resources to conduct these Street Assessments efficiently. We approached this by researching a methodology before conducting the analysis. We settled on a "Complete Streets Assessment Guideline," which was developed by the National Complete Streets Coalition(https://smartgrowthamerica.org/program/national-complete-streets-coalition/). After the mythology was settled on, we decided to walk down each corridor starting from Henry Johnson Blvd. and then we made our way down Clinton Ave. We separated each street assessment between these two business corridors.

Complete Streets are streets designed and operated to enable safe use and support mobility for all users. Thus, the goal of a complete street is to be inclusive to all users. This includes people of all ages and abilities, regardless of their mode of transportation. Traveling as a driver, pedestrian, bicyclist, or public transportation all have the same shared use in the street. Complete Streets is a concept that encompasses various approaches to make sure all users are accommodated in using the street; with the goal of creating a safer and more efficient street scape.

The Complete Streets Assessment Guideline Assessment survey outlined the different characteristics to look for on each corridor. When conducting our walking research on these corridors, we assessed many of these characteristics. We will attach a link to the survey guide; a brief description of what the assessment survey was searching for was the materials (asphalt, Concrete, brick, or other) used, street vegetation, and obstacles to name a few. Not only were we looking at the Sidewalks, but we also studied intersections, crosswalks, and roads to make sure we completed the image for each corridor.

5.5.1 Faded Crosswalks

Throughout each of the corridors, there were various examples of faded crosswalks, ranging from mild to almost non-existent. Faded Crosswalks create a harsh street scape for pedestrians and motorists alike.

Figure 5-13

| Henry Johnson Blvd /Livingston Ave | Clinton Ave/ Rte 9w | Clinton Ave/ S. Swan Street |

5.5.1.1 Clinton Avenue

Crosswalk quality on Clinton Ave varied, some sidewalks which were in redeveloped parts of town were in great condition, while others were very faded. There were no mid-block crosswalks implemented which makes crossing difficult and unsafe for those whose destination is not directly on the corner of city blocks. Like HJB, the side street crosswalks can become unsafe since cars usually do not stop behind the crosswalk, but usually directly on the pathway.

5.5.1.2 Henry Johnson Boulevard

The quality of the crosswalks along Henry Johnson Boulevard posed a concern for us since they were all extremely faded. As we stated before this might be because this is a highly trafficked road, but it creates an unsafe place for pedestrians since most cars do not stop behind the crosswalk. There are signs which inform drivers to yield to pedestrians along these mid-block crosswalks, which is helpful, but to go even further a pedestrian button would be more effective.

5.5.2 Sidewalk Maintenance

Sidewalk Maintenance is one of the key aspects of fostering a better complete street scape. Repairs to cracks, holes, and even maintaining street vegetation make sure that these streets are inclusive to public access.

Figure 5-14

| Henry Johnson Blvd
(Between 3ʳᵈ and Livingston St.) | Clinton Ave
(West of HJB before Lexington Ave) | Clinton Ave
(Between Rte 9 w and HJB) |
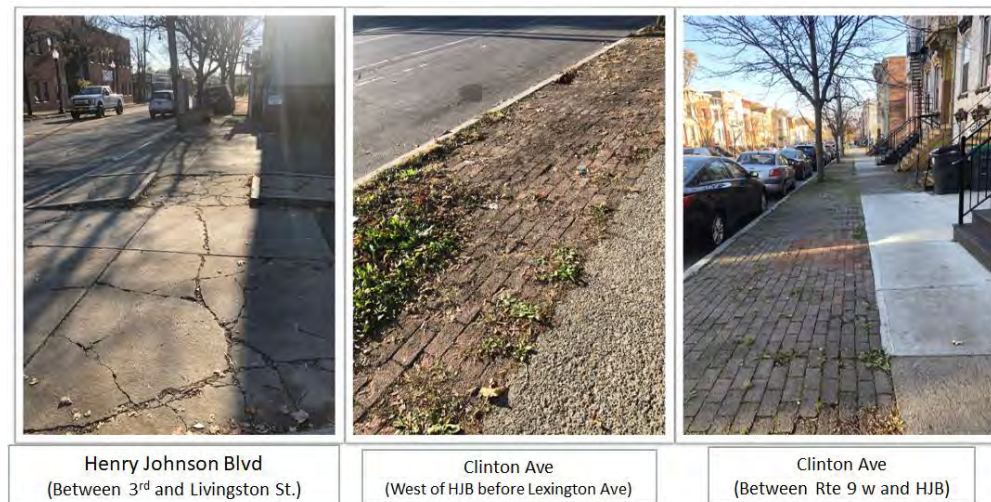
5.5.2.1 Clinton Avenue

Sidewalk maintenance for Clinton Ave. is difficult because vegetation grows easily within brick if not maintained adequately. It appears when there was a repair conducted the sidewalk concrete was not replaced with the same material, but rather replaced with gravel or asphalt. This can lead to obstacles in the walkway and could be a possible threat for pedestrians who are not looking or those in wheelchairs. The street trees we observed were well maintained, but municipal trash bins were far and few to come by.

5.5.2.2 Henry Johnson Boulevard

For Henry Johnson Boulevard our primary concern with the sidewalk maintenance was with how several concrete panels were extremely cracked and the pedestrian experience was not smooth. Along our walk on Henry Johnson there were several obstacles such as overgrown tree roots which lifted several parts of the sidewalk which would not be suitable for all pedestrians. It appeared that some street trees are well maintained, while others are not in regard to their overgrowth within the sidewalk landscape. Street trees and landscaping are both beneficial actions for urban areas since they lower the urban heat island effect, increase air quality, and absorb stormwater, but if they are not maintained their benefits will be ineffective.

5.5.3 Sidewalk Characteristics

Concrete, asphalt, brick, or even gravel are just some examples found with our research on Clinton Avenue and Henry Johnson Blvd. Each of these surfaces have their benefits and negative externalities when in use. As seen through our research, the surface of each corridor would change frequently. Ranging from concrete sidewalks and brick to asphalt surfaces. Having a mix of these surfaces is not inherently negative for the streetscape, if they coexist well with each other. In the majority of cases, there

is a poor coexistence of sidewalk surfaces. Creating a conflict when constructing a complete street to foster economic activity.

5.6 Business Resources

After reviewing the existing conditions and surveying the business owners and street conditions, the research team identified resources available to the business community in the study area. These resources include the Central Avenue Business Improvement District and the collocated STEAM Garden business incubator, the Community Loan Fund of the Capital Region, the Small Business Development Center, SCORE, and the Veterans Business Outreach Center. The following subsections are organized based on the magnitude of the presence each of those resources has in the community.

5.6.1 Central Avenue Business Improvement District

Business Improvement Districts (BID) are special assessment districts for a well-defined contiguous geographical area where local stakeholders oversee the collected tax for the maintenance, improvement, and promotion of the commercial district for the purposes of rejuvenating commercial areas (NYCSBS 2021). Currently, there are over 1,500 BIDs in the United States, and there are three even in the City of Albany (Lark Street, Downtown Albany, and Central Avenue). In New York City alone, there are 76 BIDs that have served roughly 93,000 businesses, maintained 152 public spaces, and invested about $170 million annually in their service areas (NYCSBS 2021). A business can only join a BID if their business is located within the boundaries of the district. Currently, Central Avenue BID services around 10 miles of sidewalks, and this extends to the side streets of Central Avenue (see Map 5-X). This and around the 444 properties that are in the BID for businesses. The way the Central Avenue BID is funded is through taxes on this special district, which is levied on a vote to local laws. Special Assessment Districts in NYS are at a taxation rate of 20% for the local municipal tax. For example, for every ten dollars of Special Assessment District tax, they cannot more than two dollars. Like a Water District, they are only serving within the boundaries of a given geographical space. The benefits of the Central Avenue BID are "you work with Businesspeople, not government," in which the Central Avenue BID works at the speed of business and is always adapting to the economic climate. They are constantly working to fill their storefronts with innovative and diverse businesses. Their development objective is to complete their business corridor as much as possible. The Central Avenue BID does this by referring potential leasers to property owners that would like to lease for a business, or a business looking for a property to lease. The BID is acting as a facilitator for this transfer. An example of this process is with some properties that are vacant and still have a lease, a new business can go in and finish that lease (so money is being paid on the property lease, and money is flowing through the community). Which is an asset to the property owner, and the new business that is potentially being created. Another option is asking for neighboring businesses to expand for a second location, or something that is missing in this district. The Central Avenue BID is home to a business incubator that is adapting with the times known as the STEAM Garden.

Figure 5-15 Central Avenue BID Footprint in Relation to the Study Area
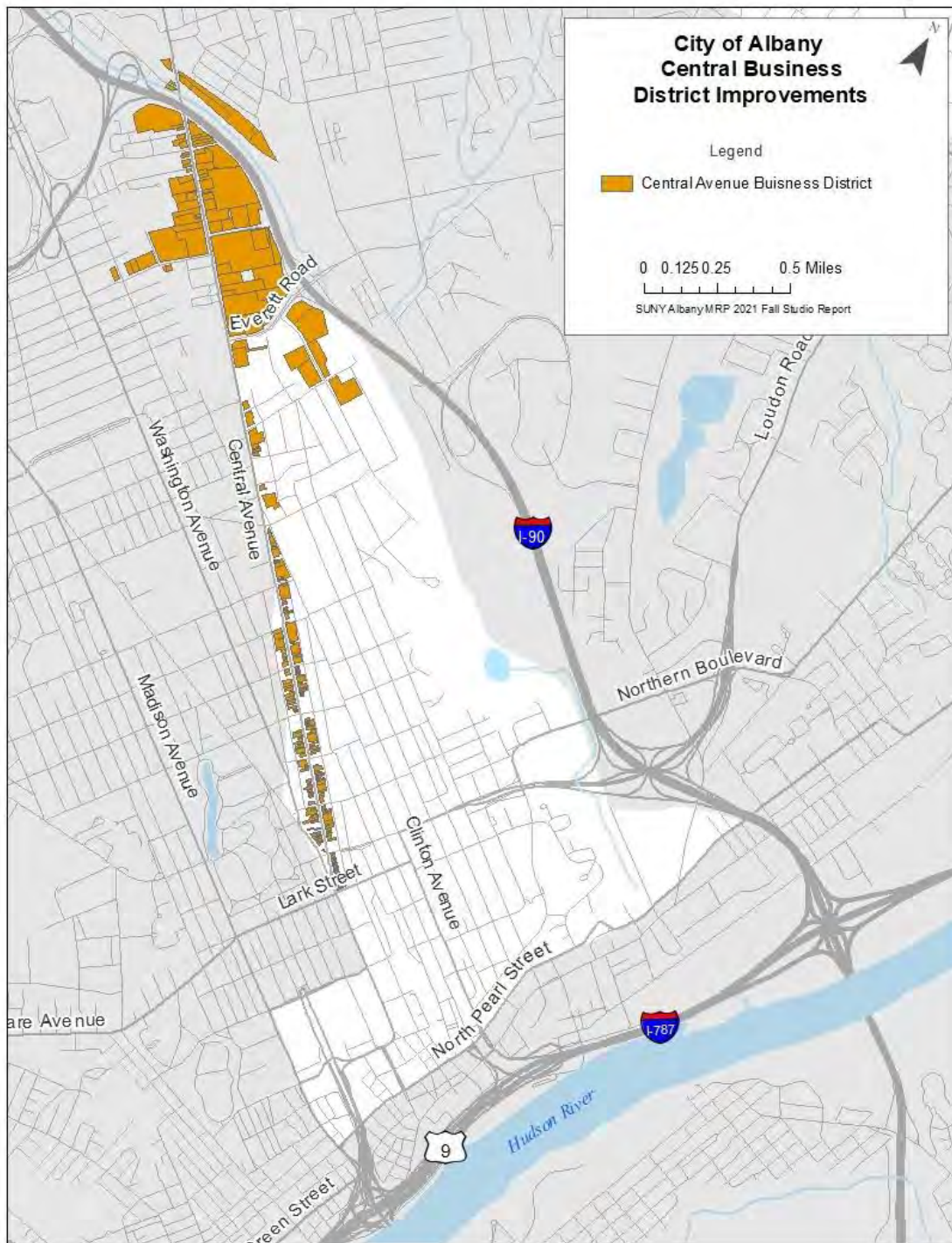
(Source: SUNY Albany MRP 2021 Studio Report)

5.6.2 STEAM Garden Incubator

The successful management of the Central Avenue BID made it a logical partner for promoting new entrepreneurial business beyond commercial retail of the BID. The STEAM Garden is located on Central Avenue with the Central Avenue BID and was created in collaboration with various state-level programs, the University of Albany, National Grid, and the Albany Community Loan Fund (Grondahl 2019). STEAM is an acronym for science, technology, engineering, arts, and math. The STEAM Garden is an officially designated New York State business incubator and accelerator with services such as affordable office space, mail services, business training, start-up opportunities, creative spaces, and educational and training programs. The STEAM Garden gives small business owners, entrepreneurs, and nonprofit organizations access to an innovative working space and amenities. The 2021 NY state budget allocated over $25 million in funding to promote entrepreneurship and innovation incubators (Genn 2021). The STEAM Garden is positioned well to be an asset for the business development potential of the Arbor Hill and West Hill neighborhoods. The STEAM Garden has access to educational and financial resources geared towards entrepreneurial activity through the Innovate 518 network, which is a collaboration of Capital Region educational institutions, non-profits, and business incubators and accelerators.

5.6.3 Community Loan Fund of the Capital Region

Established in 1985, the Community Loan Fund of the Capital Region (CLF) is a revolving loan fund that seeks to connect socially conscious investors with local entrepreneurs and organizations. The CLF services 11 counties around the Capital Region and has twelve dedicated full-time employees with rotating internship opportunities. There are over 450 investors in the fund ranging from banks, faith-based organizations, private individuals, credit unions, businesses, and civic groups. The CLF also regularly applies for, and is awarded, various state and federal level grants to supplement the investor portfolio. It provides low interest loans for non-profits and small businesses. The CLF has financed 960 projects, created 3,000 jobs, and has loaned close to $66 million to date.

Non-profits have access to technical assistance and loans from the CLF. The loans are used for things such as affordable housing, community services, programs for at-risk adults and youth, the arts, co-ops and agricultural farms, historic and green space preservation, health and childcare services, and energy efficiency and sustainability practices.

The CLF is a great resource for small businesses. Their small business loan programs are capped at $25,000 for start-up businesses and up to $50,000 for existing businesses. Once the loan has been secured, the CLF can assist the business in allocating the money for hiring, inventory, leasehold improvements, and even to improve business credit. It should be noted that to date, a third of the businesses that have received assistance from the CLF are women- or minority-owned. The services the CLF provides are not limited to low interest loans. It also offers training opportunities such as business plan development assistance, helping home-based businesses legitimize, and outlining growth strategies for small businesses to expand. The services that the CLF provides do not stop after the business has opened. The CLF has ongoing services that help clients with coordinating meetings, financial advising, and technology needs. The CLF can be proactive as well; if members of the community see a need for something the CLF can create a training program for that need. For example, local restaurants were seeking help with acquiring liquor licenses, so the CLF put together a workshop that walked them through the process and the paperwork involved.

The CLF has a small business incubator space that currently has ten clients. The incubator space is geared toward new minority- and women-owned businesses and non-profits. It offers a variety of services (described above) and office space below market rates. The office space comes with free Wi-Fi,

conference rooms, and technical assistance. The incubator is over 20 years old and has a proven track record of getting new businesses off the ground.

The CLF should be considered an essential asset for mitigating vacancy in Arbor Hill and West Hill. The fund is willing to partner with any non-profit organizations or community leaders to help with development and financing. For example, the CLF can act as bridge financing while the Love Your Block grants get processed. This would be opportune for projects that are time sensitive due to seasons changing or other factors. The Arbor Hill Development Corporation's plans for the Nehemiah Project could find the CLF to be a significant resource for funding different types of development.

Unfortunately, awareness is a big problem for the CLF. Surveyed businesses in the area were unaware of the CLF existed. The CLF is located on Orange Street right in Arbor Hill and seems to be a neighborhood institution that the neighborhood is unaware of. Also, the public sector officials in Albany seem to share the same awareness of the CLF. This is evident when the City of Albany COVID-19 Task Force published its final report on the COVID recovery outlook. The report had extensive sections on small business support and the CLF was not mentioned once. Raising awareness for the CLF and its potential should be a priority for mitigating vacancies in Arbor Hill and West Hill. Greater cohesion between various government agencies, non-profits, and other loan fund organizations would enhance the CLF operations. Better collaboration between organizations and assets would help better serve the community.

Figure 5-16 Nehemiah Project Parcels in Relation to the Business Corridors
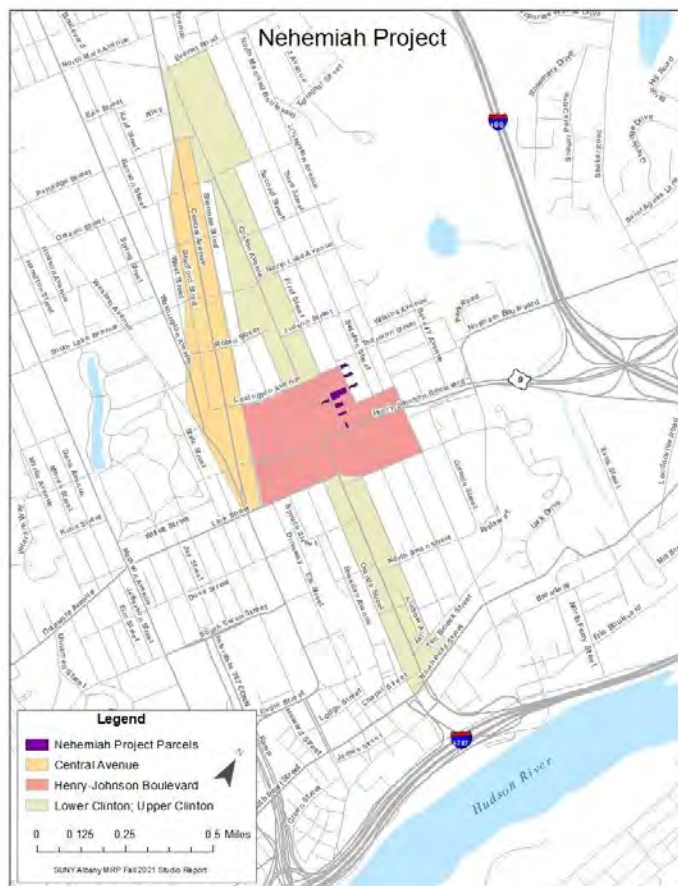
(Source: SUNY Albany MRP 2021 Studio Report)

5.6.4 Small Business Development Center

The New York Small Business Development Center (SBDC) is a network of 22 campus-based centers, supported by the Small Business Administration (SBA), that offer no-cost counseling services to small business owners and entrepreneurs (NYSBDC n.d.-d). The Albany regional SBDC is located on the Harriman State Campus and operates outreach centers throughout its twelve-county footprint (NYSBDC n.d.-b). The office and its advisors work with clients from all industries, from start-ups to established businesses, to navigate the state requirements for starting and operating a business, obtain financing from traditional lenders and microlenders, and on topics from marketing to importing to human resource management. Clients have access to an unlimited number of meetings with advisors at no cost to them.

The Albany SBDC runs a unique microloan program called SEED—Small Enterprise Economic Development (SEED 2021). SEED consists of an eight-week training program where participants learn business skills, develop their business plan, and build a peer network (SEED 2021). At the close of the eight weeks, participants use the business plan they developed to pitch to lenders from SEFCU for a character-based loan of up to $35,000 (SEED 2021, SEFCU n.d.). SEED operates out of the Downtown Campus of the University at Albany on Western Avenue which is more accessible than the center's main location of the Harriman State Campus. Since the SBDC has outreach offices in Troy, Saratoga Springs, Glens Falls, Clifton Park, and Gloversville (NY Small Business Development Center n.d.-b), it would be prudent for the center to offer outreach services in the STEAM Garden or Community Loan Fund to better reach the community.

5.6.5 SCORE

SCORE is an SBA-supported non-profit program that operates similarly to the SBDCs, however, all the mentors who work with the entrepreneurs and small business clients are volunteers who have specific industry experience (SBA n.d.-e). The Albany-area office is located at 1 Computer Drive South, behind Wolf Road in Colonie and offers no-cost business mentorship to clients in the eleven counties in the Greater Capital Region (Northeast NY SCORE n.d.). As a resource for the Arbor Hill and West Hill communities, SCORE falls short in that it's located so far away from the neighborhoods. Via public transit, a drive of just a few miles becomes a forty-plus minute bus ride with a service change and a 15-minute walk on roads inhospitable to pedestrians. Like the SBDC, SCORE would better serve the study area with an outreach center located right in the heart of the neighborhood, potentially in the STEAM Garden or Community Loan Fund.

