

NEW YORK
HOUSING CONFERENCE



UNITED *for* HOUSING

FROM THE GROUND UP | 2021

Affordable housing recommendations
for New York City's next Mayor



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FROM THE GROUND UP

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Affordable Housing Recommendations for New York City's Next Mayor

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Executive Summary

New York City will elect a new mayor in 2021 – it must be a leader capable of steering our city out of the worst health and economic crisis we have seen in decades and towards recovery with a vision of racial equity and prosperity for *all* New Yorkers. ***Housing must be at the center of this plan for economic rebirth and social justice.***

United for Housing – a coalition convened by the New York Housing Conference and comprised of more than 80 organizations with expertise in housing, community development, homelessness, criminal justice, healthcare, real estate, finance and other relevant fields—produced a blueprint for housing investment for New York City’s next mayor. Grounded in data and research, supported by the experience of practitioners and voices from neighborhoods around the city, the coalition’s comprehensive set of recommendations are designed to shape housing policy for the next decade.

Housing has long been a challenge in New York – a key issue for voters and candidates, residents and business owners alike. No city in the U.S. invests as much in housing as New York City does. Yet few are more expensive, have greater need for capital repairs in public housing, or have more barriers preventing the expansion of supply.

Even before the pandemic, there were 78,600 homeless people in New York City on any given night – 23 percent more than in 2013 and 59 percent more than in 2009. There were also almost 1 million rent-burdened households paying more than 30 percent of their income on rent. It is time for these conditions to change.

The next mayor must champion the idea that housing is a human right and work to build a city where all New Yorkers—regardless of their race, ethnicity, income, gender, ability, or other characteristics—have safe and decent housing. In order to do this, the next administration will need to take on the city’s widespread lack of affordable housing, growing homelessness, neglected public housing, aging building stock, and the effects of the pandemic on housing and the economy.

COVID-19 has underscored the importance of affordable housing. The impact of the virus was

accelerated by living conditions in overcrowded housing and institutions like homeless shelters. It also exacerbated our housing crisis. In the first two months of the pandemic, the state lost almost 2 million jobs, with the June unemployment rate reaching 20.4 percent in New York City. More than one million households include someone who has lost a job due to COVID-19. These effects were amplified for low-income New Yorkers and New Yorkers of color. The next mayor will need to steer a just recovery while addressing racial disparities that existed before the pandemic and have worsened in recent months.

Institutional racism has also shaped New York City’s housing environment and choices for decades, contributing to segregated neighborhoods and concentrated poverty and denying wealth-building opportunities to people of color. These inequities in housing have in turn produced worse health, employment, and educational outcomes for non-white New Yorkers—especially Black and Latinx New Yorkers. The next mayor’s housing plan must respond to this long and painful history of economic oppression with meaningful action. The moment has come to view housing policy through the lens of racial justice. This means narrowing disparities in homelessness, income, housing, homeownership, and neighborhood composition in order to reduce the broader disparities between white and non-white New Yorkers.

The good news is that investing in housing pays dividends to the city beyond the housing supply. Significant public investment in affordable housing will yield substantial economic and non-economic benefits for New Yorkers. It provides thousands of construction jobs and jobs in related industries and leads to billions of dollars in total economic spending. Investing in housing will be a critical part of New York City’s recovery.

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recovery.*

The next mayor will need to not only invest significant resources but also develop policies that manage difficult trade-offs, some of which we have outlined in this report, including affordability levels and neighborhood selection. We anticipate that each mayoral candidate will have their own vision and priorities for a housing plan and that some may even wait to consult with stakeholders to formulate a plan. But while approaches may differ, we believe the issues and ideas in this report must be reflected in any effort to address the housing equity issues that have persisted for decades.

— Policy Recommendations

United in our vision and determination, we call on New York City's next mayor to launch an affordable housing plan of unprecedented scale and to commit to the following:

Invest \$4 billion per year

to fund a comprehensive affordable housing plan, including:

- **A racial equity strategy** that starts to reverse centuries of racist housing policies and planning practices in New York City.
- **\$1.5 billion** in annual investment into the New York City Housing Authority (NYCHA), matched by State funding, intended to fully restore the quality of NYC's vital public housing stock.
- **\$2.5 billion** in annual investment into affordable housing rental and homeownership opportunities, which would expand housing supply based on need and informed by data.
- **\$200 million per year in rental assistance matched by New York State.**
- **A significant reduction to homelessness** and an overhaul of inter-agency coordination in order to streamline housing development and preservation, starting in City Hall.

Adopt United for Housing's guiding principles

to shape NYC's next housing plan:

- 01.** Confront and undo a legacy of systemic racial discrimination in housing.
- 02.** Prioritize preservation of public housing in a citywide affordable housing plan.
- 03.** Expand affordable housing supply through preservation and development.
- 04.** Improve housing affordability for the lowest-income New Yorkers.
- 05.** Reduce homelessness through coordinated housing and homeless policy.

In addition to establishing a framework for investment and guiding principles for the next housing plan, United for Housing developed a set of policy recommendations across the following five issue areas:

- **Public Housing**
- **New construction of affordable housing**
- **Preservation of affordable housing**
- **Housing poverty and homelessness**
- **Homeownership**

We developed recommendations in a process that began in September 2019, with the formation of working groups to discuss, debate and consider data related to pressing housing needs and policy solutions.

Public Housing

New York City's public housing is at a turning point. NYCHA needs \$40 billion to bring the buildings and individual apartments in the system up to good condition for the more than 400,000 New Yorkers that call NYCHA home, including a disproportionately large share of Black and Latinx New Yorkers. We will soon reach a point at which it will be cheaper to rebuild NYCHA facilities than to repair them. NYCHA also needs to provide better opportunities for residents to participate in decision-making and to improve oversight and management. As such, United for Housing calls on the next mayor to:

- **Integrate and prioritize public housing within the City's overall housing plan**
- **Champion the voice and decision-making of public housing residents**
- **Overhaul NYCHA's management and operations**
- **Press for an effective and responsive Preservation Trust**

New Construction of Affordable Housing

New York City's shortage of affordable housing requires a dedicated new construction program to meet demand for affordable housing where it is most needed. While record production levels have been achieved in recent years, significant progress has not been made on housing affordability. In addition to robust capital spending, the next mayor must deploy all the tools at the City's disposal, including zoning, tax incentives, and cost controls. Furthermore, the next mayor must take the opportunity to increase density in higher-income neighborhoods in order to reduce racial segregation in the city. Specifically, the next mayor must:

- **Build mixed-income housing with deep affordability levels that meet the most pressing supply needs**
- **Collaborate with New York's Governor to implement a City-State multi-year affordable housing production partnership**
- **Expand new homeownership opportunities**
- **Upzone in higher income areas**
- **Create a framework for every community district to participate in the citywide housing plan**
- **Utilize tax incentives efficiently**
- **Use non-budgetary solutions to increase density in high and low-income neighborhoods**
- **Lead an interagency effort to reduce development costs**
- **Prioritize available public and institutional land for affordable housing**

Preservation of Affordable Housing

Preserving New York City's aging housing stock through targeted investment to improve housing conditions and affordability for New Yorkers has long been a crucial component of any housing plan. It is also a powerful means of averting the displacement of low-income renters, including lower-income Black and Latinx New Yorkers most vulnerable to displacement. The next mayor will need to focus on preserving housing by taking advantage of opportunities and recognizing new needs:

- **Expand the use of HPD's preservation programs to bring existing rental properties into regulatory agreements that preserve affordability**
- **Readapt rehabilitation and conversion programs to today's market dynamics to preempt disinvestment in rent-stabilized buildings**
- **Fund technical assistance and institutional support for limited-equity models of homeownership**
- **Convert hotels in "high-opportunity" neighborhoods into permanent supportive and affordable housing**
- **Help rent-regulated affordable housing decarbonize**
- **Uphold housing quality through code enforcement**

Housing Poverty & Homelessness

Housing poverty is pervasive in New York City. It isn't just that the rents are too damn high; it is also that a steady, well-paying job with reliable hours and benefits is not available to many workers. This leaves tens of thousands homeless, including a disproportionate amount of Black and Latinx New Yorkers, and hundreds of thousands rent burdened. The next mayor must tackle this head-on:

- **Provide leadership at City Hall including a single deputy mayor in charge of housing and homelessness issues**
- **Dramatically increase funding to combat homelessness including producing a minimum of 8,000 units of housing for extremely low income and homeless New Yorkers and \$200 million per year for new housing vouchers**
- **Intervene at strategic institutional touchpoints to disrupt homelessness**
- **Expand successful programs that promote housing stability and prevent homelessness**
- **Expand fair access to housing to root out economic and racial discrimination in the marketplace**
- **Bridge the digital divide**

Homeownership

Affordable homeownership is an important part of the continuum of housing needs in New York City, yet it has received much less emphasis in previous housing plans than rental housing. Homeownership has the potential to stabilize neighborhoods experiencing gentrification, slow the pace of displacement, and ease pressure on the rental market. The next mayor should commit to more efforts to increase homeownership, especially as a means of repairing the city's racial wealth gap. Specifically, the next mayor should:

- **Increase the supply of owner-occupied affordable housing through new construction and preservation programs**
- **Expand New Yorkers' access to homeownership by increasing access to down payment assistance**
- **Create alternatives to the tax lien sale and launch means-tested tax exemptions**
- **Expand funding and support for basement apartments and accessory dwelling units (ADUs)**
- **Create a pathway for tenant or community-based ownership of rental buildings**

In order to ensure that **\$4 billion of housing investment** meaningfully addresses the city's housing needs, the next mayor will need to measure their progress in ways beyond just counting units of housing produced or preserved. United for Housing encourages the next mayor to connect housing investment to specific outcomes that improve the city and change lives.

In our report, we lay out seven goals and over two-dozen potential metrics that can track these outcomes, including:

- Addressing the city's history of systemic racism by tracking and decreasing neighborhood segregation
- Preserving the city's public housing by tracking NYCHA units preserved in the city's housing plan as well as measuring asthma rates in areas with public housing
- Expanding supply in a way that decreases housing need, improves affordability, and reduces homelessness for New Yorkers by tracking the number of cost-burdened households and how many of those households are placed in HPD housing

By tracking and setting specific goals to improve these and other metrics, the next mayor can ensure that the city's housing plan is making necessary progress improving the lives of New Yorkers.

United for Housing calls on candidates for New York City Mayor to commit to invest \$4 billion annually in housing capital and to adopt our guiding principles as the foundation of New York City's next affordable housing plan. Together, we ask each candidate for this commitment.





Introduction

The next mayor of New York City has the opportunity to reset housing policy and build an equitable and inclusive city through **large scale public investment.**

The new mayor should champion the idea that housing is a human right from the outset and work towards a goal where all New Yorkers have safe and decent housing.

Their administration must examine and begin to undo the structural issues driving record-breaking levels of homelessness, housing poverty, deteriorating public housing, lagging homeownership, and racial inequity. Solving these problems will require a comprehensive housing plan that charts a path to an affordable, healthy, inclusive place for New Yorkers to live and work no matter their resources, regardless of their race, citizenship status, or other identity. And this plan must be implemented within the context of the Coronavirus pandemic which has precipitated a deep national recession and gravely harmed the City's economy.

An affordable housing strategy must be at the center of the next mayor's agenda. In turn, racial equity must be at the center of the mayor's affordable housing strategy. We know that affordable, high-quality housing will transform the lives of vulnerable New Yorkers for the better. Research has demonstrated the critical impact that stable, affordable housing has on public health, educational outcomes for children, reductions to recidivism, and generational wealth-building. The return on public investment will also produce measurable economic results by leveraging private investment, creating jobs, and stimulating local spending that will help guide the city out of the historic COVID-19 Recession.

We also know that the history of housing policy in NYC is based in the practice of intentional, formal and informal racism that has excluded Black and Latinx New Yorkers from higher-value

neighborhoods, prevented their access to wealth-generating homeownership opportunities, and subjected them to a higher risk of experiencing homelessness and housing poverty, living in unsafe housing, and being displaced, all of which is associated with long-term economic instability and health impacts.

The history of public investment in housing has already demonstrated the potential for a bold affordable housing plan to improve the fabric of the city, with lessons learned along the way. The

possibilities of public investment to improve the lives of New Yorkers and jumpstart private investment are visible in the resurgence of the Bronx, which had been left to decay until Mayor Koch's landmark reinvestment strategy. The Koch Housing Plan produced 157,000 units¹ over 12 years, restoring 72,000 in rem housing units to private ownership,²

and in the course of it laying the basis for the reconstruction of the City's neighborhoods devastated by the economic transformation of the City during the 1970's-1980's. The completion of that historic project of reviving the City's neighborhoods and the redevelopment of our waterfront to include largescale residential housing development was a notable result of Mayor Bloomberg's New Housing Marketplace Plan, which built and preserved 165,000 units over 12 years. Mayor de Blasio's Housing New York Plan involved historic levels of capital investment and record-breaking annual affordable housing production levels, complemented by unprecedented mandatory inclusionary rezonings in a five-borough strategy, with the goal of financing 300,000 units over 12 years. Since the initiation of Mayor Koch's plan in 1987, city financing has built and preserved over 500,000 units of affordable housing.³ However, despite this history of major housing initiatives, regardless of Mayor, the City remains mired in an affordable housing crisis, with too many households struggling to pay the rent and an unconscionable level of homelessness.

Racial equity must be at the center of the mayor's affordable housing strategy.

Ahead of the next mayoral administration, the United for Housing Campaign came together to define a new affordable housing platform that reckons with today's challenges and charts a bold new path forward for the City which is not simply focused on housing production “numbers” but places those numbers in the context of the struggle for racial justice and equity.

— The United for Housing Campaign

Starting in September 2019, the **New York Housing Conference** convened stakeholders to build consensus around a blueprint for investment in New York City's next housing plan. The group, consisting of more than 80 organizations with expertise in housing, community development, domestic violence, criminal justice, healthcare, homelessness, real estate, finance and other issue areas, established principles to guide our work in developing recommendations for housing investment by NYC's next mayor.

We then got to work. In five working groups focused on **Public Housing; Housing Poverty & Homelessness; Affordable Homeownership; Preservation** and **New Construction**, we convened over a nine-month period to identify challenges and craft solutions to meet the housing needs of New Yorkers. Grounded in data and research and supported by the experience of practitioners, we developed a comprehensive set of recommendations to shape housing policy for the next decade.

We also engaged the public in a series of focused discussions, in English and Spanish languages, to evaluate our work and bring new ideas and fresh perspectives to our work on affordable housing solutions. In addition to investment and unit production goals, we considered new metrics and outcomes—such as racial equity, public health, and environmental sustainability—to measure successful housing investment and hold the next administration accountable. In addition, we vetted our work with issue experts in criminal justice, racial equity, community development and healthcare to ensure our approach and recommendations were up to the challenges the City is confronting.

During our collaboration the coronavirus outbreak peaked in New York and our many partners took action- sourcing personal protective gear for building staff and creating safe conditions for tenants; relocating high-risk individuals living in shared accommodations; safely sheltering the homeless; protecting victims of domestic violence from harm; aiding unemployed immigrants with food delivery; checking in on isolated seniors; aiding low-income families with remote learning; and advocating for eviction protections and rental assistance for hundreds of thousands of impacted renters.

In no time, the racial and wealth disparities of COVID-19's impact were apparent and affordable housing was more important than ever. With a pandemic for a backdrop the murder of George Floyd, Ahmaud Arbery, Breonna Taylor, and hundreds of other Black Americans ignited the largest protest movement in U.S. history. Achieving racial equity emerged as the single most important metric by which to evaluate the next mayor's housing plan.

