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Homeownership for minorities in Schenectady still elusive

Groups offer guidance, but gap continues to widen

By **Bethany Bump** July 11, 2015



PHOTOGRAPHER: PETER R. BARBER

Luis Tapia, left, Teresa Tapia, Oriana Tapia, 10, and 2-year-old Luis Tapia, Jr., stand in front of their new home at 2133 Van Vranken Avenue in Schenectady Friday, July 10, 2015. They hope to move in on July 27.

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SCHENECTADY — Teresa Tapia’s three kids have all grown up in the same place, a small apartment in a public housing complex near the Crosstown in Schenectady. Her youngest, 2-year-old Luis, is too little for school. But her girls, 10-year-old Oriana and 11-year-old Jocelyn, go to King Magnet School. Always have.

Tapia keeps track of these things — the length of time spent in any one apartment and in any one

school — because she never spent any length of time anywhere growing up. Her parents were drug addicts and homeless, and she spent her childhood in and out of foster homes, shelters and group homes.

She has a vivid memory of herself at 6 years old, sleeping on chairs at an emergency assistance unit in Brooklyn for two or three nights at a time without food or a shower. The whole family was stuck there — her mom, her epileptic father, her younger sisters — waiting for a placement that would keep them together. She has another memory of a drive she once took in two Brooklyn neighborhoods, East New York to Bushwick, where she could count at least four different schools she attended during childhood.

“I’ve been at Steinmetz Homes for about 13 years

now and that’s the longest I’ve ever lived anywhere,” Tapia said. “I brought my first daughter home here, my second daughter and my son eight years later, all to the same apartment. That’s when I knew we had stability, when he came home. And then I knew that if we can do this, we can do more.”

Tapia and her husband are just weeks away from owning their first home — a four-bedroom house on Van Vranken Avenue that they helped rehab through Habitat for Humanity. After 36 years without a place to call her own, Tapia will achieve something only a small percentage of minorities in Schenectady achieve: homeownership.

It’s been nearly 50 years since discriminatory housing practices were written out of law. But homeownership, a key method to building wealth in America, continues to bypass many people of color. The main culprit, according to reams of studies and experts on the topic, is lingering wealth inequality between whites and minorities that was perpetuated for centuries by U.S. policy. And it appears the subprime mortgage crisis did nothing to help the homeownership gap. In the years since the housing crisis, the gap has widened in 34 states, including New York, according to the U.S. Census Bureau.

In Schenectady County, whites are more than twice as likely to own homes than blacks and individuals who identify as Hispanic and/or Latino. The homeownership rate among whites in the county is 73.5 percent, compared with just 30.7 percent among blacks and 30.8 percent among Hispanic and Latino people, according to the most recent Census data. Asians are the only other race to come close to the county’s white homeownership rate, with 58.2 percent owning their own homes.

In the city proper, those figures drop for every race and ethnic group, with 57.4 percent of whites owning homes, followed by 47.6 percent of Asians, 28.5 percent of blacks and 24.5 percent of Hispanic and/or Latino individuals.

“The Fair Housing Act is not even 50 years old,” said James Flacke, executive director of Better Neighborhoods, Inc., a Schenectady nonprofit that rehabilitates homes and provides housing counseling programs. “So in terms of legacy, if you came from a family that’s been renting and never had housing opportunities, generation after generation after generation, then your opportunities are going to be much more confined than those who did have those opportunities to build wealth over the years.”

Years of homeownership is one of the biggest drivers of the growing racial wealth gap, along with income, college education, inheritance and unemployment, according to a 2013 research and policy brief by the Institute on Assets and Social Policy. Not only are whites far more able to give inheritances and family assistance for down payments due to historical wealth accumulation, but the country’s legacy of redlining and discriminatory

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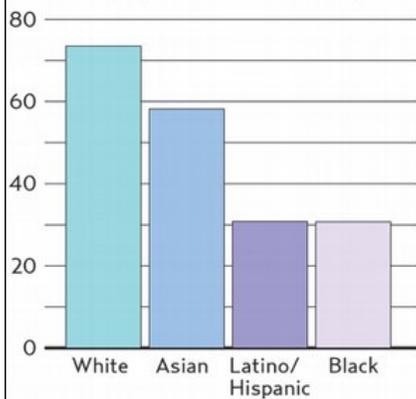


