

WEEK 9: Zoning & Affordable Housing in NYC

October 23, 2023 | Adjunct Lecturer: Erin Lilli
URBST 222: Introduction to Urban Housing /
URBST 723: Dynamics of Housing & Homelessness

Topics

- Recap: Creeping Privatization of Public Housing
- Homelessness under Mayor Bloomberg (2002-2013)
- ReZoning NYC to create “affordable” housing
- Mayor DeBlasio’s “Affordable” Housing Plan + Mandatory Inclusionary Zoning
- Public Funds to Private Investors
 - 421-a Tax Exemptions for Developers
 - Low-Income Housing Tax Credits (LIHTC)
- Housing Stability and Tenant Protection Act (HSTPA)

Recap: Creeping Privatization of Public Housing

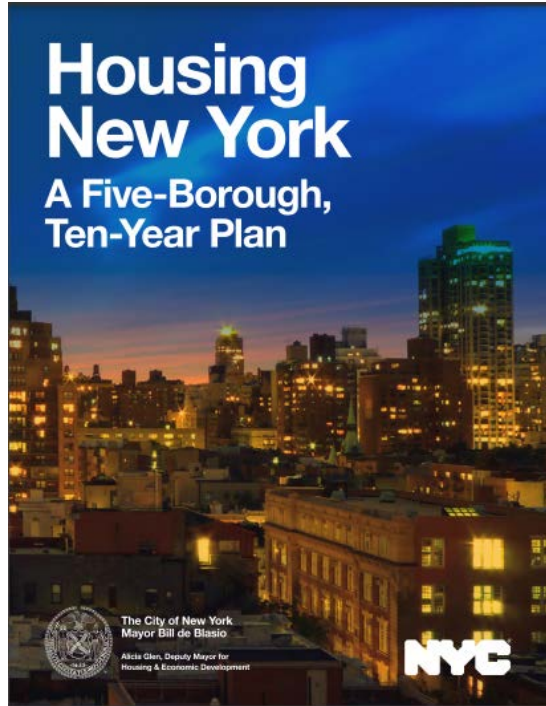
- To make a dent in the \$78B in maintenance and restoration needed for our public housing, NYCHA is using the Federal Government's (HUD's) RAD funds in a program called PACT.
 - RAD (Rental Assistance Demonstration) is a federal program started in 2012 that converts Section 9 housing (i.e., public housing) to Section 8 (subsidy vouchers attached to the unit, not the individual renter)
 - With RAD, NYCHA still owns the building and land, but leases (99-year) it to a private (for- or non-profit) management company (chosen with resident input).
 - Private management companies collect rents, set rules for common space, and use private capital to make repairs (may use LIHTC).
 - PACT (Permanent Affordability Commitment Together) is NYCHA's program that taps RAD funds to make repairs on specific projects through the conversion to project-based Section 8.
 - Tenants and public housing advocates have concerns over potential loss of residents' rights and lack of oversight on management company.

Recap: Creeping Privatization of Public Housing

- There are 72 active PACT projects in NYC
 - 36 NYCHA developments
 - 19,000 homes have received repairs or are in progress
 - \$4.6B in capital repairs/improvements completed or in progress
 - The work is done with residents in-place (i.e., no displacement)
- There is a “public option” to the private option of RAD/PACT – the NYC Public Housing Preservation Trust.
 - Residents have the opportunity to vote for the Trust or RAD/PACT – both rely on conversions to project-based Section 8.
 - The Trust allows NYCHA to sell bonds and borrow money
 - Public Housing advocates are concerned the TRUST could create huge public debts forcing the use of voucher subsidy to pay off loans.
- Why the conversion to Section 8 anyway?! Because it is relatively better funded by the Federal Gov’t than Section 9, allowing Public Housing Authorities to leverage those funds for loans, tax credits, and grants.

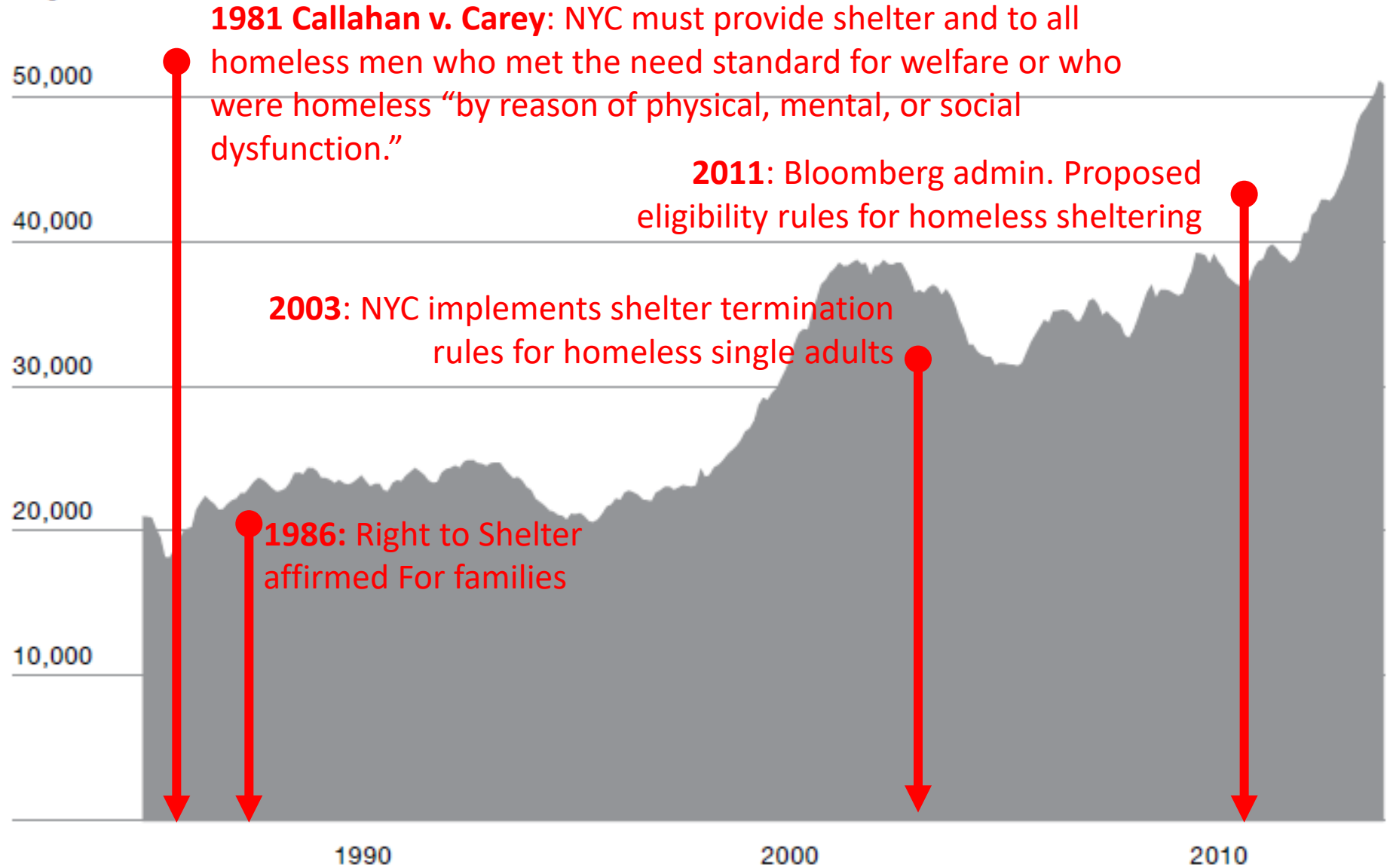
Homelessness under Mayor Bloomberg (2002-2013)