5.6.6 Veterans Business Outreach Center

Like the SBDC, the Veterans Business Outreach Center (VBOC) is a network of business assistance centers supported by the SBA that offer small business services to veterans, National Guard members, and military spouses (SBA n.d.-f). There are 22 VBOC offices nationally and the Atlantic Region VBOC is located approximately eight miles from the study area in Watervliet at the Watervliet Arsenal (SBA n.d.-b). VBOC offers similar training, assistance, and mentorship to clients as does the SBDC, but its focus is narrower given its veteran-based clientele. The percentage of the population in the four Census tracts that primarily cover the study area (2, 6, 7, and 8) ranges from 2.7% to 6.1%, as of the 2019 5-year American Community Survey Estimates (CDRPC 2010, U.S. Census Bureau). While this is a small portion of the overall population, it is important for the area's business community to be aware of all the specialized resources that are available

5.6.7 Capitalize Albany Corporation

The Capitalize Albany Corporation is a nonprofit economic development agency that serves the City of Albany. Their mission is to coordinate resources and implement programs to foster business growth throughout the city (Capitalize Albany Corporation n.d.-a). One of the programs Capitalize Albany runs a periodic grant program for façade improvement projects where awarded applicants can receive a reimbursement for funds used to improve the exterior of their storefronts (Capitalize Albany Corporation n.d.-b). Capitalize Albany can also help to connect businesses located in the city with other resources that can assist them such as regional and state loan funds, tax credit programs, and business assistance resources (Capitalize Albany Corporation n.d.-c).

5.7 Business Corridor Recommendations

Through the analysis of the identified corridors, the team sees a strong future for business development in the study area. Central Avenue, in particular, is on a strong trajectory given the support of the Central Avenue BID and key redevelopment projects such as the Swinburne Building. Therefore, the team focused its recommendations on improving Henry Johnson Boulevard and Clinton Avenue. The identified business corridor recommendations are:

1. Street calming measures & human-scale development on Henry Johnson Boulevard
2. Business support focused on Clinton Avenue
3. Street beautification on Clinton Avenue

Through the street conditions survey, the team found Henry Johnson Boulevard to be inhospitable to community-focused development due to the level of traffic that uses that road as a connector to the City of Albany from I-90. The narrow sidewalks and fast-moving cars make it difficult to cross, especially when the pedestrian signals are not working properly. This corridor would benefit from street calming measures such as speed bumps, sidewalk bulbs that narrow the distance pedestrians must cross, or raised medians and street plantings that make the road feel smaller and slower to drivers (Project for Public Spaces 2008). CDTA route 182 is the main service for Henry Johnson Boulevard, but that vast majority of boardings and alightings happen at Central Avenue, this is no surprise as this interchange is a main connectivity hub for other bus routes and modes. There is a good amount of ridership that is occurring at the Livingston stop, and future development could strengthen commercial activity close to this intersection. Since half the corridor is a flyover heading toward and away from Central Avenue, the rest of the boulevard should be made to feel as community focused as possible. Future development on Henry Johnson Boulevard should be human-centered and scaled to the neighborhood. A good example of the opposite is the police department building located at 165 Henry Johnson Boulevard. The structure is set far back from the road with an imposing entranceway and a "park" with no typical park elements. This contrasts with the police station located at Upper Madison Avenue five-way (536 Western Avenue) which uses an older building that matches the quality of the neighborhood. The park in front of the Western Avenue station has benches, picnic tables, monuments, and many plantings. One gives the impression of domination and the other integration (see Figure 48 and Figure 49). The corridor is already zoned as mixed-use per the city's Unified Sustainable Development ordinance enacted in 2017 (City of Albany USDO § 375-204), which indicates an acknowledgement by the city of the need for more human-scaled development in this corridor.

Figure 5-17 Police Station at 165 Henry Johnson Boulevard (Source: Google Maps)

Figure 5-18 Police Station at 536 Western Avenue (Source: Google Maps)

Second, the team recommends that a network of business support and resources be developed for Clinton Avenue in the same way a resource network exists for Central Avenue. Clinton Avenue has wide sidewalks, bike lanes, street improvements in some areas. With the Community Loan Fund of the Capital Region building out their new space in the corridor, the Clinton Avenue business community could potentially receive extra attention in the coming years. CDTA route 125 is the main bus route that services this corridor. Along the 125 route the majority of boardings and alightings happen at Allen Street; however, as this stop close to the western most portion of the corridor. There is strong ridership at the Swan, Lark, and Lexington stops and strengthening these numbers should be a consideration for developmental proposals. Also, route 100 intersects Clinton at Quail Street and has

significant ridership, this would be an ideal spot to strengthen commercial activity. A BID could be established to support these businesses and pool their resources to improve the corridor and coordinate new business development, as the Central Avenue BID does for that corridor. BIDs can be a challenge to implement as the tax to fund them falls on all the property owners in the proposed district, rather than just the businesses. The City of Albany already has high property taxes, and current property owners may not want to take on more. There may be an opportunity to explore a creative solution such as a business improvement group with flexible boundaries funded by member businesses, almost a hybrid between a chamber of commerce and a BID. Mindful support of Clinton Avenue is important because lower Clinton Avenue is currently in focus. In 2019, the City of Albany received a $10 million grant through round three of the NYS Downtown Revitalization Initiative to improve Clinton Square (Albany Strategic Investment Plan 2019). The goals of the Clinton Square Strategic Investment Plan have the potential to cause gentrification and displacement up the Clinton Avenue corridor if a strong community of businesses and residents is not fostered there.

To foster a cohesive community environment on Clinton Avenue, further street beautification projects could be undertaken. Some sections of the Avenue have maintained sidewalks and mature street trees, while in other sections those features are spotty. The quality of the lane and crosswalk markings are also sporadic throughout. There are also long blocks between intersections that reduce the number of safe street crossing opportunities for pedestrians. This corridor could benefit from more and more varied street plantings in the tree lawns where there is currently brick in various conditions. Like the Henry Johnson Boulevard recommendation, mid-block or at-intersection sidewalk bulbs can help to calm cars and make crossing safer and more convenient for pedestrians. Additionally, the crosswalks could be painted in a theme for the corridor to create cohesion across all of Clinton Avenue. The many uses and styles of development along the corridor should be celebrated through the street beautification efforts, like in Figure 410 of painted rowhouses on Clinton Avenue that are former Albany County Land Bank properties.

Figure 5-19 362-374 Clinton Avenue (Source: Google Maps)

5.8 Conclusion

The research team sought to identify the assets in the Arbor Hill and West Hill study area, both in terms of service organizations and businesses, to serve as the building blocks for future community activities. These organizations were catalogued and surveyed because they represent the human and organizational capital rooted in the neighborhood that can potentially be mobilized to achieve the identified goals and recommendations. Key recommendations that came out of this process include improved communication between community players, stronger community cohesion through partnerships, support networks, and beautification efforts, and thoughtful development moving forward. The next chapter reviews strategies that the identified asset organizations and businesses can become a part of to employ community initiatives.

Chapter 6: Opportunities for Mitigating and Transforming Vacancy in Arbor and West Hill

Urban America is constantly evolving. For seven decades, from 1930 to 2000, the general pattern of migration was that urban areas grew faster than rural places (concentration). However, within urban areas, the suburbs around the urban core grew at a higher rate than our central cities (decentralization). This pattern was broken in the 21st century. In the Capital Region, from 2000 to 2010, the cities of Albany, Troy, and Schenectady all grew faster than the suburbs (CDRPC 2017). Though, relatively small (Albany +4%; Troy +2%; Schenectady +7%) the growth reflected national trends that suggested young people were once again choosing urban centers over the suburbs (Ibid.). The pattern, which continued throughout the 2010s, led to the construction of market rate housing in downtown Albany for the first time in many decades, which was examined in the UAlbany 2019 Planning Studio report. The COVID-19 pandemic has undoubtedly disrupted lives and may alter locational choices of people and businesses moving forward. This gives Albany, more specifically the Arbor Hill, West Hill and Sheridan Hollow neighborhoods, the opportunity to assess and prepare for development pressures that have historically catalyzed gentrification.

6.1 Risk of Gentrification

When there are new investments in, or adjacent to, a community there is a risk of gentrification. Gentrification describes population change when new residents enter a neighborhood. These new residents often have higher income levels and can afford higher rent, thus raising home values and rents for the neighborhood. These changes lead to cultural changes in community identity and new development that entices more affluent clientele. It is important to mention here that precisely the same things that we all want and have a right to in our communities—things like bike lanes, parks, urban trails, public transit, and grocery stores—have the potential to spur gentrification. Therefore, it is crucial that revitalization of an area takes this into consideration, so that the risk of gentrification is prevented. Revitalization of an area needs to be balanced in a way that does not lead to gentrification, tools and examples of cities that have implemented these tools can be found below (Saunders, 2018).

6.2 Early Warning Signs

The Arbor Hill, West Hill, and Sheridan Hollow neighborhoods possess many qualities that make for attractive communities including small blocks, a mix of land uses, sidewalks, a variety of building types, and access to major job centers by foot, bicycle, transit, or private automobile. The development pressure on these communities was evident even before the COVID-19 pandemic. For example, in the census tracts that cover Sheridan Hollow, nearly 65% of residents moved into the neighborhood between 2010 and 2015. This compares to just under 40% for the Capital District, slightly over 40% for Albany County, and about 55% for the City of Albany (UAlbany Planning Studio Project 2019). Since 2005, Sheridan Hollow also saw the production of 160 owner-occupied housing units worth $300,000 or more, while prior there were none. Another indicator of the threat of gentrification is that there is a major increase in educational attainment of residents 25 and older with the percent of 25 or older with less than high school dropping by nearly 13% between 2010-2017 (Ibid.). Those with some college education jumped by over 6% (six times the national and 12 times the NYS averages), with BA/BS jumped 2.65% which was faster than the nation, NYS, the Capital District, and both the county and City of Albany (Ibid.).

6.3 Residential Anti-Displacement Planning Strategies

6.3.1 Affordable Housing Trust Funds

Affordable housing trust funds assist with land acquisitions, down payments, and development incentives for Affordable housing projects. They can be established by developers planning large scale-infrastructure projects that may cause catastrophic changes in the neighborhood. The Atlanta BeltLine, Inc. has used this strategy in the Belt Line project, a 33-mile green space, trail system surrounding the City of Atlanta to help with community concerns for affordable housing. Atlanta BeltLine, Inc. is aiming to create 5,600 affordable housing units near the trail with the fund (Saunders, 2018).

6.3.2 Community Land Trusts

Community land trusts (CLT) are a strategy for both mitigating and transforming vacancies that can create an inclusive, participatory process at multiple levels. CLTs hold the titles to parcels of land while selling the buildings that sit on the land to homeowners, cooperatives, nonprofits, or for-profit businesses for productive use. See Section 5.7 of this report for an expanded conversation on CLTs.

6.3.3 Data Driven Systems

These can be created to monitor development, creating warning systems to alert policy makers and residents of changes in neighborhoods. An example of this strategy is the Data Driven Detroit (D3), a Detroit-based nonprofit who seeks to showcase where investors may invest and where that investment will have the most impact (Data Driven Detroit n.d.). The D3 Program findings can be found in a report titled, Turning the Corner (Saunders 2018).

6.3.4 Downzoning

Downzoning is the act of allowing less density of development within a given area than was previously allowed. This has been used in San Francisco's Chinatown to avoid gentrification within the ethnic enclave, reducing development potential in the neighborhood and making demolition difficult (Crispell 2016). Davis (2021) found that upzoning within New York City was positively correlated with gentrification of the area in the short term as it increases the potential for profit from new development.

6.3.5 Love Your Block Grant Program

The Love Your Block grant program awards mini-grants to foster neighborhood-driven change. Albany was one of eight cities to be selected for the program in Fall 2021 (Johns Hopkins 2021). Not only does the Love Your Block program help "cities fight blight by supporting resident-led projects," (Johns Hopkins 2021) it also provides an opportunity for connections and relationships to form between residents and city government. Love Your Block is discussed further in Section 5.6.

6.3.6 Neighborhood Real Estate Investment Trusts

Neighborhood real estate investment trusts (REITs) offer an opportunity for community residents to purchase equity in development projects proposed in their neighborhoods (Theodos & Edmonds 2020). In historically disinvested communities, neighborhood REITS pay a portion of the returns of a project directly to the affected community (Jaffe & Quirk 2021). Theodos & Edmonds (2020) provide five case studies of neighborhood REITs from across the county where the minimum share price ranged from $10 to $1,000; a price point that can capture most small investors. Cities can use public funding opportunities to incentivize developers to use neighborhood REITS in their projects and require them to solicit feedback from neighborhood REIT shareholders to shape developments in a way that is compatible with the existing community (Jaffe & Quirk 2021).

6.3.7 Quality-of-Life Plans

Quality-of-life plans can be prepared with community leaders and residents to ensure that future investment aligns with the community's vision. The priorities identified in a quality-of-life plan cans range from "better education, housing, broader job choices, safer streets, new economic opportunities, and stronger personal finances" (LISC Chicago n.d., p. 2). At the same time, these plans help to build the capacity of neighborhood organizations to revitalize the assets they would like to maintain in their neighborhood (Saunders 2018). In Chicago, the Local Initiatives Support Corporation created 24 quality-of-life plans for neighborhoods throughout the city (Saunders 2018). A similar strategy has been employed in Pittsburgh; there, community organizers found that "when a stakeholder-driven process is in place there is community ownership of local projects" (Saunders 2018, Asset & Amenities section, para. 6).

6.3.8 Rent Protections

These include numerous strategies which may have varying levels of effectiveness and various spillover effects. Some research has shown rent controls to only help tenants in the short term, decreasing affordability and fueling gentrification in the long run (Diamond 2018). However, a case study within San Francisco's Chinatown shows that rent controls can help prevent gentrification. Additionally, another case study in East Palo Alto confirms that the use of eviction protection, rent control, condominium conversion limitations, and inclusionary zoning can help to decrease displacement (Crispell 2016).

6.3.9 Social Impact Scoring

This uses a set of indexes to help quantify the socioeconomic vulnerability and need of an area. Elements of this scoring can be added into developers' requests for proposals. The Philadelphia Redevelopment Authority (PRA) is currently using this strategy and requires developers to include the social impact that their development project will have on the neighborhood within their proposal. Specifying that the social impact should be quantitative, and the proposal should consider holistic ramifications of the development. The PRA director has received positive feedback from developers on the topic (Saunders 2018).

6.3.10 Subsidized Housing

This may in some cases be a way to allow for an influx of new residents to the area while preventing displacement. In San Jose's Diridon Station, the construction of a subsidized apartment building as well as rapid development of market-rate housing has largely prevented displacement (Crispell 2016).

6.3.11 The Neighborhood Improvement Grant Program

This seeks to help longtime residents improve their homes and stay in the neighborhoods as property values rise. Examples include Chicago Neighborhood Housing Services and the City of Albany's grant program.

6.3.12 Vacant Property Tax

In California, a vacant property tax has been proposed to reduce real estate speculation and increase the availability of affordable units. The proposed tax would be between $3,000 and $6,000 annually and would be levied on properties that remain vacant for longer than 90 days (Lazzaro 2020). California faces a crisis of an increasing number of people experiencing homelessness or home insecurity, while at the same time, more than 8% of California homes are vacant (Ibid.). This strategy decreases the likelihood of land speculation.

California's program is similar to the twin 2016 New York State initiatives of the Zombie Remediation and Prevention Initiative and the Abandoned Property Neighborhood Relief Act. The former initiative provided funds to municipalities to "increase housing code enforcement, track and monitor vacant properties, and bolster legal enforcement capacity" (NY Attorney General 2019, p. 1) and the latter requires mortgagees to maintain the exterior of residences during the foreclosure process to reduce blight (NY Attorney General 2019).

6.3.13 Additional Policy Considerations

The policies and programs described above are just a small sample of the available strategies for preventing displacement in a neighborhood. Additional policy considerations are listed below and group by their anticipated applicability to the study area.

More relevant in Arbor Hill:

- Just Cause Eviction
- Rental Review Board
- Local Source Hiring in Neighborhood Improvement Projects
- Impact fees for Green Infrastructure
- Forgivable Loans for Home Improvements
- Home Buyers Financial Assistance
- Foreclosure Assistance
- Inclusionary Zoning
- Housing and Commercial Linkage Fees

- Housing Trust Find
- Property Tax Freeze
- Tax Increment Financing
- Risk Mitigation Fund for Displaced Renters
- Non-Profit or City Owned Housing
- Home Buyers Advocacy Group
- Increased Maintenance for Low-income Neighborhood Parks
- Park Funding dependent on Anti-displacement strategies
- Community Agreements with Developers

Less relevant in Arbor Hill:

- Density Incentives
- Single Room Occupancy (SRO) Requirements & Preservation
- Condominium Conversion Ordinance
- Accessory Dwellings and Lot Subdivisions

6.4 Preventing Commercial Gentrification

Commercial gentrification refers to the impacts on lower-value businesses as an area's economy restructures and "describes a process by which businesses are replaced by either higher value, more competitive businesses or more profitable residential conversion/redevelopment typical of the post-industrial era" (Ferm 2016, p. 402). Communities experiencing commercial gentrification see their longstanding neighborhood businesses be pushed out by higher rents and replaced by "trendier" establishments (Chapple et al. 2017). While some may see this process as a sign of a flourishing economy (Chesire 2006), planners and policymakers must be mindful of the community context in which commercial gentrification is taking place. In communities of color where histories of redlining, urban renewal, and disinvestment are present, commercial gentrification becomes another tool of displacement and social erosion. This is exacerbated by the fact that commercial and residential gentrification almost always follow one another as changing demographics result in a changing consumer demand (Chappel et al. 2019). The speed at which the economic environment of a community changes can be particularly devastating (Ferm 2016) as established businesses offer spaces where "community is practiced" (Steigemann 2019, 177). This is currently being observed as a result of the COVID-19 pandemic where businesses in all industries have had to contend with government-mandated restrictions, changing consumer habits, and supply chain challenges.

It is important to determine how to identify commercial gentrification before strategies can be developed to mitigate it. One indicator of commercial gentrification is business turnover, or churn, which is characterized by new businesses entering a market (Meltzer 2016). Meltzer (2016) notes that neighborhood retail churn tends to be caused by business starts rather than business closures where existing businesses are either overshadowed or crowded out. The business mix present in a neighborhood can also signal commercial stability. Meltzer & Capperis (2017) identified the most stable business mix to be food establishments, an array of retail options for necessities, and large established businesses. Corridors that lack these staple businesses are more likely to be in a state of change which creates the perfect situation for gentrification to take hold. Hammel & Wyly (1996) established a method for identifying gentrification using Census tract level data by examining household income, occupation types, median rent, median house value, educational attainment, and number of employed workers. This method relies heavily on residential indicators but can be leveraged to monitor commercial gentrification due to the close ties between the two. Stakeholders should track commercial gentrification by both watching the types of businesses succeeding in the corridor and monitoring trends in tract level data.

Specific strategies can be undertaken to combat commercial gentrification and displacement. One strategy, used in East London communities that were experiencing gentrification after the 2012 Olympics, involved mandating small commercial spaces be included in new mixed-use developments that were to be leased at rates affordable to small operators (Ferm 2016). This model is like a business incubator or co-working space model, except it is geared toward businesses that require brick and mortar storefronts. Businesses at risk of displacement from new developments can also be given the first right of return, as is the stated goal of the Morris Canal Redevelopment Plan of the City of Jersey City (City of Jersey City Municipal Council 2014). Another strategy is to lower the regulatory barriers to street vending that many cities have enacted. Some cities, like Los Angeles, have effectively outlawed street vendors, while others like New York City place so many rules on vendors that it can be difficult to comply (Kettles 2014). In Albany, street vending is regulated by Chapter 363 of the city code which requires a license and a number of requirements to operate legally (City of Albany, NY Code Chapter 363). Street vending provides a low start-up cost option for entrepreneurs and adds diversity to the streetscape and "eyes on the street" which is a benefit to communities. In some cases, commercial displacement is exacerbated by government policies that aim to promote healthy economic development. Bantman-Masum (2020) specifically called out the actions of the French and Parisian governments that allowed commercial speculation in Paris to spiral creating hyperinflation that displaced many of the city's trademark coffee shops. Communities must purposefully reflect on what makes them special and unique and craft policies that foster those industries (Mallach 2006).

6.5 Land Banks

These have been used since the mid-twentieth century to counteract the negative effects of property abandonment and to increase the stock of affordable housing. Land banks work to rectify tax delinquency or land title issues that would otherwise prevent a property from being repurposed or reused (University of Minnesota). Land banks place few restrictions on who may buy properties. A critique of land banking is that, precisely because a land bank is participating in the real estate market, they may be adding to increased property values and neighborhood revitalization without active community participation (University of Minnesota). For land banks to work well as an anti-displacement strategy, land banks and land trusts will need to work closely with each other (Ibid.).

