



# gifts & grants

## Healthy Food Access, Neighborhoods Are Top Priorities in 2022

To fund an ambitious agenda to benefit county residents, The Schenectady Foundation will make nearly \$1.9 million available for community initiatives that help families, neighborhoods and organizations emerge from the pandemic stronger than ever.

The Schenectady Foundation is placing greatest emphasis on two impact areas: Equitable Access To Healthy Food and Neighborhood Revitalization. Combined, more than \$1.24 million will be invested in these areas.

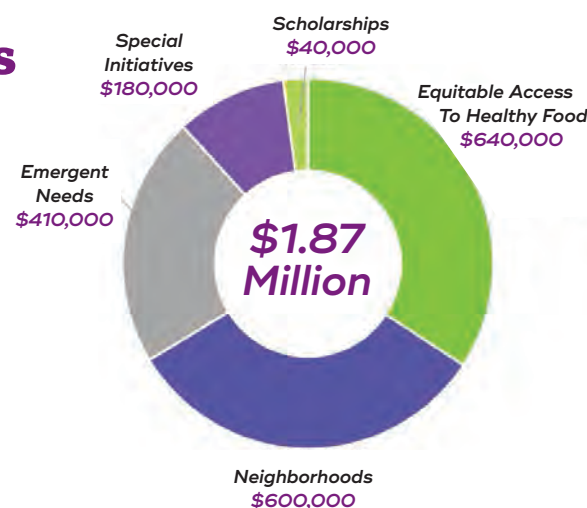
The Foundation will grant \$640,000 to help Schenectady families become regularly able to access and include in their diets sources of healthy and fresh food. “We’re seeking sustainable solutions to meeting the nutritional needs of families,” said Robert Carreau, executive director of the Foundation.

Projects that will help Schenectady’s neighborhoods thrive — becoming places where families feel safe, cared for, and have access to economic, educational and housing opportunities, will be emphasized.

“We’re working to bring together multiple assets and services to leverage a deeper impact,” said Kristi Milligan, who directs the Foundation’s grant programs. “We need quality affordable housing options, but other elements need to be in place to make neighborhoods sustainable: access to employment and services that support families and create community.”

In addition, the Foundation will help organizations address new or emerging needs and address continued pandemic recovery efforts.

Grant applications will open at staggered times this year through the website: [www.schenectadyfoundation.org](http://www.schenectadyfoundation.org).



2022 grant budget allocations

Above: Steve Friebe, Property & Grounds Committee Chair for Messiah Lutheran Church, looks over renovations to help the Bread of Life Food Pantry in Rotterdam move to a larger, renovated space on Curry Road.

Right: Guyanese Community Center President Ravi Ishmael and Mohan Ramcharran, caretaker of the property, smile after the new roof is finished at the building on 6th Avenue and Pleasant Street. The entire building is being rehabbed, an example of the Foundation’s investment in neighborhoods.



# It's Not Enough to Beat the Odds

## We Need to Change the Odds

A child's future is shaped by where they grow up. Children raised in poor families in poor neighborhoods will likely become poor adults, while those raised in wealthier families in wealthier neighborhoods will likely prosper.

These disparities are visible throughout Schenectady County, where children who grew up only a few miles from each other often experience vastly different outcomes in adulthood.

For a 35-year-old from Schenectady's Hamilton Hill neighborhood, the median household income is \$21,000. For a 35-year-old from nearby Niskayuna, it's between \$60,000 and \$75,000.

At The Schenectady Foundation, we want to see a community where every child can thrive. To that end, we've embarked on an ambitious new project, the **One Schenectady Systems Change Initiative**, that aims to address the root causes of disparities.

For decades, the Foundation has invested in programs to alleviate the symptoms of poverty. We've learned that even the best interventions only achieve incremental change.

Take, for example, tutoring programs for youth with poor literacy skills.

These programs are helpful, but what if we could figure out how to prevent schoolchildren from falling so far behind in reading in the first place? Wouldn't that be a better approach to a problem that has bedeviled us for decades?

The systems many of our residents navigate every day – in healthcare, education, social services, housing, employment and childcare – are often part of the problem, maintaining and reinforcing long standing disparities.

How can we expand opportunities for the communities most marginalized based on race, class, gender, citizenship, geography and other factors? Can we reduce barriers?

We've hired Community Science, a national consulting firm, to facilitate a process to answer these questions. The process involves collecting data, interviewing residents, government officials, social sector leaders and other stakeholders toward developing a strategy for addressing the root causes of these long-standing disparities.

The people who use these systems will help direct the project, sharing their insights and experiences and helping identify the areas most in need of change.

