OPTIMIZING COMMUNITY PLANNING IN TROY, NY: THE ROLE OF THE COMMUNITY DEVELOPMENT CORPORATION MODEL

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ABSTRACT

Community Development Corporations have been a critical asset to disinvested communities nationwide since the 1960’s. Among many American rustbelt cities, Troy, New York residents face socioeconomic injustices because of the urban renewal regime and continued deteriorating infrastructure. For the Troy community to combat these inequities, it is critical to identify existing services, initiatives, and needs of residents and visitors. This study assesses how an adopted community development corporation model could effectively translate and address these needs. Exploring this topic requires a comprehensive examination of the challenges and opportunities that an organization may encounter, particularly in terms of organizational capacity and financial and political relationships.
BIOGRAPHICAL SKETCH

Lauren Oertel is a transplant resident of Albany County, earning her Masters in Regional Planning (M.R.P.) degree from Cornell University in May 2024. Her experience in AmeriCorps National Civilian Community Corps as a young high school graduate sparked her interest in community development and equity planning. She grew up in Dubuque, Iowa, and received her bachelor’s degree from the University of Colorado Boulder in Sustainable Planning and Urban Design. Her dual identity, rooted in the intersection of race, religion, and gender, has significantly influenced how she approaches and analyzes community issues.

In 2022, she and her husband moved to a neighboring town of Troy, NY where she fell in love with the community’s shared vision for resiliency and its historic charm. During her time at Cornell, Lauren was involved with several initiatives in Troy. As a planner, she works with TAP, Inc. and Capital Streets, two reputable non-profit organizations contributing to a more vibrant, connected, and sustainable city. In the next stage of her career, she hopes to find venues where her skills will make an equitable, meaningful impact on community development while working toward social and environmental justice throughout the Capital District.
This research paper is dedicated to my husband, Aly,
for continuously encouraging me to be better than the person I was yesterday.
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LIST OF ABBREVIATIONS

BBC Burten, Bell, Carr Development, Inc.

CDC Community Development Corporation

NACEDA National Alliance of Community Economic Development Associations

NCCED National Congress for Community Economic Development

NEST A Northeast Safe and Thriving for All

PPG Partnership for Public Good

tRUST Regenerating Urban Spaces + Terrain
1. INTRODUCTION

Community Development Corporations (CDCs) have revitalized disinvested communities across the United States since the 1960s. These organizations have played a pivotal role in addressing socioeconomic injustices, particularly in Rust Belt cities. In Troy, New York, the urban renewal regime and deteriorating infrastructure have posed significant challenges to residents, necessitating effective strategies to combat these inequities, while the city’s planning department, understaffed and overworked, mirrors the state of the few existing community development organizations. In the face of these challenges, there is a glaring absence of a supported or active organization taking leadership to find viable use for vacant commercial and residential properties that are the constant physical reminders of Troy’s challenges. This gap underscores the need for innovation and collaboration in community development.

This paper seeks to answer the research question: how could community development in shrinking cities like Troy, NY, be enhanced, considering the city’s context, previous and ongoing initiatives, existing services, and the viability of a Community Development Corporation (CDC) model? This question is significant as it explores the potential of community development organizations’ ability to lead equitable revitalization in Troy and other shrinking cities.

Understanding the role and impact of CDCs is crucial in the broader context of urban planning. CDCs can serve as a model for community-led initiatives, providing valuable insights into how local resources can be mobilized to improve socio-economic conditions. This study contributes to planning by examining CDC strategies, initiatives, and impacts in a
specific urban context, offering a nuanced understanding of their potential role in urban revitalization.

While I acknowledge other pressing issues such as gang activity, unemployment, and post-industrial brownfields, this research intentionally focuses on the areas that CDCs typically address - community assets that work towards revitalization and community wealth building. The topics of investigation, including vacant property utilization, have proven to be worthwhile methods of improvement in Rust Belt cities.

The findings from this study will shed light on the challenges and opportunities that CDCs may encounter, particularly in terms of organizational capacity and financial and political relationships. By examining the context of Troy, including its demographics, socio-economic conditions, political landscape, and existing services, this study will provide a comprehensive assessment of the potential role of CDCs in this city.
2. RESEARCH METHODOLOGY

This year-long research project explores community development in Troy, NY, using a multifaceted approach to collect information, stories, and data, and to provide a critical evaluation to assess ways forward. The methodology for this study includes interviews, news articles, and online publications, work within Cornell research labs, and data analysis. These forms of research were used to draw from a variety of sources that provide a well-rounded perspective of community development in Troy and other legacy cities.

*Interviews:* A significant portion of the research involved informal interviews with key stakeholders in the community development sector. This included Troy/Albany planners working for nonprofits and private firms, members of Troy and Albany non-profit community development organizations, and Executive Directors of CDCs in Troy and Cleveland, Ohio. A total of 20 planning professionals, city staff, and community leaders in Troy, Cleveland, and Buffalo were contacted, with 14 completed interviews. City of Troy planners and affiliates were unable to make time due to competing responsibilities. These interviews provided firsthand accounts of the challenges and successes in community development within Troy and Cleveland, offering valuable insights into the practical aspects of implementing community development initiatives. All interview participants provided informed consent throughout the research process, and their identities were protected in the research findings.

*News Articles and Online Publications:* An extensive review of news articles and online publications was used to understand the broader context and historical background of community development in Troy. This helped track the evolution of community development efforts in the city, identify key events and turning points, and understand the
public perception and media portrayal of these initiatives. It also helped fill in information gaps not provided by the interviews.

**Cornell Research Labs:** The research within this paper also references my collaboration with two Cornell research labs that I participated in from 2022 to 2024. My graduate research assistantship with Adaptive Land Lab, headed by Professor Linda Shi, was focused on the project “A Northeast Safe and Thriving for All (NEST)” from 2022-2023. Our research explored the implications of climate-exacerbated migration to Northeastern communities. Through the research, we partnered with several community leaders, including Partnership for the Public Good (PPG) in Buffalo, NY. The information learned from that research partnership is referenced in the example of their organization in Chapter 6.

Additionally, from 2023-2024, I partnered with Lecturer Mitchell Glass and Burten, Bell, Carr Development (BBC) Inc. through a Cornell workshop and as a graduate research assistantship with the tRUST-lab. During this year, we worked with BBC’s network of community leaders to strategize uses for vacant parcels within their service area. This experience and interviews helped inform the section about Cleveland non-profit community development corporations in Chapter 6.

**Data Analysis:** After collecting data from interviews, websites, and articles, I analyzed that information by transcribing and identifying themes and patterns to compare practices among the organizations within Troy, Cleveland, and Buffalo.

In conclusion, the methodology for this research was designed to be ethical and logical to the needs of the topic. It combined firsthand accounts from interviews, a review of news articles and online publications, and insights from Cornell research labs to create a holistic
understanding of community development in Troy while drawing from examples from Cleveland and Buffalo. The findings from this research offer insights that could inform future community development initiatives in Troy, NY.
Community Development Corporations (CDCs) have been instrumental in revitalizing disinvested communities across the United States, particularly in shrinking cities like Buffalo, Cleveland, and Detroit. As defined by Community Opportunity Alliance, formerly known as NACEDA, “Community development corporations (CDCs) are 501(c)(3) non-profit organizations that are created to support and revitalize communities, especially those that are impoverished or struggling.” (Erekai, 2014). They originated in the mid-20th century as a response to socio-economic challenges. Urban renewal regimes led to significant disinvestment in certain neighborhoods, particularly those populated by low-income residents while the loss of manufacturing jobs and outmigration further exacerbated these challenges. CDCs emerged as a grassroots effort to transform these communities and ensure they were responsive to the needs of lower-income residents. They played an important role in revitalizing neighborhoods, increasing household wealth, building the local tax base, and creating jobs (Weekly, 2018). They have since evolved to address various urban issues, including housing, deteriorating infrastructure, economic development, and community services. This literature review explores the role of CDCs in shrinking cities, focusing on their organizational capacity, financial and political relationships, and their ability to address the needs of residents and visitors.

CDCs originated in the 1960s under the Special Impact provision of the federal War on Poverty. The concept was floated by Senator Robert F. Kennedy and his aides in 1966, to “get the market to do what the [government] bureaucracy cannot.” The nation’s first CDC was subsequently launched in New York’s Bedford-Stuyvesant neighborhood (Roy, 2020). Many CDCs grew out of the Civil Rights movement to fight against redlining and
divestment issues in cities through activism, organizing, and development, but now, they are mostly focused on development work. No specific tax ID or certification distinguishes a CDC from other non-profit organizations, so they are self-identified. The “formality” of the term CDC held more value from its inception in late 1960 through 2006 (Shaffner, 2014), which will be further explained in a later part of this section.