The Albany County Land Bank manages vacant properties in the City of Albany and administers several programs to achieve their mission. These include the Equitable Ownership Program, Neighbors for Neighborhoods, Residential Side Lot program, and "Spend a Little, Get a LOT!" which are detailed in the section below.

6.5.1 Equitable Ownership Program (EOP)

The EOP is a program that connects Land Bank property and resources with potential first-time homebuyers. It requires that an applicant make 50%-80% of the Albany County income, purchase a property within the EOP program, and take a first-time homebuyer training course. Available properties are 1 and 2 family homes that require moderate rehabilitation. The program benefits are discounted sale price for EOP properties, reduced closing costs, and access to resources and a specialist who will provide guidance and mentoring while rehabilitating the property. Also, the Land Bank may assist with reduced legal fees, title insurance cost, water fees, and delinquent taxes (ACLB n.d.-a).

6.5.2 Neighbors for Neighborhoods

Neighbors for Neighborhoods is a NYS Enterprise for Community Partners grant funded program that rehabilitates vacant and deteriorating property and makes them available for rental use. This program is for local applicants who have demonstrated the capacity to manage and own rental property. It allows applicants to buy up to 4 Land Bank properties that have been fully restored and requires that the purchaser keeps the property at affordable rates for 20 years, leasing to low-income residents (ACLB n.d.-b).

6.5.3 Residential Side Lot Program

There are certain vacant lots in the city that are not desirable because of size, location, or other features. However, if there is a well-maintained property adjacent (share a property line) to one of these lots then the owner will be offered the lot at a discounted rate. If multiple adjacent property owners apply for the same lot, then the Land Bank has the discretion to pick which applicant receives the lot. The price for the lots is $500 plus closing fees, or if an applicant is low-income status, then the lot will be $100 (ACLB n.d.).

6.5.4 Spend a Little, Get a LOT!

When the Land Bank has a vacant lot for more than a year, then residents that are property owners or 5+ year renters within a 500ft radius are eligible to purchase the lot. The lot will be $100, and if the applicant is low-income status, they will receive a $500 credit towards purchase and closing costs. The goal is to stabilize a neighborhood by creating responsible local property owners.

6.6 Community Land Trusts

Community land trusts (CLT) are an avenue for mitigating and transforming vacancies that can create an inclusive, participatory process at multiple levels. A multilevel approach is necessary when understood in the context of the forces that drive vacancy. A CLT has a unique approach to structuring land ownership. According to Davis (2014)

- Title to multiple parcels of land, scattered across a targeted geographic area, is held by a single nonprofit corporation. These lands are never resold, but are removed permanently from the market, owned, and managed on behalf of a place-based community, present and future.
- Any buildings are sold off to homeowners, cooperatives, nonprofits, or other corporations or individuals. These structures may already exist when the nonprofit acquires the land, or they may be constructed years later.
- A ground lease knits together – and equitably balances – the interests of the nonprofit landowner and the interests of the buildings' owners. This ground lease lasts for a very long time, typically 99 years; it is also inheritable and mortgage-able, allowing the owners of residential or commercial buildings to obtain private financing to construct or to improve their structures (5).

This section highlights the history of (CLTs) and the unique institutional structure that makes them effective organizations to promote equitable and Affordable community development. The section also describes the structure and work of the Albany Community Land Trust (ACLT) and provides a case study

of the work of a New Orleans-based land trust, which has received recognition for supporting affordable housing and promoting Black entrepreneurship in the wake of Hurricane Katrina. The section will conclude with a brief discussion on how Arbor Hill and West Hill can utilize the CLT model to encourage their developmental goals.

6.6.1 History

The community land trust movement grew out of the struggles of the Civil Rights movement in the U.S. South. Bob Swann, one of the founders of the American CLT movement, had been influenced by the levels of land insecurity experienced by African Americans in Mississippi in the early 1960s, notably the forced removal of Blacks from their lands as retaliation for voting (Davis 2014).

The first organization credited with creating a CLT was New Communities Inc., in Georgia in 1969 (Davis 2014). Precursors to the CLT movement shared the common element of communal land ownership and individual ownership of structures all tied together via a "long-term ground lease (p. 13)." The publication of *The Community Land Trust* in 1972 by Swann et al. solidified two out of the three structural features of CLTs, including the ownership structure and the organizational structure, which stressed a relationship between those living on CLT lands and those in the surrounding communities (Davis 2014). This feature is critical to CLTs' success, and the report will elaborate on further below.

The first urban CLT was developed in an African American neighborhood in Cincinnati, Ohio, in 1980. Known as the Community Land Cooperative of Cincinnati (CLCC), this pioneering CLT was started by the West End Alliance of Churches and Ministries yet had many similarities with previous CLTs, which served largely rural populations. Part of CLCCs mission was to prevent gentrification, a force it could press back against by controlling houses' resale prices. This novel feature went beyond the "open ended approach" for home transfers utilized by earlier CLTs (Davis 2014, p. 32).
According to (Davis 2014, p. 34), *The Community Land Trust Handbook* (1982) added novel organizational and operational updates, refining the CLT model:

- There was a new emphasis on urban problems, especially the preservation of affordable housing and the revitalization of residential neighborhoods.
- There was a new emphasis on building a CLT's social and political base through grassroots organizing.
- There was a higher priority on serving disadvantaged individuals and communities, accompanied by a "moral responsibility" for helping lower-income leaseholders to maintain their homes and to succeed as first-time homeowners.
- The open membership that Bob Swann, Slater King, C.B. King, Fay Bennett, and the other founders of New Communities had introduced was now defined more specifically in terms of two distinct voting blocks, and leaseholder members and community members – each assigned responsibility for electing one-third of the governing board: and
- The permanent affordability of owner-occupied housing (and other structures), enforced through a preemptive option and resale formula embedded in the ground lease, was made a defining feature of the CLT.

CLTs are lauded for their ability to balance the needs of those within the CLT and the broader community through their innovative ownership, organizational, and operational structures. However, the *Community Land Trust Handbook* looked to go further and address the issue of "unearned increment" or the money gained by landowners due to proximity to other uses (Davis 2014). Additionally, aiding disadvantaged communities was made more explicit as a goal. Davis highlights how some followers of the 1972 book who took action to set up CLTs overlooked "the organizational prescription for an open membership and the operational preference for promoting economic equality (pg. 36)." The changes brought about by the 1982 book pushed CLTs into a role giving them the ability to obtain 501(c)(3) status, which expanded their financial capabilities and granted them a level of legitimacy, especially during a period of federal

retrenchment in community development and housing activities (Davis 2014). During this time, urban CLTs expanded to many cities, including Albany. As of 2020, there are over 250 land trusts throughout the United States (*Community Land Trusts (CLTs) | Community-Wealth.Org*, n.d.).

6.6.2 Albany Community Land Trust (ACLT)

Founded in 1987, the ACLT looks to acquire, renovate, and resell homes with an overall mission of creating a community-controlled base of affordable housing for the future. ALCT has an informal practice of primarily serving women of color and looks to maintain a diverse governing board. One of ACLT's primary tasks is to monitor the sale of its buildings to ensure that subsidies that maintain affordability are not lost. As of December 2020, the ACLT:

- Manages 56 affordable rental units in 38 buildings
  - Has rehabilitated and sold 35 homes to eligible homebuyers
  - Has 4 buildings in development for 6 additional affordable rental units
  - Has assets of $3.3 million

In 2020 alone, ACLT has

- Completed the substantial rehabilitation of 9 rental units and are completing the rehabilitation of 6 more units.
- Worked with the Albany County Land Bank to acquire 3 more vacant buildings from the Land Bank in West Hill, protecting more units as affordable rental housing.
- Accessed resources from Enterprise Community Partners and NYS Homes and Community Renewal for affordable rental development (*Albany Community Land Trust*, n.d.).

The ACLT works with a variety of actors and entities, large and small, in their mission to provide affordable housing. ACLT shows the importance of partnerships in successfully providing goods and services for the community. They are a part of a wider collaborative effort to promote community and economic development in Albany known as the Community Development Alliance of the Capital Region. In addition to ACLT the Community Development Alliance includes the Albany Housing Partnership (AHP) Homeownership Center, the Community Loan Fund of the Capital Region, and United Tenants of Albany.

Per their website, other supporters of ACLT include but are not limited to:
Individuals
- Community Works
- Personal Donations
Foundations
- Campaign for Human Development
Corporations
- Enterprise Community Partners
Public Partners
- City of Albany
- State of New York, Homes and Community Renewal (Albany Community Land Trust, n.d.).

It must be noted that when it comes to vacant lots, the ACLT has little direct involvement. Their primary role in mitigating and transforming vacancy comes from their ability to turn over derelict buildings and the other actions which stabilize homeownership in the community. However, ACLT has in the past done work directly involving vacant lots including one project alongside the Albany County Land Bank, the Center for Community Progress, Grounded Solutions Network, and Andrew Butcher. On October 14th, 2017, the ACLT held a lot cleanup event called *Breathing Blocks: Lots to do and Lots for You,* where members of the community were invited to help clean a vacant lot and learn about the

ongoing stewardship program between the ACLT and the Albany County Land Bank. The event provided information on the stewardship program, solicited community feedback, and created an art project (Breathing Blocks: Vacant Lot Steward Program, 2017). Since the initial event no others have occurred. However, the ACLT continues to undertake work that is vital in mitigating vacancy in Albany. One useful resource ACLT provides access to via their website is the Albany Vacant Lot Tool Kit which produced by the city of Albany and the Albany Housing Partnership. The toolkit provides a rich array of resources to help those interested in transforming vacancy including providing ideas for lot reuse, organizations to reach out to, and even financing to name a few.

6.6.3 Case Study from New Orleans

One example of a CLT that serves as a model for providing for its community is the Crescent City Community Land Trust (CCCLT) in New Orleans, New Louisiana. Formed in 2011, this CLT has helped restore New Orleans's Seventh Ward after the destruction of Hurricane Katrina and the subsequent displacement of long-time residents and many of its Black-owned businesses. At the time of CCCLTs creation, New Orleans was suffering a severe housing crisis. In response, the CLT stepped in, providing affordable housing options beyond the norm to include "subsidized apartments, incubator-like commercial spaces, community stewardship, and housing advocacy," all underpinned with a focus on racial justice (Kimbrough, 2021).

One of CCCLT's most notable projects was the reestablishment of the Vaucresson Sausage Company, a Black-owned business and community anchor with roots stretching back approximately 120 years. After Katrina, Vaucresson had trouble accessing capital and partners to refurbish their vacant building. Seeing the opportunity to give the community a solid footing for new growth, CCCLT stepped in, helping to secure funding and make connections with financiers, the real estate industry, and those who can help grow their brand (Kimbrough, 2021). The new redevelopment will establish the Vaucresson Creole Café and two permanently affordable apartments on the second floor.

Figure 6-1 Old Vaucresson Building

Source: *https://www.ccclt.org/example-page#Homeownership*

Figure 6-2 Redevelopment of old Vaucresson Building into the Vaucresson Creole Cafe and two permanently affordable apartments

Source: *https://www.ccclt.org/example-page#Homeownership*

CCCLT commits to community stewardship, understanding the necessity of ensuring historically marginalized communities are informed, having and awareness and accessibility to resources to generate intergenerational wealth.

CCCLT's 2020 updated strategic plan offers organizational insights which can be utilized in Arbor Hill and West Hill to deal with vacancy. Three significant impediments to the success of the CLT were identified in the report, including lack of access to capital, limited staff capacity and expertise, and slower and less than anticipated earned revenues.

More relevant to the wider project of dealing with vacancy in Arbor Hill and West Hill is the role that CCCLT looks to play in its community. By December 2021, CCCLT looks to improve its position as an educator and advocate for the CLT model by developing community advocates to represent CCCLT at neighborhood meetings and events, setting metrics for their work, and collecting data on their impact. More importantly, CCCLT looks to bolster community representation on its board. This feature of CLTS is one of the most important in that it gives the community members a say in how the resource (land) isutilized. Like the ALCT, CCCLT looks to have 1/3Road of its board comprised of residential and/or commercial members. They also wish to establish a stewardship committee to engage residents and community members in defining community control and accountability. This entails hiring a staff member tasked with leading stewardship activities with residents and tenants, developing a stewardship plan building on best practices, and outlining CCCLT goals (Updates and Revisions to The Five-Year Strategic Plan for the Crescent City Community Land Trust 2018-2023, 2020)

6.6.4 Community Land Trust as a Forum for Governance and Management of Vacant Land

Vacancy is a blight on many communities throughout the U.S. However, many communities are tapping into the dormant potential of vacant lots to build intergenerational wealth and weather the vicissitudes of market forces. CLTs can both help turn off the faucet of vacancy in disadvantaged communities due to their focus on stewardship, upkeep, and stability and allow residents to remain grounded in gentrifying areas (Hawkins-Simons & Axel-Lute, 2015). The CLT model is proving to be an effective organizational model for community development within our economic system.

One of the most important takeaways for use in Arbor in West Hill is CLTs' innovative governance mechanism of including CLT members on the governing board and members of the wider community. Local self-governance has the power to address historical wrongs and guide us through the uncertainties of the 21st century. Community land trusts are one such mechanism of collective action.

Now, ACLT has a strong presence in West Hill but not so much in Arbor Hill. An expanded role of the Albany CLT into both areas can increase their presence as a stabilizing force and give those living in the community increased representation in an organization with significant resources and capacity for community and economic development. Increased representation of Arbor Hill and West Hill residents on the CLTs board, has the potential for the community to put their vacant lots to productive use and add a buffer between the community and the wider real estate market.

Additionally, a difficult but potentially worthwhile endeavor is wedding community organizing activities with development activities under the CLT model. A CLT embedded within a community, having connections with other bodies operating in the same area, can create a robust social capital structure and governance mechanism. The Albany County Land Trust's existence and their established partnerships show that this model already sees success.

Like any rule-ordered relationship, CLTs are prone to institutional weaknesses preventing them from achieving their missions. A particularly problematic issue is their propensity for "mission drift" due to reliance on government grants and/or endowments from private foundations. This relationship often incentivizes extreme "professionalization" of the organization, pushing it away from community objectives. This issue can be partly ameliorated by CLTs finding side ventures or partnerships to improve their financial health by moving away from top-down sources (Williams, 2019). Another problem with the CLT model, like previously mentioned, comes from the organization's relationship with homeowners. Although good for the community at times, rules that limit homeowners' ability to gain from property value appreciation can restrict the ability to develop intergenerational wealth. With that said, there are no panaceas for dealing with vacancy, and CLTs, like other mechanisms for community development, must have their positives and negatives weighed in light of the situation and alongside other options. They are just one tool on the belt for dealing with the issue and building intergenerational wealth.

6.7 Love Your Block Grant Program

Started in 2009 by then New York City Mayor Michael Bloomberg and administered by the International non-profit Cities of Service, the Love Your Block (LYB) Program is a two-year grant program that has helped select neighborhoods in over 50 cities to date. The LYB program is centered around revitalizing neighborhoods and combating community blight. The process emphasizes community and resident-led beautification efforts. These efforts include, but are not limited to tree planting, trash pickup, graffiti removal, community gardens, and art displays.

The grant money totals $100,000 and is divided into 3 parts. The largest portion of the grant is for hiring an AmeriCorps VISTA member to help with planning and logistical work for the grant. This new city employee will formulate an action plan and community/neighborhood application process for the grant money. The next part of the grant is for more significant projects that the cities outline in their applications, the nature and scope of these projects is a determining factor in the selection process. The last portion of the grant is a mini-grant program where neighborhood organizations can apply for. The mini grants awarded range up to $2000 and are designed to be used for small community driven revitalization projects.

The driving philosophy behind the LYB program is for the revitalization efforts to be initiated and conducted by residents themselves. The money is used for materials and tools, this provides an opportunity for other stakeholders in the community to get involved, such as private businesses. However, the labor involved for the project(s) is a volunteer effort. This requires community organizations,

AmeriCorps VISTA members, and other city officials to cultivate a network within the community. The effect of this effort is to mobilize residents within the neighborhoods receiving money. Also, this effort increases collaboration from city officials with residents in distressed neighborhoods. There are a variety of reason that neighborhoods become distressed, however a significant reason neighborhood remain distressed is through various forms of political exclusion. The LYB program helps to build a working relationship between city hall and marginalized communities.

A case study worth examining is Birmingham, Alabama. In 2013, Birmingham was granted the LYB grant. After hiring the AmeriCorps VISTA member, the city had struggled to implement any sort of significant project that was part of their LYB selection process. However, the city pivoted and found success in the mini grant portion of the program. First, the city began various outreach programs to hear concerns from neighborhood groups and stakeholders. During this outreach program the city officials also helped determine which city agencies would be required for collaboration for each proposal (waste management, parks and recreation, etc.). The neighborhood groups drafted proposals and submitted them to the city. After selection, staff from the various city agencies worked continuously throughout the process with the volunteer groups to help implement their LYB mini grant project. A total of 16 neighborhoods received mini grant money. In the two years of the program more than 26,000 square feet of graffiti, disposed of more than 167,000 pounds of trash and debris, planted more than 500 trees, and revitalized 117 blocks.

The city and community organizations managed to generate a large volunteer turnout, and local stakeholders contributed to the efforts. Alabama Power, a regional utility provider, donated funds each year for the efforts, also a local Home Depot donated tools and materials. In addition to the beautification projects in these neighborhoods, the city of Birmingham prioritized building community gardens. Many of the selected neighborhoods lacked access to fresh food, the gardens were a way to use LYB funds to help mitigate that specific problem. The large local volunteer turnout and the increased collaboration between city agencies and residents helped build connections and relationships created greater social cohesion. A positive externality of the increased cohesion was that in the years during the LYB program overall crime decreased.

Figure 6-3 Trash Collected from LYB Grant Program

(Source: Cities of Service)

Figure 6-4 Raised Garden Beds in Birmingham

(Source: Village Creek Society)

A drawback to the LYB grant is that the bulk of the grant ($60,000) goes towards the hiring of the AmeriCorps VISTA member, who then effectively becomes an employee of the city. That money is divided over two years, so in essence it is meant to supplement their salary. This can be an issue for cities with budgetary concerns. Also, an argument can be made that a significant drawback to the LYB program is that it is limited in scope. It is not positioned very well to provide economic justice. The program explicitly forbids the use of funds for things such as rent, utilities, non-profit organizations, faith-based organizations, or scholarships. It does nothing to de-commodify housing or help with the societal gaps concerning inter-generational wealth. However, it is because of the narrow scope that the program is successful and continues to be sought after in cities across the United States. The mini grants in particular have proven to be an effective tool to solve municipal problems, it provides a cost-effective way to get visible and tangible results.

Through the AmeriCorps VISTA member, recipients of the LYB grant are given access to the Cities of Service nonprofit network, which has a variety of tools and useful information. The incremental approach of the LYB program helps revitalize blighted and distressed neighborhoods. Communities are able to reclaim vacant spaces with community gardens, pocket parks, or by simply organizing cleanup effort. The LYB program is also useful at building relationships and trust between struggling communities and city representatives. Mitigating the barriers of political inclusion and fostering an environment of social cohesion. The web of networks that are created during the program can vary widely and include residents, community stakeholders, public sector officials, and even private organizations. The improvement efforts can reveal ongoing systemic problems such as code violations, illegal dumping, or pest control problems which can lead to real policy changes for the whole city. The tangible results and

reciprocal networking are important steps to ongoing revitalization efforts even after the LYB grants are gone.

In September of 2021, Albany, New York was selected to receive the LYB grant. Sam Wells, the neighborhood stabilization coordinator from the City of Albany, detailed that in the proposal for the LYB grant two potential projects could take place. One was porch and façade improvements for local housing stock, and the other was a community tool shed where residents have access to shared tools. Given the limited time and money of the LYB grant program, the simple recommendation is to do the easiest of the two. The larger and more complicated the project, the more likely it will fail as seen in Birmingham, AL. Where Birmingham succeeded, was in the implementation of the mini grant portion of the program. At the core of Albany's implementation should be civic engagement. First, let the community itself deliberate on pressing issues. Outreach should be conducted to help identify who the community stakeholders are and what their concerns are. The AmeriCorps VISTA member should be able to assist community members in drafting proposals to send to the city to apply for the mini grants. Second, after hearing local concerns, identify which city agencies are the target for collaboration and which private organizations could potentially supplement selected projects. The last step is ongoing. Using this opportunity to create that network of reciprocal relationships and build trust will be the key to long-term effectiveness of the LYB grant program.

6.8 Urban Agriculture

Urban greening is another tool that can be used to address vacancies. The Vacant Lot Tool Kit provides concepts and resources for urban greening projects, many of which already exist within the Arbor Hill Service Area. Urban agriculture is one type of greening project that can provide many positive benefits for a community.

Urban agriculture (UA) could include school gardens, urban farms, community gardens, backyard gardens, open-air rooftop gardens, rooftop greenhouses, vertical farming, edible walls, indoor farming, hydroponics, aquiculture, or edible landscapes (Santo, Palmer, and Kim, 2016). There are many benefits and challenges associated with UA. Early and meaningful engagement with the community and understanding what they envision for the neighborhood is the best way to mitigate the challenges associated with UA.