The affordable housing community stands ready to partner with NYC's next mayor to implement a housing plan that significantly advances racial and economic inclusion and equity in the city. The status quo is no longer acceptable for NYCHA residents, for homeless families and individuals, for renters choosing between feeding their children and paying their rent. This is also the time for the business community and philanthropic institutions to substantially increase their commitments to the effort to create coordinated solutions to reduce housing poverty and create opportunities for New Yorkers through equitable and sustainable housing policy.

Achieving racial equity emerged as the single most important metric by which to evaluate the next mayor's housing plan.

Invest \$4 Billion per year to fund a comprehensive affordable housing plan, including:

- ✓ **A racial equity strategy** that starts to reverse and repair centuries of racist housing policies and planning practices in New York City.
- ✓ **\$1.5 billion** in annual investment into NYCHA, matched by \$1.5 billion in New York State funding, intended to fully restore the quality of NYC's vital public housing stock.
- ✓ **\$2.5 billion** in annual investment into affordable housing rental and homeownership opportunities, which would expand housing supply based on need and informed by data.
- ✓ **\$200 million per year in rental assistance matched by New York State.**
- ✓ **A significant reduction to homelessness** and an overhaul of inter-agency coordination which recognizes the continuum of affordable housing in New York City, from homeless housing through public and affordable housing for a broad range of New Yorkers.



A Growing Crisis

The need for an affordable housing plan has been made all the more imperative because of the social and fiscal crises confronting the City. These investments are **the pathway to transcending crises.**

New York City's Housing & Homelessness Crisis

NYC's Housing Need

In a just and equitable city, people of all incomes, identities and abilities can access and afford decent, stable housing in the neighborhoods they wish to live in. A lack of access to decent, affordable and accessible housing, coupled with a history of systemic racism and exploitative practices evidenced in policies, practices, and outcomes, has long threatened the fairness, inclusivity, and long-term sustainability of New York City's economy. Making New York City affordable for everyone is the fundamental goal of this report.

Rent Burden and Housing Poverty

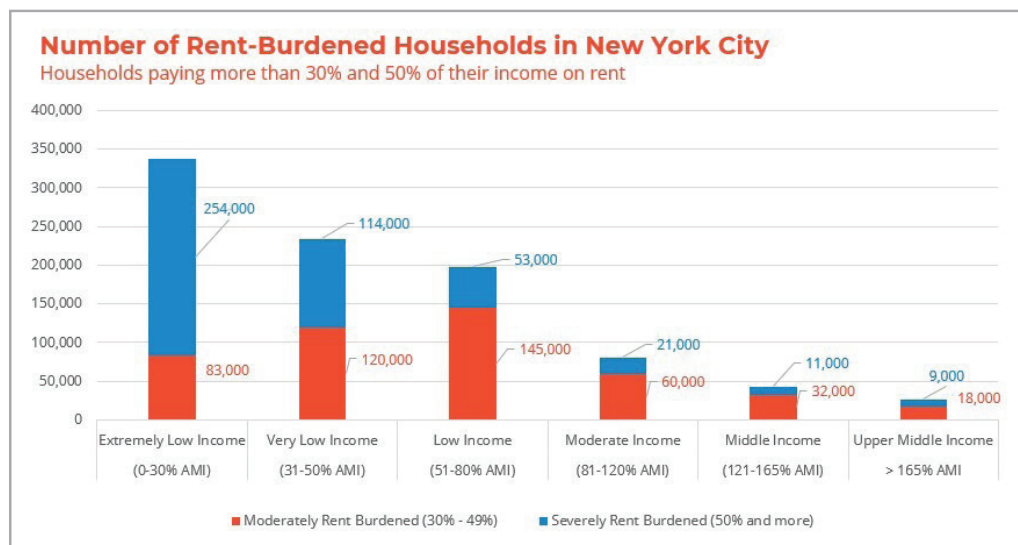
Two interrelated factors make it challenging for low-income and moderate-income residents to participate in New York's housing market: high housing costs and the low supply of affordable

housing. Hundreds of thousands of New Yorkers pay housing costs that consume an unmanageable share of their income, crowding out spending on other essentials and putting rent-burdened New Yorkers at risk of housing instability. More than 900,000 households pay more than 30% of their income in rent, a measure of rent burden, with 460,000 of those households paying more than 50% of their income in rent, a measure of "severe rent burden."⁴

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Nearly one million New Yorkers spend so much of their income on housing because affordable housing is hard to find. Since 1965, the city's housing market has had a vacancy rate under 5 percent—the threshold for defining a housing emergency under State law. In 2017, New York City had a vacancy rate of 3.63%. The vacancy

rate is even lower for affordable housing: 1.15% of units renting for less than \$800 per month are vacant, and 2.09% of units renting for \$800-\$999 per month are vacant.⁵



Citizens Budget Commission <https://cbcny.org/research/think-your-rent-high>

COVID-19's Impact

The 2020 COVID-19 pandemic has created a new housing affordability crisis, with 1.5 million in New York State unemployed at the peak of the crisis and at risk of eviction or foreclosure. As this crisis is evolving, how it impacts renters, homeowners, landlords and the citywide vacancy rate is still unfolding but it is sure to have profound and lasting effects on housing need in New York City.

Aging Population

New York City's population of older adults has been growing and is projected to continue increasing, and many will need subsidized housing, services, or retrofits to age comfortably. The number of adults 60 years old and older in New York City grew by 38 percent to an estimated 1.73 million from 2000 to 2017. The city projects there will be 1.86 million older adults living in the city by 2040.⁶ Many of these New Yorkers will need support: 18 percent of older New Yorkers live below the federal poverty level⁷ while the population of homeless older New Yorkers tripled from 2004 to 2017 and is projected to triple again by 2030.⁸

Increasing Homelessness

Insufficient housing supply for the lowest-income New Yorkers has allowed homelessness to reach staggering levels in New York. As housing has become more unaffordable, homelessness has increased in New York City under every mayoral administration. There are 78,600 people⁹ experiencing homelessness on a given night in New York City, including roughly 60,000 people in the Department of Homeless Services shelters, 14 percent more than at the end of 2013, 63 percent more than the end of 2009 and 99 percent more than the end of 2001.¹⁰

Expiring Affordable Housing Regulations and Aging Housing Stock

Over 866,000 units of affordable housing in New York City under regulatory agreement are tracked in NYU Furman Center's preservation database. By 2035, roughly 115,000 affordable units will reach the end of their required income restriction period.¹¹ Many of these buildings will need investment and/or a tax abatement to extend affordability. For units protected by rent stabilization, the risk of higher rents following the expiration of affordability requirements is greatly diminished.

A dwindling stock of unsubsidized affordable housing, combined with a concentration of unsafe housing in Black and Latinx neighborhoods, is threatening the housing stability and health of vulnerable New Yorkers. Low vacancy rates along with other factors have contributed to the distortion of the housing market and long caused housing instability for low-income tenants. Rent regulations, introduced by New York State in 1962 to avert this, created a new stock of regulated housing that served as a pool of stable and often affordable housing. However, deregulation under State law also allowed the City to lose 145,000 units of regulated housing since 1994.¹² Deregulation only halted in 2019 when the State's landmark Housing Stability and Tenant Protection Act returned regulated apartments to long-term rent-stabilized status. Monitoring this housing stock and offering both carrots and sticks to ensure the upkeep of maintenance and protection of residents will likely be necessary for a new administration.

In addition, too many New Yorkers live in housing with unsafe or unhealthy conditions, especially in low-income neighborhoods that contain a majority of Black and Latinx tenants, including the South Bronx, Central Brooklyn, and Upper Manhattan. HPD issued more than 600,000 housing code violations in fiscal year 2019, the most over the past ten years, including 86,000 emergency violations for conditions like lead paint, mold, and the absence of heat and hot water.¹³ Hazards such as life and safety issues and exposure to mold, lead, and vermin can cause costly and long-term health challenges in children and adults. By another measure, conditions may be improving. In the 2017 Housing and Vacancy Survey, 93 percent of renter units were in buildings with no deficiencies and 52 percent of units had no maintenance deficiencies, both of which were improvements from six years ago.¹⁴

Neglected Public Housing

New York City's public housing stock, a crucial asset to the City, has never been more at risk. The most important, and certainly most vulnerable, source of affordable housing in New York City is our public housing. The New York City Housing Authority (NYCHA) manages over 170,000 units of public housing, where families pay no more than 30 percent of their income on rent.¹⁵ It is likely that well over 400,000 New Yorkers rely on public housing to keep themselves stably housed, many of whom are among New York City's most vulnerable residents: low-income, Black, Latinx, disabled, and aging households. Unfortunately, fundamentally because of Federal negligence, NYCHA's housing stock is deteriorating with major systems needing to be replaced, and NYCHA lacks the funding to repair it, not to mention proactively deal with future maintenance needs. With serious operations and management challenges, the housing authority has failed to meet federal compliance standards and operates under a settlement agreement and a federal monitor. The housing authority will need \$40 billion¹⁶ to bring the housing stock—77 percent of which is more than 40 years old¹⁷—up to a state of good repair.

Lagging Homeownership

Homeownership rates lag in New York City, especially among Black and Latinx New Yorkers, contributing to the expanding racial wealth gap in the City. Although New York City is predominantly a city of renters, with 63% percent of the housing stock made up of rental units,¹⁸ the city still contains over 1 million units of owner housing. However, homeownership is too often unachievable for lower income households who can't save for the substantial downpayment required to enter NYC's real estate market. Even with median homes sales decreasing to \$665,000¹⁹ during the pandemic, owning a home is not affordable for many households. More than half of NYC homeowners earn \$100,000 per year or more.²⁰

These complex and interrelated challenges will immediately face the next mayor, who must work in spite of the fiscal and political obstacles to remedy them and ensure that all New Yorkers have decent and stable housing.

Community Benefits of Affordable Housing



ECONOMIC IMPACT OF BUILDINGS UNDER CONSTRUCTION

During construction, 100 units of housing generates:

121

Construction jobs

64

indirect jobs

50

induced jobs

25%

*of certain project costs
require contracts w/ M/WBEs*

\$46M

in economic spending

ECONOMIC IMPACT OF COMPLETED BUILDINGS

\$10M

in economic spending annually

32

permanent jobs

4

jobs at the building

\$1 *of city
spending*

→ **\$4** *of state, federal
and private spending*



**Increases stability
and reduces
homelessness**



**Leaves more money to
spend on necessities like
health care, food and
retirement**



**Improves
education
outcomes**



**Less stress and
mental distress
for families**



SOURCES: Economic Impacts of Affordable Housing on New York State's Economy. By HR&A Advisors, for NYSFAFH. Feb. 10, 2017.; Shinn, Marybeth, et al. Predictors of Homelessness Among Families in New York City. November 1998. American Journal of Public Health.; The State of the Nation's Housing 2013. Joint Center for Housing Studies of Harvard University.; Brennan, Maya, et al. The Impacts of Affordable Housing on Education: A Research Summary. Center for Housing Policy. November 2014.; Liu Y, Njai et al. Relationships Between Housing and Food Insecurity, Frequent Mental Distress, and Insufficient Sleep Among Adults in 12 US States, 2009. Preventing Chronic Disease 2014;

— Affordable Housing Investment — Will Prime the Pump of Economic Recovery

New York City's decades-long commitment to affordable housing has yielded more than 500,000 units of housing.²¹ Each of those units provides stable housing for an individual or a family, while in aggregate, they generate economic benefits for the City, State, and nation.

Large public investment in affordable housing will yield substantial economic and non-economic benefits for New Yorkers, including low-income, Black, and Latinx residents.

Research has demonstrated that stable housing leads to improved health and economic outcomes. Households with stable, affordable housing are able to spend more on food, transportation and health and retirement,²² which benefits both households and the economy. Children that are stably housed are more likely to attend school than homeless or doubled-up children,²³ setting them up to earn higher incomes later in life. Poor housing quality impacts physical health, causing more cases of asthma or lead exposure, while housing instability damages mental health and wellness;²⁴ these health effects are responsible for billions of dollars of healthcare spending per year. More specifically, for older adults, lack of affordable housing is associated with the need to make adverse health choices, such as skipping meals or medication, in order to make rent.

Large public investment in affordable housing will generate economic impacts that reverberate around New York City's economy.

New York City's lack of affordable housing currently acts as a drag on the economy, yet the construction of affordable housing will create good paying jobs and promote further spending within the local economy. The shortage of affordable housing costs the U.S. economy an estimated \$2 trillion per year in reduced wages and productivity. Had Americans had better access to affordable housing, economic growth would have been 13.5 percent higher between 1964 and 2009.²⁵

The economic benefits of publicly subsidized housing development and preservation will be an important part of New York City’s economic stimulus strategy to recover from the COVID-19 Recession, and they are well worth the upfront investment.

City spending on housing subsidies generally originates from the City’s capital budget, which is paid for with the issuance and sale of general obligation bonds. Over time, the City pays the debt service on the bonds through its expense budget. While the City’s expense budget has been badly hit by the recession, in the current extremely low-interest rate environment the cost of its general obligation issuances is also exceptionally low and there have been few other times in history more favorable for borrowing than now. For that reason, despite the fiscal constraints, cutting the current capital budget, even during a recession, will generate very little savings in current debt service payments. In fact, maintaining robust capital spending especially during a recession, will have a positive multiplier effect, helping to maintain jobs and generate tax revenues by providing an economic stimulus, which will help reduce the length and severity of the recession.²⁶ Furthermore, every \$1 of city capital dollars can leverage \$4 in state, federal and private funding—including low-income housing tax credits (LIHTC) and tax-exempt bonds—and private capital,²⁷ increasing the City’s return on investment.

Affordable housing has the potential to create jobs and stimulate further spending in New York City’s local economy at a crucial time. Every 100 units of affordable housing construction creates 120 construction jobs, another 110 indirect and induced jobs and \$46 million in economic spending in the short term while the housing creates 37 permanent jobs and \$10 million in spending annually during operation.²⁸

During the recovery from the 2008 Recession, most cranes dotting the skyline oversaw affordable housing projects subsidized by City capital. We now face another recession and a weaker housing market that will last well into the next mayor’s first term. An economic forecast from the City Office of Management and Budget projects housing sales volume will decrease in 2020 and rebound in 2021 but that a full recovery will be years away.²⁹ To resist this economic impact, the City should not only maintain spending on housing development in the near-term, but also significantly expand spending in order to save jobs, consumer spending, and development activity during a crucial moment in the city’s recovery.



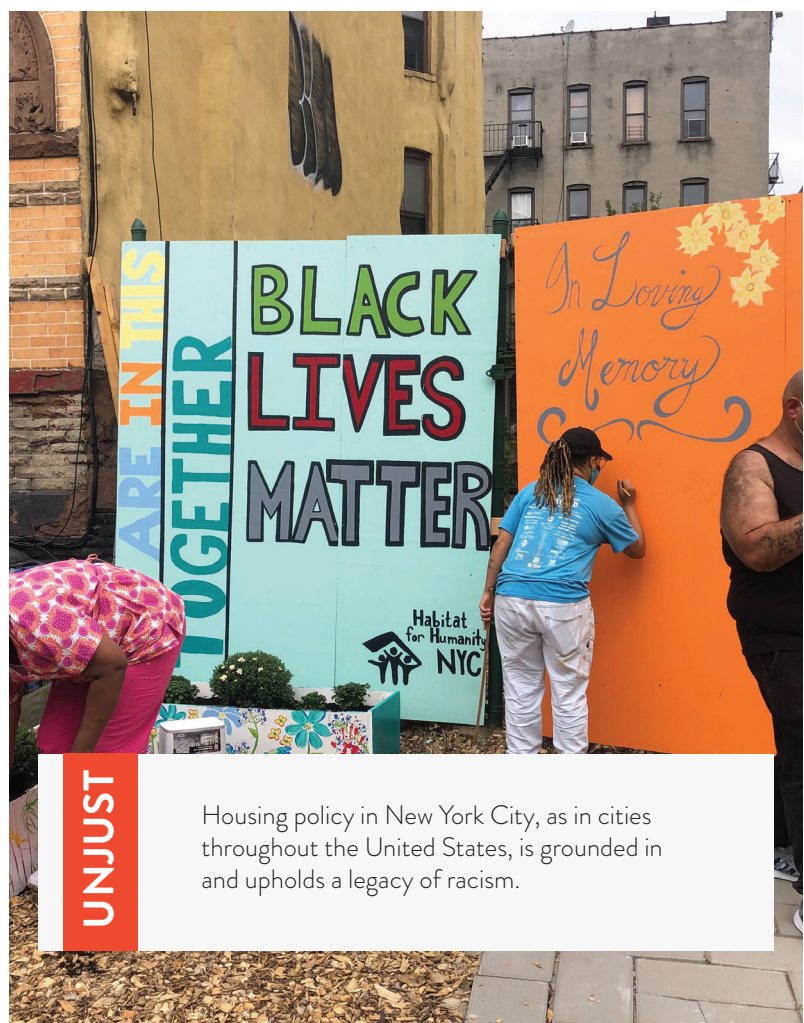
— — Advance Racial Equity in Every Dimension of New York City's Housing Policy

Institutional racism has shaped New York City's housing environment and choices, contributing to segregated neighborhoods, concentrating poverty and denying wealth-building and educational opportunities to people of color.