New York City Shelter Population



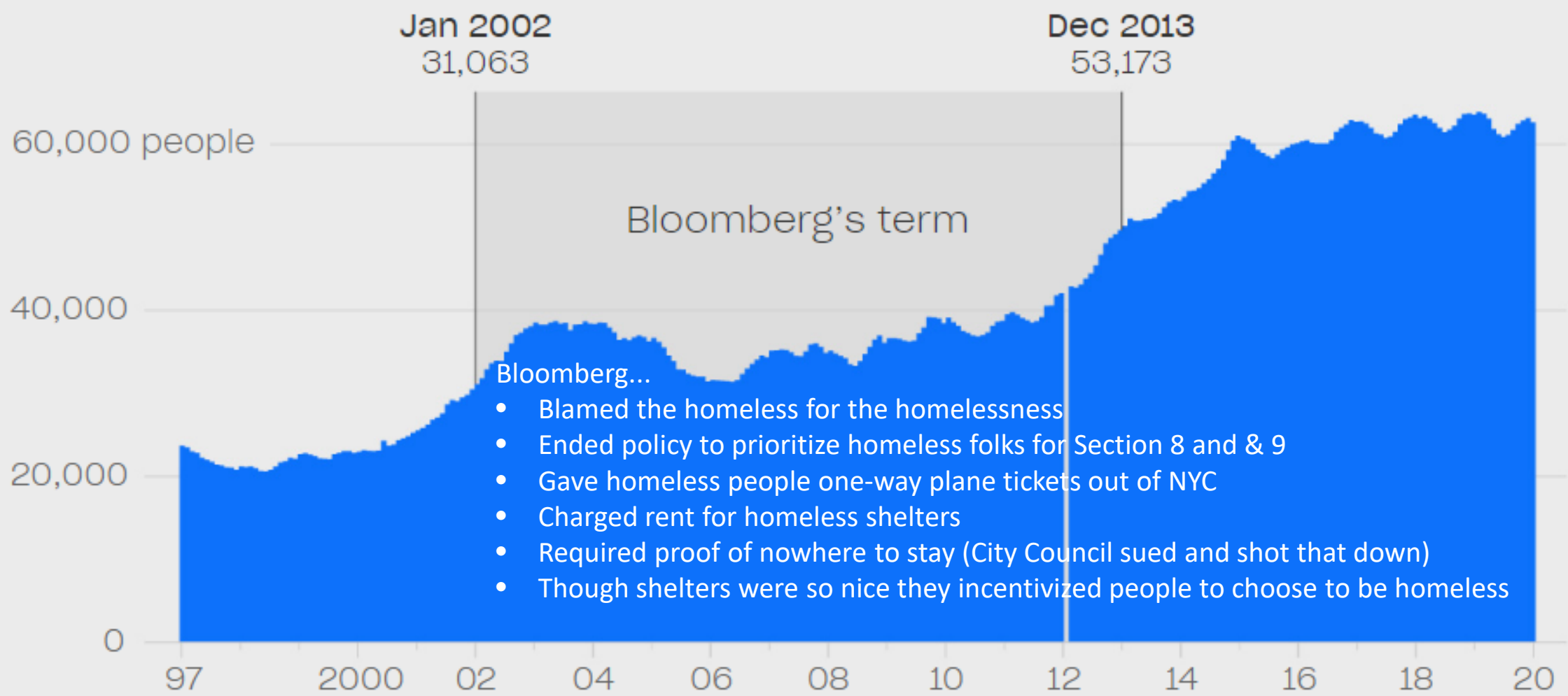
Data Source: Coalition for the Homeless
Report on New York City Homeless Municipal
Shelter Population, 1983-present (available
online at www.coalitionforthehomeless.org)

The number of people—children and
adults—residing in municipal shelters has risen
over the past 30 years.



New York City's homeless shelter population grew 71% under Bloomberg

Number of people in New York City homeless shelters from 1997 to 2020.



Source: Coalition for the Homeless

Note: Total through September 2011 reflects end-of-month data and daily average thereafter. Data unavailable for January 2012.

Homelessness under Mayor Bloomberg (2002-2013)

- In 2011 the NY City Council sued the Bloomberg Administration over stricter requirements imposed on who could qualify for city homeless shelters.



POLICY BRIEF

Closing the Shelter Door: The Bloomberg Administration's Misguided Plan to Deny Shelter to Homeless Families and Children

Mayor Bloomberg and administration officials have announced one of the most dramatic changes in New York City homeless policy in more than two decades: New rules, to be implemented in the coming months, to deny shelter to homeless children and their families who have been deemed “ineligible” for shelter by City bureaucrats. Under the proposed new rules, for the first time in more than eight years homeless children and families could be turned away from the shelter door by City bureaucrats and left out in the cold. The Bloomberg Administration’s plan represents one of the most fundamental attacks on the right to shelter for homeless New Yorkers since the inception of modern homelessness, and threatens to make New York like other American cities where homeless children and families are frequently left to sleep rough on the streets. Mayor Bloomberg and City officials should immediately abandon any effort to implement rules to deny shelter to homeless families.

The Proposed New Rules: No Shelter for Many Homeless Families

Under the proposed new policy, which was outlined on November 16th at the opening of a new Bronx intake center for homeless families and detailed in subsequent news reports, homeless children and families whom the City’s Department of Homeless Services (DHS) claims are “ineligible” for shelter would be denied shelter applications when they re-apply for shelter, as is the current practice.¹

According to Bloomberg Administration officials, the ban on shelter placements would be permanent.

“In a time of prosperity, he [Mayor Bloomberg] took aggressive steps from a policy perspective to hurt the homeless...I never understood that.”

Christine Quinn, City Council speaker at the time of lawsuit, currently president of Women in Need, largest provider of shelter and homeless services for women and children in the city.

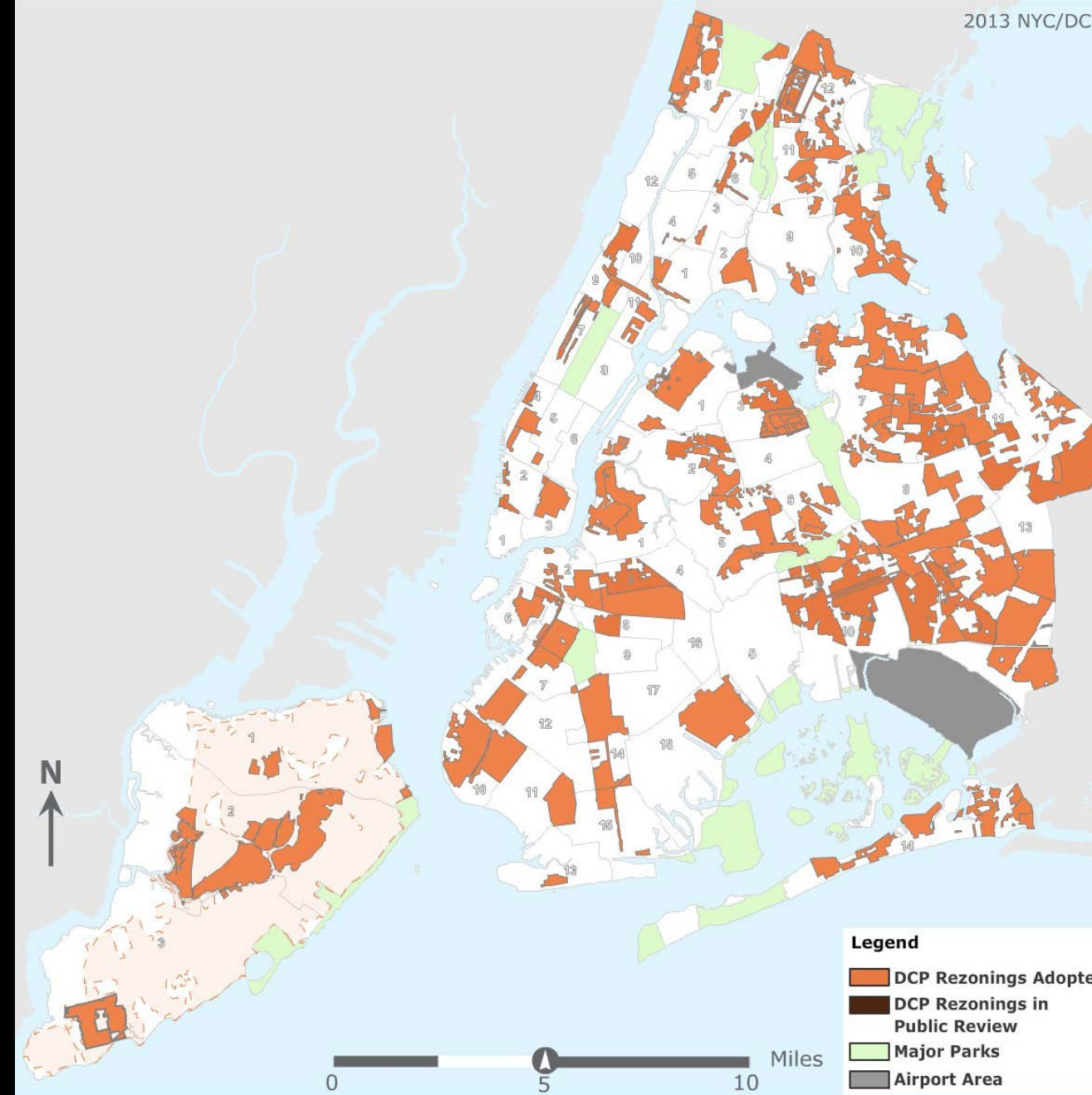
(re)Zoning of NYC

- In the early 2000s, in the aftermath of 9/11 and amidst increasingly expensive housing, the Bloomberg Administration (2002-2013) pursued an ambitious plan:
 - To **preserve and build 165,000** units of **affordable housing** in the city
 - Undertake the most **extensive rezoning** in the city's modern history
- While some viewed Bloomberg's plan in a positive light, his administration ultimately had many negative consequences:
 - Increasingly unaffordable housing
 - Steep median rent hikes as real median income declined
 - Near doubling of residents in homeless shelters
 - Decline in public housing maintenance and no checking of lead paint