6.8.1 Urban Agriculture Benefits

UA can provide human health benefits such as providing improved wellbeing; social cohesion; educational settings; a sense of belonging, support, trust, and reciprocity; and can create community empowerment (Kingsley et al. 2021; Brown et al. 2016). Community gardening can be a good form of physical activity and provide mental health benefits for all ages (Kingsley et al. 2021; EPA Sept. 2011; Brown et al. 2016). Additionally, UA can provide many environmental benefits such as its ability to mitigate climate change and improve adaptation through ecosystem service provisions (Kingsley et al. 2021; Mancebo 2018; Brown et al. 2016). These ecosystem provisions include flood and erosion mitigation, air quality improvement, air temperature regulation, carbon sequestration and increased biodiversity (Mancebo 2018; Karp 2018; Brown et al. 2016). One concern with UA is its ability to unintentionally contribute to sprawl if it pushes out other land uses, which could increase greenhouse gases emissions (Santo, Palmer, & Kim 2016).

A main benefit of UA is its ability to provide access to fresh, organic, and culturally appropriate produce to gardeners and the community at large. It can also reduce economic barriers to fresh food. In addition, the use of vacant parcels for growing can help to meet a significant amount of the food needs locally. However, UA projects may not end up serving the communities they are located in. Community

members may not have the economic resources, physical capacity, or interest in growing their own food (Santo, Palmer, & Kim 2016).

The Arbor Hill Service Area has already made drastic improvements in its food access due to several food access non-profits work with the community. However, the area is still considered by many to be a food apartheid (Map 51). A food apartheid is an area with little to no access to healthy, affordable foods (Segal 2016). Map 51 details the healthy food access locations within the Arbor Hill Service Area. The main areas include the Albany Victory Gardens, Capital Roots Healthy Market Fridges located in bodegas, Capital Roots Veggie Mobile drop-off locations, the Friends of Tivoli Lake Preserve and Farm, and Honest Weight Food Co-Op. A five-minute walking radius around each of these locations is shown in light green. Although the area may look to be somewhat well-serviced the options become more limited when factoring in affordability, time restrictions of when the food is available at the location bothseasonally and through time restrictions of the food access. For this reason, technologically advanced urban agriculture options that offer affordable, healthy, culturally aware, and accessible food options may be beneficial in the neighborhood.

Figure 6-5 Arbor Hill Food Desert Analysis: Time Restricted
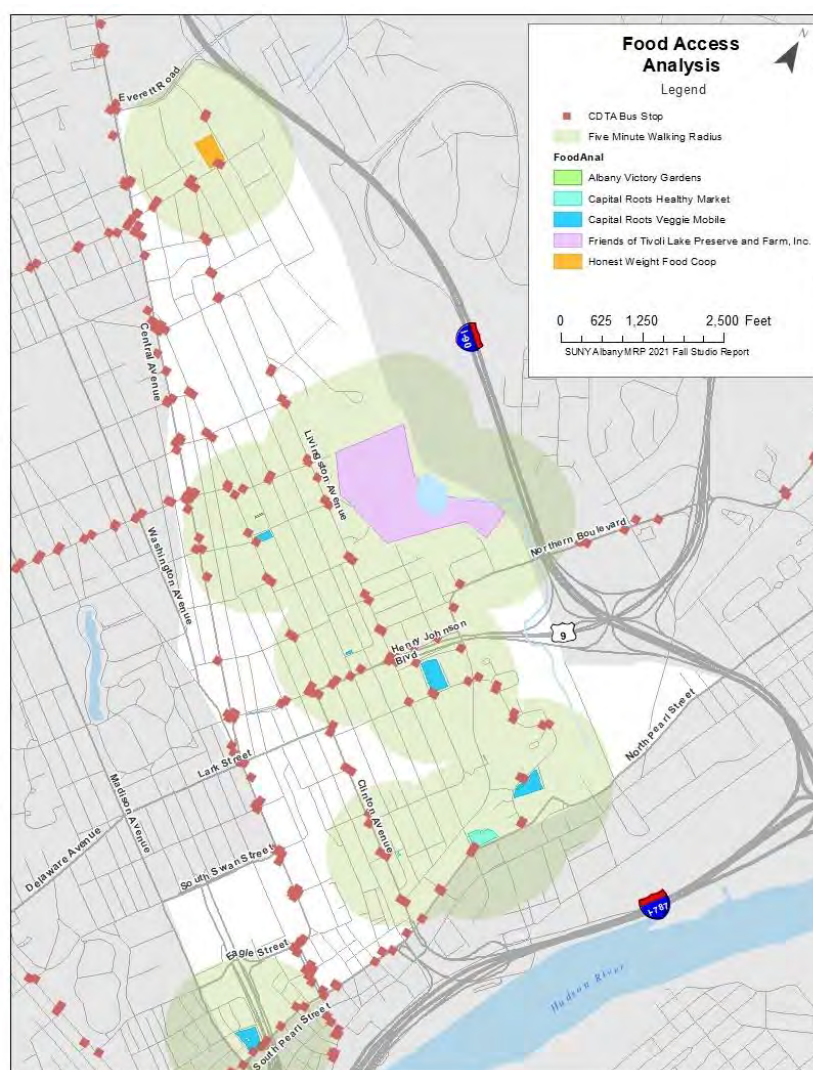
(Source: SUNY Albany MRP 2021 Studio Report)

6.8.2 Risk of Green Gentrification

Sociocultural considerations should be considered in UA projects. Many studies have demonstrated that UA projects are predominantly led by young, white non-residents in neighborhoods of color (Santo, Palmer, & Kim, 2016). UA has been critiqued for its ability to make residents feel patronized or othered based on the space's use of white language and culture. Residents have also been suspicious of UA effect on gentrification (Horst, McClintock, and Hoey 2017). Rigolon and Nemeth (2019) found that park function and location seem to be correlated with gentrification, specifically the transportation related green spaces such as bike paths and the proximity to downtowns. However, the study found that the size of a green space is not important in the greening projects'influence on gentrification.

6.8.3 Site Suitability of Urban Agriculture in Arbor Hill Service Area

This study attempts to showcase vacant lots that would be well suited for urban agriculture within the Arbor Hill Service Area. The criteria used in the analysis include proximity to hazards, zoning, abiotic growing factors, and lot size. Early and meaningful community engagement should be the driving force in determining when, how and if urban agriculture is used within the neighborhood. Having urban agriculture projects run by leaders from the community or who are culturally aware of community needs leads to the best results (Santo, Palmer, and Kim, 2016).

6.8.3.1 Zoning

The zoning of the lot should allow agricultural uses. Depending on the project there may be additional zoning needs. Project managers should review the zoning codes regarding animal agricultural activities, animal housing, greenhouse and high tunnel permitting, and rooftop garden building codes (Penniman, 2018).

The City of Albany, NY Code Part II: General Legislation, Unified Sustainable Development, Article III Use Regulations § 375-303 Use-specific standards 4ai describes zonings laws specific to urban agriculture.

The City of Albany, NY Code Part II: General Legislation, Unified Sustainable Development, Article III Use Regulations § 375-303 1a describes the City of Albany's public nuisance laws that may prohibit some agricultural activities. Community involvement may help to mitigate issues concerning this law.

6.8.3.2 Abiotic Growing Farms

Sites should contain basic abiotic growing needs for plants such as sunlight, water, and healthy soils. All these factors can be obtained in various ways due to the advancement of technology. However, a cost-benefit analysis of each of these factors should be considered when choosing a site.

Sunlight – On average the site should receive six hours of sunlight if growing plants outside. Hydroponic systems, greenhouses, aquaculture or other agricultural growing systems may have different sunlight requirements.

Water – Water is a necessity for urban agriculture. Having access to water utilities is beneficial. However, not having access does not prohibit site use as rain collection technology exists. Project requirements will guide water needs.

6.8.3.3 Proximity to Hazards

Sites should be assessed for potential hazards both on site and in proximity to the site. hazards may include building foundations, painted structures, heavily travelled roads, brownfields, garbage and/or debris. Brownfield sites have been proven to be viable locations for urban agriculture if remediated properly and with community engagement (Brown et al., 2016; EPA, 2011). If sites have access to funds Phase I and Phase II Environmental Assessments could be used to provide an understanding of hazards in the area. Otherwise, communities can lead their own investigations.

Resources for investigating potential hazards include:

- The Environmental Hazards in Arbor Hill Service Area Map (Figure 6-6, Figure 6-7).

- Leah Penniman's, "Farming While Black" which provides information on urban farming including user friendly techniques for soil remediation. Highlights of the book include the recommendation of getting a professional soil test by a state cooperative extension or land-grant university as the costs may be minimal. As well as techniques for soil remediation based on contamination level. The section on soil remediation within the book covers topics such as phytoremediation, immobilization, and best practices (Penniman, 2018).

- Input from other urban agriculture organizations may be helpful in this decision-making process. Organizations that work either in or near the Arbor Hill Service area include but may not be limited to: Friends of Tivoli Lake Preserve and Community Farm; The Radix Ecological Sustainability Center; Capital Roots; Albany Victory Gardens; Soul Fire Farm and the Underground Railroad Education Center. These organizations collaborate with land-grant universities, soil and water conservation departments, the City of Albany, local housing developments, neighborhood groups, farmers in the foodshed, among many other stakeholders involved in all four sectors of the food system (Consumption, Distribution, Processing and Production). Many of the organizations listed may additionally be able to assist with soil testing which is vital in the hazards assessment. In general, these organizations would be excellent resources to consult with if establishing an urban agriculture project in the neighborhood.

- Center for a Livable Future's Soil safety resource guide for urban food growers offers several recommendations to educate and support urban growers in taking appropriate measures to avoid contamination (Santo, Palmer, and Kim, 2016).

Figure 6-6 Environmental Hazards in Arbor Hill Study Area

Environmental Hazards in Arbor Hill Service Area

(A) **Amos at Quackenbush** *(Corner of Broadway and Spencer St.)* This former car repair shop released toxic chemicals into the soil through floor drains, car repair operations, gasoline runoff, and oil spills. Solvents and heavy metals were present in soil, and some of the worst soil was removed. It appears PCE, a chemical that can harm brain function, may still be entering the air from the soil, but as the site is vacant, there are no further cleanup plans.

(M) **Former ANSWERS Plant** *(79 Sheridan Ave.)* The Albany New York Solid Waste Energy Recovery System plant (ANSWERS) incinerated trash in the Sheridan Hollow and Arbor Hill communities. Though the plant closed in 1994, the air pollution may still impact the health of residents, contributing to higher rates of asthma and cancer.

(CF) **C and F Plating** *(404 North Pearl St.)* A chrome plating facility from the 1920s to 1985, the surface and soil at this site was found to contain cadmium, chromium, copper, lead, mercury, zinc, barium and nickel, which can cause a wide range of health problems. Work has been done on this site, but it still requires more clean-up. The site is listed as a Class "2" State Superfund toxic waste site, which "represents a significant threat to public health or the environment; action is required."

(CA) **Central Avenue Properties** *(524-526 Central Ave. and 455 Manning Blvd)* used to house a car dealership and repair facility which may have caused soil contamination. The site is owned by the City, and has not been thoroughly tested. No cleanup is being conducted. The City uses it for the police department.

(D) **Davies Office** *(40 Loudonville St.)* The office furniture refurbishing center at Davies Office holds a State Air Pollution permit to release chemicals used to strip and refinish furniture, including solvents like formaldehyde, xylene, and styrene, which can irritate the eyes, throat, and lungs and contribute to cancer.

(L) **Former Loudon and Kern Cleaners** *(350 Northern Blvd.)* is a former dry-cleaning site. The soil contains perchloroethylene, which can cause dizziness, headaches, nausea, cancer, vinyl chloride, a cancer-causing chemical, and others. It is also a Class "2" Superfund toxic waste site, and work to clean it up started in 2016.

(M) **Former Moore Wallace Facility** *(120 Industrial Park Rd.)* housed a commercial printer for decades. Chemicals used in the printing industry such as ethyl acetate, methanol, 2-butanone, isopropanol, and toluene can cause lung cancer, bladder cancer, and more. However, a full assessment of the site is not available.

(N) **NM – North Albany** *(404 North Pearl St.)* is a State Superfund site that previously housed a Manufactured Gas Plant. There is coal tar and purifier waste, which can cause skin, lung, bladder, kidney, and digestive tract cancer, in the soil and groundwater at this site. The site is completely fenced and is unlikely to harm anyone nearby.

(S) **Surpass Chemical Co., Inc.** *(1254 Broadway)* manufactures sodium hypochlorite (bleach) from chlorine gas, which is brought in by railroad tanks. Chlorine can irritate the skin, eyes, and lungs. Surpass has permits for storing large amounts of hazardous chemicals, and must have a plan for an accident under the Emergency Planning Community Right-to-Know Act.

(W) **Westland Hills Park Site** *(Anthony St.)* was deemed unsuitable for a City of Albany middle school because the soil contains high amounts of lead, which can cause anemia, weakness, kidney, and brain damage. The city has not remediated the site due to lack of funding.

(A) (DF) (DN) **Armory Garage** *(960 Central Ave.)*, **Destination Nissan** *(770 Central Ave.)*, and **DePaula Ford** *(770 Central Ave.)* are car dealerships that store motor oil, waste oil, transmission fluids, and more in bulk and on-site. Exposure to such fluids can irritate the eyes, throat, and lungs. Long-term exposure may cause cancer, anemia, and tremors.

— **Railroads** run through the eastern and northern lines of the Arbor Hill community, which can impact the neighborhood's air quality. Some train cars containing harmful chemicals are stored nearby.

■ **Highways and Major Roads** I-90, I-787, US Hwy 9, and major roads like State Route 85, Washington Ave., Clinton Ave. and Central Ave., bring very high levels of traffic through and around Arbor Hill, resulting in some of the highest levels of diesel particulates nationally. This results in community members having worse than average respiratory health problems according to the EPA's National Air Toxics Assessment. Air quality in areas near major roads (red) increases the likelihood of asthma attacks, impaired lung function, dementia, cardiovascular disease and cardiovascular morbidity. The risk decreases from red to blue.

Due to the age of its buildings, the Arbor Hill community has a very high amount of lead paint in its housing stock, which can cause developmental and respiratory problems, discomfort, and irritability.

(Source: Arbor Hill Development Corporation)

Figure 6-7 Map of Environmental Hazards in Arbor Hill Study Area

(Source: Arbor Hill Development Corporation)

6.8.3.4 Lot Size

Lot size requirements largely depend on the urban agriculture project. Larger lots allow for better ecosystem service benefits due to decreased edge affect. Urban heat island effect, in specific, has a positive correlation with green area size (Mancebo, 2018). However, larger lots may have more of an effect on increasing sprawl. UA may be beneficial on smaller lots that may not be able to be used for other purposes. Repurposing smaller lots will still provide some environmental benefits.

Social benefits related to green spaces such as reduced violence and crime have largely focused on access to these green spaces and less on the size of the green space (Bogar and Beyer, 2016; Dengler, 2018).

6.8.3.5 Other Considerations

Depending on the type of urban agriculture there are several other considerations that a project should consider when choosing a lot. Water usage within the plot. Having water utilities on the site was not included as part of the analysis because sites can function without running water due to the availability of rain collection technology. However, for more intensive agricultural practices water utilities may be essential. Projects should also consider food processing laws governing the site. New York State's Department of Agriculture and Markets allows home processing of certain value-added products. To make sure that the goods produced from the UA space can legally be sold, project managers should

consult the Home Processor Exemption. Another resource to consult for further understanding of UA Laws is the Urban Agricultural Legal Resource Library.

6.8.3.6 Findings

The most important factors in creating any urban agriculture project are the use of community input to inform the outcome. The following map was created to provide community members with information to make that decision. The following map (Map 52) details vacant parcels within the Arbor Hill Service Area, excluding residential zoned parcels as these parcels have stricter regulations relating to urban agriculture. Community gardens may be an exception to this and may be beneficial additions to smaller residentially zoned vacant parcels. The map also includes a 300-meter boundary around the interstate highways as the EPA suggests that pollutants from heavily trafficked roads may disperse at this distance (U.S. Environmental Protection Agency, 2020). Hazards that were mapped in Figure 54 and Figure 55 were included in Map 52 in red hashed lines. Further data collection is needed to make decisions beyond these initial findings.

Figure 6-8 Urban Agriculture Site Suitability Analysis in the Study Area
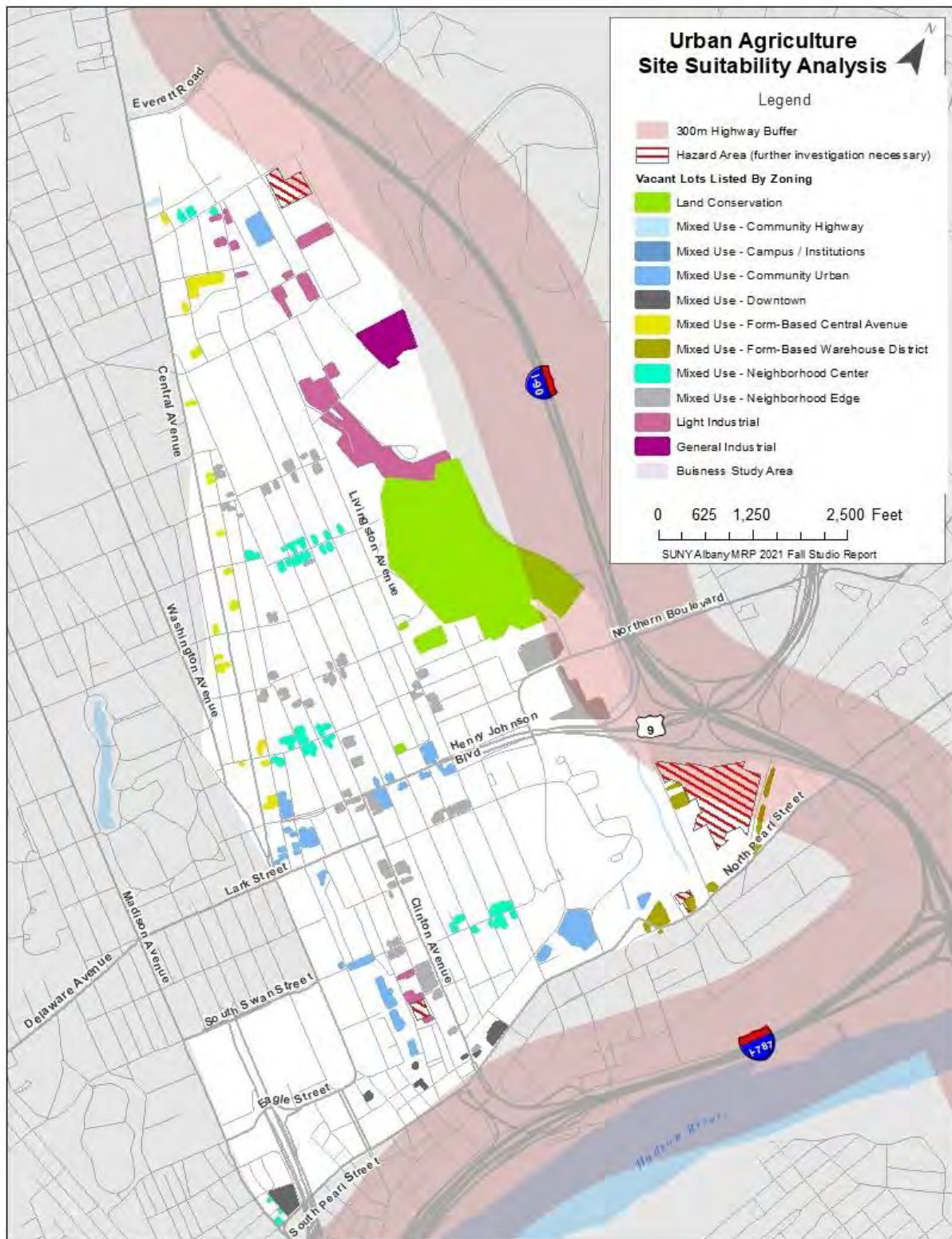
(Source: SUNY Albany MRP 2021 Studio Report)

6.8.4 Recommendations

The community should advocate for Urban Garden District Zoning to increase urban agricultural projects' success within the City of Albany. Urban Garden District Zoning gives
community gardens additional protection from being sold (Penniman, 2018). The City of Albany does not currently use this zoning, however, future community advocacy for the use of this practice may be beneficial for urban agricultural spaces.

6.9 Universal Basic Income

Universal basic income (UBI) programs are the least accessible, but among the most potentially transformative of the strategies explored in this chapter. While a UBI program at the national level would require a complete overhaul of the country's social benefit system, pilot programs at the local level are proving the program can be used to lift people out of poverty, expand opportunities, and have a hand in mitigating and transforming vacancies of properties by infusing communities with flexible resources. This section provides the background of UBI programs, an overview of the advantages and disadvantages, describes case studies at different levels of government from across the country, and applies the lessons learned to the Arbor Hill and West Hill communities.