The next mayor's housing plan must respond to this long and painful history.

- **Housing discrimination**, including redlining and real estate discrimination and steering, concentrated Black and Latinx people³⁰ in underfunded neighborhoods, many of which were also decimated by highway construction and environmental contamination, and sometimes in the name of urban renewal.
- **Job discrimination** trapped Black and Latinx New Yorkers in low income jobs or denied them employment altogether. Meanwhile a racist criminal justice system has disproportionately criminalized and incarcerated Black Americans. These two factors have resulted in generational housing instability and contributed to disproportionate numbers of people of color in government programs like public housing³¹ and homeless shelters.³² And City, State, and federal actors have underfunded the city's public housing, leaving their residents of color in housing with poor conditions and insufficient services.
- Finally, **discriminatory and predatory lending** denied or stole the wealth-building opportunity of homeownership and extracted wealth from Black and Latinx people.
- A **substantial racial wealth gap** has resulted and grown between White and Black families. In 1984, White families' median wealth exceeded Black families' wealth by 12 times and Latinx families' wealth by 8 times; after the financial crash, White families' median wealth grew to exceed Black families' 20 times and Latinx families' 18 times.³³

In June 2020, the murders of George Floyd, Breonna Taylor, Ahmaud Arbery and other uncounted Black Americans sparked an unprecedented wave of recognition, activism, and anti-racism demonstrations in New York City and nationwide. Members of the United for Housing Campaign have long recognized racial equity as an essential, central pillar of the next mayor's housing platform. The next mayor of New York City must bring a deep understanding of the institutional racism that has shaped the City's housing policy to date and commit to constant monitoring of the consequences of new and existing policy on non-White New Yorkers.



UNJUST

Housing policy in New York City, as in cities throughout the United States, is grounded in and upholds a legacy of racism.

A Definitive Vision of Equity for New York City

Above all, United for Housing asks that the next mayor's housing plan build toward an equitable future in New York City, in which a New Yorker's identity does not determine their access to housing, wealth, and security. **The next mayor can work to make race and identity irrelevant predictors of prosperity for New York City residents.**

Exploring a Reparative Approach to Housing

A history of racist policies has created gaps in homeownership, wealth disparities, segregated neighborhoods and disrupted communities in New York City. It is incumbent upon the City to acknowledge its role in that history and begin to repair the damage. Many of the policy proposals in this document would contribute to repairing inequity in housing. The next mayor should explore how these programs, along with others, can begin to close the racial wealth gap, affirmatively further desegregation, and heal community fabric.

We challenge mayoral candidates to articulate their vision of what an equitable housing plan for New York City looks like. The vision should be bold, yet grapple with the specific disparities and propose rigorous, specific plans to substantially address the issue:

- Black and Latinx New Yorkers are overrepresented in high-poverty neighborhoods

Q: How will you undo segregation, increase the access New Yorkers of color have to high-opportunity neighborhoods, and increase the quality and level of services in existing low-income neighborhoods?

- New Yorkers of color, New Yorkers involved in the criminal legal system, and undocumented immigrants are excluded from affordable and high-quality rental opportunities due to rampant informal and institutionalized housing discrimination in New York City and nationwide.^{34,35}

Black and Latinx New Yorkers also face twice the risk of eviction faced by White households.³⁶

Q: How will you expand and stabilize access to affordable rental housing and combat housing discrimination?

- 43% of White households and 44% of Asian households own their own homes in New York City, while only 27% of Black households and 17% of Latinx households own their own homes.³⁷

Q: How will you dramatically increase the percentage of Black and Latinx homeowners in the City?

History *of* Housing Injustice



1896 | Plessy V. Ferguson

Landmark decision of the U.S. Supreme Court that upheld racial segregation laws in America.

1910 | Racial Zoning Ordinances

Statutes adopted to keep African-Americans from living in predominately white areas.

1924 | Realtors Aid Discrimination

NAREB Code of Ethics requires realtors to discriminate or be fined or removed from local real estate boards.

1944 | VA Loans Exclude Most Blacks

Blacks blocked from access to low housing costs and generational wealth building benefits of the GI Bill.

1950-1960 | The Growth of Suburbia

Black and Latinx neighborhoods had been redlined and lost value, while segregated suburbs built housing wealth; entrenching a racial wealth and housing divide that remains today.

1968 | Fair Housing Act Passed

Landmark legislation to prohibit discrimination in housing that remained largely unenforced for decades.

1977 | Community Reinvestment Act

Enacted to drive investment in low-income communities but fails to reverse damage caused by redlining.

2010 | Foreclosure Crisis

Widespread foreclosures hit the black community the hardest, widening the already large wealth gap.

2020

COVID-19 Renter Crisis

Black and Latinx households face disproportionate economic and health impacts, including loss of income and housing insecurity.



Black people are ~5 times more likely to be hospitalized and twice as likely to die from Covid than whites.¹



59% of Black renters fell behind on rent by Nov 2020.²



In NYC, 89% of people sleeping in shelters are Black or Latinx and are at increased risk of fatalities due to COVID-19.³

¹ www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/racial-ethnic-minorities.html

² www.census.gov/data/experimental-data-products/household-pulse-survey.html

³ www.coalitionforthehomeless.org/wp-content/uploads/2020/06/COVID19HomelessnessReportJune2020.pdf

Steer a Just Recovery from the Impact of Covid-19 and the 2020 Recession

In March 2020, New York City became the epicenter of the COVID-19 pandemic in the United States. The public health, economic, and fiscal impacts of the pandemic have exerted a profound financial and human toll on New Yorkers, with disproportionate consequences for the City's most vulnerable communities—including Black, Latinx, homeless, and undocumented New Yorkers. When the next mayor assumes office in January 2022, we hope that an effective response will have put the worst parts of the COVID-19 crisis far behind the city and the nation. However, the legacy of the virus and the severity of the subsequent economic recession must determine the direction and scale of the next mayor's housing policy platform, which will serve as an integral part of the city's equitable recovery.

Impacts of COVID-19

The public health impacts of the pandemic revealed and exacerbated the underlying inequities in New York City, which were built by a legacy of racist health, planning, and economic development policy and years of widening income and wealth inequality. These impacts worsened already crisis-level housing insecurity among vulnerable New Yorkers.

- **Neighborhoods where essential workers live,** which are also neighborhoods that are disproportionately communities of color, had higher rates of COVID-19 infection.³⁸
- **Among older adults** - the population most at risk to COVID-19 - inequality remained particularly stark, with black Medicare recipients experiencing hospitalization at four times the rate and death at twice the rate as compared to white recipients.³⁹
- **Homeless New Yorkers** were far more vulnerable to exposure to COVID-19, especially in crowded shelters,⁴⁰ and New Yorkers released from jails and prisons often had few options but to enter the shelter system.^{41,42}
- **Many survivors of domestic violence** endured increased abuse while sheltering in place.

Social distancing and necessary shelter-in-place policies designed to prevent the spread of the virus have led to widespread job loss and the closing of small businesses. In the first two months of the crisis the state lost almost 2 million jobs,⁴³ 250,000 residents filed for unemployment insurance per week on average,⁴⁴ and by July 12 percent of small businesses were closed and 34 percent were only partially open.⁴⁵ In June, the unemployment rate reached 20.4 percent in New York City and 15.6 percent statewide.⁴⁶ As the pandemic has spread across the country and a reliable vaccine is unlikely before the end of the calendar year at the earliest, it is unlikely the economy will recover soon.

- **Well over 200,000 immigrant New Yorkers lost jobs during the pandemic,** triggering widespread food insecurity among the most vulnerable.⁴⁷ However, undocumented immigrants were excluded from federally funded stimulus money distributed to Americans to support critical living expenses.
- **Tidal waves of evictions threaten renters in arrears.** Widespread unemployment has put New Yorkers at risk of losing their housing without government support. In New York State 1.2 million renter households have at least one member who has lost their job due to COVID-19⁴⁸ and the state could need \$1.2 billion per month to provide the necessary rental assistance.⁴⁹ People of color are more at-risk. June 2020, Black and Latinx renter households in New York City were more than two times as likely as White renters to have missed or deferred a rental payment due to COVID-19.⁵⁰

Hundreds of thousands of residents left New York City during the peak of the pandemic.⁵¹ More businesses are allowing employees to work from home, which would allow people to live outside the city. It is unclear how many households will permanently stay away from the city, but if even a fraction do, it will have sizable impacts on housing in the city. More vacancies could bring housing prices down. However, since most of the people that left had higher incomes, it is unclear how much that would filter down to lower cost housing. An increased vacancy rate could also threaten the city's rent stabilization law, which requires a 5 percent vacancy rate to continue. This is something housing advocates and the next mayor will have to track.

The economic fallout of the virus also resulted in a steep drop in tax revenues for New York City and State, with \$9.5B in lost City tax revenue projected for FY 2020-21 and \$13.3B in lost revenue projected for the State.^{52,53} Mayor Bill de Blasio made \$1B in cuts to the Housing New York program for Fiscal Years 2020 and 2021, resulting in a 40% cut to each fiscal year, though he restored the FY2021 cuts in the fall of 2020. Lost revenue will hobble the City's ability to provide housing and other crucial services to New Yorkers, but the acute need for affordable housing, services, and jobs for New Yorkers mean the City must harness its diminished resources, and any federal stimulus made available, in order to fund an affordable housing program that is unprecedented in scope and scale.



Policy Recommendations: Public Housing

The New York City Housing Authority must be a central part of the next mayor's affordable housing plan. NYCHA houses 1 in 15 New Yorkers: more than 400,000 New Yorkers in public housing developments and over 185,000 New Yorkers in Section 8 voucher programs across all five boroughs. In turn, NYC's public housing residents help drive the city's economy, spending \$2 billion a year—much within their local neighborhoods—and disproportionately work in essential industries like transportation, education, manufacturing, retail, and healthcare. NYCHA serves as a crucial asset to the City; city, state, and federal government agencies should prioritize it accordingly.

Public Housing

However, decades of government disinvestment have left NYCHA's public housing in poor condition and put residents' health at risk. The federal disavowal of public housing resulted in the demolition of public housing across the country and decades of accelerated deterioration of public housing in New York. As of January 2020, NYCHA had accumulated a \$40B backlog of deferred capital needs. Disinvestment led to widespread deterioration of building systems and apartment conditions detailed in a federal complaint issued in June 2018, which included risks of exposure to mold, lead, pests, chronic heat outages and elevator failures. Unacceptable living conditions were compounded by compliance failures in both operational systems and management practices. Under a HUD-NYC agreement a federal monitor was appointed in February 2019, and NYCHA is required to reach compliance with federal health and safety standards and address underlying conditions on a schedule requiring unprecedented investment over the next decade.

A major restructuring of operations and management is also required. The monitor has already diagnosed a lack of integration, communication, and accountability among housing administrators and between levels of management; a shortage of staff and administrative support; and a lack of holistic planning, which have compounded the damage at NYCHA. Failure to reach compliance with the terms of the federal agreement will put NYCHA at risk of HUD receivership.

While NYCHA is implementing revenue-raising strategies in its 2018 Plan 2.0, through the Permanent Affordability Commitment Together (PACT), Build to Preserve and Transfer to Preserve to raise \$24B, these programs which leverage investment through real estate transactions are not slated to raise sufficient revenue to preserve NYCHA's entire portfolio. Additionally, residents' input has yet to be considered in a systematic way in major policy decisions or site redevelopment plans considered under PACT, helping to fuel opposition to top down plans. In October 2019, the Chelsea Working Group was formed to engage residents and stakeholders in exploring redevelopment options but progress was interrupted by the COVID crisis.

In July 2020 a NYCHA blueprint was issued for the creation of a Public Housing Preservation Trust, the first financing solution to fully fund repairs in all of NYC's public housing units. Such a plan must gain the support of residents and be coupled with a meaningful overhaul of operations and management to be successful. It also requires state legislation to charter the Trust as a public benefit corporation and federal approval and resources to unlock Tenant Protection Vouchers to finance repairs and put public housing on solid footing for future decades. If successfully established and equipped with federal resources, a Public Housing Preservation Trust can provide a solid framework for NYC's next mayor to restore and reinvigorate public housing.

Overlooking NYCHA's needs for the length of another administration could be catastrophic. The time to act is now. The current decline of public housing directly

harms the low-income New Yorkers who live within it and the neighborhoods surrounding them, who are more likely to be Black or Latinx than other New Yorkers.

Fixing NYC's public housing means recognizing it as central to the City's affordable housing infrastructure.

We ask the City—as

well as the State—to commit consistent levels of financial assistance to offset federal funding shortfalls. NYCHA must permanently resolve its capital backlog to look to the future and tackle new challenges. Until we can rely on the federal government to meet its responsibility to fully fund public housing, we call for \$1.5B of annual funding from the City, matched with another \$1.5B of funding from the State, to resolve the backlog. If the blueprint for the Public Housing Preservation Trust successfully achieves Tenant Protections Voucher funding, City and State capital obligations may be substantially reduced. Finally, NYCHA requires new oversight and improved operations management that champions the voice of its residents and empowers them to have a role in making decisions about planning, procurement, and financial management.

Overlooking NYCHA's needs for the length of another administration could be catastrophic.

Preserve the Pulse of New York City

HOME TO FRONTLINE WORKERS

Major industries employing
NYCHA residents:

- 31% healthcare & social assistance
- 12% retail trade
- 9% educational services
- 9% public administration

SUPPORTING WOMEN LED HOUSEHOLDS

- 77% of households are headed by women
- 27% are single-family households

TAKING CARE OF OUR SENIORS

- 22% of residents are age 62+
- 40% of head of households are aged 62+



PRESERVING NYCHA IS RACIAL JUSTICE

- 90% of families are Black and Latino
- 100,000+ children grow up in NYCHA



KEEPING NYC STABLY HOUSED

- 169,820 apartments are home to **400,000+ people**
- \$91+ million** in annual rent paid by tenants
- \$25,602** = average household income
- 23.5 years** = average tenure



AN ECONOMIC ECOSYSTEM

- 30,000 jobs & \$6 billion** in economic activity is generated by NYCHA's annual spending
- 22% of NYCHA's 11,569** employees are residents
- \$2+ billion** in annual resident spending boosts local businesses
- 650 businesses** are owned by residents



CONNECTING COMMUNITY

- 121** senior centers
- 126** pre-schools & childcare facilities
- 22** health clinics

NYCHA NEEDS *Life Support*

\$40B
in repair needs

461,830
open work orders

9,000
child-occupied units contaminated by lead

Make NYCHA the center of city's housing plan. Its vitality will ensure that NYC remains one of the *greatest in the world!*

Public Housing Policy Recommendations

01.