(re)Zoning of NYC

- Bloomberg Administration rezoned about 40% of NYC or 302.6 square miles meant to create patterns of land use with:
 - Restrict development in low density areas (e.g., outer boroughs)
 - Encourage development along major transit corridors including allowing for large-scale residential development in formerly non-residential areas (e.g., West Side of Manhattan, Downtown Brooklyn, Williamsburg /Greenpoint Brooklyn, and Long Island City in Queens)
 - We'll read about the impacts of this rezoning for after the mid-term
- According to the NYU Furman Center, Bloomberg's rezonings added only a slight increase in residential capacity city-wide
- Black and Hispanic neighborhoods were disproportionately upzoned
- White neighborhoods were disproportionately downzoned

- Since 2010 new housing development has been mostly concentrated in those formerly non-residential areas that were rezoned under Bloomberg.
- Since 2010 there has been nearly zero new development in lower density neighborhoods.
- Between 2010 and 2018 NYC added 5 new job for every new unit of housing.
 - NYC has added substantially less housing per capita than its peer cities (Seattle, Washington DC & Boston)



Areas of the City rezoned by the Bloomberg administration from 2002 to 2013 | Map via [New York City Department of City Planning](#)

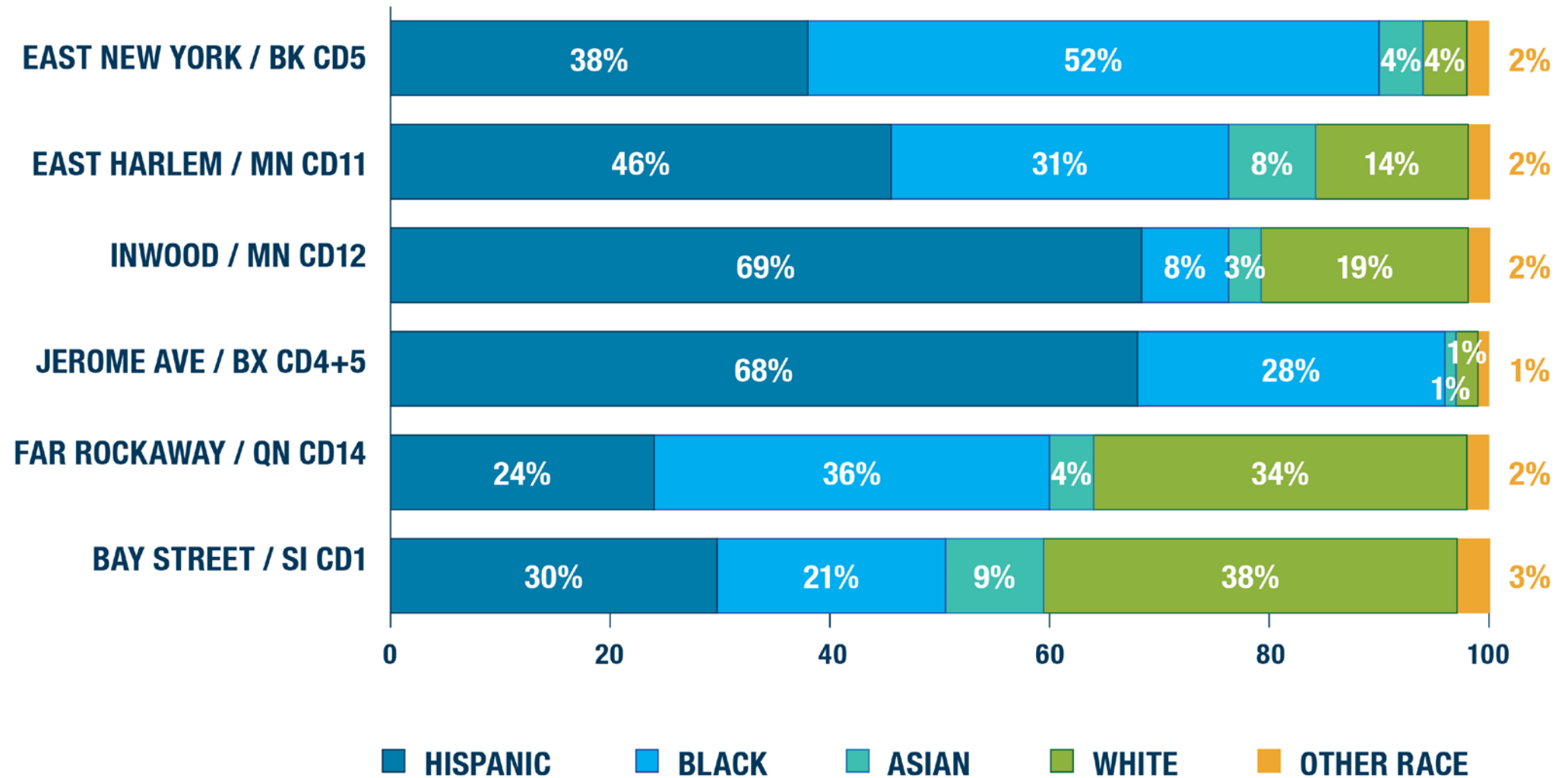
(re)Zoning of NYC

- De Blasio's Administration (2014-2021) rezoned much less but added the **Zoning for Quality and Affordability (ZQA)** ([link](#))
- ZQA
 - **Easier for developers to produce needed affordable senior housing and care facilities, to enable mixed-income housing,** and to reduce the costs of building affordable housing **near public transportation.**
 - **Change rules to allow for more various and lively pedestrian spaces,** encourage higher ground-levels to **accommodate for retail spaces** and residential units, and ensuring that rules are relevant to their zoning districts.
 - Allow for taller buildings and no parking requirements if located near mass transit