6.9.1 Background

Universal basic income (UBI) is a proposal characterized by many different definitions. In an ideal world, a UBI program would be truly universal in that it is available to all without a means test, regardless of one's ability or desire to work (Hoynes & Rothstein 2019). The most straightforward method of administering a UBI would be in the form of periodic, direct payments to individuals through checks or banking information (O'Brien 2017). Federal and state governments already have much of the information necessary to administer such a plan, as seen in the payment of the 2020 and 2021 COVID-19 stimulus payments. Another UBI program structure is the employment of a negative income tax where individuals making less than a threshold amount are compensated up to that threshold (Hoynes & Rothstein 2019). The negative income tax structure is simple to administer since it utilizes the existing income tax reporting system but can find itself in danger politically as its benefits are skewed to those on the lower end of the income spectrum who often have less political capital (O'Brien 2017, Hoynes & Rothstein 2019).

There are several other structures a UBI-style proposal can take (O'Brien 2017), however, many of the programs piloted fall into either the direct transfer or negative impact buckets. Due to the expense—not to mention political will—required to operate a truly universal direct transfer payment program, many of the programs proposed and executed have taken a narrower definition of "universal basic income." One program, the Alaska Permanent Fund (APF), has been operating since 1982 and pays a yearly dividend to all Alaskans—the funding for which is tied to state oil revenues (Jones & Marinescu 2020, O'Brien 2017). The Permanent Fund Dividend paid state residents $1,114 annually in 2021 (Permanent Fund Dividend Division n.d.) with a peak payment of $2,072 annually in 2015 (Jones & Marinescu 2020). The APF dividend is "universal" in that it is paid to nearly all Alaskans who have resided in the state for at least one year yet narrow in that it is administered at the state level.

6.9.2 Advantages and Disadvantages

6.9.2.1 Advantages

Where traditional safety net systems are made up of a menagerie of assistance programs, UBI proposals seek to be more efficient in a number of ways. First, means-based assistance programs are based on set criteria that may prevent the target audience from being reached or trap people in cycles of poverty as they maneuver to meet the criteria (O'Brien 2017). These programs are designed to "force assistance recipients into low-productivity jobs at any cost" without leaving room for any nuance as to where one's time is best spent (Bregman 2014, 42). Second, the operation of numerous programs and assistance measures results in duplication of efforts, outsized administration costs, and gaps in the system. In small pilots, funds were paid directly to individuals experiencing homelessness and it was found that giving money directly to those that need it not only helped those individuals but saved money on a system-wide level (Bregman 2014). Third, traditional social safety net programs tend to prescribe what others think poor and low-income individuals need whereas providing cash via a UBI payment allows individuals to choose what they need for themselves (Bregman 2014, O'Brien 2017). Some may choose to use the funds to purchase basic necessities while others may choose to focus the money on an entrepreneurial venture. Hoynes & Rothstein (2019) assert that access to a UBI will encourage many to invest in higher education for themselves and their children. Either way, the power to choose is given to the individual over the state.

A major advantage of UBI programs over the existing slate of social welfare programs is its potential to reduce the stigma around receiving government benefits as a result of its universality. Bregman (2014) invoked pioneering British social researcher Richard Titmuss who said, "A policy for the poor is a poor policy," (43) to describe the downfall of pinning every assistance program to income. Instead, policies that benefit a wider array of people foster a population that is more willing to support that policy (Bregman 2014). Universality also brings down the barrier between those that rely on an assistance program and those that could make ends meet without it. In the case of one current American social assistance policy, Supplemental Nutrition Assistance Policy (SNAP), the act of using the benefit to pay for food at the grocery store can be enough to deter use. When assistance is provided universally across a large swath of the population, the stigma around participating will be reduced (O'Brien 2017, Hoynes & Rothstein 2019). The universality of payments can also provide "political value" to help break down the potential political barriers to UBI proposals (Hoynes & Rothstein 2019, 17).

6.9.2.2 Disadvantages

When considering UBI proposals, many of the stated disadvantages tend to reflect the assumptions of the dissenter rather than a proven reality. Common objections are based on the belief that a UBI will incentivize the poor to work less. Schneider (2017) uses three graphs to demonstrate how, under neoclassical economic assumptions, a UBI payment would incentivize individuals to work fewer hours per week as the optimal point of indifference between working for additional income and leisure is reached sooner when one's monthly income starts at some amount higher than $0. If income taxes were to be increased to finance the UBI program, that optimal point of indifference would shift even further to the left creating a vicious cycle of decreasing hours worked across the population and increasing dollars needed to fund the UBI (Schneider 2017). The base of this argument falls apart when its assumptive definitions of "work" and "leisure" are questioned. Leisure activities can consist of those "to do with family and social life, creativity, personal and cultural development, voluntary work, political activism" (O'Brien 2017, Chapter 5 ¶ 9) which can have societal and long-term benefits outside of those gained from working 40 hours per week for a large employer. Bregman (2014) discussed a Canadian UBI pilot that found small reductions in working hours among recipients, but more time spent on personal growth, schooling, childcare, and health care for recipients and their families; all of which are "leisure" activities under Schneider's model that will pay dividends in the long run.

The stated disadvantage that pilot programs have so far not been able to fully prove or deny is what the resulting price reactions would be if a fully universal direct payment program was instituted. On the wage side, if many decide working full-time is not right for them after receiving the UBI payments, employers may have to raise wages to the point necessary to draw individuals back into the workforce (O'Brien 2017). If businesses then pass those wage increases on to consumers, the rise in prices for goods and services could leave the real income of households in a worse place than before the UBI (Schneider 2017). The market shifts resulting from the COVID-19 pandemic, the effects of which are currently unfolding as of this writing, could be the best real-world experiment of such a scenario that will ever be available for study. Future studies could compare the expected outcomes of a UBI program, and the pandemic-driven decisions households have been making to determine what the overall market impacts would be of a universal direct transfer or negative income tax program.

6.9.3 Case Studies

The advantages and disadvantages of universal basic income programs remain theoretical until assessed using pilot programs. UBI programs have primarily been assessed through small programs on the local level, often at the municipality or county level. The COVID-19 pandemic brought about an uncommon situation where UBI-style payments were rolled out nationally. This emergency use of no-strings-attached money to the general public has offered a unique case study for the use of a truly universal basic income.

6.9.3.1 Stockton Economic Empowerment Demonstration

In 2019, Stockton, California, a city just east of the Bay Area, launched the Stockton Economic Empowerment Demonstration (SEED). The program, championed by then Mayor Michael Tubbs, aimed to test the theory of UBI (SEED n.d.). Prior to the launch of the program 23% of Stockton residents lived in poverty (SEED 2021). To qualify or be considered for SEED, recipients had to be at least eighteen years old, reside in Stockton, and live in a neighborhood with an annual median income at or below $46,033. Starting in February 2019, 125 residents began receiving a guaranteed income of $500 a month for twenty-four months via prepaid debit cards (SEED n.d.). Households who were interested in participating completed a web-based consent form where they provided personal information and demographics between 2013 and 2017. The funds were paid via debit cards since approximately 9.7% of Stocktonians do not have a bank account (SEED 2021). The purpose of the UBI was to supplement the social safety net, not replace it so the city worked to ensure recipients would not lose their other benefits while participating in SEED. Community trust was key in implementing the program from the time mailers went out to the on-boarding process as people were fearful there would be some undisclosed "catch."

The SEED program found that a guaranteed income reduced income volatility, or the month-to-month income fluctuations that households face. Individuals spent most of the money on basic needs, including food, merchandise, utilities, and auto costs, with less than 1% going toward alcohol and/or tobacco (SEED 2021). Recipients of guaranteed income were healthier, showing less depression and anxiety and enhanced wellbeing. The guaranteed income alleviated financial scarcity creating new opportunities for self-determination, choice, goal-setting, and risk-taking, thus enabling recipients to find full-time employment. At the start of the program in February 2019, 28% of recipients had full time employment and one year later 40% were employed full time (SEED 2021).

While the results of SEED do point to some success of UBI programs, the conditions were not a perfect case study. Some share concerns that this type of UBI program could eliminate the incentive to work. Since this program was limited in scope and only lasted two years, people were unlikely to drop out of the labor force. Temporary pilots such as this are not well-suited to address that concern of long-term work

behaviors. Also, the data collected through the SEED program was dependent on participants leaving the funds on the prepaid debit card. Recipients who immediately off-loaded their cards did not have their spending data collected. Finally, since this program was funded by donors, it does not answer the question of how a permanent, sustainable system can be implemented.

6.9.3.2 Ulster County Project Resilience

Roughly fifty miles south of the study area, Ulster County is one of the first in the country to pilot a universal basic income program at the county level (Ulster County COVID-19 Information n.d.). The program, announced in March 2021 randomly selected 100 households from 4,200 applications to receive $500 per month for one year (Ulster County 2021). The program is set up like a randomized study with 100 additional households selected to be the control group (Ulster County 2021). The control group households will not receive any funds but will take the same survey as the 100 households are receiving funds so the differences between the two groups can be assessed. As the first round of checks were sent in late March of 2021 (Hudson Valley Press 2021), this program is still ongoing, and findings are forthcoming. This program is being supported by the University of Pennsylvania who will assess the data gathered from the study and release the findings (Ulster County 2021).

6.9.3.3 COVID-19 Stimulus Checks & Unemployment Insurance

The COVID-19 pandemic created a unique situation where unemployment skyrocketed from just under 4% to 15% in one month due to economic restrictions employed to control the spread of the virus (BLS, 2021). The federal government responded to this sudden widespread loss of employment by authorizing three stimulus payments (the first two were universal and the third was tied to income), expanded unemployment eligibility, and an expanded child tax credit. As a result, poverty fell overall in 2020—the U.S. Census Bureau reported that poverty dropped to 9.1% in 2020 from 11.8% in 2019 (U.S. Census, 2020). This is the lowest rate of poverty on record since data was first collected in 1967; poverty in the United States being defined as a family of four living on less than about $26,250 a year. This approximates about 8.5 million people being lifted out of poverty in one year, despite the pandemic. The U.S. Census Bureau estimates that poverty could have jumped to 12.7% without the stimulus payments last year (U.S. Census, 2020). It is also estimated that the expanded unemployment insurance provisions prevented 5.5 million people from falling into poverty (U.S. Census, 2020).

6.9.4 Administering UBI in Arbor Hill & West Hill

From what the lessons gleaned from the case studies, a UBI program can absolutely work to infuse flexible resources into the study area neighborhoods. The key question that arises, however, is how a program like this can be funded. One source that is currently available are funds received by the City of Albany from the American Rescue Plan Act (ARPA). ARPA funds are eligible to be used to mitigate the economic effects of the COVID-19 pandemic on households and small businesses (Department of the Treasury 2021). A UBI program based on ARPA funds would be temporary due to the temporary nature of the funds so a long-term program either must be built into the City budget, or an appropriate long-term grant found. The City of Albany lobbies the state annually for roughly $12 million to cover its budget shortfall in exchange for the large amount of real estate used for state government offices (Mayor Sheehan 2021). In Mayor Sheehan's 2021 testimony to the New York State Legislature, she cited the City's roughly 1,000 vacant buildings, low homeownership rate, and high poverty rate as one reason why the city requires those dollars from the state (Mayor Sheehan 2021). Those funds could be earmarked

specifically for a UBI program to aid the communities being used in her testimony. A regular infusion of flexible funds from the state through the city could help provide the opportunities necessary to increase household incomes and homeownership rates which would help the city in the long run with more properties being productive on the tax rolls.

Apart from funding, the other most important piece needed to launch a UBI program locally is political will. It is necessary to educate the public and elected officials on the potential benefits of a UBI program, as well as the mechanics. Albany's Common Council recently passed an Equity Agenda to help neighborhoods with the greatest need, so supporters of a UBI should engage the Council, city planners, the Mayor's Office, and Albany's COVID Recovery Task Force that oversees Albany's American Rescue Plan Act funding to determine how a pilot program in Arbor Hill and West Hill can happen (Albany Common Council 2021). The city could also partner with educational institutions like Ulster County is doing to link a UBI pilot with an academic study. As the concept of UBI gathers steam, there will be a need for data on outcomes and more opportunities should arise to be a part of such studies. A temporary program could open the door to a more permanent solution.

Chapter 7: Conclusion

To move forward, it is imperative to first look back at the past. An understanding of the history of disinvestment and discrimination in Albany—the impacts of redlining, predatory lending practices, the ills of environmental racism, and the impacts of urban renewal—is essential to building an equitable future. Federal, state, and local governments had a hand in creating vacancy in these neighborhoods and need to now address these issues through policy changes. The pursuit of restorative justice requires a thorough understanding of unjust practices of the past and intentionally antiracist policies in the present.

To address vacancy and its effects, this report catalogs the physical, organizational, and business assets of the Arbor Hill and West Hill neighborhoods to provide the community with current data that may aid in their decision-making processes regarding the future of vacant lots.

In terms of organizational assets, this report recommends several potential methods to build on existing communication networks. Suggestions include establishing a community center, creating a local newspaper or newsletter, appointing a neighborhood organization to take on the role of curating a directory of local service providers, designating certain key traffic areas for community bulletin boards, and encouraging the neighborhood associations to take on a greater role in providing a centralized location for community communication.

Insofar as business assets are concerned, the need for more local coordination within the study area was identified. The businesses that are currently in the area are extremely proud to be in Arbor Hill but need the city to provide improved public goods and services, such as pedestrian gateways, quality streets, sidewalk maintenance, and garbage removal, to improve the business environment. The services provided by the businesses are unique, and an asset to the community and the city at large. Enhanced communication and collaboration would help business owners and the community thrive.

Finally, this report outlines the potential for corner lots to create spaces of communication and collaboration that can link commercial corridors to the rest of the community. Using corner lots as a starting point, organizational and business goals can merge at these physical locations. These projects could then serve as a jumping off point for future work. Also discussed is the potential for small-scale, decentralized methods for reducing vacancy at low cost like the mow to own program. Such programs can operate as standalone initiatives or can be leveraged in tandem with large-scale interventions like the Nehemiah Project or the Henry Johnson Center for Excellence. Building off the momentum of projects will improve the chance of success, further enhance the network of services in the community, and build intergenerational wealth.

The proposed strategies for preventing, mitigating, and transforming vacancy represent a selection of the potential mechanisms that could be used in Arbor and West Hill. No matter the mechanism for turning vacant lots into ladders of opportunity, the community must be in the driver's seat.

Community action that brings awareness to vacant lots as resources needs to be prioritized. Early and meaningful investment of time and resources increases the likelihood that the community will retain control of decision making so that vacant lots and buildings do not transition to being assets for outsiders. Local control of resources allows the community to be proactive in providing space for uses they want and need, while also preparing for changing circumstances and new development pressures. Vacant lots present an opportunity for Arbor and West Hill – one that can and should benefit community residents.

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Appendix

Physical Assets

Address	Parcel ID	Spatial Typology	Lot Conditons
281 SHERIDAN AVE	65.72-5-46	Missing Tooth	Fenced Lots
206 THIRD ST	65.65-2-26	Missing Tooth	Fenced Lots
174 HENRY JOHNSON BLVD	65.65-2-86	Missing Tooth	Parking
188 THIRD ST	65.65-2-35	Missing Tooth	Parking Adjacent Property Expansion
51 LARK ST	65.65-2-48	Missing Tooth	Mowed/Cleared Lot
200A HENRY JOHNSON BLVD - HENRY JOHNSON BLVD	65.65-5-80	Missing Tooth	Parking Adjacent Property Expansion
226 CENTRAL AVE	65.63-3-6	Missing Tooth	Fenced Lots Parking
9 CENTRAL AVE	65.80-2-22	Missing Tooth	Mowed/Cleared Lot Fenced Lots
8 TEN BROECK ST	65.82-4-29	Missing Tooth	Fenced Lots Community Activity
	65.64-4-49		Mowed/Cleared Lot
	65.64-4-49		Fenced Lots
	65.64-4-49		Adjacent Property Expansion
	65.64-4-49		Overgrown Lot
371 CLINTON AVE	65.64-4-49	Missing Tooth	Overgrown Lot
199 CLINTON AVE	65.73-4-40	Missing Tooth	Parking
93 CLINTON AVE	65.82-4-49	Missing Tooth	Mowed/Cleared Lot Illegal Dumping
129.5 CLINTON AVE	65.82-2-44	Missing Tooth	Mowed/Cleared Lot
587 CLINTON AVE	65.55-1-38	Missing Tooth	Fenced Lots
16 TEN BROECK ST		Missing Tooth	Fenced Lots

	65.82-4-25		Community Activity
83 CLINTON AVE	65.82-4-44	Missing Tooth	Mowed/Cleared Lot
105 CLINTON AVE	65.82-2-34	Missing Tooth	Overgrown Lot
113 CLINTON AVE	65.82-2-38	Missing Tooth	Overgrown Lot Overgrown Lot
319 CLINTON AVE	65.64-5-13	Missing Tooth	Illegal Dumping Parking
233 CLINTON AVE	65.73-4-57	Missing Tooth	Overgrown Lot Illegal Dumping Parking
395 CLINTON AVE	65.64-4-61	Missing Tooth	Mowed/Cleared Lot
603 CLINTON AVE	65.55-1-45	Missing Tooth	Mowed/Cleared Lot
583 CLINTON AVE	65.55-1-36	Missing Tooth	Mowed/Cleared Lot Parking Adjacent Property Expansion
437 CLINTON AVE	65.64-1-32	Missing Tooth	Parking
313 CLINTON AVE	65.73-1-37	Missing Tooth	Overgrown Lot
187 Orange St	65.81-6-37	Missing Tooth	Mowed/Cleared Lot
193 Orange St	65.81-2-30	Missing Tooth	Mowed/Cleared Lot
210 Clinton Ave	65.81-2-4	Missing Tooth	Overgrown Lot
417 Sherman St	65.46-1-24	Missing Tooth	Overgrown Lot
704.5 Clinton Ave	65.46-1-7	Missing Tooth	Overgrown Lot
98 HENRY JOHNSON BLVD	65.72-5-4	Corner Lot	Parking
110 HENRY JOHNSON BLVD	65.72-6-1.1	Corner Lot	Mowed/Cleared Lot Foundation Slabs/Building Remnants on Lot
322 CLINTON AVE	65.72-6-1.2	Corner Lot	Parking
339 CLINTON AVE	65.64-5-23	Corner Lot	Mowed/Cleared Lot Parking
48 Clinton Ave	76.26-1-14	Corner Lot	Foundation Slabs/Building Remnants on Lot

50 Clinton Ave	76.26-1-13	Corner Lot	Foundation Slabs/Building Remnants on Lot
54 Clinton Ave	76.26-1-11	Corner Lot	Parking
136 Clinton Ave	65.81-6-15	Corner Lot	Overgrown Lot
139 Orange St	65.82-3-13	Corner Lot	Mowed/Cleared Lot
158 Clinton Ave	65.81-2-29	Corner Lot	Mowed/Cleared Lot
284 Clinton Ave	65.72-6-20	Corner Lot	Overgrown Lot
286 Clinton Ave	65.72-6-19	Corner Lot	Overgrown Lot
322 Clinton Ave	65.72-6-1.2	Corner Lot	Mowed/Cleared Lot
400 Clinton Ave	65.64-3-1	Corner Lot	Mowed/Cleared Lot
506 Clinton Ave	65.55-4-15	Corner Lot	Overgrown Lot
524 Clinton Ave	65.55-4-7	Corner Lot	Foundation Slabs/Building Remnants on Lot
526 Clinton Ave	65.55-4-6	Corner Lot	Foundation Slabs/Building Remnants on Lot
530 Clinton Ave	65.55-4-4	Corner Lot	Overgrown Lot
326 SHERIDAN AVE	65.72-2-26	Clustered Lot	Parking
334 SHERIDAN AVE	65.72-2-22	Clustered Lot	Parking
336 SHERIDAN AVE	65.72-2-21	Clustered Lot	Parking
234 ELK ST	65.72-3-25	Clustered Lot	Parking
240 ELK ST	65.72-3-23	Clustered Lot	Fenced Lots
242 ELK ST	65.72-3-22	Clustered Lot	Fenced Lots
238 ELK ST	65.72-3-24	Clustered Lot	Fenced Lots
246 ELK ST	65.72-3-20	Clustered Lot	Parking
254 ELK ST	65.72-3-17	Clustered Lot	Overgrown Lot Parking
243 ELK ST	65.72-2-44	Clustered Lot	Mowed/Cleared Lot