The community development sector has undergone significant transformation since its inception in the late 1960s, transitioning from a small number of CDCs to a diverse network of skilled practitioners and organizations today. Initially, CDCs were not taken seriously and were overshadowed by top-down approaches used in urban renewal and public housing bureaucracies up until the late 1900s. However, they persevered by maintaining accountability for their work quality and tracking achievements to demonstrate progress and secure additional funding. The CDC movement’s leaders adapted to the bureaucracies by adopting innovative strategies to enhance residents’ financial stability and assets, shifting the focus from place-centric issues to empowering individuals and communities (Hoffman, 2012).

Initially, CDCs were primarily funded through federal programs like the Special Impact Program and the Model Cities Program. These were part of the federal government’s War on Poverty and were designed to provide funding for community development and poverty alleviation efforts (Perry, 2022). Over time, the funding sources for CDCs diversified. In addition to federal funding, CDCs began to receive funding from state and local governments, private foundations, and corporations. Some CDCs also generated revenue through their operations, like real estate development and property management (St. Louis Fed, n.d.).
In 2006, the National Congress for Community Economic Development (NCCED) dissolved, which significantly impacted the funding and representation of CDCs. The NCCED was a national association that directly represented CDCs, and its dissolution led to a more diffused voice for CDCs. This happened partly because the loss of operating funding allowed CDCs to branch out from NCCED’s standards. At the time, there were around 4,600 CDCs nationally, as counted by NCCED and there has not been a more recent count. Some specialists guess the number is lower now because of reduced public and private sector resources (Erekaini, 2014). Still, it could also be because funding sources no longer target CDCs specifically and have opened resources to community development organizations.

The National Alliance of Community Economic Development Associations (NACEDA) was founded the same year as NCCED dissolution and continues to represent state and regional associations, including CDCs. While NACEDA members are typically a step removed from on-the-ground community organizing efforts, they have an active role in providing training, funding, and support to organizers. However, the lack of a national association directly representing CDCs has impacted the visibility and influence of CDCs at the national level, which could affect their funding (Erekaini, 2014).

Today, the remaining CDCs often deal with the development of affordable housing. They can also be involved in various community services that meet local needs such as education, job training, healthcare, commercial development, and other social programs. CDCs are tax-exempt non-profits and may receive funding from private and public sources (Shaffner, 2014). Between 2019 and 2021, CDCs invested $3.5 billion annually in community lending and financial assistance—building 3,500 commercial, industrial, and community facilities. In addition to real estate, almost every organization (96%) provides social services, such as
community advocacy, workforce development, housing counseling, and so on (Woodruff, 2023).

In shrinking cities, CDCs play a critical role in transforming communities that have suffered disinvestment due to urban renewal, loss of manufacturing jobs, and outmigration into communities of choice. They contribute significantly to their local economies through housing, commercial development, and community services. They also increase household wealth, build the local tax base, revitalize neighborhoods, and create jobs (Weekly, 2018).

CDCs played a crucial role in community development from the 1960s through 2006 when NCCED dissolved, particularly in disinvested communities. However, the influence of community organizations has expanded since then to include CDCs and general community development organizations. Now, the specific term of Community Development Corporation is less critical, as organizations can obtain the same funding and have the same scope of work without the CDC title. Organizations focused on community development are likely to continue adapting their models to address emerging challenges and opportunities, such as today’s increasing importance of sustainable development and the need for affordable housing.

In conclusion, the evolution and impact of CDCs provide valuable insights for understanding community development in cities like Troy, NY. As we transition into the context of Troy, it’s important to note that Troy has its unique set of socio-economic challenges and opportunities. The city has organizations such TAP, Inc., Troy Rehabilitation Improvement Program, and the Troy Local Development Corporation, working toward community development. These organizations, much like CDCs, are instrumental in revitalizing neighborhoods, increasing household wealth, building the local tax base, and
creating jobs, however, as we will see later, their capacity is limited, leaving gaps in services that are like CDCs that could significantly support Troy’s low-income neighborhoods.

As we explore the specific context of Troy, we will see how these organizations and others are shaping the city’s development trajectory, and how they might leverage the lessons learned from the broader evolution of CDCs. As you will see in the next section, Troy is grappling with socioeconomic inequities caused by urban renewal. This paper explores how a community development corporation model could fill in the gaps in existing services to work toward a more equitable, resilient future for Troy.
4. CONTEXT OF TROY, NY

4.1. INTRODUCTION

This section of the research paper focuses on the socio-economic evolution of Troy, NY, from the pivotal decade of the 1970s to the present day. The 1970s marked a significant turning point for many American cities, including Troy, as urban renewal projects ripped through communities to regenerate after decline, profoundly impacting their socio-economic landscapes.

Once a thriving manufacturing hub, Troy, NY, was not immune to these changes. It was a major industrial center, renowned for its ironworks and steel production. Troy led the nation in iron production throughout much of the 19th century, and its factories turned out bells and cast-iron stoves sold worldwide. Additionally, the city’s factories produced a significant portion of detachable shirt collars from 1940s to the 1920s, earning Troy its nickname "The Collar City."

The effects of these changes continue to resonate today as Troy grapples with challenges stemming from this era, including population decline and economic stagnation while also striving towards revitalization through new investments in technology and education sectors. The city has made significant financial investments in the infrastructure of the downtown and surrounding areas, with enthusiastic financial backing from the State of New York.

Despite these challenges, Troy has shown resilience and adaptability. The city is now one of the Capital Region’s fastest-growing areas for business and commerce (Troy, NY, n.d.). It has attracted new investments and is working towards transforming its downtown.
In this section, we will review the socio-economic changes that Troy underwent during this period, examining the city's economic activities, demographic shifts, and social changes. We will analyze how urban renewal efforts influenced these aspects and how they, in turn, shaped the city's present socio-economic status.

This full section draws upon various data sources, from census records, economic reports, and news articles, to provide a comprehensive overview of Troy's socio-economic trajectory from 1970 to today. In the following subsections, we will delve deeper into specific aspects of Troy's socio-economic landscape touching on the past but focusing on current dynamics.

**4.2. TROY BOOM AND BUST**

Like several Rust Belt cities, Troy’s peak for economic prosperity traces back to the early 19th century when it emerged as a bustling industrial hub. Its location along the Hudson River and near Albany facilitated trade, and the city thrived on manufacturing, particularly textiles, ironworks, and steel production. However, the decline of heavy industry in the mid-20th century introduced formidable challenges that residents still grapple with today.

The once-vibrant manufacturing sector lost businesses for a variety of reasons. The removable cuff and collar shirt industry suffered (year) due to changing American consumer tastes and markets, an expanding middle class, and cultural shifts (Turbin, 2000). The companies struggled to adjust their market because of the strangling effects of the great depression. Later, after WW2, the steel and ironworks industries faced increased labor costs from the spread of unionization which encouraged businesses to relocate manufacturing to overseas locations (Cornfield, 1986). The combination of these industries collapsing in the same century caused unprecedented factory closures and job losses in Troy and neighboring
cities. The loss of these jobs has had a significant impact on the financial mobility of workers.

By the late 20th century, Troy’s factories were silent, echoing the decline of an era. The impacts are felt throughout the community, reflected in socio-economic indicators such as poverty rates and household incomes. At 19.5%, Troy’s 2021 poverty rate underscored many residents' struggles (U.S. Census Bureau, 2021). Nearly a quarter of Troy’s families grapple with economic instability, limited resource access, and barriers to upward mobility. The annual median household income for 2021 was $50,304 (U.S. Census Bureau, 2021), revealing the economic disparities within the city. While some thrived, others faced financial uncertainty.

**4.3. POPULATION TRENDS AND OUTCOME**

Troy, NY's demographic makeup has undergone significant shifts since the 1950s, marked by a steady decline in population until recent decades. As seen in the chart below, Troy experienced a gradual decrease in residents, beginning in the 1950s with a population of 72,311 and reaching 49,170 by the year 2000. This decline mirrored the trend observed in many older industrial cities, as industrial decline and job migration to the suburbs impacted urban centers across the United States. However, the last two decades have seen a stabilization in Troy's population, with figures holding steady around 50,000 residents as of 2021. As recently as 2024, the city was recognized by *Money Magazine* as one of the 50 Best Places to Live in the US (Cagnassola, 2024). From various conversations and observations, this is partly due to Troy’s growing tech industry (described more in section 4.5.) and its success with a growing serviced-based economy attributed to the regionally famous farmer’s market, niche boutiques, and interesting restaurant options.
4.4. EDUCATION AND WORKFORCE

However, education in Troy, NY is diverse, with public schools in the Troy and Lansingburgh Central School Districts, private schools, and three colleges: Rensselaer Polytechnic Institute, Russell Sage College, and Hudson Valley Community College. Troy also hosts an Educational Opportunity Center (EOC), offering free academic and workforce programs for economically disadvantaged residents aged 16 and older (Troy, NY Government, n.d.).