De Blasio's Affordable Housing Plan

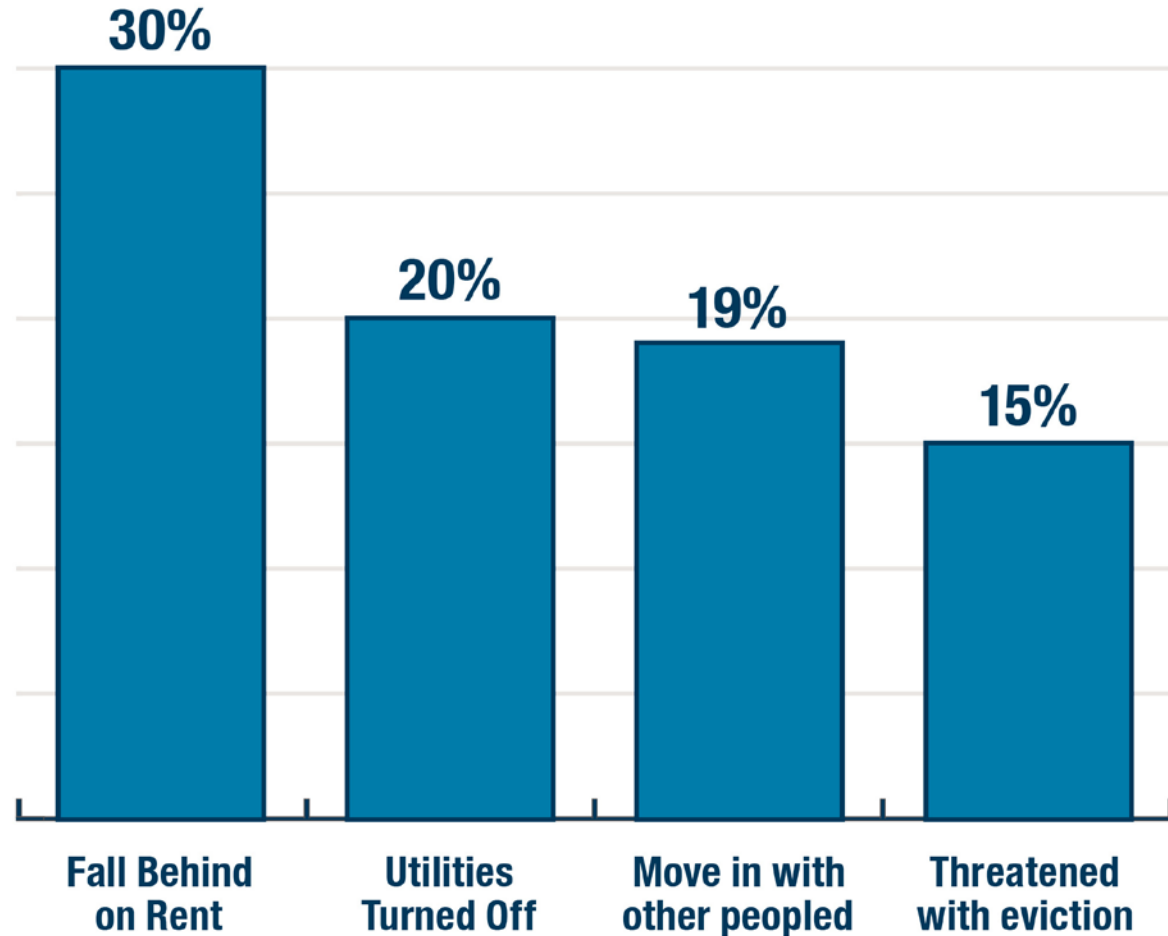
- De Blasio planned to preserve and produce 200,000 affordable housing units by the end of his term and 300,000 by 2026.
 - De Blasio reached its goal on budget and two years in advance ([link](#))
 - For example, 46% of affordable houses produced (90,200+ units) serve New Yorkers earning less than \$42,000 (or 50% [AMI](#)).
 - De Blasio's Housing Plan fell short in some areas ([see following slides](#))
- Part of De Blasio's Housing Plan included a 15-neighborhood rezoning applying **Mandatory Inclusionary Housing (MIH)**.
 - Of the 15, eight were approved, six of which were concentrated in low-income neighborhoods of color: East New York (Brooklyn), Downtown Far Rockaway, East Harlem, Jerome Avenue (Bronx), Bay Street Corridor (Staten Island), Inwood (Manhattan), Gowanus (BK), and SoHo/NoHo (Manhattan).

FIGURE 7 - RACIAL DEMOGRAPHICS OF MIH NEIGHBORHOOD REZONINGS



Source: American Community Survey 2018, 5-year estimates, as reported in De la Uz, Michelle, Brad Lander and Barika Williams. "How the Gowanus Rezoning Could Push NYC Forward on Racial Equity." City Limits, September 21, 2020.

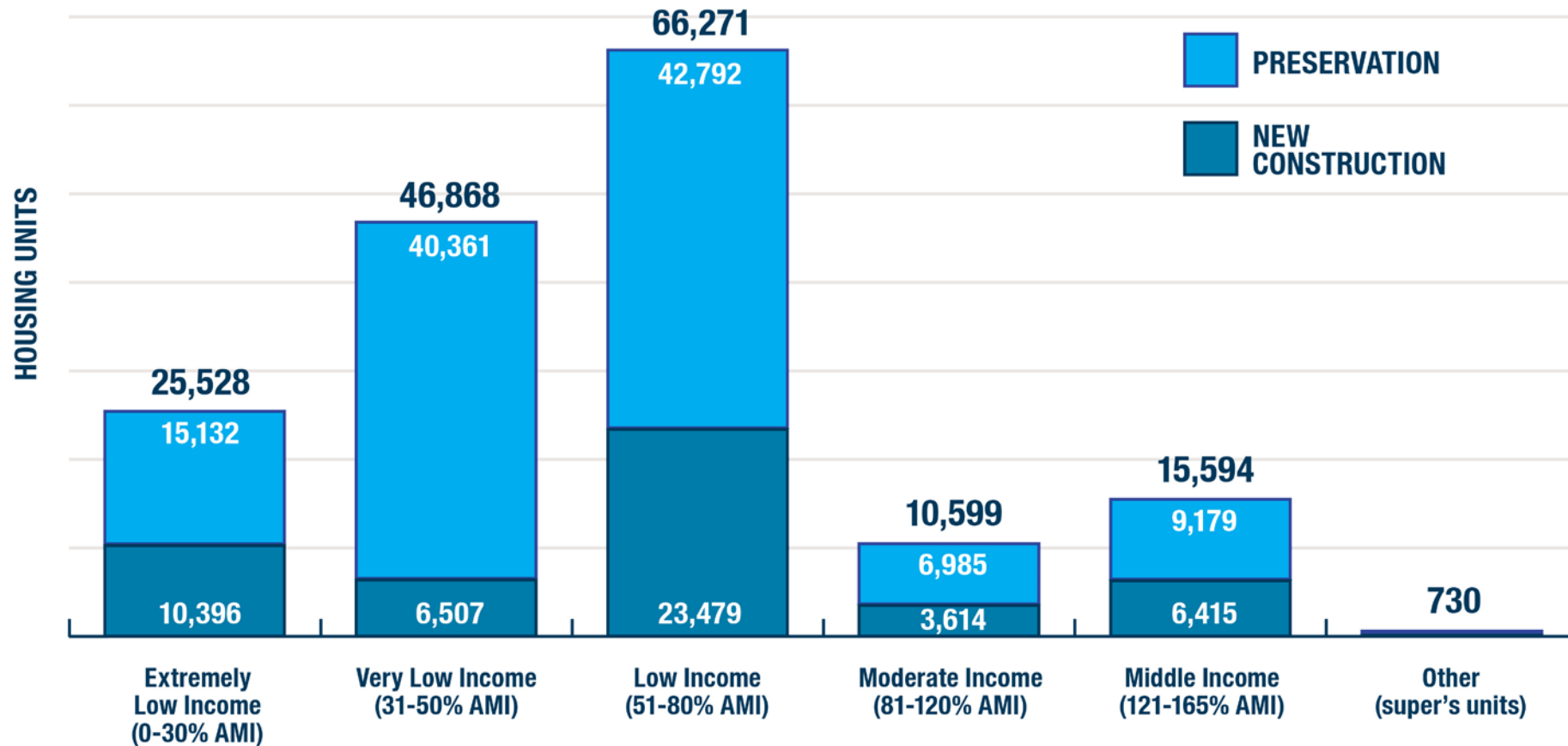
FIGURE 1: SHARE OF LOW-INCOME RENTERS EXPERIENCING HOUSING HARDSHIPS, 2019



Five years into De Blasio's Housing Plan and before COVID 40% of low-income New Yorkers were homeless or severely rent-burdened

Source: 2019 CSS Unheard Third survey, as reported in Mironova, Oksana and Thomas J. Waters. *A Sudden Shock to an Overburdened System: NYC Housing & COVID-19*. Community Service Society, April 6th, 2020.