245 ELK ST	65.72-2-45	Clustered Lot	Mowed/Cleared Lot
53 SHERMAN ST	65.72-3-29	Clustered Lot	Mowed/Cleared Lot
57 SHERMAN ST	65.72-3-30	Clustered Lot	Mowed/Cleared Lot
61 SHERMAN ST	65.72-3-32	Clustered Lot	Illegal Dumping
65 SHERMAN ST	65.72-3-33	Clustered Lot	Illegal Dumping
69 SHERMAN ST	65.72-3-34	Clustered Lot	Overgrown Lot Illegal Dumping
71 SHERMAN ST	65.72-3-35	Clustered Lot	Overgrown Lot Illegal Dumping
73 SHERMAN ST	65.72-3-36	Clustered Lot	Mowed/Cleared Lot
70 SHERMAN ST	65.72-3-60	Clustered Lot	Parking
66 SHERMAN ST	65.72-3-61	Clustered Lot	Parking
57 CENTRAL AVE	65.72-3-63	Clustered Lot	Parking
240 SPRUCE ST	65.72-4-25	Clustered Lot Mega Sized Vacant Lot	Overgrown Lot Foundation Slabs/Building Remnants on Lot
207 ELK ST	65.72-4-23	Clustered Lot Mega Sized Vacant Lot	Parking
201 ELK ST	65.72-4-22	Clustered Lot	Overgrown Lot Foundation Slabs/Building Remnants on Lot Parking
236 SPRUCE ST	65.72-4-26	Clustered Lot Mega Sized Vacant Lot	Overgrown Lot Foundation Slabs/Building Remnants on Lot Parking
234 SPRUCE ST	65.72-4-27	Clustered Lot Mega Sized Vacant Lot	Overgrown Lot Foundation Slabs/Building Remnants on Lot Parking
58 LEXINGTON AVE	65.64-3-65	Clustered Lot	Mowed/Cleared Lot
60 LEXINGTON AVE	65.64-3-66	Clustered Lot	Mowed/Cleared Lot

62 LEXINGTON AVE	65.64-3-67	Clustered Lot	Mowed/Cleared Lot
64 LEXINGTON AVE	65.64-3-68	Clustered Lot	Mowed/Cleared Lot
66 LEXINGTON AVE	65.64-3-69	Clustered Lot	Mowed/Cleared Lot
68 LEXINGTON AVE	65.64-3-70	Clustered Lot	Mowed/Cleared Lot
351 ORANGE ST	65.64-3-33	Clustered Lot	Parking
130 HENRY JOHNSON BLVD	65.64-5-4	Clustered Lot	Overgrown Lot Parking
128 HENRY JOHNSON BLVD	65.64-5-3	Clustered Lot	Overgrown Lot Parking
126 HENRY JOHNSON BLVD	65.64-5-2	Clustered Lot	Overgrown Lot Parking
333 CLINTON AVE	65.64-5-20	Clustered Lot	Mowed/Cleared Lot Illegal Dumping
331 CLINTON AVE	65.64-5-19	Clustered Lot	Mowed/Cleared Lot Illegal Dumping
242 FIRST ST	65.64-5-6	Clustered Lot	Overgrown Lot
240 FIRST ST	65.64-5-7	Clustered Lot	Overgrown Lot
238 FIRST ST	65.64-5-8	Clustered Lot	Overgrown Lot
236 FIRST ST	65.64-5-9	Clustered Lot	Overgrown Lot
234 FIRST ST	65.64-5-10	Clustered Lot	Overgrown Lot
232 FIRST ST	65.64-5-11	Clustered Lot	Overgrown Lot
212 SECOND ST	65.65-3-3	Clustered Lot	Parking
210 SECOND ST	65.65-3-4	Clustered Lot	Parking
180 THIRD ST	65.65-2-39	Clustered Lot	Not Vacant
174 THIRD ST	65.65-2-42	Clustered Lot	Not Vacant
284 LIVINGSTON AVE	65.65-5-2	Clustered Lot	Mowed/Cleared Lot
286 LIVINGSTON AVE	65.65-5-1	Clustered Lot	Adjacent Property Expansion
288 LIVINGSTON AVE	65.65-5-83	Clustered Lot	Adjacent Property Expansion

187 HENRY JOHNSON BLVD	65.65-1-11	Clustered Lot	Not Vacant
217 THIRD ST	65.65-1-13	Clustered Lot	Not Vacant
219 THIRD ST	65.65-1-14	Clustered Lot	Not Vacant
221 THIRD ST	65.65-1-15	Clustered Lot	Not Vacant
223 THIRD ST	65.65-1-16	Clustered Lot	Not Vacant
227 THIRD ST	65.65-1-17	Clustered Lot	Not Vacant
229 THIRD ST	65.65-1-18	Clustered Lot	Not Vacant
231 THIRD ST	65.65-1-19	Clustered Lot	Not Vacant
105 HENRY JOHNSON BLVD	65.64-3-30	Clustered Lot	Mowed/Cleared Lot Fenced Lots
77 CLINTON AVE	65.82-4-41	Clustered Lot	Mowed/Cleared Lot Fenced Lots
79 CLINTON AVE	65.82-4-42	Clustered Lot	Mowed/Cleared Lot Fenced Lots
98 N SWAN ST	65.81-1-16	Clustered Lot	Mowed/Cleared Lot Fenced Lots
100 N SWAN ST	65.81-1-17	Clustered Lot	Mowed/Cleared Lot Fenced Lots
74 QUAIL ST	65.47-3-54	Clustered Lot	Mowed/Cleared Lot Fenced Lots Community Activity
577 CLINTON AVE	65.55-1-33	Clustered Lot	Mowed/Cleared Lot Community Activity
579 CLINTON AVE	65.55-1-34	Clustered Lot	Mowed/Cleared Lot Community Activity
70 FIRST ST	65.82-2-8	Clustered Lot	Mowed/Cleared Lot Illegal Dumping Parking
68 FIRST ST	65.82-2-9	Clustered Lot	Mowed/Cleared Lot Illegal Dumping Parking
62 FIRST ST	65.82-2-12	Clustered Lot	Overgrown Lot
60.5 FIRST ST	65.82-2-13	Clustered Lot	Overgrown Lot
243 CLINTON AVE	65.73-3-17	Clustered Lot	Mowed/Cleared Lot

245 CLINTON AVE	65.73-3-18	Clustered Lot	Mowed/Cleared Lot
251 CLINTON AVE	65.73-3-21	Clustered Lot	Mowed/Cleared Lot
108 FIRST ST	65.73-4-26	Clustered Lot	Mowed/Cleared Lot
106 FIRST ST	65.73-4-27	Clustered Lot	Mowed/Cleared Lot
104 FIRST ST	65.73-4-28	Clustered Lot	Mowed/Cleared Lot
58.5 FIRST ST	65.82-2-15	Clustered Lot	Community Activity
58 FIRST ST	65.82-2-16	Clustered Lot	Community Activity
399 CLINTON AVE	65.64-4-63	Clustered Lot	Mowed/Cleared Lot
401 CLINTON AVE	65.64-4-64	Clustered Lot	Mowed/Cleared Lot
325 CLINTON AVE	65.64-5-16	Clustered Lot	Mowed/Cleared Lot Parking
327 CLINTON AVE	65.64-5-17	Clustered Lot	Mowed/Cleared Lot Parking
191 CLINTON AVE	65.73-4-36	Clustered Lot	Parking
193 Clinton Ave	65.73-4-37	Clustered Lot	Parking
459 CLINTON AVE	65.56-3-79	Clustered Lot	Not Vacant
457 CLINTON AVE	65.64-1-36	Clustered Lot	Not Vacant
	65.64-4-51	Clustered Lot	
377 CLINTON AVE	65.64-4-52	Clustered Lot	Not Vacant
460 FIRST ST	65.55-1-11	Clustered Lot	Fenced Lots Community Activity
65.55-1-12	65.55-1-12	Clustered Lot	Fenced Lots Community Activity
456 FIRST ST	65.55-1-13	Clustered Lot	Fenced Lots Community Activity
454 FIRST ST	65.55-1-14	Clustered Lot	Fenced Lots Community Activity
452 FIRST ST	65.55-1-15	Clustered Lot	Fenced Lots Community Activity
450 FIRST ST		Clustered Lot	Fenced Lots

	65.55-1-16		Community Activity
448 FIRST ST	65.55-1-17	Clustered Lot	Fenced Lots Community Activity
591 CLINTON AVE	65.55-1-40	Clustered Lot	Community Activity
593 CLINTON AVE	65.55-1-41	Clustered Lot	Community Activity
595 CLINTON AVE	65.55-1-42	Clustered Lot	Community Activity
599 CLINTON AVE	65.55-1-43	Clustered Lot	Community Activity
65 CLINTON AVE	65.82-4-35	Clustered Lot	Mowed/Cleared Lot Fenced Lots Overgrown Lot Overgrown Lot
67 CLINTON AVE	65.82-4-36	Clustered Lot	Mowed/Cleared Lot Fenced Lots Overgrown Lot Overgrown Lot
69 CLINTON AVE	65.82-4-37	Clustered Lot	Mowed/Cleared Lot Fenced Lots Overgrown Lot Overgrown Lot
71 CLINTON AVE	65.82-4-38	Clustered Lot	Mowed/Cleared Lot Fenced Lots Overgrown Lot Overgrown Lot
184 THIRD ST	65.65-2-37	Mostly Vacant Block	Fenced Lots
182 THIRD ST	65.65-2-38	Mostly Vacant Block	Parking
166 THIRD ST	65.65-2-44	Mostly Vacant Block	Mowed/Cleared Lot
55 LARK ST	65.65-2-50	Mostly Vacant Block	Parking
74 Hawk St	65.82-3-12	Mostly Vacant Block	Parking
156 Clinton Ave	65.81-6-1	Mostly Vacant Block	Mowed/Cleared Lot
174 Clinton Ave	65.81-2-21	Mostly Vacant Block	Overgrown Lot
196 Clinton Ave	65.81-2-11	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot

198 Clinton Ave	65.81-2-10	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
305 Orange St	65.72-6-29	Mostly Vacant Block	Overgrown Lot
302 Clinton Ave	65.72-6-11	Mostly Vacant Block	Overgrown Lot
422 Clinton Ave	65.64-2-11	Mostly Vacant Block	Overgrown Lot
419.5 Orange St	65.64-2-25	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
94 HENRY JOHNSON BLVD	65.72-5-2	Swiss Cheese	Fenced Lots
92 HENRY JOHNSON BLVD	65.72-5-1	Swiss Cheese	Fenced Lots
145 HENRY JOHNSON BLVD	65.64-6-34	Swiss Cheese	Mowed/Cleared Lot
141 HENRY JOHNSON BLVD	65.64-6-36	Swiss Cheese	Mowed/Cleared Lot
37 LARK ST	65.65-5-26	Swiss Cheese	Mowed/Cleared Lot
41 LARK ST	65.65-5-27	Swiss Cheese	Mowed/Cleared Lot
27 LARK ST	65.65-5-21	Swiss Cheese	Mowed/Cleared Lot Fenced Lots
29 LARK ST	65.65-5-22	Swiss Cheese	Mowed/Cleared Lot Fenced Lots
31 LARK ST	65.65-5-23	Swiss Cheese	Mowed/Cleared Lot Parking
33 LARK ST	65.65-5-24	Swiss Cheese	Mowed/Cleared Lot
23 LARK ST	65.65-5-19	Swiss Cheese	Parking
21 LARK ST	65.65-5-18	Swiss Cheese	Parking Community Activity
264 LIVINGSTON AVE	65.65-5-12	Swiss Cheese	Fenced Lots Parking
260 LIVINGSTON AVE	65.65-5-14	Swiss Cheese	Mowed/Cleared Lot Parking
258 LIVINGSTON AVE	65.65-5-15	Swiss Cheese	Mowed/Cleared Lot
256 LIVINGSTON AVE	65.65-5-16	Swiss Cheese	Mowed/Cleared Lot
254 LIVINGSTON AVE	65.65-5-17	Swiss Cheese	Overgrown Lot Parking
179 THIRD ST		Swiss Cheese	Mowed/Cleared Lot

	65.65-5-65		Fenced Lots
167 THIRD ST	65.65-5-60	Swiss Cheese	Overgrown Lot
165 THIRD ST	65.65-5-59	Swiss Cheese	Overgrown Lot
66 Clinton Ave	76.26-1-5	Swiss Cheese	Overgrown Lot
72 Clinton Ave	76.26-1-2	Swiss Cheese	Parking
206 Clinton Ave	65.81-2-6	Swiss Cheese	Overgrown Lot
415 Sherman St	65.46-1-23	Swiss Cheese	Foundation Slabs/Building Remnants on Lot
86 Clinton Ave	65.82-3-26	Oddly Sized/Shaped Lot	Overgrown Lot
128 Clinton Ave	65.81-6-19	Oddly Sized/Shaped Lot	Overgrown Lot
130 Clinton Ave	65.81-6-18	Oddly Sized/Shaped Lot	Overgrown Lot
134 Clinton Ave	65.81-6-16	Oddly Sized/Shaped Lot	Overgrown Lot
360 Clinton Ave	65.64-3-15	Oddly Sized/Shaped Lot	Foundation Slabs/Building Remnants on Lot
410 Clinton Ave	65.64-2-16	Oddly Sized/Shaped Lot	Overgrown Lot
494 Clinton Ave	65.55-4-20	Oddly Sized/Shaped Lot	Mowed/Cleared Lot
508 Clinton Ave	65.55-4-14	Oddly Sized/Shaped Lot	Overgrown Lot
614 Clinton Ave	65.46-3-21	Oddly Sized/Shaped Lot	Overgrown Lot
465 Elk St	65.46-3-28	Oddly Sized/Shaped Lot	Foundation Slabs/Building Remnants on Lot
672 Clinton Ave	65.46-1-15	Oddly Sized/Shaped Lot	Overgrown Lot

521 CENTRAL AVE	65.37-2-7	Vacant Corridor	Parking
166 FIRST ST	65.73-3-13	Vacant Corridor	Overgrown Lot
164 FIRST ST	65.73-3-14	Vacant Corridor	Overgrown Lot
162 FIRST ST	65.73-3-15	Vacant Corridor	Overgrown Lot
160 FIRST ST	65.73-4-1	Vacant Corridor	Overgrown Lot
158 FIRST ST	65.73-4-2	Vacant Corridor	Overgrown Lot
156 FIRST ST	65.73-4-3	Vacant Corridor	Overgrown Lot
154 FIRST ST	65.73-4-4	Vacant Corridor	Overgrown Lot
152 FIRST ST	65.73-4-5	Vacant Corridor	Overgrown Lot
150 FIRST ST	65.73-4-6	Vacant Corridor	Overgrown Lot
148 FIRST ST	65.73-4-7	Vacant Corridor	Overgrown Lot
146 FIRST ST	65.73-4-8	Vacant Corridor	Overgrown Lot
142 FIRST ST	65.73-4-9	Vacant Corridor	Overgrown Lot
140 FIRST ST	65.73-4-10	Vacant Corridor	Overgrown Lot
138 FIRST ST	65.73-4-11	Vacant Corridor	Overgrown Lot
136 FIRST ST	65.73-4-12	Vacant Corridor	Overgrown Lot
134 FIRST ST	65.73-4-13	Vacant Corridor	Overgrown Lot
132 FIRST ST	65.73-4-14	Vacant Corridor	Overgrown Lot
130 FIRST ST	65.73-4-15	Vacant Corridor	Overgrown Lot
128 FIRST ST	65.73-4-16	Vacant Corridor	Overgrown Lot
126 FIRST ST	65.73-4-17	Vacant Corridor	Overgrown Lot
124 FIRST ST	65.73-4-18	Vacant Corridor	Overgrown Lot
122 FIRST ST	65.73-4-19	Vacant Corridor	Overgrown Lot

120 FIRST ST	65.73-4-20	Vacant Corridor	Overgrown Lot
94 Clinton Ave	65.82-3-22	Vacant Corridor	Mowed/Cleared Lot
96 Clinton Ave	65.82-3-21	Vacant Corridor	Mowed/Cleared Lot
98 Clinton Ave	65.82-3-20	Vacant Corridor	Mowed/Cleared Lot
276 Clinton Ave	65.73-2-1	Vacant Corridor	Mowed/Cleared Lot
85 Quail St	65.46-3-26	Vacant Corridor	Mowed/Cleared Lot Foundation Slabs/Building Remnants on Lot
Rear 610 Clinton Ave	65.46-3-23.2	Vacant Corridor	Mowed/Cleared Lot
610 Clinton Ave	65.46-3-23.1	Vacant Corridor	Mowed/Cleared Lot
694 Clinton Ave	65.46-1-12	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
409 Sherman St	65.46-1-21	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
696 Clinton Ave	65.46-1-11	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
411 Sherman St	65.46-1-22	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
311 Orange St	65.72-6-32	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
313 Orange St	65.72-6-33	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
315 Orange St	65.72-6-34	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
319 Orange St	65.72-6-37	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
321 Orange St	65.72-6-38	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
323 Orange St	65.72-6-39	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
325 Orange St	65.72-6-40	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
327 Orange St	65.72-6-41	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
329 Orange St	65.72-6-42	Vacant Corridor	Foundation Slabs/Building Remnants on Lot
110 Henry Johnson Blvd	65.72-6-1.1	Corner Lot	Not Vacant
161 N LAKE AVE	65.55-1-22	Missing Tooth Clustered Lot	Fenced Lots

		Missing Tooth	
281 Orange St	65.73-2-19.2	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
283 Orange St	65.73-2-19.1	Missing Tooth	
		Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
285 Orange St	65.73-2-21	Missing Tooth	
		Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
287 Orange St	65.73-2-22	Missing Tooth	
		Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
289 Orange St	65.73-2-23	Missing Tooth	
		Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
291 Orange St	65.73-2-24	Missing Tooth	
		Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
576 Clinton Ave	66.55-2-15	Missing Tooth	
		Mostly Vacant Block	Overgrown Lot
3 MC PHERSON TER	65.55-5-30	Missing Tooth	Mowed/Cleared Lot
		Swiss Cheese	Fenced Lots
635 CLINTON AVE	65.47-2-58	Missing Tooth	
		Swiss Cheese	Not Vacant
653 CLINTON AVE	65.46-4-64	Missing Tooth	
		Swiss Cheese	Not Vacant
535 Clinton Ave	65.55-5-55	Missing Tooth	
		Swiss Cheese	Mowed/Cleared Lot
521 Clinton Ave	65.55-5-46	Missing Tooth	
		Swiss Cheese	Mowed/Cleared Lot
29.5 CLINTON AVE	76.26-4-10	Missing Tooth	Fenced Lots
		Oddly Sized/Shaped Lot	Adjacent Property Expansion
262 Clinton Ave	65.73-2-7	Missing Tooth	
		Oddly Sized/Shaped Lot	Overgrown Lot
264 Clinton Ave	65.73-2-6	Missing Tooth	
		Oddly Sized/Shaped Lot	Overgrown Lot

49 SHERMAN ST	65.72-3-27	Corner Lot	
		Clustered Lot	Mowed/Cleared Lot
232 ELK ST	65.72-3-26	Corner Lot	
		Clustered Lot	Mowed/Cleared Lot
132 HENRY JOHNSON BLVD	65.64-5-5	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
90 N Swan ST	65.81-1-7	Corner Lot	
		Clustered Lot	Fenced Lots
88 N Swan ST	65.81-1-8	Corner Lot	
		Clustered Lot	Fenced Lots
86 N Swan ST	65.81-1-9	Corner Lot	
		Clustered Lot	Fenced Lots
94 N SWAN ST	65.81-1-14	Corner Lot	
		Clustered Lot	Fenced Lots
88 N HAWK ST	65.82-2-27	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
86 N HAWK ST	65.82-2-28	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
84 N HAWK ST	65.82-2-29	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
190 N PEARL ST	65.82-5-29	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
188 N PEARL ST	65.82-5-30	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
174 N PEARL ST	65.82-5-35	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
172 N PEARL ST	65.82-5-36	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
170 N PEARL ST	65.82-5-37	Corner Lot	Overgrown Lot
		Clustered Lot	Parking
168 N PEARL ST	65.82-5-38	Corner Lot	
		Clustered Lot	Overgrown Lot
620 Clinton Ave	65.46-3-18	Corner Lot	
		Swiss Cheese	Overgrown Lot
312 Clinton Ave	65.72-6-6	Mostly Vacant Block	
		Swiss Cheese	Overgrown Lot
236 Clinton Ave	65.73-2-14.1	Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Adjacent Property Expansion
626 Clinton Ave	65.46-3-15	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot

		Oddly Sized/Shaped Lot	
475 Elk St	65.46-3-33	Mostly Vacant Block	Foundation Slabs/Building Remnants on Lot
		Oddly Sized/Shaped Lot	
220 Clinton Ave	65.73-2-14.3	Mostly Vacant Block	Mowed/Cleared Lot
		Vacant Corridor	
141 Orange St	65.82-3-14	Missing Tooth	Fenced Lots
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	
147 Orange St	65.82-3-16	Missing Tooth	Fenced Lots
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	
157 Orange St	65.81-6-22	Missing Tooth	Fenced Lots
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	
159 Orange St	65.81-6-23	Missing Tooth	Fenced Lots
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	
161 Orange St	65.81-6-24	Missing Tooth	Fenced Lots
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	
163 Orange St	65.81-6-25	Missing Tooth	Fenced Lots
		Mostly Vacant Block	

		Oddly Sized/Shaped Lot	
165 Orange St	65.81-6-26	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
177 Orange St	65.81-6-32	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
179 Orange St	65.81-6-33	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
181 Orange St	65.81-6-34	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
183 Orange St	65.81-6-35	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
185 Orange St	65.81-6-36	Missing Tooth	
		Mostly Vacant Block	
		Oddly Sized/Shaped Lot	Fenced Lots
654 Clinton Ave	65.46-3-2	Missing Tooth	
		Swiss Cheese	
		Oddly Sized/Shaped Lot	Overgrown Lot
27.5 Clinton Ave	76.26-4-11	Corner Lot	Foundation Slabs/Building Remnants on Lot

		Mostly Vacant Block	Parking
415 ELK ST	65.55-2-39	Missing Tooth	Fenced Lots
			Not Vacant
24 Clinton Ave	76.26-1-26		Not Vacant
109 Orange St	76.26-1-47	Clustered Lot	Community Activity
111 Orange St	65.82-3-32	Clustered Lot	Community Activity
113 Orange St	65.82-3-33	Clustered Lot	Community Activity
104 Clinton Ave	65.82-3-9.1		Not Vacant

Organizational Assets

Organization Types	Definition
Business	A for-profit organization providing goods or services.
Civic	A local service club or association not organized for profit but promotes community education or welfare.
Cultural	An organization with culture, the humanities, or the sciences as its primary mission.
Faith-Based	An organization united on the basis of religious or spiritual beliefs
Government	Federal, state, or local government organization.
Communication	Organizations that exchange information at and within a local level
Non-Profit	A non-governmental organization whose goal is to pursue a public or social benefit.
Services Provided	**Subcategory Definition**
Advocacy	Providing support for a particular cause or policy.
Childcare	Providing for the care of children during the work-day by a child-care center or other staff.
Community Development	Community members coming together to generate solutions to local problems or building capacity to address local problems and historic preservation.
Economic Development	Economic and social development with the goal of improving economic well-being for residents. Can offer financing and loans.
Education	Services providing education and training in a wide variety of subjects.
Entertainment	Providing hospitality of any kind, including accommodation, food and drinks, and access to shows or events, or trips.
Faith	Providing for the act of public worship and faith-driven activities.
Food Services	Assistance with food insecurity including food pantries, financial support, and produce.