Integrate and prioritize public housing within the City's housing plan

- **Make public housing the centerpiece of the next affordable housing plan.** For the first time, the mayor's affordable housing plan should make a long-term commitment of capital and financing resources to public housing that recognizes and supports its outsize role in affordably housing vulnerable New Yorkers.
- **The plan should include numerical goals over time for the number of public housing units to be rehabilitated and preserved.** These metrics would serve as benchmarks for progress as the plan proceeds.
- **NYCHA must also be integrated into the city's housing and building code enforcement systems.** Public housing residents should have access to the 311 Citizens Service Center to register complaints about conditions. Violations in NYCHA housing and buildings should be registered in the public data bases maintained by HPD and the Department of Buildings.

02.

Lead a collaborative New York City and State effort in which each level of government commits \$1.5 billion annually to address NYCHA's \$40 billion backlog

Until the federal government fulfills its responsibility to public housing, the city and state must step in. In addition to generating \$3B in yearly city-state investment into the authority, we encourage the next mayor to consider the following in redefining NYCHA's public financial plan:

- **Explore new sources of sustainable funding from City and State sources.** After the city's revenues stabilize, the next mayor should consider identifying and dedicating new funding sources to capitalize a trust fund for public housing.⁵⁴
- **Advocate for recommitted federal funding for public housing through increases to the capital fund, operating fund, increased Tenant Protection Voucher appropriations, and an infrastructure initiative that includes public housing.** The next mayor should call on Washington D.C. to step up sustainable funding for the largest public housing authority in the United States. Deteriorating public housing conditions is at its core a dire issue of social justice.
- **Audit the soft and hard construction costs, as well as ongoing operating costs, associated with rehabilitation, operations, and maintenance in public housing.** The audit should verify the accuracy of the quoted \$40B backlog announced by NYCHA in 2020 and recommend specific cost-saving measures. The audit should also investigate NYCHA's operating costs, which at \$11,750 per unit are higher than the operating costs of any other kind of affordable housing in the city, and identify potential cost savings and efficiency measures. This audit should occur concurrently with the pending "transformation plan" to restructure NYCHA, based on management consultant studies contracted by the federal monitor.⁵⁵

03.

Champion the voice of public housing residents in the planning and execution of NYCHA policy and recovery efforts

Empowering residents in every aspect of NYCHA's operations and recovery is the only way to restore residents' deep-seated mistrust in NYCHA. Furthermore, public housing residents should have a voice in what happens to their homes as a matter of justice and fairness.

- **Empower residents in the planning and execution of all NYCHA community plans.** As part of the next mayor's integrated housing plan, all elements pertaining to NYCHA must depend on meaningful resident participation citywide. This will enable NYCHA to build the trust and community consensus necessary to avoid the stalemates and obstacles experienced in recent years. NYCHA must empower residents as meaningful participants in the RAD PACT or infill development process, from the decision to commit to RAD, to the selection of the public-private development entity, to specific and ongoing oversight roles during the conversion and for the life of the long-term lease. The same must be the case for the projected NYC Public Housing Preservation Trust. Precedents for this kind of meaningful engagement include the London experience in the United Kingdom and the Chelsea Working Group.
- **Invest in independent capacity-building and technical assistance as a resource for NYCHA residents engaging in self-guided planning.** Qualified non-profit consultants could assist residents in assessing their preservation options, collaborating with NYCHA planners and development teams, completing initial planning through project design, establishing scopes of work, and planning for broader community needs such as retail services, playgrounds, and community centers.

RESIDENTS' VOICE

How much input will residents of NYCHA have to shape its future?



OPERATIONS & MANAGEMENT

- Input on implementation and success of policy and procedural changes
- Feedback on service delivery from staff and management
- 311 housing code complaints



CAPITAL PLANNING

- Identifying issues and priorities for scope of work
- Contributing to site planning and design decisions
- Preferences for partners, contractors or vendors



COMMUNITY NEEDS

- Priorities for community services
- Programming for community and recreational space
- Determine retail and community facility needs

04.

Overhaul NYCHA's management structure and standard operations to improve financial management and better the living conditions and health of NYCHA residents

- **Integrate NYCHA units into the city's local code enforcement system and accord NYCHA residents the same rights as tenants of private dwellings.** NYCHA's current exemption from having its violations reported in the HPD and DOB public data bases should be terminated, for the purpose of greater transparency regarding building conditions on its campuses. NYCHA Residents should be able to access the 311 system and follow-up HPD enforcement resources. In the case of code violations, link residents to City enforcement resources, but refrain from imposing counter-productive monetary penalties on NYCHA for violations.
- **Overhaul management and operations procedures with an emphasis on resident satisfaction and quality of life.** NYCHA must improve customer service internally. The next mayor should work with NYCHA to design and roll out an efficient process to complete work orders in a timely and clear manner that respects resident schedules. The rollout should introduce a system that allows NYCHA residents to evaluate property management at each development annually, with a process to provide input into performance reviews for key staff, regardless of their tenure.
- **Move NYCHA towards a low-carbon, energy efficient portfolio.** Local Law 97 of 2019 mandated NYCHA to reduce its emissions across its entire portfolio by 50% by 2030 and 80% by 2050, relative to a baseline calendar year of 2005.⁵⁶ To achieve these goals, NYCHA must mount an unprecedentedly ambitious effort to decarbonize its public housing stock. NYCHA will need to improve infrastructure and technology to prepare for larger transformations, and consider moving away from centralized steam plant boilers, providing air conditioning in tenant apartments, moving to electric appliances and installing green roofs. Meeting these goals will not only help our environment but also offer potential for skills training and green jobs at scale.

05.

The next mayor should press for an effective and responsive Preservation Trust, as outlined in the NYCHA "Blueprint"

The Trust, if it is realized, promises to restore decent living conditions in all NYCHA developments. Resident leaders must have seats on any new entity created, along with adequate training, so that they can channel and address resident concerns directly. Adoption and implementation of the concept must include, among other measures, meaningful resident involvement, procedures to assure transparency, sustaining existing resident rights and protections, and assurances that improvements comply and continue to comply with local housing, building, and health codes. The Preservation Trust should also monitor converted developments under RAD-PACT.

A Public Housing Preservation Advisory Board comprised of resident leaders, advocates, technical assistance resource organizations and housing experts should be established for the duration of the transition period while public housing units transition to Section 8 platforms including RAD and Section 18 disposition. A platform to highlight issues and develop policy solutions will be necessary to ensure that consistent standards are established across the various disposition strategies for resident rights, rehabilitation standards, asset management and reporting with a long-term vision for monitoring and oversight of this critically important housing stock.

— — New Construction



New York City's shortage of affordable housing requires a dedicated new construction program to help meet demand for affordable housing needed in each of New York's five boroughs. Through capital investment, zoning and tax policy, the next mayor should forge partnerships with not only the affordable housing community but also the real estate industry, union representatives, religious leaders, the business community, philanthropy, and the wide range of nonprofit community organizations.

These and other stakeholders should be partners in a plan to increase the supply of New York City's housing stock. With limited available sites, rising construction costs, and the potential for community opposition, a collaborative approach is critical to planning and building new housing. Establishing the City Council as a core partner in such a plan is also necessary to advancing production goals and any zoning or land use changes.

The City's response to the COVID-19 crisis demonstrated an all-hands-on-deck approach with urgency and collaboration between government agencies. Problem solving, alternative solutions and overcoming regulatory barriers was required to convert public spaces to hospitals; hotels to shelters; sidewalks into restaurants and homes to schools. This same determination and creativity should be brought to the City's housing crisis concerning approval processes, building materials and other requirements that can be updated for greater efficiency.

While record production levels of affordable housing have been achieved in recent years, significant progress has not been made on housing affordability. This is especially true for very low income (VLI) and extremely low income (ELI) New Yorkers, who have fewer housing choices and face more competition in the affordable housing lottery.⁵⁷ This failure to meaningfully improve the housing access for the lowest-income New Yorkers has contributed to the record growth in homeless New Yorkers.⁵⁸ It has also contributed to growing opposition to rezonings in low-income neighborhoods where community members fear displacement. Community support, garnered through coalition-building and meaningful community input and engagement, is critical to achieving citywide supply goals.

While investment should be guided by data for housing need in establishing income and population targets for the next housing plan and these targets are likely to skew towards very low-income households, it is still important to maintain mixed income models. Such models prevent concentration of poverty codified in long-term regulatory agreement and they create financially sustainable operations. Two other successful models which are important to continue are supportive housing and senior housing. Supportive housing offers homeless individuals and families a pathway to success in permanent housing by providing on-site or off-site services aimed at supporting housing stability. Finally, senior housing provides needed affordable and accessible housing for New York's aging population, which is projected to increase 40 percent between 2010 and 2040,⁵⁹ often complemented by a resident coordinator who maximizes opportunities for independent living while fostering community.

To open New York City's housing market for vulnerable New Yorkers, the mayor must deploy all the tools at the City's disposal: capital spending, zoning, tax incentives, and cost control. Furthermore, the mayor must lead advocacy for the state and federal government to pay their fair share to make affordable housing in New York City a reality.

Through capital investment, zoning and tax policy, the next mayor should forge partnerships with not only the affordable housing community but also the real estate industry, union representatives, religious leaders, the business community, philanthropy, and the wide range of nonprofit community organizations.



Key Trade Offs

for NYC's
Next Mayor

DEPTH OF AFFORDABILITY VS NUMBER OF UNITS



5,300 Units

Mixed Income with

**Deep
Affordability**



\$1B
in City Capital

Mixed Income with

**Moderate
Affordability**



7,800 Units

INCOME RANGE

AMI: FAMILY OF THREE | RENT: TWO BEDROOMS

Low Income

Middle Income

Extremely Low

30% AMI
\$30,720
Rent: \$598

Very Low

50% AMI
\$51,200
Rent: \$1,110

Low

80% AMI
\$81,920
Rent: \$1,878

Moderate

120% AMI
\$122,880
Rent: \$2,979

Middle

165% AMI
\$168,960
Rent: \$4,131

DEEP: 21% HOMELESS; 30% AT 47% AMI; 25% AT 67% AMI; 24% AT 77% AMI. MODERATE: 15% HOMELESS; 25% AT 77% AMI; 60% AT 120% AMI.

+ BENEFITS

- Land costs lower
- Spurs local economy & creates jobs
- Adds needed neighborhood amenities
- Raises local housing quality standards

- COSTS

- Risks concentrating poverty and perpetuating racial/economic segregation.

NEIGHBORHOOD LOCATION LOW INCOME VS HIGHER INCOME



Low Income

Higher Income



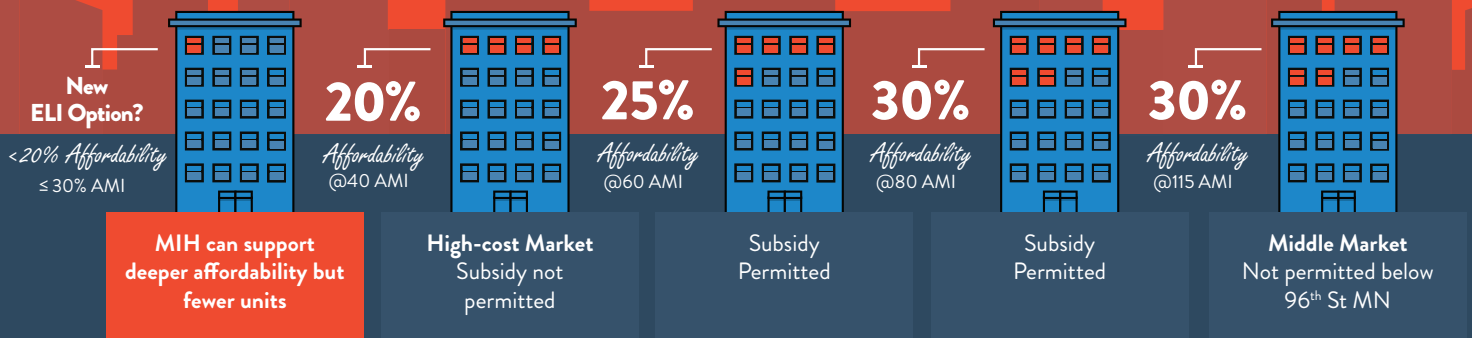
+ BENEFITS

- Reduces racial and economic segregation
- Improves educational and health outcomes for children

- COSTS

- Land costs 3-9x higher

MANDATORY INCLUSIONARY HOUSING INCOME LEVELS PERCENTAGE OF AFFORDABLE UNITS*



Extreme

AFFORDABILITY RANGE

Moderate

*MIH USES INCOME AVERAGING FOR MOST INCOME LEVELS. AFFORDABILITY REQUIREMENT REFERS TO FLOOR AREA PERCENTAGE.

+ BENEFITS

- Potentially more opportunities for local hires and diverse workforce
- Lower administrative burden on developer capacity

- COSTS

- Wages and benefits fall short of those offered by prevailing wage contracts

LABOR REQUIREMENTS OPEN SHOP PREVAILING WAGE

Open Shop
Prevailing Wage

+ BENEFITS

- Provides certainty for higher wages and benefits for union workers

- COSTS

- Requiring higher wages will increase project costs and subsidies. However, estimates of added costs vary widely and are contentious.
- Higher administrative burden on developer capacity, including small and MWBE developers

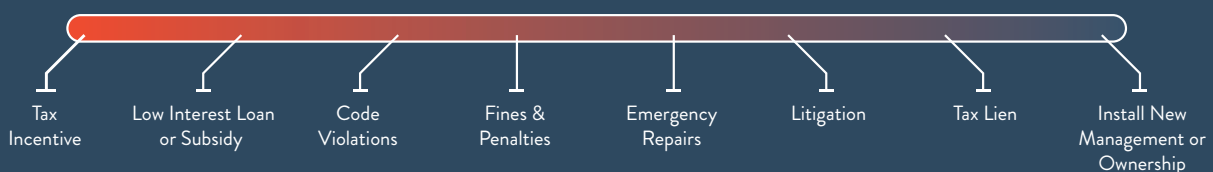
PRESERVATION STRATEGY INCENTIVE ENFORCEMENT

- Spurs private investment in building repairs with tax abatement or subsidy
- Utilizes a range of affordability restrictions

Incentives
Enforcement

- Requires housing code compliance through a variety of enforcement tools
- Noncompliance results in a range of fines and penalties

PRESERVATION STRATEGY CONTINUUM



New Construction Policy Recommendations



Expanding Supply

In a just and equitable city, people of all incomes, identities and abilities can access and afford decent, stable housing. A lack of access to decent, affordable and accessible housing, coupled with a history of systemic racism and exploitative practices evidenced in policies, practices, and outcomes, has long threatened the fairness, inclusivity, and long-term sustainability of New York City's economy. Making New York City affordable for everyone is the fundamental goal of this report.

01. Capital

At least \$4 billion of City capital annually is required. An unprecedented crisis calls for unprecedented commitments to affordable housing. Earmarking \$1.5 billion for NYCHA, the remaining \$2.5 billion in housing investment must be dedicated to new construction, preservation that prioritizes homeless, Extremely Low Income (ELI), and Very Low Income (VLI) New Yorkers.

02. Mixed-income Housing

Build mixed-income housing with affordability levels targeted to meet the most pressing supply needs. Given the shortage of housing affordable to extremely low-income New Yorkers, this income category must be prioritized, along with set asides for the homeless and dedicated supportive housing and senior housing with service coordination.

03. Implement a City-State Partnership

The next mayor should collaborate with New York's Governor to implement a City-State partnership that forms a set of multi-year agreements on Affordable Housing and Supportive Housing development that commit to continuous development that transcends petty political arguments and persists beyond mayoral-gubernatorial turnover. Precedents for these intergovernmental agreements include the prior NY/NY supportive housing agreements I-III.