Over time, Troy has seen more people completing high school and getting bachelor's degrees. From 2000 to 2020, the percentage of people with a high school diploma or higher increased from 77.7% to 88.3%, and those with a bachelor's degree or higher rose from 19.4% to 30.6%. This shows Troy's commitment to education and improving opportunities for its residents (U.S. Census Bureau, 2000) (U.S. Census Bureau, 2020).

Education attainment in Troy, NY also reflects disparities across racial lines. While overall educational attainment has seen improvement, there remain notable gaps between racial and ethnic groups. Data analysis reveals that in 2020, white residents exhibited higher rates of high school graduation and bachelor's degree attainment compared to Black or African American, Asian, and Hispanic or Latino residents. Specifically, the percentage of white residents aged 25 and older with a high school diploma or higher stood at 90.5%, significantly higher than the rates for Black or African American (80.4%), Asian (87.3%), and Hispanic or Latino (87.1%) residents (U.S. Census Bureau, 2020).

Likewise, the percentage of white residents holding a bachelor's degree or higher was notably higher at 33.7% compared to Black or African American (11.6%), Asian (70.1%),
and Hispanic or Latino (24.2%) residents (U.S. Census Bureau, 2020). This data exposes the disparities in access to education among racial groups, highlighting the existence of exclusive learning environments and barriers to educational opportunities, thus underscoring persistent challenges related to educational equity and access in Troy, which reflect broader societal inequities disproportionately impacting marginalized communities.

4.5. NEW AND FUTURE ECONOMIES

Amidst these challenges, many institutions and private sector leaders are working toward an urban renaissance in Troy. Rensselaer Polytechnic Institute (RPI) continues to bring resources and talent to the city. The prestigious private research university was founded in 1824 and remains Troy’s transformative force. RPI’s focus on the intersection of education and research brought new life into Troy after the industrial decline. Its faculty and students are engaged in research, technological advancements, and localized collaborations and continue to catalyze the growth of a small yet dynamic high-technology sector for the city. Fields like video game development, software engineering, and biotechnology have recently spouted a new industry for the area beyond RPI’s campus because of their industry-university partnerships that are fueling regional R&D (Empire State Development, n.d.).

Troy's economic transformation extended beyond education, depicted in the diversification of its economic landscape. The city developed industry clusters that corresponded with its regional advantages and strengths (Capital Region Chamber, 2022):

- **Cleantech**: Energy Catalyst, LLC was recently awarded nearly $2 million for a new heat pump manufacturing facility in North Troy (Green Energy Times, 2024).
• Life Sciences: Biomedical research, pharmaceuticals, and healthcare flourished, sustained by RPI’s expertise.

• Advanced Electronics/Semiconductors: GlobalFoundries is located just outside of Troy and is now offering a new course at RPI. They recently announced an upcoming facility expansion (Westcott & Frost, 2024).

• Logistics and Distribution: Located within 3 hours from NYC and Boston and among a triad with Albany and Schenectady, Troy facilitates efficient supply chains.

• Software-IT/Digital Gaming: Several new gaming studios have offices in downtown Troy including Warner Bros. Games. Among the region, there are 26 studios and 511 employees in this industry (Center for Economic Growth, 2024).

• Creative, Arts, Food, and Tourism (CRAFT): Troy’s historic architecture and vibrant arts and culinary scenes attract visitors and residents.

The workforce of Troy reflects its evolving economy, with each occupation playing a role in the city’s transformation. Occupations in management and professions, which constitute 32.4% of the workforce, have been instrumental in steering the city towards innovation and new industry clusters. This group is composed of visionaries, entrepreneurs, and skilled professionals. Sales and office occupations, representing 27.2% of the workforce, have facilitated commerce by bridging businesses and consumers. Service occupations, which make up 19.1% of the workforce, provide everything from healthcare to hospitality. Lastly, those in production and transportation roles, contributing 13.8% to the workforce, have played a vital role in moving goods and people (Capital Region Chamber, 2022). It is this multifaceted workforce that is representative of the city’s past, present, and future trying to move toward progress and resilience.
4.6. TROY’S NEW MAYOR 2023

In November 2023, Carmella Mantello made history as Troy, NY's first female Mayor, marking a significant milestone in the city's political landscape. During her inaugural State of the City address, Mayor Mantello shared her vision which was centered on three core objectives: enhancing public safety, promoting environmental sustainability, and improving the overall quality of life. Understanding the new administration's approach to improving the city's challenges will help envision where the city will prioritize improvements and funding in the future.

Mayor Mantello's administration is prioritizing the eradication of criminal activity, particularly drug trafficking, to create a safer environment for Troy's residents. In her 2024 State of the City address, the mayor outlined a comprehensive strategy that includes dismantling systems enabling violence and drug trafficking and investing in law enforcement.

Mayor Mantello also prioritizes the modernization of Troy's infrastructure, starting with the removing lead from the water supply within four years if they can secure state and federal funds. Mayor Mantello's administration is focused on enhancing the quality of life for Troy's residents through strategic investments in public infrastructure and recreational spaces. Projects like developing new recreational complexes, renovations of parks, and revitalization of historic landmarks are among the topics mentioned in her State of the City address. Attracting private investment and addressing housing affordability challenges were mentioned but specific strategies have not been published yet.
The new administration is implementing strategic initiatives to tackle some of the biggest issues facing Troy, such as crime, infrastructure, and quality of life. This is part of a long-term goal to move the city away from its declining past. While it's too early to say whether these initiatives will benefit neighborhoods, it's important to consider the mechanisms that will be used to measure success.

### 4.7. CITY FORM AND NEIGHBORHOODS

Troy is laid out along the eastern bank of the Hudson River. The urban fabric is a mosaic of diverse neighborhoods, each with unique character and socio-economic profile. The areas of South Central, Eastside, and Wynantskill are more affluent, with less environmental and social disparities than the more economically challenged neighborhoods of North Central, Lansingburgh, and South Troy.

*North Central* is characterized by its small to medium-sized apartment buildings and high-rise apartments, most of which are renter-occupied. Many of these residences are historic, built no later than 1939 (NeighborhoodScout, n.d.). The neighborhood is less expensive than most in New York, with a median real estate price of $148,810 and an average rental price of $1,635. However, it has a high real estate vacancy rate of 21.5%. The area faces significant socio-economic challenges, with 60.4% of children living in poverty (NeighborhoodScout, n.d.).

North Central is adjacent to brand-new investments in

![FIGURE 1 Neighborhood Map of Troy, NY in 2009](source: ZooFari)
downtown Troy, divided by the NYS Route 7 bridge that displaced businesses and residences during its inception from 1950 to 1981. The neighborhood’s urban fabric is a mix of corner bodegas, stores with apartments above, converted Victorian residences, and three-deckers that are built shoulder-to-shoulder. Despite its challenges, North Central is a neighborhood with a rich history and a diverse community.

*Lansingburgh* is also relatively historic and comprises small to medium-sized apartment buildings and single-family homes. A mixture of owners and renters occupied the residential real estate. The real estate vacancy rate here is 6.5%, which is lower than 56.6% of the neighborhoods in the nation. Interestingly, Lansingburgh has more single-mother households than 98.1% of the neighborhoods in the U.S (NeighborhoodScout, n.d.). Often high concentrations of single-mother homes can be a strong indicator of family and social issues such as poverty, high rates of school dropouts, crime, and other societal problems. To North Central, Lansingburgh has a similar percentage of children living in poverty, greater than 97% of all U.S. neighborhoods (NeighborhoodScout, n.d.). The neighborhoods border one another and share similar residential and mixed-use architecture.

*South Troy* is located separately from the previous two neighborhoods and is adjacent to South Central, one of the most affluent neighborhoods in the city. This neighborhood is partly affluent and partly underinvested. Home-types are a mix of small and medium-sized apartments, single-family homes, and apartment buildings with the average rental price at $2,025. Compared to the other two neighborhoods mentioned, many residences are newer, built between 1970 and 1999. Real estate vacancies here are only 4.4% and the children in poverty rate is 3.9% (NeighborhoodScout, n.d.). Despite these positive attributions, South Troy along with North Central and Lansingburg face severe socio-environmental risks. All
three neighborhoods face historic underinvestment, barriers to home loans, and rank highly in national low-income averages (Council on Environmental Quality, 2022).

As we shall see, reconciling the new and emerging economies in Troy with the mission of the new political administration will take time and consistent efforts. The city’s transformation from an industrial powerhouse to a hub for education, technology, and the arts has been slow and generally unrecognized until recently. Yet, this very diversity – of people, neighborhoods, and economies - makes Troy a microcosm of urban America. The next section delves deeper into the existing and potential community services for residents, and their delivery methods, in Troy. This exploration will provide a comprehensive understanding of the city’s community development landscape and the opportunities ahead.
5. NON-PROFIT COMMUNITY DEVELOPMENT SERVICES IN TROY

5.1. NON-PROFIT COMMUNITY DEVELOPMENT ORGANIZATIONS

Several non-profit organizations in Troy work in the Community Development space to effect change and help residents gain access to important services and a better quality of life. Understanding their unique scopes of work, missions, project initiatives, and collaborative partners provides a baseline understanding of the current landscape of Community Development in Troy.