Healthcare	Organized provision of medical care to individuals and communities including assistance and advocacy.
Housing Services	Services which advocate for, assist with, and provide support for housing for individuals.
Mental Health	Specialized services which provide for the treatment and assistance of individuals in need of mental health treatment including therapies and diagnostics.
Social Services	General services which promote the welfare of others including direct and indirect support.
Urban Agriculture	Area designated for cultivating food, education, and community.
Youth Services	Specialized services focused on the welfare of youth including individual or organized group activities.

Critical Organizations:	Organizations which have the capacity to make sustainable positive social, economic, civic, cultural changes within the neighborhood through the scope of vacant properties.

Business Assets

Lots and Buildings in Mixed Use Zon

Parcel Number	Address1	Property Class	Zoned As	Neighborhood
76.56-3-22	45 Elizabeth Street	Vacant Lot	MU-NE	South End
65.46-4-9	74 Ontario Street	Vacant Lot	MU-NE	West Hill
76.80-2-70	523 S Pearl Street	Vacant Lot	MU-NE	South End
76.80-2-68	557 S Pearl Street	Vacant Lot	MU-NE	South End
76.70-2-5	256 Second Avenue	Vacant Lot	MU-NE	Second Ave
65.38-1-29	31 Ontario Street	Vacant Lot	MU-NE	West Hill
76.64-5-55	95 Second Ave	Vacant Lot	MU-NE	South End
66.29-2-52	1247 Broadway	Vacant Lot	MU-NC	North Albany/Shaker Park
65.47-4-75	26 Quail Street	Vacant Lot	MU-NC	West Hill
65.55-2-3	604 Clinton Avenue	Residential Building	MU-NC	West Hill
65.74-1-34	38 N Swan St	Vacant Lot	MU-NC	Arbor Hill
65.74-1-35	40 N Swan St	Vacant Lot	MU-NC	Arbor Hill
65.74-3-21	54 N Swan St	Residential Building	MU-NC	Arbor Hill
76.57-1-44	5 Park Avenue	Vacant Lot	MU-FC	Mansion
41.13-4-37	Gray Fox Ln	Vacant Lot	MU-CI	Campus Area-University District

Business Entity Data

Company Name	Executive First Name	Executive Last Name	Address	City	State	ZIP Code	Location Employee Size Range	Location Sales Volume Range	Phone Number Combined
Arbor Hill Elementary School	Lisa	Craig	1 Arbor Dr	Albany	NY	12207	1 to 4		(518) 475-6625
Harmon-Gordon, Michele J	Michele J	Harmon-Gordon	1 Arbor Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 475-6625
Salo, Debbie Rn	Debbie	Salo	1 Arbor Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 475-6625
US Law Enforcement Svc			1 Clinton Ave	Albany	NY	12207	10 to 19		(518) 472-7859
US Alcohol Tobacco & Firearms	Walter	Bleyman	1 Clinton Ave # 411	Albany	NY	12207	5 to 9		(518) 337-4000
US Internal Revenue Svc			1 Clinton Ave # 523	Albany	NY	12207	20 to 49		(518) 427-4250
R E Michel Co			1 Marshall Pl	Albany	NY	12207	5 to 9	$5-10 Million	(518) 465-2477
Apostolic Gospel Church			101 1st St	Albany	NY	12210	10 to 19		(518) 426-0447
Metropolitan Baptist Church	Gloria	Sydnor	105 2nd St	Albany	NY	12210	10 to 19		(518) 465-9375
Idlewild Terrace Apartments	Valerie	Smith-Butler	110 2nd St	Albany	NY	12210	1 to 4	$500,000-1 Million	(518) 426-0602
CAR Body Shop	Carlos	Rovito	115 1st St	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 449-2560
Us Senate	Charles	Schumer	11a Clinton Ave # 420	Albany	NY	12207			(518) 433-5439
Social Security Administration	Becca	Austin	11a Clinton Ave # 430	Albany	NY	12207	5 to 9		(866) 253-9183
Federal Highway Administration	Jonathan	Mcdade	11a Clinton Ave # 719	Albany	NY	12207	50 to 99	$5-10 Million	(518) 431-4125
Gillibrand	Caitlin	Rooney	11a Clinton Ave # 821	Albany	NY	12207	10 to 19		(518) 431-0125
Senator Kirsten Gillibrand			11a Clinton Ave # 821	Albany	NY	12207	5 to 9		(518) 431-0120

US General Svc Administration	John	Camilleri	11a Clinton Ave # 826	Albany	NY	12207	5 to 9		(518) 431-0310
Alcohol Tob Firearms Expl Bur			11a Clinton Ave # 911	Albany	NY	12207	20 to 49		(518) 431-4182
Victory Childcare Inc	Victory	Riedy	11a Clinton Ave # B2	Albany	NY	12207	20 to 49	Less Than $500,000	(518) 431-4338
Manor Industrial LLC	John	Sukljian	12 Tivoli St	Albany	NY	12207			Not Available
Put Beauty First	Seaquoya	Bullock	123 Livingston Ave	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Skyline Garden Apts			123 Livingston Ave # E-7	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-2449
Glenn Read Enterprises LLC			13 2nd St	Albany	NY	12210	1 to 4		Not Available
S O S For Veterans Inc			13 2nd St	Albany	NY	12210	5 to 9		Not Available
Ackroyd Metal Fabricators Inc	Paul	Zabinski	13 Tivoli St	Albany	NY	12207	10 to 19	$1-2.5 Million	(518) 434-1281
Atm			139 Henry Johnson Blvd	Albany	NY	12210			Not Available
Golden Fried Chicken & Pizza	Naya	Hammad	139 Henry Johnson Blvd	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 426-3663
Arbor Hill/West Hill Libraray	Will	Takach	148 Henry Johnson Blvd	Albany	NY	12210	5 to 9		(518) 427-4300
Sneakerluv			159 1st St	Albany	NY	12210	1 to 4	$500,000-1 Million	(518) 496-2884
R & D Automotive			16 Tivoli St	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 598-1273
Heavy Weight Trucking Inc	Wallace	Ramsey	164 Livingston Ave	Albany	NY	12210	1 to 4	Less Than $500,000	Not Available
Albany Police Dept	James E	Torley	165 Henry Johnson Blvd	Albany	NY	12210	250 to 499		(518) 438-4000
Kenneth's Tastebud	Leon	Osmond-Harris	177 Henry Johnson Blvd	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 463-1824
Lee's International Cuts			178 Henry Johnson Blvd	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 436-3448
Thimots Computer Repair Store	Merifant	Thimot	178 Henry Johnson Blvd	Albany	NY	12210	1 to 4	$500,000-1 Million	(518) 937-9194
Albany Housing Authority			180 2nd St	Albany	NY	12210	1 to 4		(518) 380-5591

Albany Ny Supermarket Inc	Nagi	Mustafa	184 Henry Johnson Blvd	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 436-5223
Atm			184 Henry Johnson Blvd	Albany	NY	12210			Not Available
Atm			188 Colonie St	Albany	NY	12210			Not Available
Atm			19 Clinton Ave	Albany	NY	12207			Not Available
Starquest International Inc	Francesca	Soldevere	19 Clinton Ave	Albany	NY	12207			(919) 363-2900
Albany Symphony	Anna	Kuwabara	19 Clinton Ave # 1	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 694-3300
Albany Symphony Orchestra	Anna	Kuwabara	19 Clinton Ave # 1	Albany	NY	12207	5 to 9		(518) 465-4755
Albany Palace Theatre			19 Clinton Ave # 2	Albany	NY	12207	5 to 9		(518) 465-3334
Palace Performing Arts Ctr	Robert	Goepfert	19 Clinton Ave # 2	Albany	NY	12207	5 to 9	$500,000-1 Million	(518) 465-3334
Palace Theatre	Susan	Fogarty	19 Clinton Ave # 6	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-3334
Underground Railroad History	Thearse	Mccalmon	194 Livingston Ave	Albany	NY	12210	1 to 4		(518) 432-4432
Albany City Buildings & Codes	Carlo	Figlomeni	200 Henry Johnson Blvd # 1	Albany	NY	12210	20 to 49		(518) 434-5165
Albany Community Development	Thomas	Griner	200 Henry Johnson Blvd # 2	Albany	NY	12210	20 to 49		(518) 434-5240
CARES	Linda	Glassman	200 Henry Johnson Blvd # 4	Albany	NY	12210	5 to 9	$500,000-1 Million	(518) 489-2312
Corp For Aids Research Edu-Svc	Linda	Glassman	200 Henry Johnson Blvd # 4	Albany	NY	12210	10 to 19		(518) 489-4130
Family Dollar Store	John	Sheridan	201 Henry Johnson Blvd	Albany	NY	12210	5 to 9	$1-2.5 Million	(518) 322-4964
Star One Market	Mohamed	Saleh	203 Livingston Ave	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 427-3829
Kreative Kidz Zone Program Inc			204 2nd St	Albany	NY	12210	10 to 19	Less Than $500,000	(518) 449-1521
Atm			204 Henry Johnson Blvd	Albany	NY	12210			Not Available
Stewart's Shops	Donna	Twitty	204 Henry Johnson Blvd	Albany	NY	12210	10 to 19	$1-2.5 Million	(518) 463-9025

				City	State	Zip	Employees	Revenue	Phone
Natural Health-Wellness			214 Clinton Ave # 2	Albany	NY	12210			(917) 455-3452
R & A Coml Cleaning Svc LLC			225 Clinton Ave	Albany	NY	12210	5 to 9	$500,000-1 Million	(518) 810-7527
Mt Olive Southern Mssnry Bapt	William J	Stovall	236 N Pearl St	Albany	NY	12207	1 to 4		(518) 465-2993
Capital Repertory Co	Jenn	Seguin	251 N Pearl St	Albany	NY	12207	100 to 249	$5-10 Million	(518) 462-4531
Atm			260 N Pearl St	Albany	NY	12207			Not Available
Ida Yarbrough Super Market Inc	Ida	Yarbrough	260 N Pearl St	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 434-8100
Hope House Inc Residential Prg	Kevin M	Connally	261 N Pearl St	Albany	NY	12207	10 to 19		(518) 465-2441
Albany Housing Authority	Aaron	Tannatta	270 N Pearl St	Albany	NY	12207	5 to 9	Less Than $500,000	(518) 445-0744
Lifevantage	Drahcir	Johnson	270 N Pearl St # 4j	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 248-7938
Robert E Whalen Homes	Diane	Myers	295 Colonie St # 2	Albany	NY	12210	5 to 9	$2.5-5 Million	(518) 445-0756
Albany County Opportunity	Marry Ellen	Remillard	305 Colonie St	Albany	NY	12210	5 to 9	Less Than $500,000	(518) 432-9622
Adirondack Environmental Svc	Paul	Batista	314 N Pearl St	Albany	NY	12207	20 to 49		(518) 434-4546
Century Link	April	Spinelli	316 N Pearl St	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 427-3100
Atm			32 N Swan St	Albany	NY	12210			Not Available
Wade Electric Co Of NY Inc	Robert	Wade	36 Tivoli St	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 426-0432
Regallo Inc	Erin	Conwayq	36 Tivoli St # 2	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 436-1386
Homeless Action Committee	Donna	Demaria	393 N Pearl St	Albany	NY	12207	10 to 19	$500,000-1 Million	(518) 426-0554
J & K Garage	Joe	Schaller	397 N Pearl St	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 434-6728
Bay State Elevator Co	Wes	Horth	40 Pleasant St	Albany	NY	12207	20 to 49	$2.5-5 Million	(518) 463-6363
All Type Professional Door Svc	Grover	Rose	400 N Pearl St	Albany	NY	12207	10 to 19	$5-10 Million	(518) 463-1333

Family Danz Fuel Svc Danz Fuel			404 N Pearl St	Albany	NY	12207	1 to 4	$20-50 Million	(518) 205-3637
Family Danz Heating & Air Cond	Ted	Danz	404 N Pearl St	Albany	NY	12207	20 to 49	$5-10 Million	(518) 427-8685
Aktor Corp			44 Tivoli St	Albany	NY	12207	10 to 19	$2.5-5 Million	Not Available
Bournebrook Antiques	Mike	Davis	44 Tivoli St	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 937-4105
Arbor Hill Community Ctr			47 Lark St	Albany	NY	12210	5 to 9		(518) 463-1516
Albany Barn Inc	Kristen	Holler	48 N Swan St	Albany	NY	12210	5 to 9	Less Than $500,000	(518) 935-4858
James Trauring & Assoc	James	Trauring	5 Wilson St	Albany	NY	12207	10 to 19	$1-2.5 Million	(518) 463-3446
Joseph Mcgovern Law Office	Joseph P	Mc Govern	5 Wilson St	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 427-2933
Cardamone, Jennifer P	Jennifer P	Cardamone	50 Lark St	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 475-6619
Jenkins, Griffith	Griffith	Jenkins	50 Lark St	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 475-6600
American Boiler Tank & Weld Co	Bill	Novak	53 Pleasant St	Albany	NY	12207	20 to 49	$2.5-5 Million	(518) 463-5012
Arbor Hill Cat Rescue Inc			6 Ten Broeck Pl	Albany	NY	12210			Not Available
Atm			683 Broadway	Albany	NY	12207			Not Available
Olde English			683 Broadway	Albany	NY	12207	5 to 9	Less Than $500,000	(518) 434-6533
Skyline Garden Apts	Cathine	Crowley	7 Lark St	Albany	NY	12210	5 to 9	$1-2.5 Million	(518) 465-2440
Beneficial Business LLC			70 Tivoli St	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 443-7646
Citymark Striping LLC	Vanessa	Mosher	70 Tivoli St	Albany	NY	12207	5 to 9	$1-2.5 Million	(518) 489-0676
Luizzi Asphalt Svc	Bryant	Luizzi	70 Tivoli St	Albany	NY	12207	10 to 19	$1-2.5 Million	(518) 459-7325
Mavin Services			70 Tivoli St	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 434-4400
Atm			705 Broadway	Albany	NY	12207			Not Available

Broadway Auto Clinic	Richard	Hameroff	705 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 434-4077
American College Of Physicians	Linda	Lambert	744 Broadway	Albany	NY	12207	10 to 19		(518) 427-0366
Finewll Co			744 Broadway	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 463-1165
Korkosz At Law	Fred	Korkosz	744 Broadway	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 813-9403
New York Chapter Amer Clg-Phys	Linda	Lambert	744 Broadway	Albany	NY	12207	5 to 9		(518) 427-0366
Sierra Club Atlantic Chapter	Roger	Downs	744 Broadway	Albany	NY	12207	1 to 4		(518) 426-9144
USPS Annex	Chris	Teal	747 Broadway	Albany	NY	12207	50 to 99		(518) 426-2287
Boylan, Brianna	Brianna	Boylan	750 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 245-6272
Leet Systems	Gerald	Einbeinder	750 Broadway	Albany	NY	12207	1 to 4		(518) 512-3322
Mark S Mishler Law Office	Mark S	Mishler	750 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 462-6753
Vincent Uba Law Office	Vincent	Uba	750 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 533-4943
Homer Perkins Ctr	Grace	Smythe-Young	76-82 2nd St	Albany	NY	12210	10 to 19		(518) 436-1104
Comfort Systems USA Inc	Fred	Giardinelli	880 Broadway	Albany	NY	12207	100 to 249	$10-20 Million	(518) 584-0542
Eastern Heating & Cooling Inc	Alfred	Giardinelli	880 Broadway	Albany	NY	12207			(518) 465-8878
Sake Cafe Albany North LLC			893 Broadway	Albany	NY	12207	5 to 9	Less Than $500,000	Not Available
Tanpopo			893 Broadway	Albany	NY	12207			(518) 451-9868
Albany Park Playhouse	Owen	Smith	895 Broadway	Albany	NY	12207	50 to 99	$2.5-5 Million	(518) 434-2035
Wolffs Beir Garten	Steven	Rose	895 Broadway	Albany	NY	12207	5 to 9	Less Than $500,000	(518) 427-2461
Albany County Historical Assn	Paula	Hemmings	9 Ten Broeck Pl	Albany	NY	12210	1 to 4		(518) 436-9826
Ten Broeck Mansion	Jennifer	Dorsey	9 Ten Broeck Pl	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 436-9826

Universal Auto Parts	Andy	Smith	900 Broadway	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-3471
Molly O'Bryans			904 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 275-0368
Kimberly Scott Inc	Todd	Cuttler	904 Broadway # 1	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 432-6414
Bel Canto Society Inc			915 Broadway	Albany	NY	12207	5 to 9		(212) 877-5813
Pierce Communications LTD	Jonathan	Pierce	915 Broadway # 10	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 427-1186
Clipcentric Merger Subsidiary	Shawn	Pokorny	915 Broadway # 102	Albany	NY	12207			Not Available
Berkshire Record Outlet Inc			915 Broadway # 11	Albany	NY	12207	5 to 9	$500,000-1 Million	(518) 898-9489
Hamlin Design Group			915 Broadway # 11	Albany	NY	12207			(518) 724-5159
Consultech	Paul	Rosano	915 Broadway # 3	Albany	NY	12207	5 to 9	$1-2.5 Million	(518) 689-2470
Dahl Taylor Art			915 Broadway # 5	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 432-0645
Albany Music Distributors	Peter	Kermani	915 Broadway # 7	Albany	NY	12207	5 to 9	$2.5-5 Million	(518) 436-8814
Spiral Design Studio	Lauren	Payne	915 Broadway # 7	Albany	NY	12207	10 to 19	$500,000-1 Million	(518) 432-7976
Westwood Medical Communication	William B	Westwood	915 Broadway # 8	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 432-5237
Merit Pages	Colin	Mathews	915 Broadway #2	Albany	NY	12207	5 to 9	$500,000-1 Million	(518) 429-2800
Consigli Construction Co Inc	Dan	Lacelle	915 Broadway #7	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 621-3230
Golub Corp	Daniela	Allen	92 Lark Dr	Albany	NY	12210	1 to 4	Less Than $500,000	(518) 427-0102
Apa, Laurie	Laurie	Apa	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Bedell, Karen A Fnp	Karen A	Bedell	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Berrus, Mackenzie M	Mackenzie M	Berrus	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
College Parkside Pharmacy	David	Kile	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 694-8522