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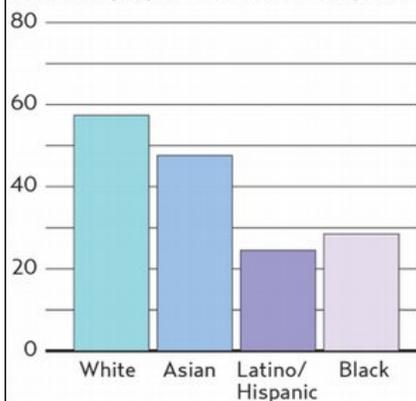
Schenectady County

Percent of people who own homes by race



City of Schenectady

Percent of people who own homes by race



Source: US CENSUS (2013)

ERIN K. O'NEILL/Gazette Web Editor

PHOTO BY ERIN O'NEILL

mortgage-lending practices have blatantly blocked the path to homeownership for people of color.

In Schenectady, organizations like Better Neighborhoods and Habitat for Humanity have worked to increase homeownership opportunities for people who have historically been denied them through educational programs, counseling and assistance in securing financing. Many of their clients are people like Tapia, who come from generations of families who never owned homes.

“There is a set of knowledge and assumptions that folks in the middle class have who grew up in a family that owned a home,” Flacke said. “Kids learned, either through discussions around the kitchen table or other ways, that to own a home you save money and budget toward a goal. You work with a Realtor, a lawyer, a banker.”

For first-generation homeowners, these can be foreign concepts. That’s where Better Neighborhoods steps in. It helps individuals learn to buy and keep a home.

A workshop series covers topics ranging from financing options and home inspections to budgeting, savings and credit repair. Better

Neighborhoods also has counselors who can help individuals navigate foreclosure proceedings and offer best practices for working with banks and courts along the way.

Habitat for Humanity, an organization most known for building homes, also provides a number of support services that guide people through the ins and outs of purchasing and owning a home. Everyone who qualifies for a Habitat house has to put in work, both physically and financially.

“We don’t just give away free houses,” said Madelyn Thorne, interim executive director at Habitat’s Schenectady County affiliate. “Sometimes I hear that, and that is not what happens. We expect that our families will get a 30-year interest-free mortgage, but they’re still paying taxes and homeowner insurance and maintenance.”

Habitat hosts outreach sessions and informational meetings to inform prospective homebuyers about the qualifications and benefits of homeownership, as well as an education program that each family has to complete before it can purchase a home. Each family also has to put in 400 hours of “sweat equity” — either building their own house or building another Habitat house. For Tapia, that was the fun part.

“We’ve put in close to 1,000 hours so far,” she said. “We were very determined.”

Tapia had worked on her credit for a long time before reaching out to Habitat. It’s the very first thing that housing counselors will ask prospective buyers, so she wanted to make sure she had a good starting point.

“Credit is a big thing,” Tapia said. “I had to make sure I was bankable. So they ran my credit and got my score. And from there, if anything needs work, they help you work on it. So you might take out more credit cards or a car loan and build it from there.”

Then came budgeting, something she had been doing her entire adult life to avoid winding up homeless like her parents. But once homeownership was in her sights, the family stopped going out for dinner and stopped renting movies from Redbox, instead opting for free DVDs from the public library for family movie nights.

The Tapias, who are Puerto Rican, come from a culture that embraces the Quinceanera and Sweet Sixteen milestones. They had been saving for their own daughters’ 16th birthday celebrations for as long as they can remember.

“I’ve been told recently by both my daughters to take that money and use it for the house, that ‘we don’t need a Sweet Sixteen,’” Tapia recalled. “That just brought me to tears, to see them value the importance of homeownership and what it means to have a home.”

The journey has been more emotional than Tapia might have expected. The house on Van Vranken has been ready for months now, and the family is scheduled to move in later this month. On a recent Saturday, she brought everyone over to see the finished product and was overcome with joy at the sight of her girls running through the house they helped build themselves, planning play dates and sleepovers with friends from school.

They will have to change schools, but it will be for the last time. Tapia will make sure of that, the memory fresh in her mind of the stutter she developed as a child after changing schools so frequently, making friends and losing friends.

“I’m responsible for people now,” she said. “To know that we have done this for our children, to see them run in their own home, I can’t describe the pride I felt in that moment.”

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