Recognizing the hard work, challenges, and ongoing successes (or gaps) of these organizations – TAP, TRIP, Capital Streets, Habitat for Humanity, Capital Roots, and TCLB – is of paramount importance to understanding Troy’s evolution in physical and socio-economic terms. At the same time, it helps identify potential gaps in services and areas of need that are not currently being met. In Chapter 4 “Relevance of CDC model to Troy”, we build on this assessment of non-profits to suggest potential collaborations and a niche for a complementary new organization that might add value to the ongoing community development efforts in Troy.

5.1.1. TAP, INC.

TAP is a private non-profit community design center founded in 1969 to provide technical and professional assistance to disadvantaged citizens in Troy. Its mission today is to strengthen the physical and social fabric of marginalized neighborhoods, with architecture, planning, preservation, placemaking, and design. The organization’s mission is rooted in fostering inclusive and sustainable community development in the Capital Region, making
architectural, planning, and design services affordable to low and moderate-income individuals and other non-profit agencies who serve them. They offer various services to community members, homeowners, investors, renters, and organizations on a sliding scale fee basis (TAP, Inc., n.d.).

During its founding in the 1970s, the organizers of TAP were RPI architecture students advocating and providing legal services for the residents who were eventually displaced from the construction of the Collar City Bridge in the North Central neighborhood. They were involved in outreach and education and conducted research needed to make positive change. According to the Executive Director of TAP, Inc. (personal communication, March 6, 2024), TAP has evolved from using volunteers for summer pop-up arts programs, cleaning up vacant lots, and building parks, to navigating more complex systems with consistent friction from the restrictions the City and State have in place for this type of work. Recent initiatives include:

*Feasibility Studies, Facility Planning, and Building Consultation:* TAP staff are experienced in both building renovation and new construction, and they are specialists in the repair and restoration of older buildings. They help investigate problems with buildings and study alternative remedies (TAP, Inc., n.d.).

*Public Art and Placemaking:* TAP uses art and design to create pop-up gathering spots in unlikely places, such as in parking spaces, murals in unsung alleys that define Troy’s historic grid pattern, and crosswalks whose new life as public art display neighborhoods’ character-defining features (TAP, Inc., n.d.). In 2017, TAP collaborated in the display, *Breathing Lights*, a Tri-City Public Art Installation to draw attention to the impacts of vacant and abandoned buildings on communities. As the Executive Director recalls (personal
communication, March 6, 2024), this project was particularly impactful as it was the first time that the three city administrations – Schenectady, Albany, and Troy - and their land banks pulled together. It influenced the attorney general to increase the budget needed for the regional vacancy issue.

In addition to being a non-profit, TAP, Inc. has created a for-profit entity called Troy Architecture Practice LLC which they use to make architectural services available and affordable to those in need. TAP, Inc. (the non-profit) partners with various other non-profits and small business owners. Their most significant partnership is with Troy Rehabilitation Improvement Program (TRIP), which is described below. The organizations
were founded around the same time. TAP is also contracted most frequently by Habitat for Humanity Capital District for architectural services in Troy’s disadvantaged neighborhoods.

5.1.2. TROY REHABILITATION IMPROVEMENT PROGRAM (TRIP)

Established at the same time as TAP, Inc., TRIP is a non-profit community development organization founded in 1968. It aims to empower individuals and families with the resources and knowledge to live in desirable homes and foster vibrant, sustainable communities. It primarily serves low- and moderate-income families within the city limits of Troy, NY, assisting them in achieving homeownership (TRIP & RCHR, n.d.).

TRIP offers a range of programs and services, as detailed on their official website. These include homeownership education, financial coaching, landlord training, home repair services, and homeowner assistance through grants. It also undertakes community improvement projects across Troy. For instance, the Troy Community Investment Program, a component of the TROY NOW Initiative, has invested $24,444.00, leveraged an additional $30,375 across four streets, and engaged 29 resident homeowners (TRIP & RCHR, n.d.).

TRIP collaborates with various community leaders and non-profits. It partnered with Rensselaer County Housing Resources (RCHR) and is part of the NeighborWorks America network. They also work with local businesses and neighborhood associations through the Troy Neighborhood Actions Council (TNAC). A significant partnership with Unity House
has led to the development of 51 units of scattered site infill apartments (TRIP & RCHR, n.d.).

5.1.3. CAPITAL STREETS

Capital Streets, a 501©3 organization founded in 2023, is committed to enhancing the Capital Region’s transportation system. Their efforts focus on infrastructure and policy changes at local, regional, and state levels to foster walkable, bike-friendly, and transit-oriented communities. Originating from a need for organized change, Capital Streets targets
the entire Capital Region, with emphasis on Troy and Albany, and aims to address suburban sprawl (Capital Streets, n.d.).

As a watchdog, Capital Streets improves transportation-related county and municipal projects by offering fact-based critiques and promoting public participation. They monitor various public transportation projects, providing updates and commentary. Additionally, they host advocacy events to educate the community about relevant issues and the benefits of active transportation (Capital Streets, n.d.).

Capital Streets collaborates with a network of grassroots organizations advocating for transportation system changes. The staff are members of the New York State Safe Streets Coalition and the Albany Riverfront Collaborative, a group of organizations working to improve the region’s active and recreational transportation system. Capital Streets also partners with TAP Inc., providing streetscape design proposals when needed.

5.1.4. HABITAT FOR HUMANITY CAPITAL DISTRICT

Habitat for Humanity Capital District has been an independent affiliate of Habitat International since 1988. Its mission is to foster strength, stability, and self-reliance through affordable homeownership. Serving families in Albany, Rensselaer, and southern Saratoga counties, it strives to counteract the effects of housing discrimination, disinvestment, and practices like redlining. It upholds the belief that healthy, affordable homes are the cornerstone for thriving individuals and communities (Habitat for Humanity Capital District, n.d.).

Habitat for Humanity Capital District constructs new homes and renovates vacant buildings using a mix of professional and volunteer labor. They sell these homes at an affordable price
to first-time homebuyers, offering comprehensive support to ensure their success. In addition, they collaborate with local organizations and coalitions to enhance quality-of-life issues. As of 2023, they have built or renovated and sold 164 homes to first-time homebuyers (Habitat for Humanity Capital District, n.d.).

Habitat for Humanity Capital District is investing in an American Rescue Plan Act (ARPA) award from the City of Troy to construct four new, energy-efficient homes in North Central Troy. This investment not only expands homeownership access but also reinvests in the
neighborhood. The construction of these homes is funded through the City of Troy and the U.S. Department of Housing and Urban Development HOME Program, with construction financing provided by the Community Loan Fund of the Capital Region (Habitat for Humanity Capital District, n.d.).

5.1.5. CAPITAL ROOTS

The mission of Capital Roots is to nourish healthy communities by providing access to affordable fresh food and green spaces for all. They aim to reduce the impact of poor nutrition on public health in New York’s Capital Region. Their target population includes individuals and communities in the Capital Region who lack access to fresh, affordable, and healthy food. Since 2022, they have faced allegations of labor violations from the National Labor Relations Board, leading to community trust issues (Willard, 2022). Discussing the matter with several community organizers in Troy, this controversy has not yet been addressed and continues to affect their community partnerships.

Capital Roots operates various programs and services to promote healthy communities and sustainable food systems. Over 55 community gardens are spread across four counties, allowing individuals to grow food. It also runs the Veggie Mobile®, a mobile-market that delivers fresh produce to in-need communities. Their Squash Hunger program has served the community with healthy food for over 20 years, helping to fill the “fresh food gap” at feeding centers, pantries, and shelters across the Greater Capital Region. It also offers nutritional and horticultural education for all ages (Capital Roots, n.d.).

Capital Roots collaborates with a wide range of diverse organizations, institutions, and service providers around the region to enhance their programs and services. This includes
the Department of Health to create the Healthy Schools and Communities initiative with St. Peter’s Health Partners. The expanded food hub is a central hub for distributing fresh, locally grown produce to community partners, including schools, healthcare facilities, and social service organizations (Capital Roots, n.d.).

5.1.6. TROY COMMUNITY LAND BANK (TCLB)

The mission of TCLB is to redevelop vacant, abandoned, and under-utilized properties through community partnerships and strategic planning. Its objective is to encourage economic growth, long-term sustainability, and new opportunities for all of Troy’s residents and businesses so that together they can build stronger neighborhoods and enjoy a greater quality of life. TCLB strategically targets properties that provide housing opportunities, economic development efforts that create jobs for community residents, community facilities to support needed services and neighborhood enrichment, green space/urban agriculture, and community-driven recreational space (Troy Community Land Bank, n.d.).