04. Expand Construction for Homeownership

Expand the construction of new homeownership opportunities. Previously, HPD aimed to produce 1,300 homeownership units per year, providing a subsidy ranging from \$165K to \$190K per unit (and a greater subsidy for single-family units). We believe HPD should increase the level of subsidy for owner-occupied units to 2,000 units per year. To do so, HPD can leverage a portion of the \$2.5B in new construction spending to increase the subsidy per unit to \$210K, to increase the affordability of construction, and utilize a variety of other strategies to increase homeownership opportunities, such as by expanding the utilization of community land trusts (see "Homeownership" section.)

05. Upzone Higher Income Areas

The next mayor should use zoning as a transformative tool that spurs denser construction in higher income neighborhoods, contributing to a more just and equitable housing plan. This can be achieved through the creation of housing affordable to low income New Yorkers, which can help break down patterns of residential racial segregation. Land use restrictions that cap the height and density of new construction contribute to the high cost of housing in New York City. These regulations are partly rooted in bipartisan, anti-development, and frequently racist and anti-immigrant philosophy frequently referred to as NIMBYism (“Not in My Back Yard”).^{60,61} Moreover, many are concerned that rezonings have led to the displacement of Black and Latinx residents,⁶² while mayors have carefully avoided upzoning “high opportunity neighborhoods” ensuring that existing patterns of residential segregation remain untouched.⁶³ **To advance fair housing, we must also build affordable units in high opportunity neighborhoods. We understand how challenging this will be for the next mayor but in practice, this must be embraced for a fairer city.**

06. Create a Framework

Create a framework for every community district to be part of the citywide housing plan with affordable housing supply goals. To move the dial on housing affordability and residential segregation, each neighborhood needs to be a partner in the housing plan, especially high-opportunity neighborhoods. The framework should establish a robust community engagement system to provide a structured opportunity for community districts to identify local housing needs, related community infrastructure needs and siting opportunities. Finally, this approach requires that the next Speaker demonstrate housing leadership in City Council, urging members to refrain from following local member deference when it prevents developments that further citywide affordable housing goals.

07. Tax Incentives

Residential real estate taxes make up about 30-33% of a multifamily building’s operating costs. Property tax abatements have been used to incentivize the development of residential rental housing in New York City and in recent years, the creation of affordable housing set-asides in market rate developments. Structured appropriately, tax incentives can achieve the creation of affordable housing in market rate developments, which is especially valuable when built in “high opportunity” neighborhoods and important in combating racially segregated neighborhoods. But designing a tax incentive—one that balances affordable housing goals with financial incentives for developers, while also delivering public benefits at a reasonable cost—is difficult.

We believe that effective affordable housing tax policy must define the following:

- **How many units will it produce for homeless, ELI, and VLI New Yorkers?**
- **How will it generate a greater share of new units in affluent, low-density “high opportunity” neighborhoods?**
- **What fiscal impact will it exert on the City?**
- **How it will balance the speed and ease of as-of-right entitlement with public benefits that will be suitable to a range of community needs?**

We challenge the next mayor to answer these questions and tradeoffs when recommending tax policy in their platform.

08. Stimulate Affordable Development

Stimulate deeply affordable development with non-budgetary solutions to increase density within New York City in high and low-income neighborhoods.

The following menu of options include potential ideas:

- **Expand Mandatory Inclusionary Housing regulations** outside of existing rezoned areas in order to maximize affordable housing. Require a percentage of all new private development projects (in zoning districts classified as R5 or higher) to consist of affordable housing. Evaluate options to maximize affordability even if fewer units can be generated in order to create deeply affordable housing in market rate settings.
- **Institute a citywide affordable housing zoning bonus**, offering it as-of-right to enable affordable housing projects to achieve higher density and thereby effectively compete against market-rate development. The next mayor can do this by expanding the zoning benefit given to Affordable Independent Residence for Seniors (AIRS) developments.⁶⁴
- **Make Transfer of Development Rights (TDR) rules more flexible to promote affordable development.** The next mayor should allow transfer of development rights across the property market and tax the transactions to capitalize an affordable housing development fund. Conduct analysis to determine appropriate parameters for greater flexibility to allow affordable housing projects specifically to transfer development rights across broader geographies, while implementing controls to avoid market distortions that could arise from unbridled TDR transactions. Any new TDR program for affordable housing should not be subject to the Real Property Transfer Tax
- **Modify the historic district designation process to consider the impact on affordable housing production in NYC.** Strengthening the city's consideration of the potential for adverse effects on public and private development in a designated area will force the city and the Landmarks Preservation Commission to reckon with the broader, long-term suppression of new construction that a designation could cause.

The next mayor must bring spiraling construction and development costs under control in order to increase the efficiency of capital investment, rezoning, and tax policy. **We recommend the next mayor embark on a thorough review of the development process for affordable housing in NYC to identify new efficiencies in agency permitting processes and deep savings on both soft costs and hard construction costs.**



09. Lead a Citywide Interagency Effort

Lead a citywide interagency effort to reduce costs and processing times on permitting processes, regulations and approvals. Specifically, we challenge the next mayor to work with agencies and industry stakeholders to come up with a plan aiming to

- (1) reduce the average affordable housing construction timeline by 20%** while maintaining all necessary safety standards
- (2) reduce hard costs in affordable housing construction by 20%** while maintaining all necessary safety standards
- (3) identify extraordinary soft costs** that can be reduced through exemptions or alternatives

Procedures to save costs and time, backed up by audited findings, could include the following actions:

- **Reduce the construction timeline by streamlining entitlements/approvals.** The next Mayor's process improvement plan should replicate the Affordable Housing Unit at the Development HUB model across agencies: the plan should create and collaborate with a City Hall task force that works with the DOB, other agencies involved in construction approvals (DEP, Parks, OER, FDNY, DOT, etc.), and industry stakeholders to develop and implement a strategy to streamline agency approvals and interaction during development. The strategy may include prioritizing affordable projects in agency work; making and enforcing absolute commitments on approval turnaround times, reviews, and other appointments; and restructuring interagency building approvals to reduce handoffs and redundancy.
- **Identify and reduce extraordinary soft costs for affordable housing, including insurance costs.** The next mayor can identify extraordinary soft costs—such as costly site safety management consulting, ballooning construction insurance costs and high umbrella insurance on buildings identified as senior housing — and subsidize/reduce them for affordable housing development projects while still ensuring safe and accountable construction and operating practices. Even NYC Housing Development Corporation (HDC) financing fees should be evaluated for savings.
- **Reduce the hard costs of affordable housing** construction by allowing innovative forms of project delivery, expanding allowed materials in construction, and reviewing labor requirements. For example, fire code-rated PVC for sprinkler systems in lieu of black pipe would yield savings but is prohibited by building code.

10. Empower the NYC Independent Budget Office

Empower the NYC Independent Budget Office to score relevant, proposed City Council legislation on its potential effect on the cost or timeline for developing affordable housing in NYC. The scores are intended to support councilmembers in decisions to increase affordable development subsidies accordingly so that affordable housing development does not suffer.

11. Prioritize Public Land for Housing

Create a framework for prioritizing available public land and institutional land—including hospitals, libraries, faith-based organizations, etc.—to facilitate land disposition for affordable housing. To date, the City and State have collaborated with land-owning stakeholders to build affordable housing only in an ad hoc manner. Previous inter-governmental and public-private partnerships were able to efficiently generate affordable and supportive housing supply by providing low cost land for development. The next mayor should build on these successes and create relationships between City and State actors and NYC institutions and link existing institutional land holdings to the city's housing plan.

— Affordable Housing Preservation

Preserving New York’s aging housing stock through targeted investment to improve housing conditions and affordability for New Yorkers has long been crucial. It is also a powerful force against displacement of low-income renters. In recent decades, market pressures in the city have escalated rents, incentivized the conversion of rent-regulated housing to market rate, and threatened the supply of naturally occurring affordable housing. In addition, the age of the City’s residential building stock indicates that the need for recurring repair and renovation will only continue to burden multifamily buildings.

New York City is currently undergoing enormous turmoil in its real estate markets as a result of the COVID-19 crisis— one that we have yet to fully understand.

The COVID-19 Recession will cause a “waterfall of effects” that will continue to bear down on renters and property owners going into the next mayoral administration. Lost tenant income will eventually place financial stress on landlords,⁶⁵ while higher rates of building distress and foreclosure could potentially displace New York’s most vulnerable tenants. The next mayor’s affordable housing preservation strategy should use creative solutions to avert the cascading financial risks that COVID-19 poses for tenants and owners. However, the impacts of COVID-19 might create some opportunities to boost affordable housing for New Yorkers temporarily or permanently.

It is important to monitor residential and commercial mortgage default rates and to anticipate a new wave of distressed assets. Unimaginably, NYC’s vacancy rate may also be changing at an unexpected speed, which could lead to a decline in rents, property values and most critically impacting the emergency vacancy rate threshold that helps to justify the need for rent stabilization market controls.

NYC’s next mayor must be ready to respond to these changes to both mitigate market damage and to also take advantage of opportunities to preserve affordable housing.

Given the trajectory of the economy and population trends, it is likely that the next housing plan will need to focus on preservation strategies to help stabilize the housing market, maintain the quality of NYC's housing stock and protect renters. In an environment of reduced fiscal resources post-COVID-19, preservation will also be a more cost-effective option for expanding the supply of regulated affordable housing. These unique circumstances may also provide an opportunity for locking in needed long-term affordability that may not come again in our lifetime.

Four new challenges—and parallel opportunities—make the preservation of affordable housing even more important for New Yorkers:

1. Protecting rent-stabilized units post-rent reform
2. Stabilizing neighborhoods after COVID-19
3. Decarbonizing NYC's affordable rental housing
4. Fortifying the health of NYC's renters and owners



TURMMOIL

The COVID-19 Recession will cause a “waterfall of effects” that will continue to bear down on renters and property owners going into the next mayoral administration.

— — Preservation Policy Recommendations



Prevent Displacement and Build Community Wealth By Focusing on Opportunities in NYC's New Rent Law

New York State's landmark Housing Stability and Tenant Protection Act transformed the landscape of rent-controlled and rent-stabilized housing in New York City in 2019. After passage of the law, the values of affected rental buildings fell on average 25%.⁶⁶ Landlords and property management interest groups expressed concern that the inability to raise rents to recoup the cost of capital investments would prevent them from fully investing in properties covered by the law.⁶⁷ Now the next mayor has the opportunity to alter housing policy to take advantage of this transformation. New policies should prioritize neighborhoods with high rates of eviction (which largely align with those hardest-hit by COVID-19)⁶⁸ in order to prevent the displacement of the low-income Black and Latinx New Yorkers disproportionately harmed by the pandemic.

01. Expand HPD's Preservation Programs

Expand the use of HPD's preservation programs to bring existing rental properties into regulatory agreements with affordability, high-quality management, and include community-based ownership models as a possible outcome.

- **Refashion the City's Neighborhood Pillars program into a nimble acquisition program that targets COVID-19-battered neighborhoods, transferring distressed rental properties that have HPD property violations into the hands of pre-qualified, mission-driven, non-profit owners.** The next mayor should strengthen HPD's authority to apply costly liens to physically distressed, privately owned buildings. HPD should be able to waive these liens at acquisition for a pool of experienced, pre-qualified, mission-driven building management organizations and developers.

When appropriate, the next mayor can use the framework described above to steer distressed rental buildings up for sale into the hands of building tenants or Community Land Trusts (CLTs). Tenants could form co-op organizations, with technical assistance provided by nonprofit providers and financial assistance from the City, that are prepared to purchase the buildings at a discounted rate. Buildings should also be targeted for ownership by Community Development Corporations (CDCs), as well as the Joint Ownership Entity ("JOE"), a successful, collaborative CDC ownership model. This strategy will leverage preservation to begin repairing homeownership rates and community resiliency that discriminatory housing policies of the past have harmed.

02. Readapt to Correspond to Today's Market Dynamics

Readapt rehabilitation and conversion financing and tax abatement programs to correspond to today's market dynamics in order to preempt the potential for disinvestment in rent-stabilized buildings.

- **Update the J-51 preservation incentive to correspond to today's market dynamics (post-2019 rent reform), in order to prevent the potential for disinvestment in rent-stabilized buildings.**

The J-51 tax abatement program exempts landlords from increased property taxes resulting from rehabilitation or renovation of older multifamily buildings, in return for keeping units in the building rent-regulated for the 14-34 years that the tax abatement is in effect. The program needs to be updated as use of the program by owners has declined.⁶⁹

An updated J-51 preservation incentive should include a revised cost schedule that reflects the rampant increase in construction costs over the last decade and involves a lighter-touch regulatory agreement, recognizing that rents are already restricted under the rent law and investment in building improvements are critical to maintain housing quality standards.

- **Update the Multifamily Housing Rehabilitation Loan Program (HRP) to prevent building disinvestment in the wake of the new rent regulation regime.** In the HRP, formerly known as the 8a loan program, HPD provides 30-year, 2-3% interest loans of up to \$35,000 per residential unit for the upgrade or replacement of roofing, building envelope, or mechanical/electrical/plumbing (MEP) equipment for a multifamily building. After rehabilitation, all units must enter into rent-stabilization.

An updated HRP program should more clearly define the capital needs that are eligible for low-cost financing, and it should include a regulatory agreement after rehabilitation is complete.

03. Fund Technical Assistance and Institutional Support

Fund technical assistance and institutional support focused on sustaining limited equity models of homeownership, namely HDFC co-ops and CLTs. Both Housing Development Fund Corporation (HDFC) co-ops and Community Land Trusts (CLTs) can help lower-income New Yorkers, as well as Black and Latinx New Yorkers, affordably own property in New York City. In 2019, City Council provided an unprecedented infusion of \$750,000 to fund technical assistance, educational outreach, and community organizing for piloting CLTs in the five boroughs.⁷⁰ An opportunity also exists for HDFCs to enter CLT structures which can be helpful for buildings that may need additional financial or management supports. We recommend the mayor further this commitment to limited/shared-equity homeownership by funding supports for both HDFC co-ops and CLTs.

Stabilize Neighborhoods and Find Opportunities for Affordable Housing Conversion Projects after COVID-19

The history of affordable housing preservation in New York City is well-known with the revitalization of thousands of abandoned In-Rem properties taken by the City through tax lien foreclosures and returned to the private sector for restoration. Several hotels have also been famously preserved as housing after becoming financially or physically distressed- the Prince George, the Woodstock and Euclid Hall, are all successful examples of such conversion.

04. Establish a Hotel Conversion Program

Establish a hotel conversion program in “high-opportunity” neighborhoods and convert them into permanent supportive and affordable housing, which would be more cost-effective than building new developments from the ground up. Given that hotels in certain geographies of the city were already oversupplied prior to the pandemic,⁷¹ and given that November data shows that 80 percent of hotels backing CMBS loans are showing signs of strain while 38 percent of those are on a watchlist⁷² while as many as 20% of the city’s more than 125,000 hotel rooms may never reopen,⁷³ many hotel owners would likely accept the opportunity to sell their holdings to the City at a discount from their original valuations. Implementation of a hotel acquisition program should target distressed hotels that are located in neighborhoods already well-supplied with hotels and that count as “high-opportunity” neighborhoods. Conversion should result in permanent supportive or affordable housing, or “safe havens” introduced to combat the city’s street homelessness crisis that the city could eventually convert to supportive housing units (see “Housing Poverty and Homelessness”).

Support the Energy Efficiency and Decarbonization of Affordable Housing in NYC

The passage of New York City’s historic Climate Mobilization Act, with Local Law 97 as its centerpiece, updated carbon emission reduction mandates for the City’s building stock. Many existing rent-regulated and supportive housing developments might struggle to afford energy efficiency investments due to narrow operating margins, a lack of expertise, and misaligned incentives between landlords—who can make efficiency upgrades—and tenants—who actually bear the costs of utility bills and would benefit from upgrades through savings in monthly bills.^{74,75} New York City’s affordable housing stock needs financial support and technical assistance to make the transition to a low-carbon future—to comply with City legislation, mitigate the impacts of climate change, and reduce the financial burdens of low-income New Yorkers.