Delory, Sally Fay Np	Sally Fay	Delory	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Fiacco, Nicole M	Nicole M	Fiacco	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Gordon-Stacey, Carrie J Cnm	Carrie J	Gordon-Stacey	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Haggray, Laquanya	Laquanya	Haggray	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Haldeman III Richard J PA	Richard J	Haldeman Iii	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Hecker, Kristi LC	Kristi Lc	Hecker	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Hudson Headwaters Health Ntwrk			920 Lark Dr	Albany	NY	12207	10 to 19	$1-2.5 Million	(518) 761-0300
Levan, Sherrie	Sherrie	Levan	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 453-2273
Lieberman, Jennifer A Fnp	Jennifer A	Lieberman	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Mathew, Michelle L	Michelle L	Mathew	920 Lark Dr	Albany	NY	12207			(518) 465-4771
Mcdonald, Helen T	Helen T	Mcdonald	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Miner, Jacob	Jacob	Miner	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Occhiogrosso, Marie Rn	Marie	Occhiogrosso	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Palmisano, Kristey M	Kristey M	Palmisano	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Powell, Latasha	Latasha	Powell	920 Lark Dr	Albany	NY	12207			(518) 463-6824
Raveendranath, Brooke Np	Brooke	Raveendranath	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	Not Available
Scott-Robertso, Michele L	Michele L	Scott-Robertso	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Vogel, Sara	Sara	Vogel	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 694-8852
Ward, Molly Marie	Molly Marie	Ward	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Whitney M Young Jr Health Ctr	Sandra	Laity	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771

Whitney M Young Jr Health Ctr	Sarah J	Blatz	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Whitney M Young Jr Health Ctr	Rebecca R	Sheehan	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Whitney M Young Jr Health Ctr	David A	Ray	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Rhonda D	Stein	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Padmaja	Madala	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 561-4458
Whitney M Young Jr Health Ctr	Kallanna	Manjunath	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Marietta	Angelotti	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Nadejda P	Stefanova Step	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Janice Y	Kao	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Samina T	Mian	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Theodore H	Zeltner	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Whitney M Young Jr Health Ctr	Melissa S	Feltman	920 Lark Dr	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 465-4771
Whitney Young Health Ctr	Richard	Goyer	920 Lark Dr	Albany	NY	12207	1 to 4	$500,000-1 Million	(518) 465-4771
Zacher, Megan Marie	Megan Marie	Zacher	920 Lark Dr	Albany	NY	12207	1 to 4		(518) 465-4771
Aids Council-Northeastern Ny	William	Faragon	927 Broadway	Albany	NY	12207	100 to 249	$5-10 Million	(518) 346-9272
Alliance For Positive Health			927 Broadway	Albany	NY	12207	10 to 19	$1-2.5 Million	(518) 434-4686
Lif-Tech Equipment Sales Inc	Gary	Pavlick	927 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 463-3243
Nine Pin Ciderworks LLC	Noelle	Bruneau	929 Broadway	Albany	NY	12207	1 to 4	$2.5-5 Million	(518) 449-9999
Atm			942 Broadway	Albany	NY	12207			Not Available
Barrell Saloon	Amber	Grant	942 Broadway	Albany	NY	12207	10 to 19	Less Than $500,000	(518) 694-0670

Crossfit Beyond	Joy	Smolinski	952 Broadway	Albany	NY	12207	1 to 4	Less Than $500,000	(518) 810-5794
Cng			981 Broadway	Albany	NY	12207	5 to 9	$5-10 Million	(518) 465-3865
Don's Moving & Storage Inc	Glen	Coin	981 Broadway	Albany	NY	12207	20 to 49	$1-2.5 Million	(518) 462-0697
Penske Truck Rental	Sarah	Surprise	981 Broadway	Albany	NY	12207	5 to 9	$2.5-5 Million	(518) 453-3406

Locally Owned Business Assets

Bodega/Corner Store		
A&M Groceries	32 N Swan St, Albany, NY 12210	
Boulevard Grocery	139 Henry Johnson Blvd # A, Albany, NY 12210	
Breakthrough African Market	309 Central Ave, Albany, NY 12206	
Brothers Grocery	323 Central Ave, Albany, NY 12206	
Central Muchies, deli/bodega	201 Central Ave, Albany, NY 12206	
Central Tower Grocery	436 Central Ave, Albany 12206	
Clinton Deli & Grocery	413 Clinton Ave, Albany, NY 12206	
Daily Stop Market by Masih	131 Central Ave, Albany, NY 12206	
Fresh West Hill Market	16 Judson St, Albany, NY 12206	
Ida Yarbrough Supermarket	260 N Pearl St, Albany, NY 12207	
Lakaye Convenience Store	221 Central Ave, Albany, NY 12206	

Livingston Market	367 Livingston Ave, Albany, NY 12206	
Montana Food	17 Watervliet Ave, Albany, NY 12206	
Mr. Convenient	82 Ontario St, Albany, NY 12206	
Mr. Sam Food Market	61 Quail St, Albany, NY 12206	
New York Supermarket	184 Henry Johnson Blvd, Albany, NY 12210	
One Star Market	153 Clinton Ave, Albany, NY 12210	
R&A Grocery and Food Court	267 Central Ave, Albany, NY 12206	
R&A Grocery Store and Fonso Kitchen	265 Central Ave, Albany, NY 12206	
R&J Grocery Deli	277 Clinton Ave, Albany, NY 12210	
S & A West Indian Grocery	350 Elk St, Albany, NY 12206	
Sham Candy & Groceries	123 Central Ave, Albany, NY 12206	
Star One Market	203 Livingston Ave, Albany, NY 12210	
The Corner Store	106 Ontario St, Albany, NY 12206	

The Original Store, Pharmacy ??	327 Sherman St, Albany, NY 12206	
USA Grocery Deli	335 Clinton Ave, Albany, NY 12210	
Yemen Grocery & Deli	108B Quail St, Albany, NY 12206	
Restaurants/Bars		
Afghan Kabab Express	305 Central Ave #2, Albany, NY 12206	
Aladdin Halal Albany	309 Central Ave, Albany, NY 12206	
Albany Halal BBQ House	295 Central Ave, Albany, NY 12206	
Albany Halal Grill	118 Ontario St, Albany, NY 12206	
Allie B's Cozy Kitchen	353 Clinton Ave #3102, Albany, NY 12206	
BBQ Chicken	301 Central Ave, Albany, NY 12206	
Bismillah Mediteranean Supermarket	241 Central Ave, Albany, NY 12206	
Caffee Italia	662 Central Ave, Albany, NY 12206	
Central Ave Deli and Grille	171 Central Ave, Albany, NY 12206	
China Fish Fry	471 Central Ave #2214, Albany, NY 12206	

Chopstix	419 Central Ave, Albany, NY 12206	
Clubhouse, bar	325 Central Ave, Albany, NY 12206	
Coco Halal Grill	484 Clinton Ave, Albany, NY 12206	
Creative Wings N Things	Central Ave, Albany, NY 12206	
Dragon Fried Fish	40 Grant Ave, Albany, NY 12206	
El Patron	198 Central Ave, Albany, NY 12206	
Essential Nutrition	720 Central Ave, Albany, NY 12206	
Fairy Sichuan Cuisine	299 Central Ave, Albany, NY 12206	
FLAVORS authentic Caribbean Ice Cream & Pastries	313 Central Ave b, Albany, NY 12206	
Fried Chicken and Pizza	241 Central Ave, Albany, NY 12206	
Halala Express Chicken and Gyros	615 Clinton Ave, Albany, NY 12206	
Hot Stuff N Butta	214 Central Ave, Albany, NY 12206	
I Love New York Pizza	552 Central Ave, Albany, NY 12206	
Ichiban		

	338 Central Ave, Albany, NY 12206	
Irie Vybez, Jamaican	313 Central Ave, Albany, NY 12206	
Jack's Diner	547 Central Ave, Albany, NY 12206	
Kenneths Tastebud, jamaican	177 Henry Johnson Blvd, Albany, NY 12210	
Lamoniques Catering Service	276 2nd St, Albany, NY 12206	
Lo Nuestro Dominican	260 Central Ave, Albany, NY 12206	
Mexican Market	654 Central Ave, Albany, NY 12206	
New Yorker Pizzeria & Pasta	328 Central Ave, Albany, NY 12206	
Ninos Delis and Subs	718 Central Ave, Albany, NY 12206	
Panda	143 Central Ave, Albany, NY 12206	
PJ's Pizza	27 Ontario St, Albany, NY 12206	
Royal India	519 Central Ave, Albany, NY 12206	
Roys Caribbean Restaurant	185 Henry Johnson Blvd, Albany, NY 12210	

Salsa Latina, latin food	315 Central Ave, Albany, NY 12206	
Sheb al-yemen	340 Central Ave, Albany, NY 12206	
Shining Rainbow, Asian	209 Central Ave, Albany, NY 12206	
Taiwan Noodle	218 Central Ave, Albany, NY 12206	
Van's, Vietnamese	307 Central Ave #2508, Albany, NY 12206	
Retail		
Army & Navy Store	129 Central Ave # 1, Albany, NY 12206	
Bap Communication	275 Clinton Ave, Albany, NY 12210	
Blue Note Record Shop	156 Central Ave, Albany, NY 12206	
City Discount Furniture	268 Central Ave, Albany, NY 12206	
Daybreak Antique Clothing Drop Off	127 N Lake Ave, Albany, NY 12206	
Earth World, comics	537 Central Ave, Albany, NY 12206	
Faith Creature Names, uniform store	257 Central Ave #2611, Albany, NY 12206	
Fresh Stylz??	1st & HJ Blvd. Albany, NY 12206	

Business	Address	
Galls Uniform Store	230 Central Ave, Albany, NY 12206	
Gander's Liqour Store	435 Central Ave # 1, Albany, NY 12206	
Guand Jin Discount	130 Central Ave, Albany, NY 12206	
Historic Albany Antique Warehouse	89 Lexington Ave, Albany, NY 12206	
Morris Mens Shop	181 Central Ave, Albany, NY 12206	
Nor Jewelers	303 Central Ave, Albany, NY 12206	
NY Gear inc	167 Central Ave, Albany, NY 12206	
Park Wine and Liqour Store	550 Central Ave, Albany, NY 12206	
Rahul Imports	127 Central Ave, Albany, NY 12206	
Simple Mobile Solutions	327 Central Ave, Albany NY 12206	
Vision Electronics, repair	116 N Lake Ave, Albany, NY 12206	
Auto Related		
Assi Auto Sales LLC	35 Colby St, Albany, NY 12206	
ATD American Tire Distributors	55 Commerce Ave, Albany, NY 12206	

Car Beauty Shop??	353 Elk St, Albany, NY 12206	
CAR Body Shop	115 1st St, Albany, NY 12210	
Central Auto Service Center	551 Central Ave, Albany, NY 12206	
Colby Body & Fenderworks	709 3rd St, Albany, NY 12206	
Coleman Auto Repair	40 Grant Ave, Albany, NY 12206	
Empire Auto Repair	429 2nd St, Albany, NY 12206	
European Repairs Inc.	32 Rawson St, Albany, NY 12206	
Hi-Test Garage	558 3rd St rear, Albany, NY 12206	
J A Auto Repair	675 Clinton Ave, Albany, NY 12206	
J&K Garage	397 N Pearl St, Albany, NY 12207	
Kendall's Auto Detailing	69 Terminal St, Albany, NY 12206	
Khan Auto Service	409 Central Ave, Albany, NY 12206	
Mark Flynn's Garage	589 Central Ave, Albany, NY 12206	
MIG Auto Sale	667 Central Ave, Albany, NY 12206	
Nathaniel Quattlebaum Auto Sales	391 Sheridan Ave, Albany, NY 12206	
Perez Auto Group, used cars	363 Central Ave, Albany, NY 12206	
Quail Auto Sales	49 Quail St, Albany, NY 12206	
R & R Auto Repair		

	733 3rd St, Albany, NY 12206	
R&D Automotive	16 Tivoli St, Albany, NY 12207	
Them Car Boys	718 Clinton Ave, Albany, NY 12206	
Therese's African Hair Boarding	114 Quail St # B, Albany, NY 12206	
Vince's Garage & Supply Inc.	40 Watervliet Ave, Albany, NY 12206	
Watkins Spring Co	368 Central Ave, Albany, NY 12206	
West Hill Auto Inc	362 3rd St, Albany, NY 12206	
Industrial/Manufacturing		
Albany Concrete Company	5 Commerce Ave, Albany, NY 12206	
Albany Distilling Company	75 Livingston Ave, Albany, NY 12207	
Albany Marble Inc.	470 Central Ave, Albany, NY 12206	
Alside Supply Center	45 Industrial Park Rd, Albany, NY 12206	
Amazin Glass	595 Livingston Ave, Albany, NY 12206	
American Building Systems	140 Tivoli St, Albany, NY 12207	
American Glass Co.	543 Central Ave, Albany, NY 12206	
American Glass of Albany	27 N Manning Blvd, Albany, NY 12206	

Bimbo Bakeries USA, Inc	1 Prospect Avenue, Albany, NY 12206	
Bobs Appliance Repair	224 Central Ave, Albany, NY 12206	
Builders Installed Products, insulation	136 Tivoli St, Albany, NY 12207	
Capital Power, electrical equipment	500 Elk St, Albany, NY 12206	
Crisafulli Bros. Plumbing & Heating Contractors, Inc.	25 Industrial Park Rd, Albany, NY 12206	
DiPa Mar Contruction	820 Livingston Ave, Albany, NY 12206	
Discount Flooring Supermart	45 Industrial Park Rd, Albany, NY 12206	
Family Danz Heating and Cooling	404 N Pearl St, Albany, NY 12207	
Freihofer's	78 N Manning Blvd, Albany, NY 12206	
Goodbee Control & Electrical Services	414 Clinton Ave Suite 2R, Albany, NY 12206	
GSR Albany	15 Anderson Dr, Albany, NY 12210	
MAC Equipment	120 Watervliet Ave, Albany, NY 12206	
Marcone Supply	15 Industrial Park Rd, Albany, NY 12206	
Ontario Scrap Metal	30 Ontario St, Albany, NY 12206	
Pak-Wik Corporation, Door stuff	128 Tivoli St, Albany, NY 12207	

PMI International Stone Importers	2 Commerce Ave, Albany, NY 12206	
Precision Concrete Pumping Inc.	90 Industrial Park Rd, Albany, NY 12206	
Precision North America Food Machinery LLC.	60 Commerce Ave, Albany, NY 12206	
R.E. Michael Company (HVAC)	1 Marshall Pl, Albany, NY 12207	
Sark Wire Corporation	120 Industrial Park Rd, Albany, NY 12206	
Security Plumbing and Heating	475 Central Ave, Albany, NY 12206	
Stanley Paper Co.	1 Terminal St, Albany, NY 12206	
Teamwork Remodelers	314 Central Ave, Albany, NY 12206	
Wolberg Lighting Design & Electrical Supply	35 Industrial Park Rd, Albany, NY 12206	
Beauty/Salon/Barber		
5 Star Barber Shop	110 Quail St, Albany, NY 12206	
Adja African Hair Braiding	622 Central Ave, Albany, NY 12206	
Alice African Hair Braiding	626B Central Ave, Albany, NY 12206	
All Body Boutique	123 Sheridan Ave, Albany, NY 12206	
Annie African Hair Braiding	355 Central Ave, Albany, NY 12206	
BSW Beauty Supply	321 Central Ave, Albany, NY 12206	

Celebrities Barbershop	216 Central Ave, Albany, NY 12206	
Coumba Braiding Salon	262 Central Ave #2, Albany, NY 12206	
Distinguished Cuts Barbershop	255 Central Ave, Albany, NY 12206	
Ebenezer Hair Salon	262 Central Ave, Albany, NY 12206	
Fanny Hair Braiding	600 Clinton Ave, Albany, NY 12206	
First Impression Barber Shop	691 Clinton Ave, Albany, NY 12206	
Flo African Hair Braiding	329 Central Ave, Albany, NY 12206	
Hair & Wig Beauty Supply	139 Central Ave, Albany, NY 12206	
Heavan On Earth Beauty Salon	330 Central Ave, Albany, NY 12206	
Her Majesty Bundles, hair extensions	414 Clinton Ave, Albany, NY 12206	
Jacqueline's Dominican Style Beauty Salon	148 Central Ave, Albany, NY 12206	
Joe's Barber Shop (closed)	615 Central Ave, Albany, NY 12206	
Just Hair	644 Central Ave, Albany, NY 12206	
K'N'A Discount Beauty Supplies ---		
La Familia Barbershop 2	297 Central Ave, Albany, NY 12206	
Magic Touch Hair Salon	2403, 108D Quail St, Albany, NY 12206	
Marie's African Hair Braiding	425 Central Ave, Albany, NY 12206	

Marwa Beauty Supply & Discount	471 Clinton Ave, Albany, NY 12206	
Melissa Nails	608 Clinton Ave, Albany, NY 12206	
Put Beauty First (home business)	123 Livingston Ave	
Sava Elegant African Hair Braiding	619 Central Ave, Albany, NY 12206	
Selena Nails, inc	333 Central Ave, Albany, NY 12206	
Star Beauty Supply	205 Central Ave, Albany, NY 12206	
Top Quality Beauty Supply	282 Central Ave # 1, Albany, NY 12206	
Wumi Hair Braiding	215 Central Ave, Albany, NY 12206	
Yama Braiding	133 Central Ave, Albany, NY 12206	
Entertainment		
John Keal Music Company, Inc.	819 Livingston Ave, Albany, NY 12206	
Palace Theater	19 Clinton Ave, Albany, NY 12207	
Pauly's Hotel	337 Central Ave, Albany, NY 12206	
The Lab Multimedia Recording Studio	217 Central Ave, Albany, NY 12206	
The Linda WAMC Performing Arts Studio	339 Central Ave, Albany, NY 12206	
WAMC Public Radio	318 Central Ave, Albany, NY 12206	
Services		

Terry Phan, Nutritionist	920 Lark Drive, Albany, NY 12207, Albany, NY 12210	
101 Spray Repair	101 N Manning Blvd, Albany, NY 12206	
Access Transit Services	85 Watervliet Ave, Albany, NY 12206	
Albany Boxing Gym	91 Quail St, Albany, NY 12206	
Albany Print, Inc.	640 Central Ave, Albany, NY 12206	
Albany Strength	527 Central Ave, Albany, NY 12206	
Becker & Becker Attorneys	148 Central Ave, Albany, NY 12206	
Bill Doran Company (wholesale florist)	45 Industrial Park Rd, Albany, NY 12206	
Blowin Smoke Hookah Lounge	335 Central Ave, Albany, NY 12206	
Danker Florist	658 Central Ave, Albany, NY 12206	
Diamond World Jewelers Inc	322 Central Ave, Albany, NY 12206	
Dr. Robert M. Hertz MD	500 Central Ave, Albany, NY 12206	
Dripeez Smoke Shop	346 Central Ave, Albany, NY 12206	
Fox Bus	128 Central Ave, Albany, NY 12206	
Garland Brothers Funeral Home	75 Clinton Ave, Albany, NY 12210	
Guru Cash & Carry	125 Central Ave, Albany, NY 12206	
Hudson Dental PC	613 Central Ave, Albany, NY 12206	

Investacore, real estate investments	299 3rd St, Albany, NY 12206	
John & Viviane Rhea (currency exchange)	280 Central Ave, Albany, NY 12206	
Lev's Shoe & Leather Repair	602 Central Ave, Albany, NY 12206	
Lucky Tattoo	344 Central Ave, Albany, NY 12206	
Michaid Distributors Inc	35 Commerce Ave, Albany, NY 12206	
Mohawk Ambulance Service-Central Ave.	570 Central Ave, Albany, NY 12206	
Morgan's Linen Service	450 Orange St, Albany, NY 12206	
NY Bravest Federal Credit Union	532 Central Ave, Albany, NY 12206	
Reid Quality Tax Services	600 Central Ave, Albany, NY 12206	
Supreme Wash Laundromat	476 Central Ave, Albany, NY 12206	
Taysha Florist	191 Henry Johnson Blvd, Albany, NY 12210	
Tebbutt & Frederick Memorial Home	633 Central Ave, Albany, NY 12206	
The Wash Factory	151 Henry Johnson Blvd, Albany, NY 12210	
Tom Spaulding Tattoo & Piercing	628 Central Ave, Albany, NY 12206	
ZS Transit Inc, taxi	27 Pennsylvania Ave, Albany, NY 12206	
Zwack & Sons Funeral Services	633 Central Ave, Albany, NY 12206	
Grocery		
Halal Market		

	264 Central Ave, Albany, NY 12206	
Halal Town	296 Central Ave, Albany, NY 12206	
Honest Weight Food Co-op	100 Watervliet Ave, Albany, NY 12206	
Mearl's African & Caribbean Market	526 Central Ave, Albany, NY 12206	
Medina Halal Market	286 Central Ave, Albany, NY 12206	
Mexican Market	654 Central Ave, Albany, NY 12206	
ShopRite	709 Central Ave, Albany, NY 12206	
Tay Market	290 Central Ave, Albany, NY 12206	