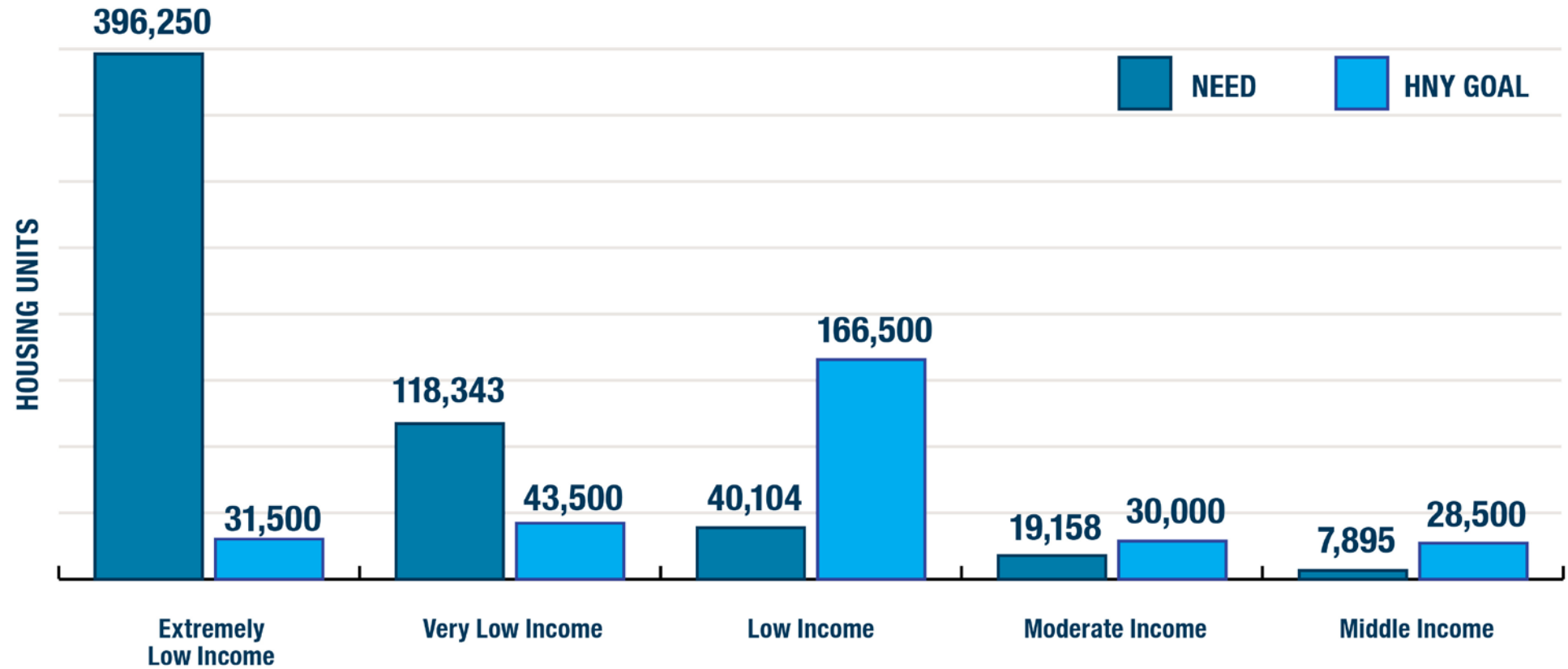
FIGURE 2: HOUSING NEW YORK TOTALS BY AMI



Source: NYC HPD, NYC Open Data (July 2020).

De Blasio Admin. did achieve record levels of affordable housing, although about 50% was through preservation and therefore already occupied

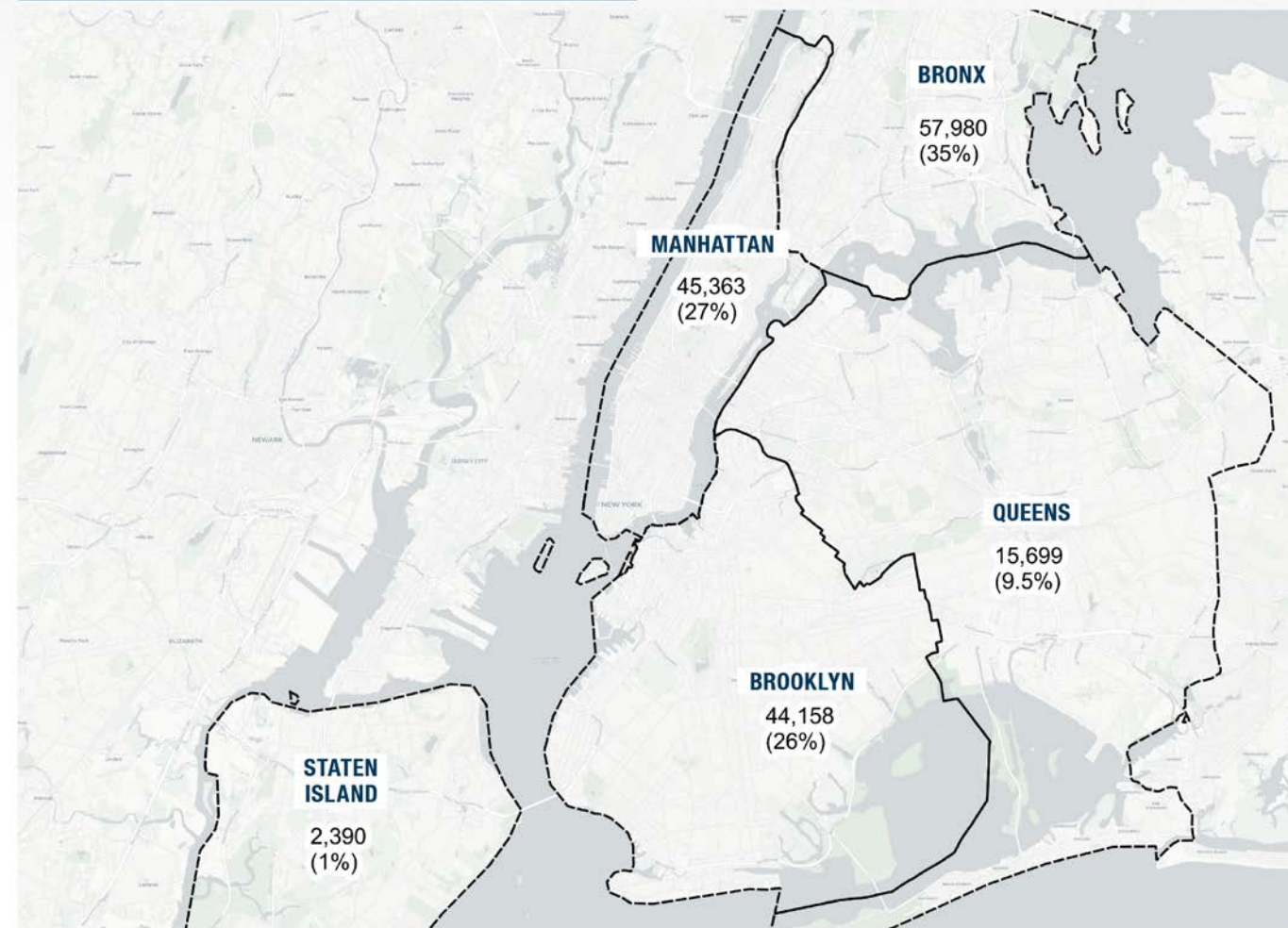
FIGURE 3: HOUSING NEED VS. HOUSING NEW YORK 2.0



Source: Office of the NYC Comptroller. *NYC For All: The Housing We Need*. November 29, 2018.
Note: Need is defined by households that are severely rent burdened, severely crowded, or in long-term shelter.

De Blasio Admin. did achieve record levels of affordable housing, although it was not designed to meet the needs of those with severe rent burdens.

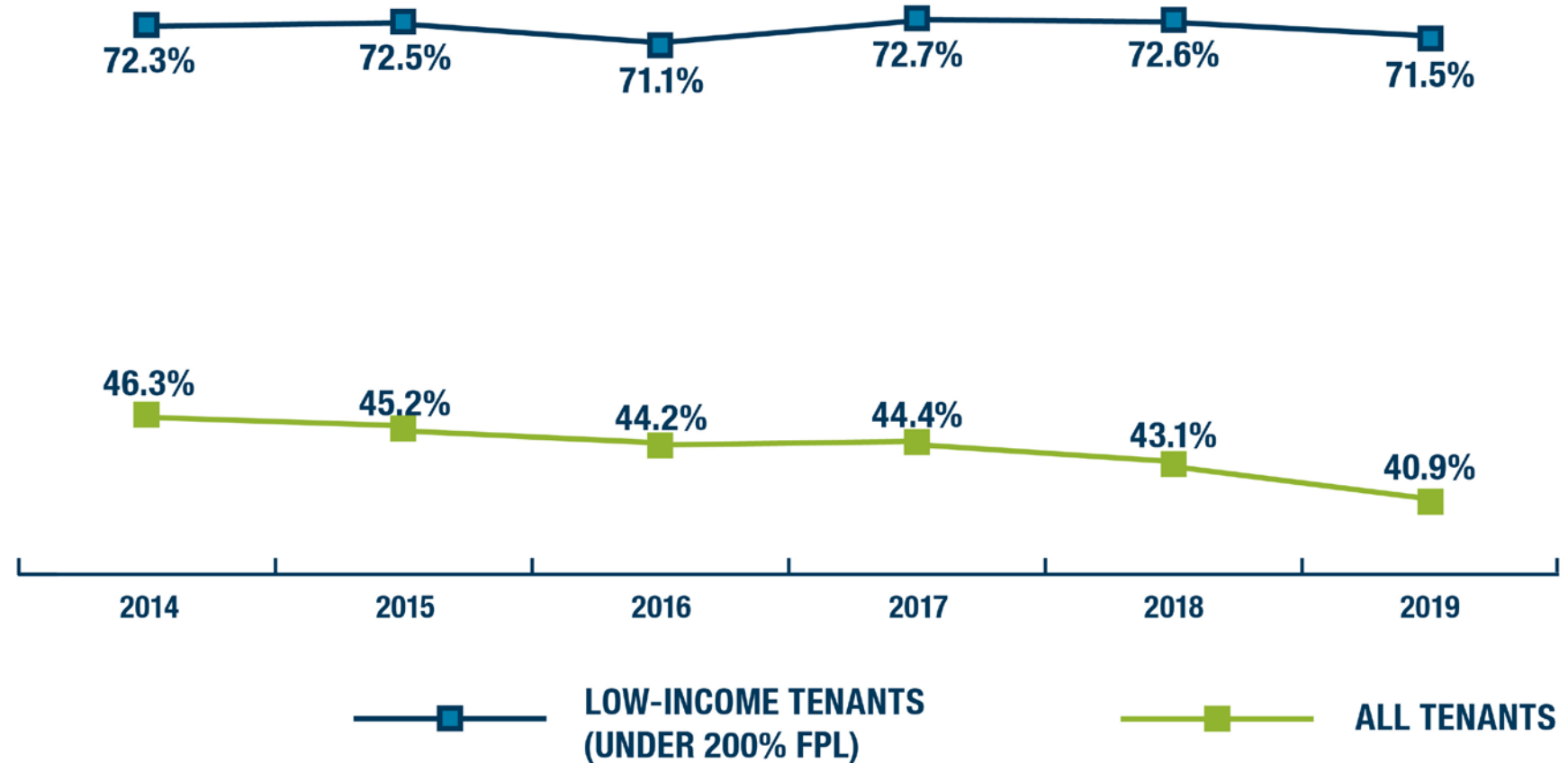
FIGURE 4: HOUSING NEW YORK TOTALS BY BOROUGH