05. Help Reach Decarbonization Goals

Help rent-regulated affordable housing reach the City’s overall decarbonization goals. Implement a combination of reformed tax incentives, expanded subsidized capital, and sustainability program process improvements to decarbonize New York City’s affordable building stock.

- **Expand the volume of affordable capital available to fund energy conservation measures in affordable housing.** Currently, the New York City Energy Efficiency Corporation’s (NYCEEC) Green Predevelopment Loan Fund—administered in partnership with HPD—, which provides below-market interest rates on these loans to owners of affordable housing is currently over-subscribed. The next mayor should expand these programs.
- **Retool existing rehabilitation and conversion tax incentives to help drive energy upgrades and retrofits in affordable housing.** Currently building owners have to navigate a hodgepodge of programs at the city and state level for technical assistance and financial support for work such as green roofs, solar panels, and other measures. Instead, the next mayor should revise the City’s existing, mainstream rehabilitation tax incentives—such as J-51—to directly incentivize energy conservation measures among a greater number of building owners.



Fortifying the Health of NYC's Renters and Owners

Decent, safe, and sanitary housing is a core social determinant of health for Americans. However, many New Yorkers—especially those living in public housing and poorly maintained private housing—are embattled by health risks in their very homes, including exposure to lead, mold, vermin, and other problems that cause a host of physical and mental health conditions in children and adults. Housing instability, high rent burdens, and a lack of basic infrastructure and services access in one's neighborhood can pile onto the harm of living in an unsafe dwelling.⁷⁶ Stabilizing individual buildings and entire neighborhoods by preserving high-quality affordable housing will go a long way towards fortifying the health of vulnerable, low-income, and Black and Latinx New Yorkers.

06. Maintain and Uphold Housing Quality Standards

Maintain and uphold housing quality standards through targeted and proactive utilization of Code Enforcement. New York City has a long history of enforcing housing quality using proactive code enforcement to ensure owners are in compliance with its Housing Maintenance Code. Often in coordination with tenant organizers, bad actors can be effectively forced into corrective action for code violations. Where building owners are not complying, the city can make repairs and bill the owner. In more serious instances, the City can appoint an administrator over the building or if enough fines and liens accrue can transfer ownership of the building. With incentives for investment substantially reduced by the 2019 rent laws, special monitoring of rent stabilized buildings will be necessary to protect tenants from the potential health and safety consequences of disinvestment.



HOTELS

Conversion should result in permanent supportive or affordable housing, or “safe havens” introduced to combat the city’s street homelessness crisis that the city could eventually convert to supportive housing units

Housing Poverty & Homelessness

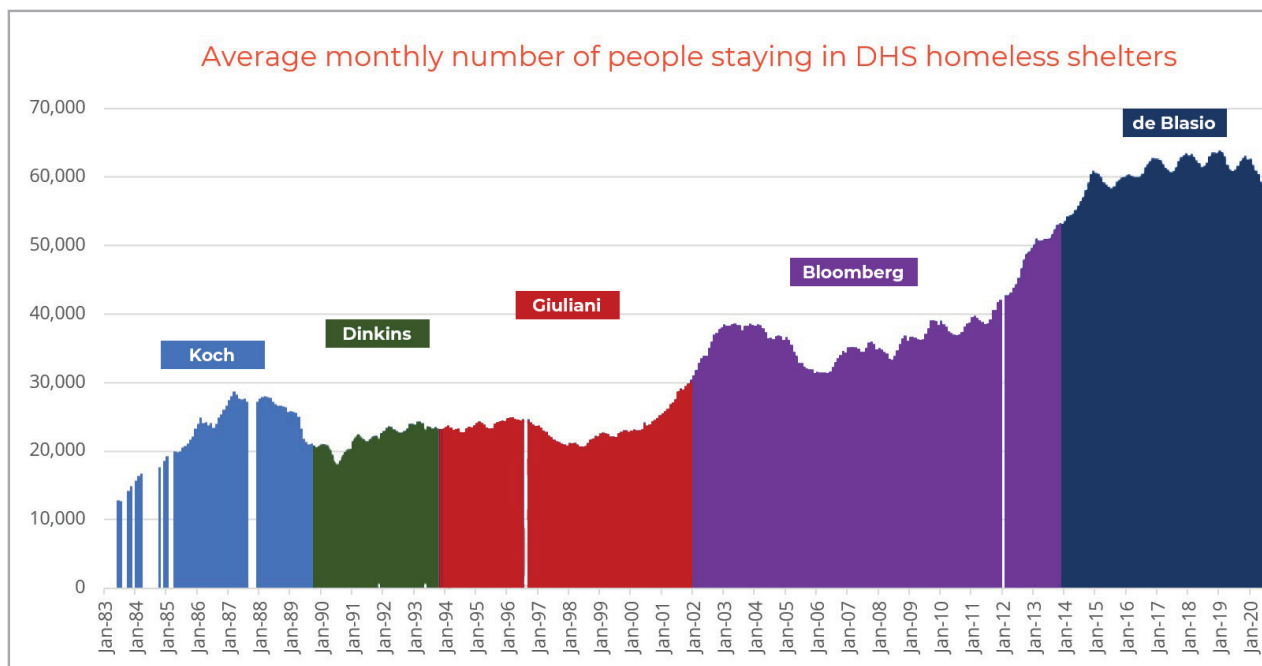
Housing poverty is pervasive in New York City. It isn't just that the rents are too damn high, it is also that a steady good-paying job with reliable hours and benefits are not available to many workers. In New York City 1.4 million adults lived in poverty in 2018 – roughly 20 percent of the population.⁷⁷ An unexpected expense, a health crisis, unplanned time off work, reduced hours of employment and a myriad of other common life interruptions can have catastrophic consequences for families living pay-check to pay-check. When living in housing poverty, families are barely holding onto the roof over their heads, enduring the stress of financial insecurity. In 2017 building owners filed over 230,000 eviction petitions and 20,800 evictions were carried out.⁷⁸

Breaking the cycle of housing poverty is not easy. Research has found that parents who experienced childhood homelessness are more likely to have repeated or persistent homelessness in adulthood.⁷⁹ In addition, 49% of families and 40% of single adults that entered shelter in 2019 had a previous shelter stay.⁸⁰

Preventing the negative impact of homelessness on children is a moral imperative. In 2018-2019 school year 114,000 NYC public school children experienced homelessness each year, either living doubled up or in shelters, where research shows that homeless children are more likely to be chronically absent, missing 10 percent of school days or more, which leads to worse education outcomes.⁸¹ Families with children stay in shelters 443 days on average,⁸² which means they are in a shelter for more than one full school year.

New York City employs solutions to support housing stability, and while they help many families and individuals, they are insufficient to meet the need. NYC's investment in the "Right to Counsel" has paid dividends in preventing evictions through legal representation, but some tenants need financial assistance in addition to a lawyer. NYC's "one shot" program helps pay rent arrears to avoid eviction and prevent homelessness, but deep poverty causes many families to return again and again for assistance. Rental assistance programs provide ongoing steady support on making rent more affordable but even with the vouchers families and adults have trouble finding housing and the vouchers have fallen short on providing widespread access to "higher opportunity" neighborhoods. Mass homelessness has been an evolving catastrophe in New York City for decades. Substantially reducing the number of New Yorkers experiencing homelessness and committing to the proposition that housing is a human right – that every New Yorker deserves a home – must be a top focus for the next mayor.

The present situation is dire. New York City Department of Homeless Services' shelters housed over 17,800 homeless single New Yorkers each night in the fall of 2020, a 156% increase from the number in December 2009⁸³ and 12,500 homeless families—up 23% from 2009, despite the fact that homeless families often face steeper barriers to entry into shelters.⁸⁴ In addition, at least 3,850 New Yorkers lived unsheltered in January 2020 according to the city's HOPE estimate, although this is a significant undercount.⁸⁵



NYC Department of Homeless Services data collected by Coalition for the Homeless.

A lack of affordable, accessible, safe housing is the core issue that drives vulnerable New Yorkers into a state of homelessness, often repeatedly.⁸⁶

However, various communities of New Yorkers face additional barriers to housing and are far more likely to experience homelessness. Among families, domestic violence is now the leading cause of homelessness,⁸⁷ while eviction is the second most common reason families enter shelter, suggesting that keeping people safe in their homes will prevent homelessness among a significant number of families. For homeless single adults, thousands were recently in state prison or city jails and left without a home to return to while there are growing numbers of both seniors and youth entering shelter.⁸⁸

The solution to the city's multi-dimensional homelessness problem must be multipronged and comprehensive.

Data clearly shows which New Yorkers are experiencing homelessness and which are at risk. Patterns also document the dynamic flow of New Yorkers into and out of homelessness, between non-housing institutions, and into situations of housing instability. To end this preventable crisis, leadership at City Hall is required to initiate major systems changes and allocate new resources to reduce homelessness.

Fight Homelessness *with Housing*



NYC public hospitals serve **45,000** homeless people annually



In 2018, more than **1,300** babies were born to parents living in DHS shelters



Roughly **75** youth per year leave foster care and become homeless



1,500 people in city shelters were recently released from prison



4,900 families entered shelter because of domestic violence



3,200 families entered shelter because of an eviction



1,900 families entered shelter due to overcrowding

Homeless *Prevention*

Intervene at Institutional Touch Points

Hospitals, doctor's offices, foster care, prisons and courts are opportunities to prevent homelessness through **HomeBase** and **Rental Assistance**.



NYC Homeless Shelter System



3,240

HRA Domestic Violence Shelters



753

DYCD Youth Shelters



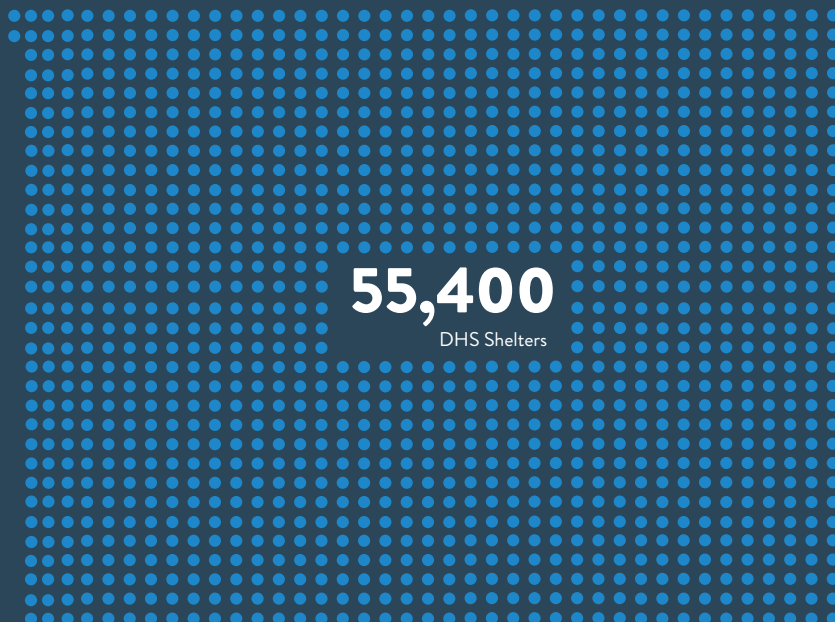
2,000

HPD Shelters for fires & vacate orders.



4,260

HASA Shelters for people living with HIV /AIDS



55,400

DHS Shelters



3,857

Unsheltered People

KEY EACH ● = 100 PEOPLE



Permanant *Housing*

Faster placements mean **less time in shelter**

Permanent housing or long term rental assistance with services keeps people stably housed.

Housing Poverty And Homelessness Policy Recommendations

01. Provide Leadership at City Hall

- **Empower a single Deputy Mayor for Housing Opportunity & Economic Development in order to link historically distinct City departments under singular leadership for greater accountability and consistency.** When vastly expanding the supply of deeply affordable housing is the most effective strategy for reducing homelessness in New York City, it no longer makes sense to silo housing policy from homelessness policy in the City. We ask the next mayor to create and appoint a new deputy mayor that oversees a spectrum of housing and economic development agencies that includes close coordination between the Department of Housing Preservation and Development, New York City Housing Authority, Housing Development Corporation, Department of City Planning, and Department of Homeless Services (DHS), to better connect housing opportunity and homelessness. There must also be improved leadership at City Hall to offer uniform policies and housing solutions for residents of the various city shelters not managed by DHS.
- **Assert clear goals and demand progress in addressing NYC's homeless crisis across agencies including, DOE, ACS, DHS, HPD and NYCHA.**

02. Dramatically Increase Resources to Combat Homelessness

- **Establish minimum targets of no fewer than 8,000 units of housing for extremely low income and homeless households per year. These units should add to housing supply through new construction and preservation programs, including repurposing of hotels.**
 - **3,000 units reserved for homeless New Yorkers:** DHS, DYCD and HRA-sheltered persons; street homeless individuals; and individuals released from jails and prisons into homelessness.
 - **2,000 units for extremely low-income New Yorkers,** who are at risk of becoming homeless. This population includes survivors of domestic violence.
 - **2,000 supportive housing units** for individuals and families living with a serious mental illness, substance use disorder, or other disability.
 - **1,000 senior housing units with service coordination** for elderly New Yorkers to live independently.
- **Create a new, flexible, City rental subsidy of at least \$200M per year, matched by another \$200M annually from the state that serves to house New Yorkers who are homeless or at risk of homelessness.** A new rental subsidy in the city should specifically target extremely low-income (ELI) New Yorkers earning 30% AMI or below who are rent-burdened or qualify as at risk of homelessness. We encourage the next mayor to be thoughtful about defining homelessness risk, but the definition must include the at-risk subpopulations listed above: survivors of domestic violence, New Yorkers exiting jails and prisons, undocumented immigrants that cannot access federal subsidies, seniors and veterans (especially those with advanced physical or mental illnesses), and vulnerable youth (including Black, Latinx, and LGBTQ youth). The subsidy should be flexible, allowing it to be used as a tenant-based subsidy or project-based subsidy like the existing Section 8 subsidy.

03. Disrupt Homelessness

Disrupt homelessness by creating system changes at institutional touchpoints, which are feeding a steady stream of families and individuals into NYC's shelters. Do not waste the opportunity to intervene and prevent homelessness. Establish better communication across systems.