This has been especially challenging given the presence of architectural preservation activists in Troy. After several failed attempts to contact TCLB, the Planning and Projects Manager at Albany County Land Bank shared that preservation restrictions make projects in Troy’s low-income neighborhoods more expensive than what the structure is worth at the end of reconstruction (personal communication, February 15, 2024).

Regarding programs and services, TCLB acquires vacant, abandoned, and under-utilized properties throughout the City of Troy. It works with communities, residents, and city officials to strategically target properties capable of generating the greatest positive effect. Upon receipt of a property, the Land Bank’s team of contracted real estate professionals perform a comprehensive evaluation. Unfortunately, the services and support have been slim
in the last few years. In 2020, they didn’t acquire any new parcels, and only four parcels in their existing stock were sold (Cause IQ, 2024). Now, they are looking for a new part-time executive director.

TCLB works collaboratively with the City of Troy to stimulate neighborhood development through the acquisition, rehabilitation, and/or demolition of tax-foreclosed and vacant properties. However, the Planning and Projects Manager at Albany County Land Bank suggested (personal communication, February 15, 2024) this may be a contributing factor to their lack of activity. Since the foreclosing entity for TCLB is the City, they have a lot less access to the properties and often must go to auction to acquire land which consumes resources they do not have. The board members of TCLB consist of residents, business owners, school district educators, and local developers who are Troy residents.

TABLE 1 Summary Community Development Organizations in Troy

<table>
<thead>
<tr>
<th>Name</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAP Inc.</td>
<td>Affordable architectural, planning, and design services for low to mod. income individuals and other non-profits</td>
</tr>
<tr>
<td>Troy Rehab. Improvement Program (TRIP)</td>
<td>Offers housing counseling, home repairs, and home-buying assistance</td>
</tr>
<tr>
<td>Capital Streets</td>
<td>Streetscape and active transportation planning advocacy and services</td>
</tr>
</tbody>
</table>
Analyzing the scope of operations, mission statements, project engagements, and collaborative affiliations of each nonprofit dedicated to community development allows us to understand what services are being offered in the city. The next section will compare publicly available financial information to further understand each organization’s strengths and weaknesses.

5.2. FINANCIAL COMPARISON

This financial health comparison delivers an overview of the strength and standing of each organization that is active in the field of community development within Troy. This section examines publicly available financial documents such as Form 990s, alongside other resources like annual reports and market research data as needed. Ultimately, this analysis helps gauge the profitability, revenue streams, and cost structures of similar organizations while recognizing capacity and potential financially feasible partnerships. Capital Streets is not included in this matrix because they have only filed one IRS 990 form for 2023, their first year as a 501(c)3 and it is not yet publicly available.
Several indicators were used to compare the financial health of these community development non-governmental non-profits. Listed below are their explanations and how they could be considered when comparing each organization’s financial health.

- **Gross revenue** represents the total money generated before expenses and indicates the organization’s fundraising ability and overall income.
- The **current ratio**, a liquidity ratio, measures an organization’s ability to pay short-term obligations, with a higher ratio (above 1.0) indicating better short-term financial health.
- **Surplus/deficit indicates** whether an organization has earned more revenue than expenses (surplus) or incurred more expenses than revenue (deficit), serving as a key indicator of financial stability.
- The **change in net assets** shows how an organization’s assets have grown or shrunk in the past year.
- **Contributions, gifts, and grants** are major sources of revenue for nonprofits, and a high amount could indicate strong donor support and effective fundraising efforts.
- The **number of employees** can give an idea of the scale of the organization’s operations.
- The **salary of the highest-paid employee** can provide insight into the organization’s compensation practices but should be considered in the context of the organization’s size, mission, and location.

These metrics are used in financial analysis practice to provide a clear picture of any organization’s financial health and typically help donors, stakeholders, and the broader community assess the soundness of nonprofit organizations.
TABLE 2 Organizational Financial Health Comparison

<table>
<thead>
<tr>
<th>Financial Data (2022)</th>
<th>TAP Inc.</th>
<th>TRIP</th>
<th>Habitat for Humanity Capital District</th>
<th>Capital Roots</th>
<th>Troy Community Land Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Revenues</td>
<td>$1,076,689</td>
<td>$3,688,765</td>
<td>$3,636,609</td>
<td>$2,768,449</td>
<td>$167,779</td>
</tr>
<tr>
<td>Current Ratio</td>
<td>21.62</td>
<td>4.03</td>
<td>1.05</td>
<td>1.96</td>
<td>1.47</td>
</tr>
<tr>
<td>Surplus/Deficit</td>
<td>-$62,854</td>
<td>$220,879</td>
<td>$13,513</td>
<td>$284,445</td>
<td>-$217,630</td>
</tr>
<tr>
<td>Change in Net Assets from PY to CY</td>
<td>-$70,260</td>
<td>$220,879</td>
<td>$2,791,863</td>
<td>$6,081,179</td>
<td>-$103,500</td>
</tr>
<tr>
<td>Contributions, Gifts, Grants</td>
<td>$6,904</td>
<td>$378,006</td>
<td>$853,365</td>
<td>$1,268,434</td>
<td>0</td>
</tr>
<tr>
<td>Number of Employees</td>
<td>21</td>
<td>40</td>
<td>16</td>
<td>63</td>
<td>1</td>
</tr>
<tr>
<td>Salary of the Highest Paid person</td>
<td>$88,663</td>
<td>$98,435</td>
<td>$103,348</td>
<td>$84,913</td>
<td>$77,885</td>
</tr>
</tbody>
</table>

Source: U.S. Department of the Treasury. Internal Revenue Service, 2022
Analyzing the above table, TRIP appears to be the most financially healthy organization among the five, with the highest gross revenues, a good current ratio, and the highest surplus. However, Habitat for Humanity shows a significant one-year increase in net assets, indicating potential for growth despite its lower current ratio and minimal surplus. TAP Inc., while having a strong current ratio indicating good liquidity, shows a financial loss and a decrease in net assets, which could be areas of concern.

Troy Community Land Bank has been undergoing significant challenges lately. In 2022 it had a deficit and a decrease in net assets. However, the current ratio above one indicates that they have more current assets than current liabilities, which is a positive sign for short-term financial health. It’s also worth noting that it has a small team with only one employee. This could impact its capacity to undertake large projects or expand their services.

This analysis is based on the numbers publicly available and does not consider other factors that might affect the financial health of these five organizations, such as their future revenue projections from investments and grants or the impact of their programs and services on the community.

5.3. ANALYSIS OF SERVICE GAPS AND OPPORTUNITIES FOR IMPROVEMENT

In the realm of affordable housing, efforts by organizations like Habitat for Humanity Capital District, Troy Rehabilitation Improvement Program (TRIP), and TAP Inc. are making a significant impact in low-income communities. These organizations are at the forefront of addressing Troy’s housing crisis. However, the urgency of the situation demands more comprehensive solutions beyond what their limited resources allow them to
do. While preserving existing affordable housing is crucial, there is also an opportunity to innovate to create new affordable homes. This challenge is particularly pronounced in neighborhoods where economic struggles are already prevalent.

Community engagement lies at the heart of sustainable development. Organizations like TAP Inc. and Capital Streets are actively involved in community projects, which is commendable. But there’s a broader perspective to consider, including empowering residents, programs focused on community organizing, leadership development, and participatory decision-making, which are all essential. The entire community benefits when residents feel a sense of ownership and have a voice in shaping their neighborhoods.

Troy has immense potential in its vacant properties. The Troy Community Land Bank (TCLB) faces challenges, such as preservation regulations and limited resources that hinder their progress. Pop-up parks, gardens, markets, and activities can be installed with a temporary use permit to address the pressing issue of vacancies and uplift community spirit.

Using equitable real estate development could be a way to end generational poverty among low-income and BIPOC residents, create employment opportunities, and uplift marginalized neighborhoods through pride, safety, and dignity. Strategic partnerships and innovative approaches can transform vacant properties into catalysts for community growth.

Ultimately, there are endless examples around the country that Troy’s community leaders could reference to address service gaps. However, existing organizations are over capacity because of their high demand and insufficient support or funding. Therefore, suggesting they take on these additional roles would be impractical. This brief analysis aims to identify the specific services needed in Troy. By doing so, a potential community development
corporation could avoid duplicating efforts and build upon the existing strong work. The next section will look at the government's impact on these issues and the community.

5.4. GOVERNMENTAL ENTITIES IMPACTING DEVELOPMENT

Government-affiliated entities within Troy play significant roles in shaping the social and economic landscapes, impact what nonprofits and developers can do in the city. They influence development in Troy through their financial assistance programs, decision-making powers, and partnerships with local businesses and nonprofits. There are three notable entities that most directly impact development and one possible entity that is missing support from City leadership.

The **Troy Industrial Development Authority** (the Authority) was established in 1967 by the New York State Legislature to encourage economic growth in the City of Troy, New York. It functions as a separate “public benefit authority” and its operations are independent of the City. The board issues industrial revenue bonds for industrial development projects and assists businesses in acquiring or constructing various facilities that provide job opportunities or increase economic welfare. It sustains its operations by requiring application and closing fees for the projects it reviews (Troy Industrial Development Authority, n.d.).