Source: NYC HPD, NYC Open Data (July 2020).

De Blasio Admin. did achieve record levels of affordable housing, however it did not challenge racial segregation, concentrations of affluence, and political inequality. It also ignored areas with the least subsidized and regulated housing. Too often high-income housing was built in low-income areas.

FIGURE 5: PERCENTAGE RENT-BURDENED IN NYC, 2014-2019



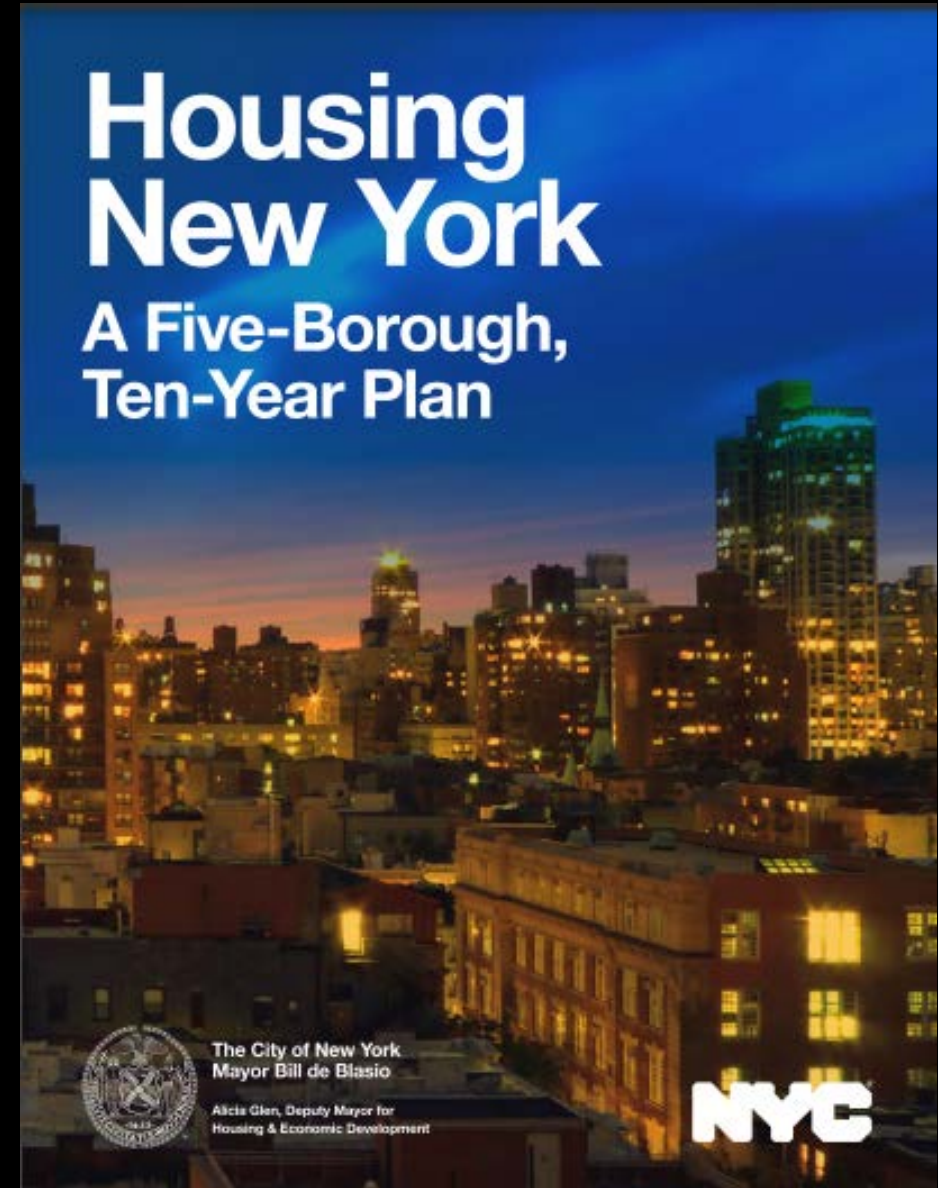
Source: American Community Survey 2014-2019, 1-year estimates.

De Blasio Admin. did achieve record levels of affordable housing, however low-income New Yorkers remained rent burdened.

De Blasio's Affordable Housing Plan

- De Blasio's 2014 Housing Plan had 4 main strategies:
 1. Continue subsidizing non-profit development
 2. Leverage city power to preserve 120k extant units of affordable housing
 3. Tweak zoning to allow slightly higher density in some low-density areas
 4. (most controversial), Build 80,000 income-targeted units through MIH

Mandatory Inclusionary Housing (MIH) :: the construction of affordable housing in areas where the city allows new and larger developments to be built at market rate. Under MIH, a specific portion of units must be made affordable to those earning certain % AMIs.



[Mandatory] Inclusionary Housing in NYC

- MIH is a variation of inclusionary zoning (IZ)
 - IZ began in 1987 under Mayor Ed Koch as density bonus for developers, but it failed to create much affordable housing
 - IZ was kept through Mayorships of Dinkins and Giuliani then Bloomberg expanded (rezoning 40% of NYC)
- Two shortcomings to IZ under Bloomberg Admin.
 1. Being voluntary for developers, it produced very little affordable housing
 2. Units at 80% area median income (AMI) were not affordable to most New Yorkers
 - DeBlasio's MIH approach touched on both of these concerns
- MIH is *mandatory*, not voluntary, for new construction in neighborhoods where the city increases zoning capacity

[Mandatory] Inclusionary Housing in NYC

- MIH addresses affordability issues by providing options the Dept. of City Planning (DCP) can apply as they see fit
 - DCP option examples:
 - 20% of building units reserved for those earning 40% AMI
 - 25% of units reserved for those earning 60% AMI [another 10% must be at 40% AMI]
 - 30% of units reserved for those earning 80% AMI
 - 30% of units reserved for those earning 115% AMI

Mandatory Inclusionary Zoning in NYC

- MIH is an expansion of affordable housing but not an overhaul of the system:
 1. MIH only takes effect when neighborhoods are rezoned
 2. AMIs stretch lower but also go much higher than before
 3. AMI levels still don't match the city's needs (greatest need is for 1/3 of residents who make 30% AMI or less)
- Deeper issue of IZ
 - New affordable housing is always linked to luxury development which raises the value of rezoned land and encourages land speculation in hopes it will be upzoned (i.e., it spurs gentrification)
 - With this speculation comes rising rent as new landlords need to cover debt and old landlords capitalize on new hype, some small, low-rent owners might sell to speculative investor.

