Town of Thurston



7578 County Route 333 Campbell, NY 14821

Fair Housing Plan 2024

Introduction

The Town of Thurston has received a grant from the Community Development Block Grant (CDBG) Program sponsored by the U.S. Department of Housing and Urban Development (HUD), implemented in New York State by the New York State Office of Community Renewal (OCR). The Town understands the importance of promoting Fair Housing in the community and is committed to meeting its responsibilities as a recipient of CDBG funds.

The Town has developed this Fair Housing Plan to inform residents, banks, realtors, and landlords of Fair Housing provisions under Federal and State laws and to define a mechanism to assist people who may be victims of housing discrimination. It also serves to identify impediments to and make recommendations on how to improve fair housing in Thurston. This is done by identifying problems related to fair housing, assembling fair housing information in the form of this plan, and increasing housing choice throughout the Town for residents of all income levels.

The Town of Thurston conducted or will conduct the following activities in order to fulfill these guidelines:

- Identification and review of current studies, surveys, articles, and materials.
- Collection and review of public documents to identify existing impediments.
- Research of available data sources to explore housing, demographic, income, and economic patterns in the Town of Thurston.
- Stakeholder surveys and outreach.
- Analysis of information collected and compiled during public document reviews, research of available data sources and survey collection to identify impediments to fair housing choice.

All of the above points will be addressed through the Town of Thurston Housing Needs Assessment which will be completed by December 2024.

Availability of Information

The Town's Fair Housing Plan recognizes that public knowledge of Fair Housing provisions is the first step in expanding equal opportunity. To increase public knowledge of Fair Housing provisions, the Town will take or has taken the following actions:

Appoint a Fair Housing Officer

The Town Board has appointed the Town Supervisor or their designee as the Town's Fair Housing Officer. The Town's Fair Housing Officer will:

- 1. Post Fair Housing posters and place a Fair Housing Handout and Complaint pamphlet to explain fair housing rights, practices, and statutory requirements.
- 2. Place Fair Housing advertisements in official newspapers no less than once per year for any year in which the Town is the recipient of CDBG funds.
- 3. Post Fair Housing information on the Town's website.
- 4. Document housing discrimination complaints on a standard form.
- 5. Forward copies of all complaints to and, when appropriate, consult with the Fair Housing/Equal Opportunity Division of the HUD Office in Buffalo and/or the New York State Division of Human Rights in Rochester.
- 6. Compile information about fair housing-related services available to Town residents.

Advertise in Local Newspapers

The Town will, no less than once per year for any year in which the Town is the recipient of CDBG funds, publish a notice in the Town official newspaper, that names the Fair Housing Officer and provides their telephone number. The notice will say that persons who think they are victims of housing discrimination should contact the Fair Housing Officer for help filing a complaint.

Provide Information on Federal and State Statutes Related to Fair Housing and Other Appropriate Material

The Town will make available, upon request, copies of applicable Federal and State laws which contain anti-discrimination provisions, including: Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Fair Housing Amendments Act of 1988 and the Human Rights Law (Exectuvie Law, Article 15) of the State of New York.

The Town website will include links to information and descriptive brochures issued by HUD and the New York State Division of Human Rights.

Maintain Contact with Realtors and Lending Institutions

The Town will periodically contact local banks and realtors to request they help further Fair Housing in the Town by following both Federal and State Fair Housing laws.

Maintain Contact with Assistance Agencies

The Town will communicate with agencies and organizations that provide assistance to persons who may be victims of discrimination, including but not limited to:

- Southern Tier Legal Services (LawNY)
- Arbor Housing & Development
- Bishop Sheen Ecumenical Housing Foundation

Discrimination Complaints

The Town will provide information and assistance to individuals who think they are victims of housing discrimination.

Discriminatory Housing Practices

For the purpose of this plan, a discriminatory housing practice means an act that is unlawful under Sections 804, 805, 806 or 818 of the Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended) or the Human Rights Law (Executive Law, Article 15) of the State of New York. Such discriminatory housing practices include discrimination in the sale or rental of housing, discrimination in this provision of brokerage services, or interference, coercion, or intimidation

based on race, color, religion, sex, national origin, disability, age, marital status, familial status, sexual orientation, or military status.

Receiving Complaints

The Fair Housing Officer will record information on a standard form to ensure that a complete file is established. Following this, the Fair Housing Officer will then contact the Department of HUD and/or the New York State Division of Human Rights to review the complaint and request guidance in the formal filing of the complaint, in cases where the individual decides to use this method. Copies of all complaints will also be forwarded to the Fair Housing and Equal Opportunity Division of the HUD Office in Buffalo and the New York State Division of Human Rights in Rochester. If the complainant decides to take his/her case directly to a Court of Law, the Fair Housing Officer will consult with the Law Department and Public Defender's Office on the appropriate procedures to be followed and the procedure for securing affordable legal services if the individual is of low or moderate income.