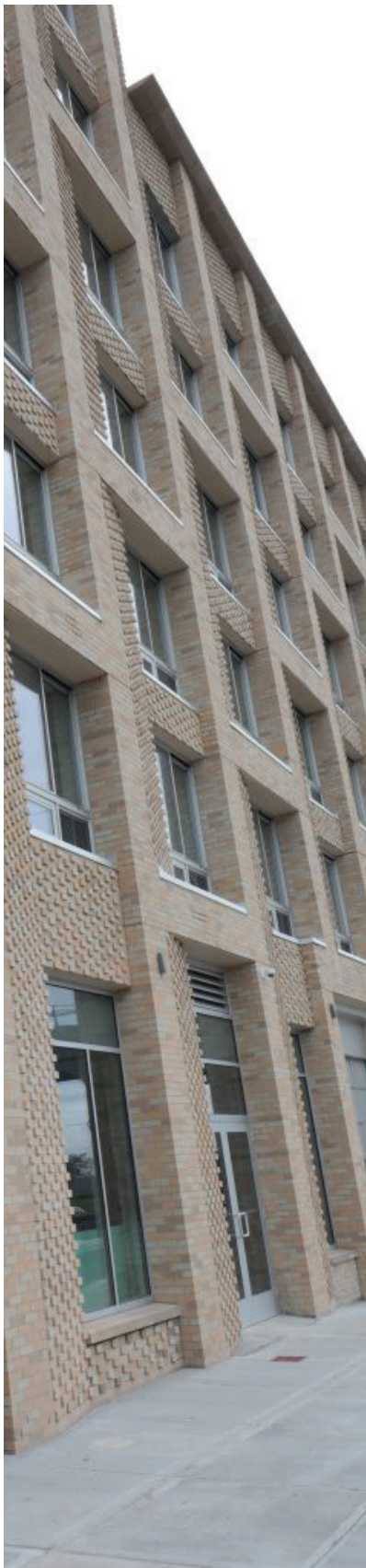
- **Stop the Cycle of Generational Homelessness- Focus prevention effort on families with young children to end cyclical homelessness.**
 - **Prevent pregnant mothers and other families that are expanding from needing to enter shelter** by funding screening and interventions to build a bridge to stable housing without the family needing to enter shelter. New babies can strain a family's finances and are a risk factor for homelessness. Identifying families that are at-risk and connecting them to housing will prevent shelter entry and promote the well-being of the family.
 - **Prevent survivors of domestic violence (DV) from slipping into homelessness by (1) implementing stay-in-place policies which ensure that a DV survivor and their children remain housed with minimal disruption to their living situation, (2) expanding rapid rehousing models, (short-term rental assistance) combined with services, designed to help individuals and families avoid or quickly exit homelessness, and (3) investing in prevention through DV-focused flexible funding reserve that** addresses problems and expenses before they lead to rent arrears and the possibility of homelessness, all with the intention that DV survivor and their children remain housed after a case of domestic violence. The City should work with and listen to DV survivors to determine which pathways are appropriate.
- **End the Prison to Shelter Pipeline- In 2017, 54 percent of people released from state prisons to New York City went to a city homeless shelter.⁸⁹ The next mayor must partner with the state and city correction departments to ensure housing placements for individuals exiting NYS and NYC jails & prisons while ensuring it does not impact parole prospects. They must also work to end housing discrimination against people with criminal history in the private housing market and continue to reform exclusion policies at NYCHA. People leaving prison and jails often do not qualify as homeless under the HUD definition, so the next mayor will need to ensure there are city housing supports and transitional reentry housing options for this population.**
- **Utilize housing placement and rent support programs to ensure housing stability to promote family reunification, employment and reduce recidivism. Expand home-sharing programs that institutions have already successfully piloted to house individuals exiting the justice system.** In the event that New Yorkers exiting jails, prisons, or detention centers have family members that are stably housed, it can be far more cost-effective and faster-paced to allow them to stay with willing relatives—and to pay the relatives for housing them.⁹⁰ The success of the New York City Housing Authority's Family Reentry Pilot Program modeled this at a small scale in New York City in 2015-2016.⁹¹
- **Housing is Healthcare for hospitalized homeless individuals — Work with the health care system to expand housing solutions for people experiencing homelessness.**



- **Develop and implement a city-level legal framework and programmatic approach to provide medical respite care for vulnerable populations that ultimately leads them to housing.** The framework should support the development and expansion of medical respite programs and other transitional housing programs with services capable of moving people into permanent supportive housing that is adapted to the needs of the medically vulnerable. Some of these supportive housing units should be reserved for medically vulnerable patients who do not meet existing eligibility requirements due to factors such as age, legal status, type of disability/illness, insurance, etc.
- **Improve services, communication and data sharing between hospitals and the homeless services system for patients with unstable housing.** New York City's public hospitals alone serve 45,000 homeless patients per year, and data shows these patients use three times as many inpatient and emergency room visits and are less likely to have primary care. The next mayor should improve hospitals' access to relevant data, including real-time housing history of patients, while ensuring sufficient privacy protections for all personal health data and related information. Also, the city should provide funding of hospital-based housing specialists and develop a formal protocol on how hospitals and street outreach teams should communicate and collaborate.
- **Work with health providers, including hospitals,** to prioritize available land for senior or homeless housing and explore how health care payers might directly invest in affordable senior and homeless housing with services.

04. Expand Successful Programs to Promote Housing Stability & Prevent Homelessness

- **Bolster the success of New York City's landmark Right to Counsel legislation in order to prevent evictions and keep New Yorkers in their homes.** New York City's Right to Counsel (RTC) legislation was the first in the United States to connect tenants to an attorney in housing court, which contributed to a drop in eviction rates in the city.⁹² The next mayor should advocate for an expansion of NYC RTC program to cover more low-income New Yorkers by broadening the income requirements and apply to eviction proceedings in administrative hearings and higher courts instead of just city housing court.
- **Expand HPD, Section 8, and NYCHA housing opportunities to homeless New Yorkers in the HRA system and homeless youth in DYCD shelters.** Currently, domestic violence (DV) survivors using HRA specialized homeless shelters, HIV/AIDS Services Administration (HASA) clients in HRA shelters, and youth in DYCD shelters are not eligible for homeless set-aside units in HPD-assisted affordable housing. Only DHS shelter residents are eligible. HPD housing benefits and homeless set-aside units should be made accessible across all three systems. Finally, homeless DV survivors should be given the highest "N-0" priority for NYCHA housing.
- **Expand the low-threshold "safe haven" model of shelter as a transitional solution for the hardest-to-reach members of New York City's street homeless population.** Safe havens are low-threshold, 24-hr residences in private or semi-private accommodations that are meant to provide access to optional supportive services—such as mental health services, substance abuse services, employment assistance and safe social spaces—that help the residents transition into a permanent form of supportive or affordable housing. Include provisions to turn safe havens into supportive, affordable, or other transitional housing spaces for New Yorkers with unstable access to housing once the city's street homelessness crisis declines.
- **Fund a service-enriched model of aftercare for formerly homeless New Yorkers, in which community-based organizations operate neighborhood-based centers that provide holistic aftercare and "poverty alleviation" services to local communities.** Adding aftercare to Homebase's mandate is diluting Homebase's effectiveness as a homelessness prevention intervention; the City should roll out a distinct program focused on aftercare. The city should pilot Neighborhood Based Centers (NBC) that contract with Community Benefits Organizations (CBOs) that are capable of offering a suite of wraparound aftercare services. Privately developed buildings with large numbers of formerly homeless tenants should be able to contract with these NBCs so that they have access to onsite services that are more intensive.

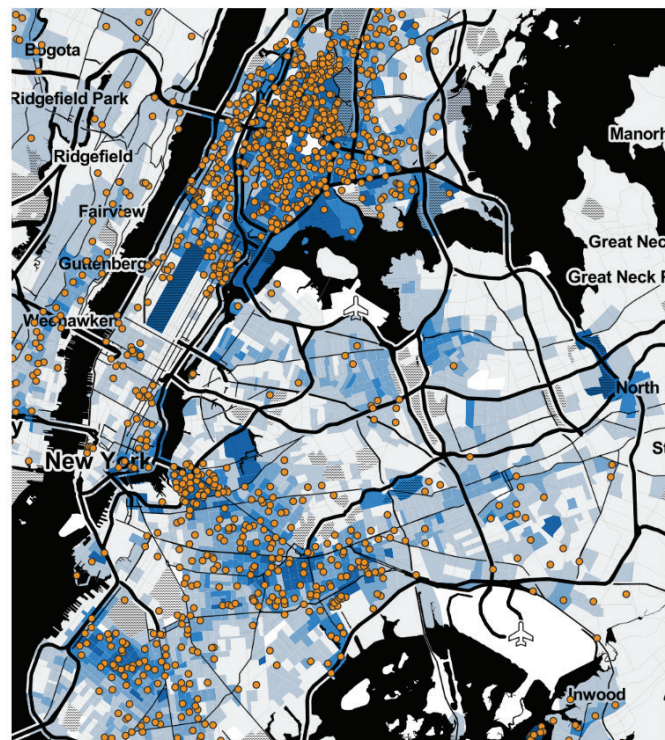


- **Expand the Senior Citizens Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) to cover non-rent-regulated housing.** SCRIE and DRIE—the City’s Rent Freeze Program—helps eligible, low-income seniors over age 62 and low-income New Yorkers with qualifying disabilities over age 18 remain in regulated rental housing by freezing their rent. The City should expand eligibility for SCRIE and DRIE to qualifying tenants in unregulated buildings, with the intention of supporting a greater number of aging and disabled tenants while providing greater security for owners and landlords that house them.

05. Expand Fair Access to Housing

- **Bolster resources at the Commission on Human Rights to expand its real estate testing program to ensure fair access to housing and root out housing discrimination in the rental market.** Given research showing that a child that moves from a high-poverty area to a low-poverty area will have lifetime earnings that are \$302,000 higher on average,⁹³ much is to gain. This is especially important for Section 8 housing voucher holders who tend to utilize vouchers in high poverty neighborhoods in Brooklyn and the Bronx.

Where Voucher Households Live



Center on Budget and Policy Priorities
<https://www.cbpp.org/research/housing/interactive-map-where-voucher-households-live-in-the-50-largest-metropolitan-areas>

● 100 Section 8 households

06. Bridge the Digital Divide

- **Include broadband into design and underwriting guidelines for HPD affordable housing programs, NYCHA renovations, and any DHS retrofits for shelters or transitional housing programs.** Connecting low-income New Yorkers with broadband access will improve outcomes impacting health, education, social connections, employment, and access to benefits.

— — Homeownership

Affordable homeownership is an important part of the continuum of housing needs in New York City.

Compared to investment in rental housing, affordable homeownership has been emphasized much less in recent housing plans. In a city dominated by rental housing, homeownership has the potential to stabilize neighborhoods experiencing gentrification, slow the pace of displacement, and ease pressure on the rental market. Considerable scholarship demonstrates that homeownership is associated with improvements to a households' health and educational outcomes.⁹⁴ Finally, expanding and preserving homeownership among Black and Latinx residents will help reverse and repair the deeply entrenched racial wealth gap in the city.

A thoughtful homeownership strategy must contend with two specific challenges: racial inequity and investor speculation:

- **Non-White households, especially Black households, lack access to affordable homeownership and the wealth-generation that comes along with it.** A history of intentional and devastating racism has prevented Black households from accessing homeownership, and recent predatory lending that targeted Black households with sub-prime mortgages reduced homeownership rates for Black households. As a result, in New York City 43% of White households own their homes compared to 27% of Black households.⁹⁵
- **Rampant investor speculation uproots vulnerable homeowners in gentrifying neighborhoods, increases home prices, and forces would-be owner-occupants into the rental market.** In Queens, the share of non-owner-occupied mortgages for one to four-family homes has more than doubled in the last decade,⁹⁶ while in 2017, non-occupant investors purchased 38% of homes that were sold for prices within reach of middle-income and working-class families in NYC, often with the intent to “flip” the house for much higher rent or resale. Much of this was clearly predatory; between 2010 and 2017, investors sourced over a third of properties from homeowners in foreclosure.⁹⁷ In the current COVID-19 Recession, increased foreclosure rates are likely to fuel another explosion of this predatory and speculative property acquisition.

Therefore, the next mayor's homeownership policy platform must employ policies to reverse and repair years of racial inequity, investor speculation, and economic insecurity that has driven down homeownership in New York City.

Homeownership *Goals*

- ☑ Repair & reverse discriminatory housing policy
- ☑ Build equity and wealth
- ☑ Foster housing & neighborhood stability
- ☑ Build community
- ☑ Facilitate long-term affordability



LAND TRUST

Community-controlled land ensures long term affordability and democratic decision-making.



LIMITED EQUITY COOP

Restricts resale price and limits equity through appreciation to maintain affordability for future homeowners.

Policy TOOLS



INCOME RESTRICTED DEED

Restricts resale to income-eligible buyers without restricting sales price.



SUBSIDIZED HOME

Subsidized newly constructed or renovated home with owner-occupancy requirement subject to a recapture schedule.

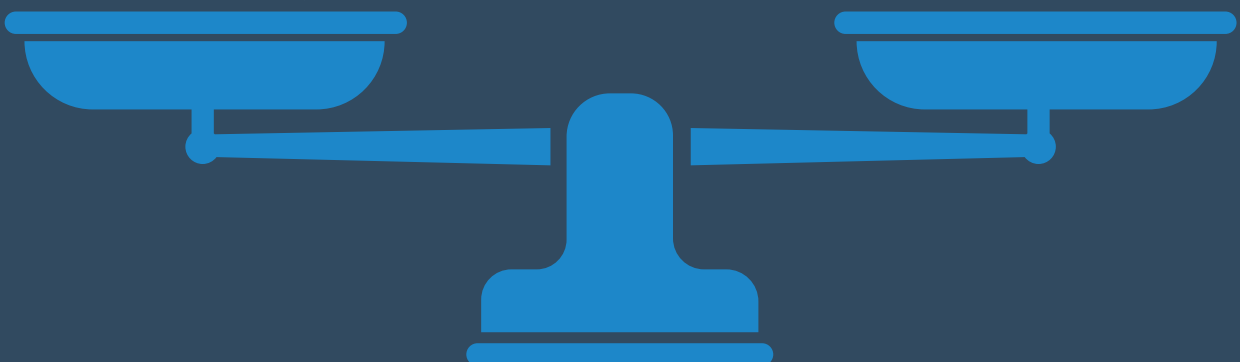


DOWNPAYMENT ASSISTANCE

Helps first-time buyers afford a home. Requires owner-occupancy for a limited period without additional restrictions.

Community
Ownership

Wealth
Building



Homeownership Policy Recommendations

Expanding Homeownership Opportunities

01. Increase the supply of owner-occupied affordable housing

Increase the supply of owner-occupied affordable housing through new construction and preservation programs. The next mayor should use expand HPD's Open Door program, use Community Land Trusts, and revise the City's Urban Development Action Area Program to include private properties and extend the term of the tax break to lengthen affordability in order to generate new, affordable homeownership opportunities for low-income New Yorkers.

02. Expand New Yorkers' access to homeownership

Expand New Yorkers' access to homeownership through faster and more accessible down payment assistance. Housing costs in New York City are so high that existing federal down payment assistance plus HPD's HomeFirst down payment assistance program are simply insufficient to make a difference for the vast majority of New Yorkers. And for Black and Latinx households—who have a fraction of the net worth of White households,⁹⁸ and who face inferior access to credit and contend with racial discrimination from realtors, condo/co-op boards, and sellers—the remaining financial gap is insurmountable.

For low-income homebuyers below 80% AMI, we recommend HPD increase maximum down payment assistance from \$40K to \$60K, which equals a third of the median down payment in the City (2018). We also recommend broadening the eligibility for HPD's HomeFirst program, extending a reduced amount of down payment assistance to households earning up to 120% of AMI who can demonstrate they cannot access down payment assistance elsewhere.

We also suggest three implementation considerations for a revamped down payment assistance program:

- **First**, the next Mayor must work with NYC's banking industry, large employers and credit unions to negotiate lower-interest lending programs to improve Black and Latinx homebuyers access to credit and mitigate the housing discrimination they face. A reparative approach could provide assistance for families who have been historically disenfranchised by policies like redlining.
- **Second**, capitalize Community Land Trusts (CLTs) so they can act as a co-buyers with first-time homeowners benefiting from down payment assistance; this partnership will result in limited equity homeownership opportunities, which could be more accessible to low-income and Black/Latinx New Yorkers, stabilize homeowners with assistance and services, and would add to the city's long-term affordable housing stock. Capitalizing CLT's will be a necessary first step in establishing a successful program.
- **Third**, the next mayor should urgently improve the capacity and speed of the City's down payment assistance resources, which will allow buyers to remain competitive with unsubsidized buyers. For instance, HPD can add capacity and contract out the review of down payment assistance applications and due diligence to qualified non-profit contractors.