Benefits of Upzoning in **Low-Income** Areas

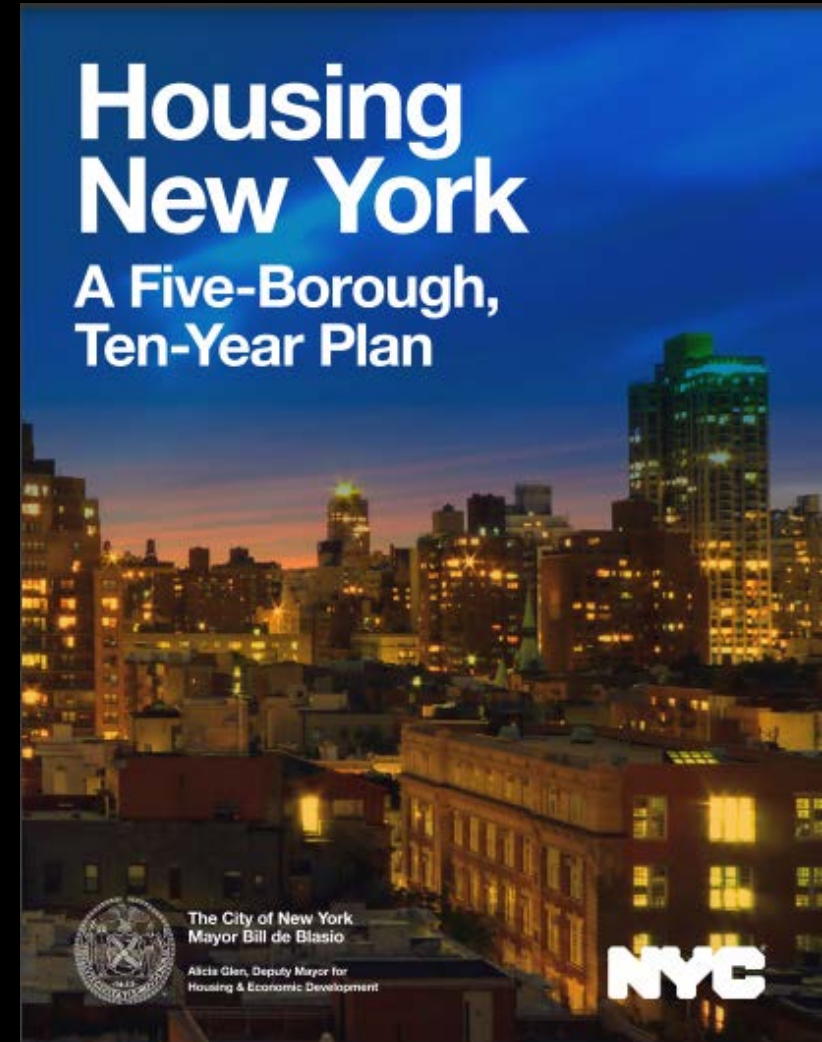
- Bring amenities and investment in infrastructure
- Spur development of below-market rate housing
- Allows more housing to be built on a site – adding value and reducing overall costs
 - Lower costs and higher revenues allow **for cross-subsidizing** of affordable units (e.g., **Mandatory Inclusionary Zoning [MIH]**)
- Improve housing quality in disinvested areas

Benefits of Upzoning in **High-Income** Areas

- Usually already access to more and better resources (e.g., transit, jobs, parks, better schools)
- Could promote greater racial integration and fair housing assuming housing is made affordable for a diverse range of incomes
 - **What about gentrification?**
- Makes MIH more effective via cross-subsidies

De Blasio's Housing Plan **Goals**...

- ...aimed to create or preserve 200,000 housing units over a 10-year period, in 2017, the administration upped that goal to 300,000 housing units—120,000 new and 180,000 preserved— by 2026.
- ...financed the construction of 50,656 new affordable homes and the preservation of 114,934 more, for a total of 165,590 units by July 2020 according to a report by the Community Service Society



De Blasio's Housing Plan **Realities...**

- ...produced 300% more housing for New Yorkers earning up to 30% AMI and 33% more aimed at households earning between 31%-50% AMI, compared to Bloomberg
- ...produced 50% less housing for higher income earners compared to Bloomberg
- ...AMI eligibility for affordable units did not meet the real needs in most neighborhoods
- ...the city's homeless shelter population is still high (even before asylum seekers arrived)
- ...NYCHA still underfunded and in crisis with lead paint issues and an estimated maintenance bill of \$78B
- ...essentially ignored the interconnected issues of homelessness, public housing, and affordability
- ...furthered disparities facing vulnerable New Yorkers
 - 72% of households earning 200% of the Federal Poverty Line are rent burdened

Does Mandatory Inclusionary Zoning Work?

- MIH appears to be less of an AH plan than a strategy for capital accumulation that accelerates gentrification
- MIH is a neoliberal housing policy because:
 - it places responsibility with providing housing to private market and not the state
 - gives away public airspace for limited public benefit
 - value for developers is far greater than for the public

Per a report by the Community Service Center,

“Not a single one of the 9,902 apartments built in 21 MIH projects in neighborhoods with average incomes under 40 [percent] of AMI would be affordable to the typical local resident”.

What can be done?!

Two proven methods that work for AH:

- public housing
- rent regulations (weakened since fiscal crisis and early 1990s, but strengthened with 2019 HSTPA)

Ways to improve MIH:

- Decouple IZ from increased zoning so its all over the city
- Put MIH in most expensive enclaves so there would be no displacement of the working classes

Other efforts mitigating unaffordability:

- Right to Counsel (providing free legal services in housing court)
- tenant protection programs (e.g., Certificate of No Harassment)
- rental assistance programs
- increased funding for community land trusts
- city's commitment to building 15,000 supportive housing units
- city raising the percentage of mandated affordable units set aside for homeless New Yorkers from 10% to 15%
- Passing of the 2019 HSTPA!



421-a Developer Tax Exemptions

- 421-a gives a 10-25 year tax exemption to developers for designating 20%-30% of units as affordable in new development projects. In projects built after 2008, units must remain rent-stabilized (i.e., affordable) for at least 35 years after completion of construction ([link](#)).
- It's **the most generous tax break** the city has for developers (per Department of Finance records analyzed by the Community Service Society).
- Annually NYC **loses over \$1B** in foregone property taxes through this program ([link](#), [link](#))
 - NYC lost \$1.7 billion in revenue in 2022. That makes it the most expensive tax break in the city, a title it has held since 2007 ([link](#)).
 - The second-highest tax break, an abatement for coops and condos, cost \$655 million in 2022. Without 421-a developers favor condo construction for its high returns.

421-a was used A LOT!

- 56%, of all the city's multifamily residential units created from 2014-2022 involved 421-a, according to Housing Preservation and Development data analyzed by the Real Estate Board of New York.
- 28%, of affordable units in the same time period were subsidized by 421-a, REBNY's analysis found.
- About 90% of all residential construction in the city in the last decade received either 421-a or other tax breaks, according to the NYU Furman Center.
- **421-a is rigorous, applicant (landlord) must promise to register as rent stabilized.** Upon completion of construction developers are issued a certificate of approval after verification from city
 - This certificate is then supposed to be filed with city finance to get the tax break **(it often is not!! – see link)**
 - Landlords save about \$300M, collectively, a year in property tax without showing they even qualify
 - Most of the 4000 properties in question, filed before 2014, failed to register as rent stabilized meaning they can raise rents to market rate
 - Most of the landlords that ignore filing own 1-10 unit properties in gentrifying and peripheral areas

421-a expired in 2022

“421a is a broken, absurdly expensive Band-Aid placed on top of New York City’s broken property-tax system...It’s good that it is not being renewed.”

2022 NYT, Brad Lander, the New York City comptroller

Hochul Shelved Undisclosed Plans for Housing Tax Break After Union Outcry

Kathy Hochul proposed an executive order to extend the controversial 421-a tax break. Labor unions shot it down.