The **Troy Local Development Corporation** (TLDC) was established in 1987 and is a private not-for-profit corporation that serves as an active economic development agent for the City of Troy. According to its website, its primary objective is to construct, acquire, rehabilitate, and improve buildings or sites throughout the city. It also provides financial assistance in areas of commercial development and talent attraction/retention and directly
invests in renewable energy infrastructure. It works closely with local partners, including the City of Troy and the Troy Industrial Development Authority, to support job retention, facilitate growth and expansion, attract new investors, and contribute to the commercial tax base (Troy Local Development Corporation, n.d.).

The **City Council** is the legislative branch of the government and is composed of seven elected members serving two-year terms (Troy City Council, n.d.). They have a responsibility to engage with and represent residents within the six districts of Troy and ultimately play a large role in shaping the city’s policies and regulations, which can impact the work of nonprofits and developers.

The potential of a **Housing Task Force** in Troy, NY, is significant, particularly in addressing issues such as the city’s aging housing stock, the realistic threat of escalating rents, and barriers to homeownership in several neighborhoods. Envisioned by Troy City Council Democrats, the task force would be a diverse group of tenants, property owners, and community leaders, aiming to tackle vacancies, affordability, and quality of housing. However, the current Mayor does not view the task force nor a formal housing study as a priority, which is halting a thoughtful plan for housing in the city (“Housing in Troy Gets a Renewed Focus with Calls for Task Force”, 2024). Councilman Jim Gulli, representing the Lansingburgh neighborhood and serving on the IDA, has highlighted that the city’s recent downtown success has led to increasing rents and prices, emphasizing the urgent need for affordable housing (“49.9 million housing project boosts Troy’s”, 2021). However, the successful implementation of such a task force would necessitate the mayor’s approval and careful planning, community involvement, and sufficient funding.
5.5. PREVIOUS AND ONGOING INVESTMENTS IN TROY

Urban renewal and community development have been at the forefront of Troy’s evolution over the past few decades. This section provides an overview of the key initiatives and investments that have shaped Troy’s built environment, from the notable urban renewal efforts of the 1970s to the recent Downtown Revitalization Initiative. It explores the impact of these projects on the city’s physical and socioeconomic fabric, highlighting both their achievements and the challenges they face. This is not an analysis of the projects’ performance, but rather a comprehensive review of their objectives, strategies, and potential implications for Troy’s future.

5.5.1. NOTABLE 1970’S URBAN RENEWAL EFFORTS

In the late 1970s, the New York State Department of Transportation demolished nine blocks of commercial property and hundreds of residential residences to build the NY Route 7 (Collar City) Bridge. The New York State Department of Transportation designed the structure with landscaped areas, concrete pocket parks, basketball courts, and an ice rink (WMHT, n.d.). However, today, the space is mostly paved for parking. The Collar City Bridge divides Downtown Troy and North Central neighborhoods along Hoosick Street. The bridge’s construction has functioned as a major physical, psychological, and ultimately socioeconomic barrier dividing the thriving downtown from lower-income residential areas to the north (Bloomberg, n.d.). This division has had significant implications on the neighborhoods adjacent to the bridge. There have been recent art projects to help offset the generational harm, such as the Uniting Line project, a collaboration between the City of Troy, the Arts Center of the Capital Region, and TAP Inc. The Uniting Line, ongoing, transformed the area under the bridge into a vibrant pedestrian space with large-scale murals.
by local artist Jade Warrick and a new basketball court creating a sense of unity and revitalizing the neighborhood (Personal communications, 2024).

The Uncle Sam Mall, also known as the Uncle Sam Atrium, was another significant urban renewal project in the 1970s. Developers initially envisioned it as a $96 million shopping mall, but due to financial problems, it stagnated until Carl Grimm, the local developer, financed a smaller shopping center that stands there today. However, due to its small size, Troy’s population loss, and competition from larger suburban malls, the mall became underutilized and mostly vacant by the early 1990s (Wikiwand, n.d.). In recent years, plans have been proposed to partly tear down the mall and replace it with 60 apartments, a 400-space parking garage, and commercial development, and if successful, it’s expected to bring new residential and commercial vitality to the area, contributing to the growth and vibrancy of downtown Troy (Crowe, 2021).
5.5.2. DOWNTOWN REVITALIZATION INITIATIVE

In the 21st century, Troy’s developments and neighborhood improvements have stagnated. In 2022, the New York Department of State granted Troy the Downtown Revitalization Initiative (DRI), which has sparked a blossoming of projects that work toward economic and community development. This grant offers the city financial and technical support on planning initiatives for the years to come and is generally perceived as a strong opportunity for Troy to rebuild after decades of decay.

The Riverfront District, which includes several partially completed projects, is a result of the City’s most updated Comprehensive Plan, Realize Troy 2018, and is partially funded by the DRI grant. It is projected to create over $11 million in new property value in Troy and stimulate economic development with $15 million in new annual spending, according to the DRI Final Project Profiles of 2021. The project’s objectives include enhancing the city’s vibrant arts and culture scene, improving walkability, and providing better housing opportunities. However, it has been criticized for ignoring the needs of the North Central neighborhood, which is a significantly more burdened and underinvested area, particularly with the introduction of the new Marriott hotel.

1 Monument Square, located at the heart of downtown Troy, is the former property of the razed City Hall, is still owned by the City, and has since seen several failed development attempts. The most current development plan for this lot includes 92 units of residential space, 20,000 square feet of commercial and retail space, a parking garage, and a public riverside plaza (Crowe II, 2022). Unfortunately, the project has recently been facing “insurmountable” issues, as noted by the mayor in her 2024 State of the City address. If the
project is successful, it’s expected to increase tourism and commerce and attract new residents and employers, while significantly growing the tax base.

The Narrows Urban Trails is a proposed 5-mile hiking trail that weaves through the waterfalls, rocky outcrops, and historic landscapes of Troy’s Wynantskill and Poestenkill valleys. The trail aims to connect cyclists and hikers from the regional Mohawk Hudson trail through the city of Troy. The goals are to highlight Troy’s deep cultural heritage and scenic beauty, create strong connectivity to regional trail systems, improve the quality of life and health for citizens of Troy and the region, and add to economic development (The Narrows, n.d.).

In conclusion, Troy’s urban development journey has been tested but is a testament to the city’s resilience and commitment to revitalization. While significant strides have been made, particularly in downtown Troy, there is a growing concern about the need for a more inclusive and equitable approach to development. Critics argue that the focus on downtown revitalization has overshadowed the pressing issues in surrounding neighborhoods, such as dilapidated housing and vacancies. As Troy continues to evolve, it is crucial that future initiatives address these concerns, ensuring all residents benefit from the city’s progress and prosperity. This analysis highlighted the importance of comprehensive and balanced urban development strategies in shaping a city’s future, providing valuable insights for similar cities and Troy’s future.
6. RELEVANCE OF THE CDC MODEL IN TROY

Troy faces specific needs and challenges that align with the services and initiatives typically provided by Community Development Corporations (CDCs). These organizations traditionally focus on supporting a specific low-income neighborhood through services like economic development, education, community organizing, and real estate development. Troy grapples with issues such as high vacancy rates, poverty, and racial disparities that resulted from decades of red lining. These challenges are not unique to Troy but are prevalent in many urban areas. CDCs traditionally address these issues through affordable housing initiatives, economic development programs, neighborhood revitalization strategies, and social services. By adapting the CDC model, Troy can tackle these challenges from the ground-up, creating a more equitable and vibrant community.

The demographic, socio-economic, and political context of Troy, as outlined in section two, further underscores the potential need for an adapted CDC model. Troy’s diverse population, with its socio-economic challenges, requires a layered approach. The city’s political context, characterized by a strong desire for change and improvement, provides a welcoming environment for implementing CDC-type initiatives. The existing organizations and their services outlined in section three, including architectural, home repairs and rehabilitation, active transportation advocacy, and access to affordable food are working toward addressing Troy’s specific needs and challenges, however there are gaps that need to be addressed to create a holistic solution for the resiliency of Troy’s communities.

This section reviews fours examples of successful non-profit organizations within Cleveland and Buffalo that are championing community development through the ethos of the traditional community development corporation model. It reviews the localized efforts of
Burten, Bell, Carr Development, Inc. and PUSH Buffalo as well as the overarching support provided by Cleveland Neighborhood Progress and Partnership for the Public Good. This section analyzes their strategies, initiatives, and impacts within their respective communities. The section concludes with a synthesis of key themes from these organizations, which are pertinent to addressing Troy’s most critical challenges. It also offers practical strategies to be applied in Troy, suggesting the establishment of a new, influential community development organization.