Key Concepts for Expanding and Supporting Homeownership in New York City

Tax Lien Sale

When homeowners fail to pay property taxes, water charges, and other charges to the City, the City may put a tax lien on the property. NYC Department of Finance (DOF) has the option of selling eligible liens to authorized buyers once a year, who pursue homeowners' outstanding debt using steeper fees and interest rates. Tax lien sales generate substantial revenue for New York City. Between 2010 and 2015, 15,038 individual properties containing 43,616 residential units underwent tax lien sale, and between 1997 and 2015, the City has generated \$1.3B in revenue from the sale of tax liens.⁹⁹ Yet the tax lien process also puts severe financial pressure on New York City's vulnerable households.

HDFC Co-op

Housing Development Fund Corporation (HDFC) cooperatives (co-ops) are buildings whose total value is owned by tenants in the form of shares. New York City facilitated the purchase of distressed rental in-rem (under city ownership) buildings by low-income tenants in the late 1970s with the intent to provide low-income renters a financial stake in their properties and access to a form of homeownership and there are now over 1,300 HDFC co-ops with roughly 30,000 units. HDFCs are made affordable by tax abatements and government grants and loans and Section 8 rental subsidies and are often assisted by nonprofit organizations. Sales prices of shares and income of incoming owners are often restricted.

Community Land Trust

First conceived by Black civil rights leaders in Georgia in the 1960s, a Community Land Trust (CLT) is a non-profit entity that retains ownership of the land beneath property, such as housing, and stewards that property under a structure of democratic, community-based decision-making that secures its permanent affordability and shores it up against financial and foreclosure risk. Well-governed CLTs can give new homebuyers a leg up in purchasing a home and protect existing homeowners from foreclosure. In a limited- or shared-equity model, a CLT can act as a co-buyer with the homebuyer; the CLT will own the land beneath a home and perhaps even some of the real property equity, while the homebuyer owns the remainder of the real property. A CLT in the role of a co-buyer not only subsidizes the first purchase, but bolsters the creditworthiness of homebuyers with historically reduced access to financing, such as lower-income Black and Latinx homebuyers.

Supporting Existing Homeowners

03. Create alternatives to tax lien sale and launch means-tested tax exemptions

Create alternatives to tax lien sale and launch means-tested tax exemptions to fortify the finances of vulnerable homeowners at risk of foreclosure and limit investor speculation and flipping.

Reform City Tax Lien Sale policies to prioritize the preservation of owner-occupied homes. While the sales help secure the City's fiscal health, they also generate compounding debt for some the City's most vulnerable homeowners, especially Black and Latinx homeowners, and contribute to the turnover of distressed properties to speculative investors.¹⁰⁰ The City should create and fund a "workout program" that links pre-qualified non-profits to low-to-moderate income (LMI) homeowners in order to allow the homeowners to pay off their debts using a relaxed payment plan.

- **Create income-tested tax exemptions for long-time owner occupants that apply automatically to owner-occupants who are senior citizens, low-income, and long-time owner-occupants.** The impact of rental arrears, tax lien debt, and other financial pressures can force lower-income or lower-wealth homeowners into foreclosure. The City should create a new tax exemption that substantially reduces property taxes in buildings with assessed values under a threshold to-be-determined, for owner-occupants with incomes below 120% of AMI, who have also lived in their homes for at least 10 years and meet an asset test.

04. Expand funding and support for basement apartments and accessory dwelling units (ADUs)

Expand funding and support for basement apartments and accessory dwelling units (ADUs) to provide rental income to homeowners and deliver additional new, affordable rental housing citywide.

The next mayor should return funding to an expanded basement and ADU apartments program that includes the pillars of the original program—including zoning changes and low-interest financing for conversions—and also incorporates technical assistance for participating homeowners.

The acceptance of any City funding to complete basement/ADU conversions and code corrections should require the execution of a regulatory agreement to preserve the long-term affordability of the new unit. And for units that receive city financing, units should target rents at 80% AMI or lower.

Catalyze Equitable Wealth Generation with New and Improved Models of Limited and Shared Equity

The next mayor has the historic opportunity to roll out new and improved models of limited- and shared-equity homeownership at a large scale, which have the unique potential to help reverse and repair deeply entrenched wealth inequality in New York City and tackle the city's long-widening racial wealth gap.

05. Create a pathway into tenant or community-based ownership

Create a pathway into tenant or community-based ownership for rental buildings that go up for sale or are on the cusp of losing their affordable status due to expiring regulatory agreements.

The passage of the New York State's landmark Housing Stability and Tenant Protection act of 2019 shifted the state's rental market in favor of tenants. This change created the conditions for for-profit owners to sell off their properties in large numbers, creating a vital and urgent opportunity for a new class of property owners including mission-driven non-profits, CLTs, and tenants themselves. Independently rental buildings with expiring regulatory agreements or rent stabilization periods will be able to switch to market rate rents.

- **Create a new “Cooperative Ownership Opportunity Program” (COOP): a co-op financing product that issues low-interest, long-term (30-year) loans to new co-ops formed by tenants.** This foundational loan to new co-ops could include land acquisition funds and could connect the individual co-op share owners to financial technical assistance.
- **Advocate for a state-level Tenant Opportunity to Purchase Act (TOPA) in order to give New Yorkers a legal framework and resources to purchase rental housing with expiring regulatory agreements.** A TOPA Act could provide tenants that form a limited equity co-op a special “right of first refusal”—legal priority in purchasing their building from the owner if the building goes up for sale. This legislation must proceed from the State, since a similar TOPA in NYC (Local Law 79 of 2015) targeted at Mitchell Lama and Section 8 tenants ultimately failed because the City has no jurisdiction.¹⁰¹



Affordable Housing Metrics

The new mayor should champion the idea that housing is a human right from the outset and work towards a goal where all New Yorkers have safe and decent housing.

An investment of \$4B to restore public housing and build and preserve affordable housing across the five boroughs will produce profound benefits for families and communities, informed by a firm quantitative and qualitative understanding of housing pressures in New York City, and directed by a broader range of goals. Ultimately, the City can become a place where any New Yorker can access affordable, safe, high quality housing or one day own a home regardless of their identity, where rates of homelessness and eviction have collapsed and housing stability is no longer a source of anxiety, where public housing is celebrated and supported as a valuable public good, and where a well-preserved housing stock secures New Yorkers' health and resilience.

Previous New York City housing plans defined success almost entirely in terms of the number of housing units financed through new construction and preservation programs. Metrics found in the mayor's management report (MMR) reflect this focus, measuring construction starts and completions by income level, bedroom size and special needs population along with certain economic indicators including jobs created and economic output associated with construction.

While this focused the mission of agency staff and leaders, it distracted the City from measuring whether the plan was achieving important objectives and improving housing and other issues in the city. United for Housing encourages the next mayor to connect housing investment to such objectives, committing to specific numerical improvements in the metrics, including improving public health, outcomes for children, racial integration, environmental standards, homelessness and other important priorities. Expanding the City's housing metrics will not only deepen the City's commitment to affordable housing, but also serve as a selling point for gaining broad-based community support. Alternative metrics will give form to powerful narratives that communities can rally behind and use to hold the next mayor accountable.

United for Housing encourages the next mayor to connect housing investment to such objectives, including improving public health, outcomes for children, racial integration, environmental standards, homelessness and other important priorities.

Instead of building and preserving housing in a vacuum, additional metrics will show whether the next administration is

making the city affordable and just. For NYC's next housing plan, we recommend expanding metrics in the MMR to measure progress on improving outcomes for New Yorkers aligned with the guiding principles we expect to underpin the next housing plan.



01.

Confront and undo a legacy of systemic racial discrimination in housing and homeownership

To guide the reversal of racial segregation and racialized displacement in New York City, the next mayor should measure the impact of the affordable housing plan and closely monitor key housing statistics by race with a view of closing the historic racial wealth gap in the City.

Goal: Decrease residential racial segregation in neighborhoods.

Metric: Number of neighborhoods with a Racial Diversity Index less than 0.50 according to NYU Furman Center.¹⁰²

Metric: Count affordable housing construction starts by borough and council district to ensure equitable distribution of affordable housing and the creation of housing opportunity across neighborhoods.

Metric: Number of rental assistance vouchers used in neighborhoods of low or moderate levels of poverty.

Goal: Reduce racial disparities in access to homeownership.

Metric: Rate of homeownership by race.

Metric: Rate of home foreclosure by race.

Metric: Number of down payment assistance grants issued, by race.

Metric: Number of affordable homeownership opportunities created.

Metric: Estimated average home value and total household wealth, by race.

02.

Prioritize preservation of public housing in a citywide affordable housing plan

Making public housing the centerpiece of affordable housing preservation efforts in the next housing plan will refocus efforts across agencies and require interagency metrics to be reported. It will also focus attention on improvements required for NYCHA operations and management.

Goal: Preserve public housing units through building systems improvements and apartment upgrades.

Metric: Count the number of public housing units renovated and dollars invested in building wide improvements towards preservation totals in MMR.

Metric: Report on asthma rates in neighborhood tabulation areas corresponding with public housing.

Metric: Report on DOHMH lead exposure in zip codes associated with public housing.

Metric: Annual savings achieved in energy consumption through heat system conversion and green upgrades.

Goal: Improve services to NYCHA residents through overhaul of operations and management.

Metric: Total number of housing code violations by class tracked through 311 and logged in HPD's violation and complaint system.

Metric: Outstanding repair requests and average time to make repairs. NYCHA should only close repair requests when the repair has been completed.

Metric: Resident ratings of service delivery.

03.

Expand affordable housing supply through preservation and development

Currently units are “counted” as delivered by the housing plan when the financing process closes; this threshold motivates land use, planning, environmental review, design review and financing teams at HPD and HDC and sometimes DCP. However, by shifting the goal posts and counting units once construction on them is complete, the next mayor could more strongly motivate other agencies with a role in affordable housing development; the Department of Buildings, the Department of Environment, the Department of Finance, and the Department of Transportation. Tracking completions will highlight common reasons for project delays and help identify opportunities for interagency process streamlining, saving both time and money.

Goal: Invest \$4B to increase NYC’s affordable housing stock.

Metric: Number of affordable housing units slated for expiration of regulatory agreement in upcoming 5 years.

Metric: Number of rent stabilized units preserved through affordable housing financing programs.

Metric: Number of hotels units converted to affordable housing.

Metric: DOB number of housing permits issued tied to the affordable housing plan and average number of days to close permits/achieve certificate of occupancy.

Metric: Number of newly constructed affordable housing units compared to total new housing units constructed.

04.

Improve housing affordability for the lowest income New Yorkers

While it won’t be easy to move the dial on housing affordability in the short term, it can be affected through intentional policy change and investment in expanding supply. Underwriting deeper affordability for tenants in new construction units; considering rent burden as a criteria in the affordable housing lottery; and expansion of rent freeze programs like SCRIE and DRIE can all lead to significant changes in housing cost burden for New Yorkers.

Goal: Reduce the number of households severely rent burdened.

Metric: Measure the number of housing cost burdened households in New York City across HUD income levels up to 80% AMI.

Metric: Number of housing plan units created by income category compared to population need.

Metric: Number of formerly rent-burdened and severely-rent-burdened households placed in HPD housing.

Metric: Number of rental assistance vouchers issued to severely rent burdened and/or homeless households.

Metric: Number of households receiving SCRIE/DRIE through DOF programs compared to number eligible.

05. Reduce homelessness through coordinated housing and homeless policy

HPD and DHS are sometimes not aligned in their missions, yet each plays an important role in reducing homelessness through placement into permanent housing. Shared metrics will help align their shared goals. Special attention should be paid to statistics on homeless children as outcomes can be improved through coordinated policy. Extensive research shows the adverse effects of housing instability on children, yet 1,800 babies are born in homeless shelters, or enter them before their first birthday. For almost 115,000 school-aged children, lower test scores and poor attendance rates result from homelessness and shelter stays. Metrics can be used to hold agencies accountable to achieve goals and problem solve to seek better outcomes.

Goal: Reduce rates of homelessness across municipal shelters and the streets.

Metric: Number of permanent housing placements from City shelters to housing plan units. (Counting this in the housing plan will create shared accountability across homeless and housing agencies.)

Metric: Average number of days to rent up or re-rent a homeless set aside unit in the housing plan.


Metric: Number of housing first placements from street to supportive housing.

Metric: Number of rental assistance vouchers issued to households in municipal shelters or living on the streets.

Metric: Number of babies born in shelter and the number of children experiencing homelessness should be counted as part of the housing plan.

Metric: Number of people released from prison or jail that go to a city homeless shelter.



The image features a dark blue background with a series of concentric light blue circles. A large, solid orange circle is positioned on the right side, partially overlapping the blue circles. Inside this orange circle, there is a paragraph of white text.

There are many ways to measure the outcomes of housing investment and the beneficial impact for families and neighborhoods. The United for Housing Campaign seeks adoption of this new set of metrics from NYC's next mayor building on the existing Mayor's Management Report. A clear articulation of what will be measured in a transparent and accessible reporting process will allow New Yorkers to hold the next mayor to account and also realize that affordable housing investment is more than counting units, it is also about improving quality of life and reinvesting in neighborhoods in ways that count.



Conclusion & Call to Action

The election of the next mayor of New York City
comes at a pivotal time for the City.

There was an unchecked affordable housing shortage even before the pandemic and economic recession hit the nation. Record levels of New Yorkers are experiencing homelessness, housing instability, and rent burden, and NYCHA is in a crisis of mismanagement, insufficient resources, and eroded resident trust. In addition, New York City has yet to address decades of racism, disinvestment, and structural barriers that disproportionately placed its Black and Latinx populations and communities in states of poverty, insecure housing, and homelessness. Finally, the health and economic effects of COVID-19 have made housing insecurity even worse with hundreds of thousands of renters and homeowners having trouble paying rent and mortgages.

We challenge all of the mayoral candidates to speak up in support of an inclusive and just affordable housing agenda for the City. The candidates must make connections between housing and outcomes like health, education, racial equity, and economic recovery and take stances on the challenging policy and budgetary tradeoffs that we have outlined in our report.

In order to address these challenges, our coalition agrees that the next mayor will need to invest \$4 billion per year in housing and \$200 million on rental assistance at a minimum and we are calling on all mayoral candidates to endorse at least this much spending on housing. We also challenge candidates to develop your own affordable housing policy platform that charts out substantial progress on the issues in this documents' guiding principles,

including stabilizing and improving NYCHA, decreasing housing poverty and homelessness, and increasing housing affordability, using the metrics and outcomes we have laid out and using tools in housing construction, preservation and homeownership. Building a large number of affordable housing units is not enough – we need to make sure that housing is meeting critical needs and creating a more just and equitable city.

As candidates develop housing platforms, we encourage you to connect with United for Housing stakeholders and the members of the broader community. Our stakeholders have decades of experience navigating the city's most challenging housing issues, and the community can tell you in their own words what it will take to improve housing in the city. We look forward to connecting with you during the campaign, including our mayoral forum, in 2021.

To everyone else reading this report, there is more work to be done. We encourage all readers to articulate your affordable housing narratives, concerns, and ideas directly to the various mayoral campaigns. Do it on social media using the hashtag #U4Housing and we will amplify it. We also encourage everyone to exercise their vote for mayor with a clear understanding of who will propose the boldest yet most implementable approach to resolving NYC's housing and homelessness crisis. And finally, we encourage you to hold the elected mayor to account by staying abreast of the issues and supporting or joining housing advocacy at the local level through the United for Housing campaign.

***We challenge all of the
mayoral candidates to
speak up in support of
an inclusive and just
affordable housing
agenda for the City.***



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Homeless Services United	Regional Plan Association
HOPE Communities Inc.	Related Companies
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MHANY	University Neighborhood Housing Program
Monadnock Development	Vera Institute
Neighborhood Housing Services NYC	WE ACT
Neighborhood Restore	WIN NYC
New Destiny Housing	Youth Action Youth Build
New York Building Congress	
NYSFAFH	



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