## From the Executive Director

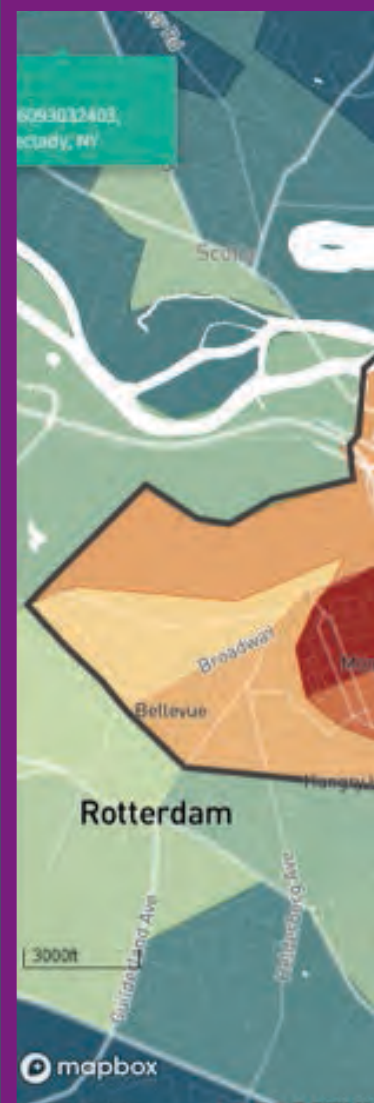
*We've all done so much to provide relief over the past two years to those most affected by the pandemic. Along the way, we needed to make major changes to how we operated. Emerging from that time, bolstered by a highly collaborative social sector, it's clear we can't go back to business as usual.*

*While we continue to invest in interventions, we now begin a long-term effort to shift systems based on the experiences of people who use them. Systems change is the next logical step for a community hungry for real solutions to deep-seated issues.*

*As One Schenectady, we are up to this imperative work.*



Robert A. Carreau



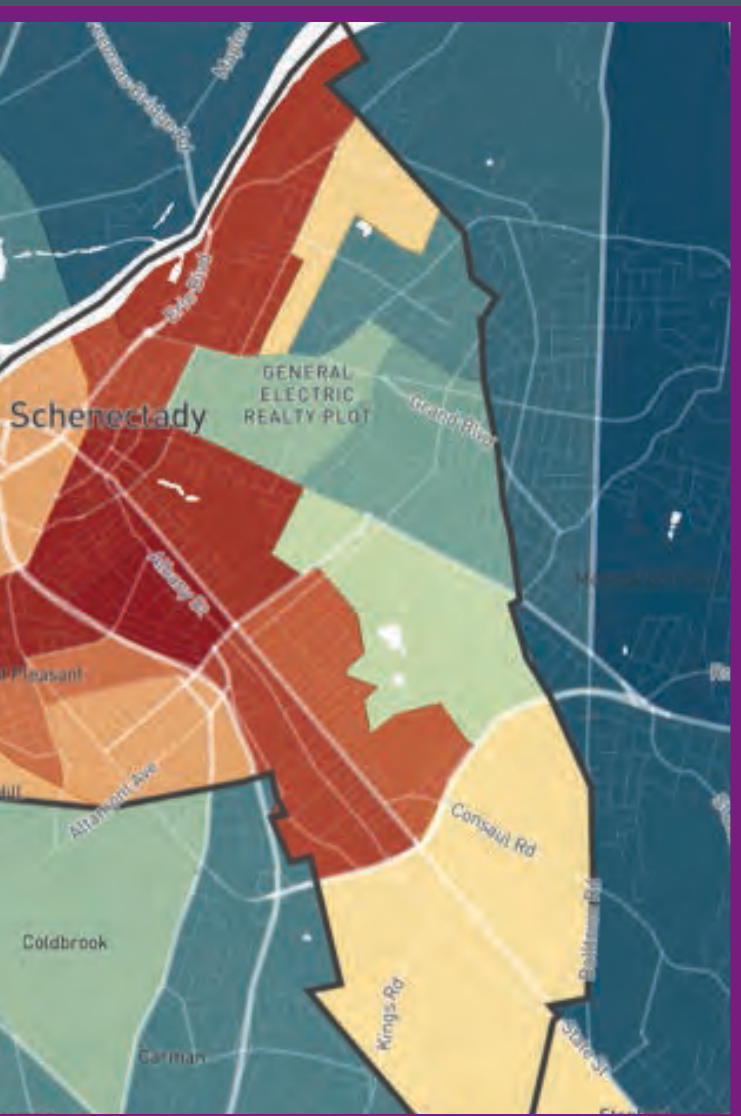
## One System T

The map above shows household income levels for adults based on the neighborhoods they grew up in. Children who grew up in the darkest red and orange areas now have the lowest incomes as adults. Income levels increase from yellow to darker green. The highest incomes are in blue. This data is from the Census Bureau's 2016 American Community Survey Database.

At right is a 1938 map showing the Home Loan Bank Board's guide to neighborhood mortgage-lending risk. Green neighborhoods were "best," blue "still desirable," yellow "definitely declining" and red "highly declining."

This practice became known as redlining and meant those seeking to buy homes in these areas were denied loans and other investments. Without access to FHA-insured mortgages, these largely minority families were forced to turn to abusive and predatory lenders, setting them further back financially.