6.1. EXAMPLE 1: CLEVELAND, OHIO

Cleveland has established numerous Community Development Corporations (CDCs), each delineated by specific neighborhoods and supported by the umbrella organization, Cleveland Neighborhood Progress for the advancement and resilience of all CDCs in the city. Beyond the city limits, the Ohio CDC Association operates statewide to build capacity and advocate for public policy that benefits all Ohio CDCs. This robust system, born out of decades of dedication and effort, has successfully revitalized neighborhoods with similar characteristics to those in Troy. These organizations have significantly improved the quality of life for Cleveland residents, making some of them prime examples of how to address issues of vacancies, poverty, and racial districts. Their strategies, initiatives, and impacts offer valuable lessons in their successes and shortcomings.

6.1.1. BURTEN, BELL, CARR DEVELOPMENT, INC. (BBC)

Burten, Bell, Carr Development, Inc. (BBC) was founded in 1990 and is a non-profit community development corporation that empowers residents and revitalizes blighted and underserved communities in Cleveland’s Central and Kinsman neighborhoods and has since
expanded to surrounding neighborhoods (BBC Development, n.d.). This organization was chosen as an example for this research because of my personal experience working with their team and community during a Cornell workshop in 2023 and subsequent research through the tRUST-lab at Cornell University. Based on these experiences, BBC’s services relate closely to the identified needs within Troy. It has successfully gained community trust, expanded its service area, and significantly changed the quality of life in its neighborhoods.

BBC's services include community planning, equity-centered real estate development, and empowerment services. It engages residents in shaping the future of their neighborhoods through planning workshops, community surveys, activities, community art, and interviews. They revitalize neighborhoods by transforming vacant and underutilized land into new housing, retail/commercial, mixed-use, and greenspace developments which are prepared by strategic anti-displacement and place-keeping planning initiatives. During an interview with the Executive Director of the organization, she shared that to ensure the developments are beneficial to the legacy residents over the long term, they are developing an equity-focused real estate development plan that identifies strategic use recommendations and restrictions for interested developers. This plan is also intended to attract developers into the area to generate economic vitality.
The City of Cleveland has consistently shown support for BBC by collaborating with them on several projects that impact their residents or land. With the City and City Council members, BBC has a role to represent and advocate for its residents through proactive projects and outreach (personal communications, February 27, 2024). Moreover, the City of Cleveland Department of Economic Development's work aligns with BBC’s mission of revitalizing neighborhoods by transforming vacant and underutilized land into new developments. One example is the City’s launch of the Site Readiness for Good Jobs Fund with $50 million in federal money to turn old industrial properties into economic engines again (Jarboe, 2024). In addition, BBC spearheaded the recent construction of 30 single-family affordable homes in Kinsman known as the “Colfax Homes” project. This project has not only provided affordable housing options for the residents of Kinsman but also contributed to the overall socio-economic revitalization of the neighborhood.

FIGURE 6 Photo of Colfax Homes

Source: Eliza Blood
BBC is a common partner among several community organizations within and around their service area. As shared by the Executive Director, they run by the ethos that they are not the knowledge experts, and any successful project requires comprehensive collaboration (personal communications, February 27, 2024).

Implementing these strategies in Troy could lead to a more equitable and unified development approach for the city’s most disadvantaged communities. There isn’t yet an organization in Troy dedicated to real estate development and planning services. TRIP, and Habitat for Humanity work toward developing single-family homes, and TAP Inc. recently began their first multi-family development project and continues their efforts in place-keeping. However, these organizations are not working toward greater planning strategies such as economic development and anti-displacement. Considering a lot of BBC’s work relies on understanding the housing market of their neighborhoods, an important first step for a similar organization in Troy would be to create a city-wide housing market analysis to understand displacement risks with the current and projected housing stock. Additionally, establishing strong relationships with City Council members and the Department of Economic Development will only benefit an organization's ability to make tangible change and successfully represent its service area residents.

6.1.2. CLEVELAND NEIGHBORHOOD PROGRESS (CNP)

Cleveland Neighborhood Progress (CNP) is a community development intermediary that works toward equitable revitalization throughout all of Cleveland's neighborhoods. Their mission is to strengthen the Cleveland community development ecosystem. CNP's strategies and initiatives are focused on four key areas: Community Development Corporation
Advancement and Resilience, Equitable Neighborhood Revitalization, Access to Capital, and Advocacy, Marketing, and Collaboration (Cleveland Neighborhood Progress, n.d.).

The City of Cleveland has shown support for CNP in various ways. For instance, CNP has been involved in the city's Strategic Investment Initiative, which invests in CDCs to impact on Cleveland neighborhoods. The city also collaborates with CNP on the Neighborhood Platform, which outlines recommendations for improving the quality of life in Cleveland’s neighborhoods. These instances suggest that the City of Cleveland recognizes CNP's role in community development and supports its initiatives.

CNP draws its funding from a variety of sources. In 2022, a significant portion of their revenue, 87.3%, came from contributions, which include government grants amounting to $559,646 and other donations, gifts, grants, and similar amounts not included above, totaling $2,896,850. Contract fees also contributed to their revenue, amounting to $497,683 (CNP, 2022). The federated pool of funding that sources these grants includes support from The Cleveland Foundation, the George Gund Foundation, the Jack, Joseph, and Morton Mandel Foundation, Enterprise Community Partners, Rocket Community Fund, and others (CNP, 2024).

CNP’s approach to strengthening CDCs could help Troy build a strong community development ecosystem and avoid wasted resources on redundant efforts. Their focus on equitable neighborhood revitalization could help transform vacant and underutilized land into new developments by facilitating collaboration among the city’s organizations. Their efforts in providing access to capital could help Troy's existing community development organizations leverage funding for community development projects. Ultimately, this could
lead to improved social and economic conditions for residents’ economic vitality in Troy and capacity building for the city’s existing organizations.

6.2. EXAMPLE 2: BUFFALO, NEW YORK

Buffalo and Troy are both located in the state of New York, have experienced comparable impacts of the Great Recession and issues related to recent foreclosures leading to significant vacancies and a declining housing stock. Despite these challenges, Buffalo has a strong network of community organizations working toward combatting these economic and social disparities across the region. The community development culture in Buffalo doesn’t rely on the traditional title of CDC like Cleveland organizations do, even though they share very similar services and funding mechanisms. The following example includes a community development organization that is an alternative to consider how the traditional CDC model could transform to fit today’s issues and community-specific needs.

6.2.1. PUSH BUFFALO

Founded in 2005, PUSH Buffalo (People United for Sustainable Housing) is a community organization that mobilizes residents to create strong neighborhoods with quality, affordable housing, expand local hiring opportunities, and advance economic justice in Buffalo (PUSH Buffalo, n.d.). Its work is centered in Buffalo’s East Side, where 80% of the population are People of Color and have faced decades of disinvestment with little opportunity for economic mobility (Quebral, 2021).

As a non-profit, they focus on community development but are not formally considered a CDC because of their unique development approach. Unlike traditional CDCs that focus on housing and economic development, PUSH Buffalo combines community organizing, policy
advocacy, and neighborhood redevelopment. It has altered the traditional CDC model to work toward a “resilient and regenerative community” in Buffalo’s West Side, with initiatives like the Green Development Zone focusing on environmental and economic sustainability (PUSH Buffalo, n.d.). While some might not categorize PUSH Buffalo as a CDC in the conventional sense, its impact on community development is significant. It aligns with the broader goals of a community development corporation.

PUSH Buffalo’s strategies and initiatives include creating strong neighborhoods, developing neighborhood leaders, decreasing the rate of housing abandonment, creating a solar future independent from utilities, building a more democratic, action-oriented organization, and leading direct action campaigns encouraging corporations and government agencies to do better for their neighborhoods. They also focus on small businesses, particularly those owned by women and people of color, placemaking that regenerates commercial corridors and waterfronts, workforce investments to enhance residents’ skills, and community wealth building (PUSH Buffalo, n.d.). The City of Buffalo has shown support for PUSH Buffalo in various ways. For instance, they have collaborated with PUSH on affordable housing development projects and advanced efforts to bring more affordable housing to the city, while supporting local hiring opportunities.

PUSH Buffalo’s most notable achievement is the West Side Homes project, which includes 49 units of affordable, sustainable housing on the West Side of Buffalo. The project, located within PUSH Buffalo’s Green Development Zone, comprises two rehabilitated and 14 new buildings on eleven sites. These buildings are net-zero, requiring no additional energy, thanks to features like geothermal heat and hot water, and heat pumps (PUSH Buffalo, n.d.). This initiative aligns with PUSH Buffalo’s mission of creating sustainable housing and
living wage jobs for West Side residents, demonstrating the significant impact community
development corporations can have on their communities.