Impediments to Fair Housing (as stated in the Steuben County Fair Housing Plan)

The Town of Thurston is located within Steuben County, New York. Steuben County currently has a Fair Housing Plan completed in 2018. As the Town lies within Steuben County, the Town believes the impediments to fair housing listed in the county-wide plan apply to the Town of Thurston. These impediments are outlined below.

A major issue as identified by stakeholders in Steuben County is the accommodation of those with disabilities. Many of the properties in the county are aging and built a certain way without those with disabilities in mind. As a result, those that are wheelchair bound or have difficulty with stairs, for example, may have a hard time finding housing that fits their needs and their budget. Property managers sometimes are unwilling to accommodate these needs up front because of the out-of-pocket expense. In addressing accessibility, there appears to still be a "one size fits all" approach, when disabilities are so often different and require different types of accommodation (i.e. not all disabilities require a wheelchair, some require a scooter- but all the changes made for a wheelchair make it impossible for someone on a scooter to access- as in height of a sink, clearance under a counter).

Vulnerable, low-or-fixed income families and individuals, as well as seniors often have problems finding decent, safe, and sanitary housing. Because the county is largely automobile dependent, housing in major population centers, (Cities of Hornell and Corning, Village of Bath) is critical to provide but currently limited.

There are several trends and patterns regarding fair housing that currently exist throughout Steuben County. As previously identified, there is a need to make units more adaptable to persons with disabilities. In addition, Housing and Foreclosure counselors still see subprime mortgage loans and reverse mortgage products. These lenders often make it difficult to provide homeowners relief and assistance with a plan to cure arrears and help them remain in their homes. Targeted audiences with reverse mortgages are the generally elderly, but many of the members of the protected classes could fall victim in this area. More work should be done on the lending side to assist those individuals experiencing financial hardship to get out from under that debt.

Another trend is rent increases by nearby property managers as a result of the construction of market rate properties. Outreach should be done at the early stages of project development to work with neighborhood property managers to ensure that the construction of market rate houses does not negatively impact the rent of low-income individuals in the vicinity. This should also be a consideration when looking at potential sites for market rate housing throughout the county.

As a policy, and in accordance with CDBG requirements, Steuben County annually contacts lenders and private sector financial institutions reminding them of the issues surrounding fair housing. Although the department has not received any instances of fair housing discrimination reported to them through these financial institutions it remains an important part of affirmatively furthering fair housing in Steuben County. More hands-on training and communication with financial institutions and lenders is a goal of the county in order to discuss leveraging the needs of the community with existing programs to better serve at risk populations.

Recommendations (as stated in the Steuben County Fair Housing Plan)

The Town of Thurston is located within Steuben County, New York. Steuben County currently has a Fair Housing Plan completed in 2018. As the Town lies within Steuben County, the Town believes some of the recommendations for fair housing listed in the county-wide plan apply to the Town of Thurston. Those recommendations applicable to the Town of Thurston are outlined below.

Better Disseminate Information to Improve Fair Housing Enforcement

The Town posts fair housing information in accordance with HUD requirements and NPO's often hand out information on Fair Housing and references on whom to contact if someone believes

they are being discriminated against. However, information sharing throughout the county could be improved. It would be beneficial to all stakeholders (public entities, housing authorities, NPO's, landlords, financial institutions, local governments) if fair housing information was more readily available. An annual meeting of stakeholders would aid in information sharing and a real time identification of barriers and issues. The Town should also work with Southern Tier Central Regional Planning and Development, as well as neighboring municipalities to identify common issues and strategies to address deficiencies.

<u>Training</u>

The need for an increased amount of training opportunities targeting a variety of stakeholders was a consistent theme in analyzing fair housing needs in Steuben County. Training specifically aimed at financial institutions and accommodating persons with disabilities is of particular need. Additionally, a more comprehensive training program that was catered to both providers of housing and residents of covered properties would be helpful. Educational seminars would be welcome as it was consistently identified as a challenge to get the public to actually engage, but they may become more involved if they actually understood the issues. Finally, meeting with members of "protected classes" to find out directly from them what issues they deal with on a daily, weekly, and monthly basis would serve as a solid foundation for further policy development.

Required Activity/Activities from the AFFH Checklist

The Town of Thurston plans to complete the following activity from the AFFH checklist:

• Encourage community input on fair housing matters.