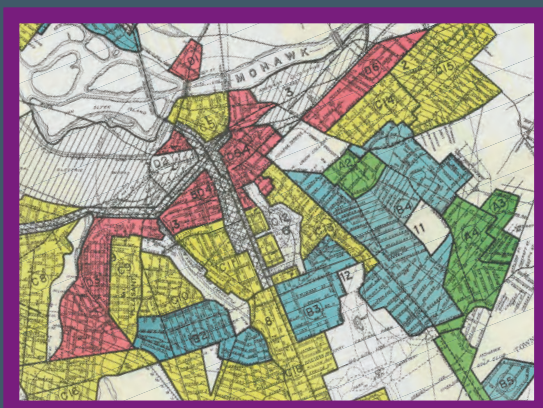


## That Led to Disparity

ld income of  
ood where  
w up in the  
ow have the  
ne gradually  
ne greens. The  
s info comes  
S-2020

the U.S.  
ance to grade  
perceived  
neighborhoods  
"yellow  
azardous."

"redlining"  
y homes  
y were  
ent services.  
d mortgages,  
ften turned  
rs, their  
ring and  
cially.



Redlining was banned over 50 years ago, but neighborhoods subjected to this discriminatory practice remain more racially segregated, with higher rates of poverty, lower rates of homeownership and depressed student outcomes.

This is just one example of how systems can create harmful legacies, and why we are working together, as One Schenectady, to change the odds for residents of our county.

## Help for First-time Homeowners

Buying a house was intimidating for LaToya Corbin, a 36-year-old single mother of three looking to buy a house and gain much-needed stability for her family.

Helping her is Alexandria Carver, director of housing counseling at Better Community Neighborhoods Inc., a Schenectady-based non-profit organization that promotes homeownership and neighborhood revitalization.



Alex Carver

Corbin is eligible for BCNI's generous Homebuyer Assistance Program, which gives first-time homebuyers grants that help with down payment and closing costs. Participants receive either 10% of their purchase price or up to \$10,000, whichever is less. A \$200,000 grant from The Schenectady Foundation ensures BCNI can help first-time buyers anywhere in Schenectady

County. Previously this aid has only been available to people purchasing in the city of Schenectady.

This extra help is essential as the cost of buying a home soared during the pandemic, making it more difficult for middle and lower-income people to find something they can afford. The median sale price for a single-family dwelling in the Capital Region was \$255,000 in December 2021, compared with \$186,000 in December 2017.

**"What was once affordable is no longer affordable. Salaries and pay raises haven't gone up to match it."**

– Alexandria Carver, BCNI Inc.

Robert Carreau, executive director of The Schenectady Foundation, echoed this. "Families in all parts of the county are having a hard time keeping up with the cost of living," he said. The Foundation grant "will help open up the channels to homeownership to more people and to all areas of our county."

Despite this challenging climate, BCNI has been averaging one house closing per week since the start of the year. In 2021, Carver helped 76 people close on a home, up from 57 in 2020. And she's looking forward to helping more this year as the grant allows BCNI to widen its territory. "That's what it's all about – helping more people, helping more families," Carver said.

**Contact Us**

518.393.9500

[www.schenectadyfoundation.org](http://www.schenectadyfoundation.org)

## Welcome aboard!

### Four new members join the Board

**Dr. Kimberly Kilby**, Vice President, Medical Director of Health and Well-Being at MVP Health Care and a family medicine physician, has decades of experience caring for residents of the Capital Region.



Dr. Kilby has held leadership positions at Albany Medical College and served as the Director of the Bureau of Communicable Disease Control for the New York State Department of Health. A graduate of Albany Medical College, the University at Albany School of Public Health and Union College, she is currently continuing her education at Clarkson University working towards her Master's in Business Administration.



**Johan Matthews** has been collaborating with local leaders and institutions in the Capital District for more than 10 years. In 2019, he founded Mutual Design, a company that assists diverse stakeholders in shared decision making.

In other community service, he is the board president of Community Fathers, treasurer of Boys Day Out, and is a member of the Community Investment Board of the United Way of the Greater Capital Region. He is a graduate of The New School, the Rockefeller College of Public Affairs & Policy and the University at Buffalo.

**Alfred Tompkins** began working with the City Mission in the early 1990's.

In 2006, he was called to serve as a community worker at Calvary Tabernacle Church.

After 11 years as pastor at Calvary Tabernacle, he became a family support specialist in the Schenectady City Schools in 2017. He is a graduate of Northcentral University, Lancaster Bible College and Davis College.



Also joining the board as assistant treasurer is **Kevin Smith**. The Director of Private Client Services for Fenimore Asset Management, he has more than 15 years of experience in the financial services industry, including as a Vice President with Berkshire Bank's Wealth Management Group and a

Trust Officer with Trustco Bank.

He currently serves as a board member for The Schenectady Community Home and the Estate Planning Council of Eastern New York. He is a graduate from SUNY New Paltz and holds the CFP®, CTFA, CDFA® and RICP® designations.

The four new members join Omayra Padilla DeJesús (Chair), Dr. Martha Jo Asselin (Vice Chair), Herbert L. Shultz Jr. (Treasurer), Michael Ozimek (Assistant Treasurer), Joseph Tardi and Mona J. Golub on the committee that ensures funds are effectively granted to address the community's needs.