PUSH Buffalo's approach to community planning is an adaptation of the traditional
community development corporation model. It could help Troy residents have a voice in
shaping the future of their neighborhoods. There isn’t an organization in Troy right now that
focuses on small businesses and workforce investments, but this strategy could help create

FIGURE 7 PUSH Buffalo's West Side Homes

Source: The Buffalo News

PUSH Buffalo's approach to community planning is an adaptation of the traditional
community development corporation model. It could help Troy residents have a voice in
shaping the future of their neighborhoods. There isn’t an organization in Troy right now that
focuses on small businesses and workforce investments, but this strategy could help create
more local hiring opportunities and support anti-displacement efforts while improving neighborhoods (Sherman, 2017). An example of this is PUSH Buffalo’s dedicated involvement with the All-In Cities Initiative which advances equitable cities anchored in economic inclusion and the New York State Anti-Displacement Learning Network which provides them with peer learning opportunities, technical support, and funding to implement high-impact anti-displacement strategies locally. Additionally, using political advocacy can be a strong way to make policy changes that work in favor of all community organizations centered around social equity.

6.2.2. PARTNERSHIP FOR THE PUBLIC GOOD (PPG)

Like Cleveland, Buffalo’s community organizations have an umbrella organization called Partnership for the Public Good. They are a community-based think tank that aims to build a more just, sustainable, and culturally vibrant Buffalo Niagara through action-oriented research, policy development, and citizen engagement (PPG, n.d.). This organization was chosen as an example for this research because of its significant role in regional, proactive change witnessed first-hand during my collaborative work with PPG as a graduate research assistant in the Cornell Adaptive Land Lab. That experience was a testament to the value of a network, or coalition, of organizations working toward the greater good.

Over the years, PPG compiled a network of over 325 partner organizations for resource sharing and research. Along with Cornell University, they create a wealth of reports, policy briefs, and fact sheets supported by educators, students, volunteers, interns, and independent researchers which are shared in the “Buffalo Commons”, a library of knowledge, ideas, and tools for citizen engagement and community development. In addition to research, they work toward policy changes such as the Proactive Rental Inspection Program and water
equity issues (PPG, n.d.). The program that is the most innovative and successful at connecting their network is the Community Agenda. Annually, their partners meet to consider ways to change local or state policies that advance the Buffalo Niagara Region. Partners vote at the year-end, and the top ten proposals become the focus of PPG’s work scope for the following year (PPG, n.d.).

The majority of Partnership for the Public Good (PPG) revenue in 2022 came from contributions (94.3%) which include government grants amounting to $100,000. Other contributions, gifts, grants, and similar amounts not included above, totaled $573,693. Program service fees also contributed to their revenue, amounting to $40,700 (IRS, 2022).

Adapting PPG’s model to Troy could bring about proactive positive change to the city. The model’s focus on action-oriented research and policy development would help Troy’s overall issues such as the decaying housing stock and outdated infrastructure. By creating a similar partnership with local organizations and conducting research relevant to Troy, the community could pool resources to develop and implement policies for a more just, sustainable, and culturally vibrant city.

6.3. KEY THEMES

These four organizations are strong examples of successful community development in communities like North Central and South Troy neighborhoods. Deciphering the common strategies and initiatives will help identify a scope and model for a community development organization in Troy as it relates to addressing poverty, environmental harms, a deteriorating housing stock, vacancies, and a fear of displacement. The following five themes were pulled from the four organizations mentioned above as they relate to Troy’s context.
Community engagement and empowerment

- BBC and PUSH Buffalo involve residents in shaping the future of their neighborhoods through participatory planning workshops, community surveys, and activities that relate to their understanding of issues and planning processes.
- Community engagement is seen from project to project in Troy, however, there is little being done to advance engagement efforts within the most marginalized communities, such as using reparative participation or intergenerational outreach.

Equity-centered development

- BBC and PUSH Buffalo aim to address issues of poverty and racial disparities in their focus neighborhoods.
- Focusing resources on specific neighborhoods that face the most significant disparities such as North Central and South Troy will help an organization and the community with trust-building and allow the organization to be an active bridge of communication between various stakeholders.

Collaboration and partnerships

- All four organizations regularly collaborate with other organizations, city officials, and community stakeholders.
- Building strong partnerships in Troy, like those seen in Cleveland and Buffalo, could help leverage resources and expertise among existing leaders and organizations and identify the most pressing issues at the time.

Policy advocacy and research
• CNP and PPG conduct action-oriented research and policy development to address social and economic issues throughout their cities.

• Adapting a similar model in Troy could lead to valuable research that an elected administration may not want to prioritize. In today’s example, this could be housing market research for Troy. Capital Streets is the only organization that prioritized research, however, their focus is on active transportation, leaving gaps for other aspects of community development. Ground-up research could inform evidence-based policies and initiatives to tackle Troy’s challenges effectively.

Capacity building and advocacy

• CNP and PPG strengthen organizations by advocating for them, identifying ways to expand their capacity, and offering support where needed.

• Implementing space for capacity-building initiatives, such as technical assistance, training, and resource mobilization, in an organization could be a way to support the new and existing organizations within Troy.

Economic development and job creation

• BBC and PUSH Buffalo use economic development, such as workforce investments and supporting small businesses, as a tool for anti-displacement and building generational wealth within their communities.

• Incorporating a similar lens in Troy would work toward the City’s overall goal of economic development, create local hiring opportunities, and support economic mobility for residents.
Adapting the community development corporation model in Troy will address the city’s pressing needs and stimulate equitable revitalization. A model inspired by successful organizations such as BBC Development and CNP in Cleveland and PUSH and PPG in Buffalo would prioritize community participation, equity-centered development, collaboration, research, policy advocacy, and innovative approaches to address issues like vacancies, poverty, and racial disparities. This will enable the implementation of evidence-based strategies that improve social and economic conditions for all residents. However, these are preliminary recommendations and would require community input on their exact needs beyond what this research was able to provide. By empowering residents to actively participate in decision-making processes and advocating for policies that promote equity and sustainability, an adapted CDC in Troy could have a transformative impact on the city, creating a more vibrant, inclusive, and resilient community for future generations.
7. CONCLUDING THOUGHTS

The potential for a Community Development Corporation (CDC) in Troy, NY, is evident when considering the successful examples of CDCs in cities like Cleveland and Buffalo. These cities, with shared socio-economic contexts and challenges, have demonstrated how CDCs can effectively address vacancies, poverty, and racial disparities, significantly improving the quality of life for residents.

In Cleveland, organizations like Burten, Bell, Carr Development, Inc. (BBC) and Cleveland Neighborhood Progress (CNP) have shown how community planning, equity-centered real estate development, and empowerment services can transform neighborhoods. They have also demonstrated the importance of strong relationships with city council members and the Department of Economic Development and the value of comprehensive collaboration among community organizations.

In Buffalo, despite facing similar challenges as Troy, a strong network of community organizations has been combating economic and social disparities across the region. This suggests that a similar approach could be beneficial in Troy.

Establishing a CDC in Troy could lead to a more equitable and unified development approach for the city’s most disadvantaged communities. Collaboration and resource sharing could also help build a strong community development ecosystem and avoid wasted resources on redundant efforts. Furthermore, it could facilitate the transformation of vacant and underutilized land into new developments through focused funding strategies and placemaking and keeping efforts.
However, creating a CDC in Troy would require careful planning and strategic implementation. A city-wide housing market analysis would be a crucial first step to understanding displacement risks with the current and projected housing stock. Additionally, securing sustainable funding sources, like those in Cleveland and Buffalo, would be essential for the long-term success of the CDC. Examining more critically the relationship between the structure of the non-profit organizations, the personnel hired to implement the programs, and the costs of these personnel and their effectiveness would provide a better understanding of what is needed in Troy. This should be a business plan that includes funding streams for both the CDCs and local developers, and volunteer labor and more.

This study also missed the voices of the community members impacted by the existing Troy community development organizations. Understanding their needs is an important part of any organization's success in addressing issues we assume through online research are the most pressing. Also, understanding the role of government with non-profits and CDCs would help navigate relationship building and set clear expectations.

Before a CDC can be established, it's critical to identify service areas, as discussed in section 6.3. North Central is the neighborhood where TAP Inc. began as a non-profit organization, initiated by a group of student activists who recognized the environmental injustices from the development of the Collar City Bridge in the 1960s. This area is also adjacent to downtown and possibly the most vulnerable to the harmful effects of gentrification, making it a suitable candidate for a new CDC service area. Additionally, a new CDC should anticipate growth. Lansingburgh faces a similar degree of environmental injustice as North Central. Establishing North Central as a CDC service area would facilitate a smooth and
informed expansion into the Lansingburgh neighborhood. More information on need and demographics is required before this can be done feasibly.

In conclusion, the potential for a CDC in Troy is promising. With careful planning, strategic implementation, and lessons learned from successful CDCs in similar cities, Troy could significantly improve its socioeconomic conditions, revitalize its neighborhoods, and create a brighter future for its residents. The journey toward this goal may be challenging, but the rewards—a stronger, more vibrant, and more equitable Troy—would be well worth the effort.
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