The Town of Thurston plans to hold an annual public meeting on fair housing for any year in which the Town is the recipient of CDBG funds. The Town will provide to OCR an agenda, meeting notes, and reports concerning the steps that will be taken to address fair housing issues raised at these meetings. The Town will also include a list of attendees/sign-in sheet, location, and date.

Appendix A: Public Notice for Town of Thurston Residents

Housing Discrimination is Against the Law

Housing discrimination is illegal. Federal Fair Housing Law and New York State laws prohibit discrimination in the sale, rental, financing and brokerage of housing based on race, color, religion, sex, national origin, disability, age, marital status, familial status, sexual orientation, or military status.

The Town of Thurston supports fair housing throughout the Town and assists persons with fair housing problems. Several organizations can provide you with assistance if you are involved in a housing dispute or believe you are a victim of discrimination in the sale, rental or financing of housing.

For general assistance or questions, please contact:

LawNY 16 W William St, Bath, New York 14810 (607) 776-4126

If you have a discrimination complaint based on race, color, religion, sex, national origin, disability, age, marital status, familial status, sexual orientation, or military status, please contact:

New York State Division of Human Rights Toll Free: 1-888-392-3644 Hearing impaired: 718-741-8300 One Monroe Square 259 Monroe Ave, 3rd Floor Rochester NY 14607 716-238-8250

Town of Thurston 7578 County Route 333 Campbell, NY 14821 607-227-5621 (Town Supervisor)

Appendix B: Letter to Realtors and Lending Institutions

Dear Sir/Ms:

The Town of Thurston participates in Community Development Block Grant programs funded by the U.S. Department of Housing and Urban Development (HUD) and New York State Homes & Community Renewal. Under these programs, we are obligated to affirmatively further fair housing in Thurston.

We advance fair housing by offering technical assistance to anyone in the Town who believes they have been a victim of housing discrimination. We also contact local financial institutions and real estate agents to remind them that Federal and State laws prohibit any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including otherwise making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, disability, age, marital status, familial status, sexual orientation, or military status.

While we do not consider housing discrimination a significant problem, we would like to ensure a positive, fair housing environment throughout our community. Please continue to help ensure fair housing throughout Thurston. If you know of any case of housing discrimination, please do not hesitate to contact the Town of Thurston at 7578 County Route 333 Campbell, NY 14821 607-227-5621

Thank you for your continued support and cooperation in providing fair housing throughout Thurston.

Sincerely,

Michael Volino Thurston Town Supervisor



Town of Thurston

Name of Complainant:	Telephone Numb	Telephone Number:						
Address:	State:	Zip:						
Against whom is this complaint being filed?:								
Address:	State:	Zip:						
Check the applicable box or boxes that denotes the person or company you are filing against:								
□ Builder □ Owner □ Landlord □ Bro	oker 🗌 Salesperson	Manager						
Bank/Lender Other Other								
If you know the person(s) who appeared to be acting for the company in this case, please write the name of the person or persons below:								
Name of Person(s):								
What did the person or persons do that you are cor	nplaining against? Please (check all that apply.						
\Box Refuse to rent, sell, or deal with you	Threaten, intimidated, interfered,							
Discriminated in financing	harassed, or coerced you							
\square Discriminated in the terms and	\Box Falsely deny housing was available							
conditions of the sale, rental, occupancy,	Discriminated in advertising							
services, or facilities	Refused accommodat	fused accommodation						
\square Discriminated on the grounds of	\Box Refused a modification							
disability	\Box Other (please specify):							

□ Race	Color	□ Religion	🗆 Gen	der 🗆 Dis	sability	National Origin	
□ Retaliation	□ Sex	ual Orientatior	ı	🗆 Veteran o	r Military	/ Status	
□ Familial Status (i.e. children under 18, etc.) □ Other:							
What kind of property was involved?							
□ Single-Fam	ily Home	Duplex	🗆 Con	dominium	🗆 Ара	rtment Building	
□ Other, including vacant land held for residential use (Please specify)							
What is the address of the specific property involved in this case?							

Do you believe you were discriminated against because of: Please check all that apply.

In your own words, please summarize what happened. If you would like, please submit additional information and attach it to this form.

Appendix D: Additional Resources

- Homes and Community Renewal File a Fair Housing Complaint Webpage: <u>https://hcr.ny.gov/file-fair-housing-complaint</u>
- New York State Division of Human Rights: <u>https://dhr.ny.gov/</u>
- HUD Housing Discrimination Complaint Form: <u>https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action</u>