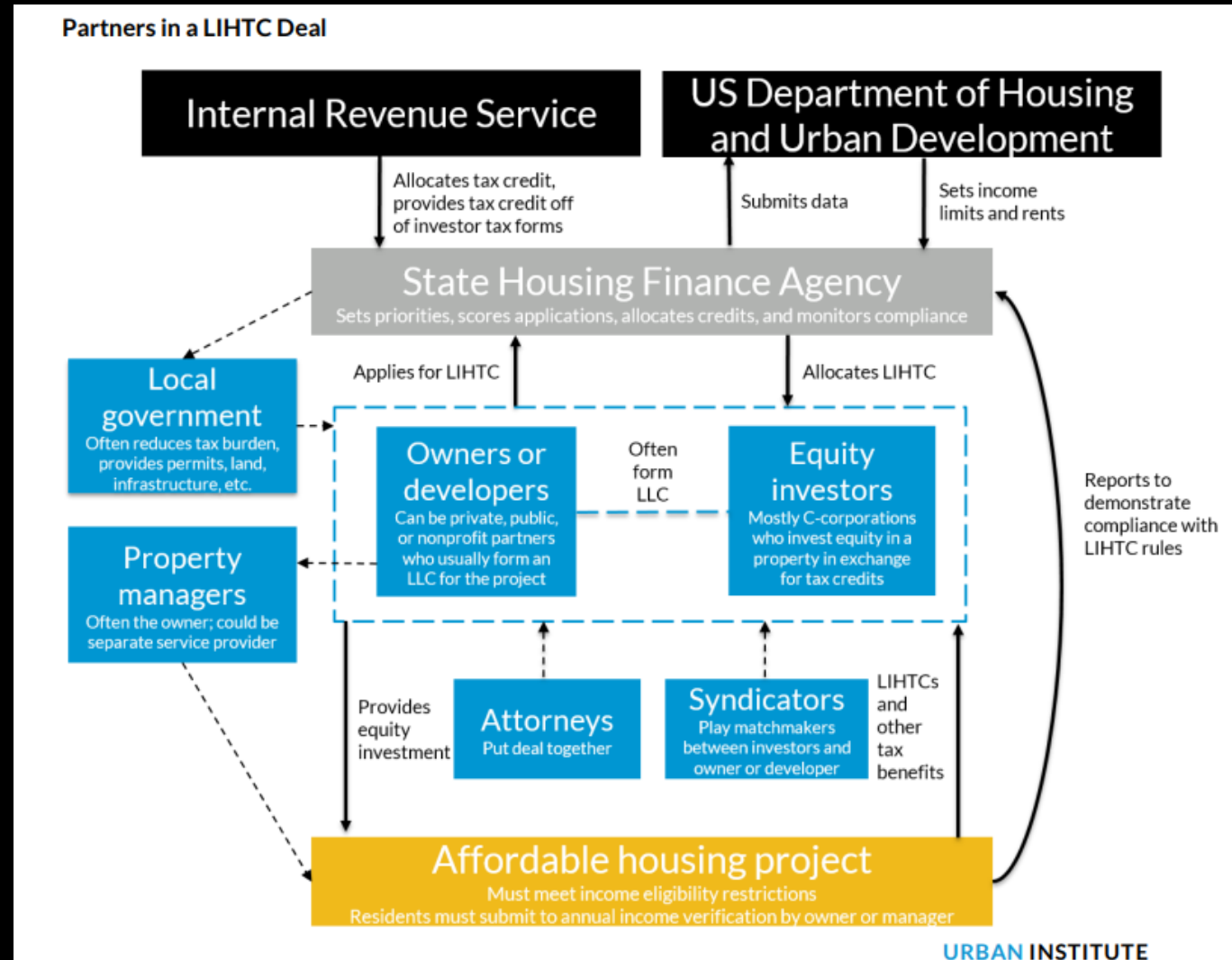
SAM MELLINS · JULY 7, 2023

Governor Hochul Announces COVID-19 Executive Order to Extend 421a(16) to Boost Affordable Housing in Gowanus, Brooklyn

JUL 19, 2023

Low-Income Housing Tax Credits (LIHTC)

- According to the Urban Institute, LIHTC grant private investors a federal income tax credit as an incentive to make equity investments in affordable rental housing.
- Nationally, since 1986, LIHTC have created about 3 million affordable housing units.
- With LIHTC, units must be affordable (no more than 30% if income) for 30 years to low-income renters.
- In NYC:
 - HPD generally allocates \$12-14M in credits/year to 20 or more projects creating approximately 1,000 low-income units.
 - HPD awards Tax Credits to new construction or substantial rehabilitation projects in New York City where at least 20% of apartments are reserved for low-income households.



Note: Each color denotes one of the four layers of a LIHTC deal: the federal government (black), the states (gray), the project developers (blue), and the project itself (yellow). Solid lines indicate a component common to all LIHTC projects; dotted lines indicate more complex partnerships that may or may not exist depending on how the deal is structured.



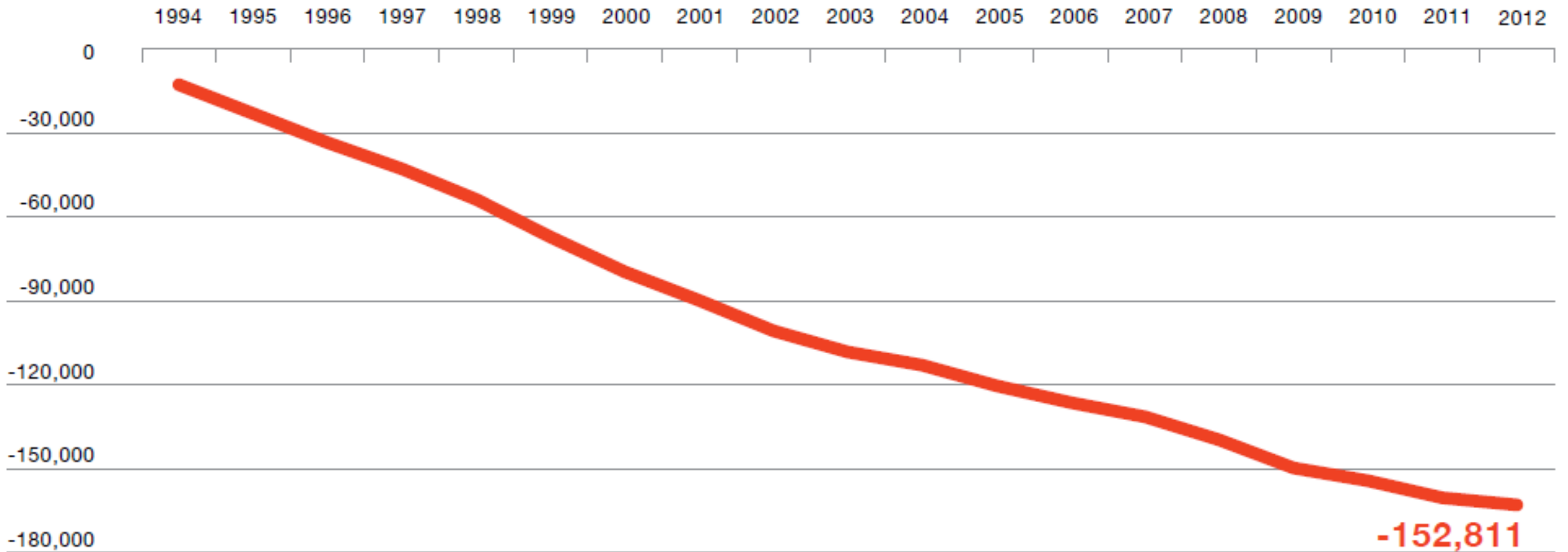
Low-Income Housing Tax Credits (LIHTC)

Problems with LIHTC

- Does not meet needs of lowest-income households, they require other subsidies to make rent
- Permanent affordability not required (they expire)
- Once the tax benefit ends and the unit affordability expires, additional capital is needed when equity investors take their money and leave the project.
- LIHTC is economically inefficient because it drives up the transaction costs of affordable rental housing deals.
- Due to the program structure, allocation process and community opposition, LIHTC can promote the concentration of units in poorer areas and continued racial segregation.

Housing Stability & Tenant Protection Act

Net Loss of Rent Stabilized Units, 1994 – 2012



The city has lost more rent regulated units than it has gained.

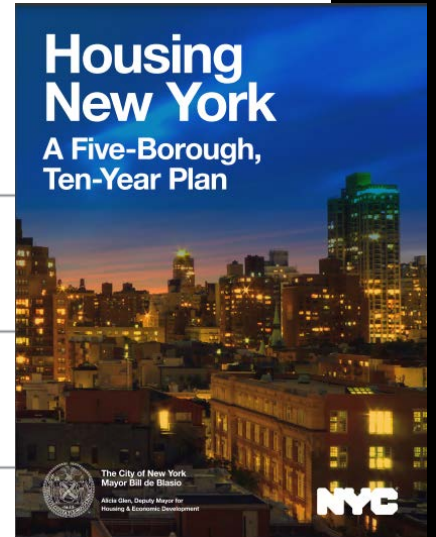
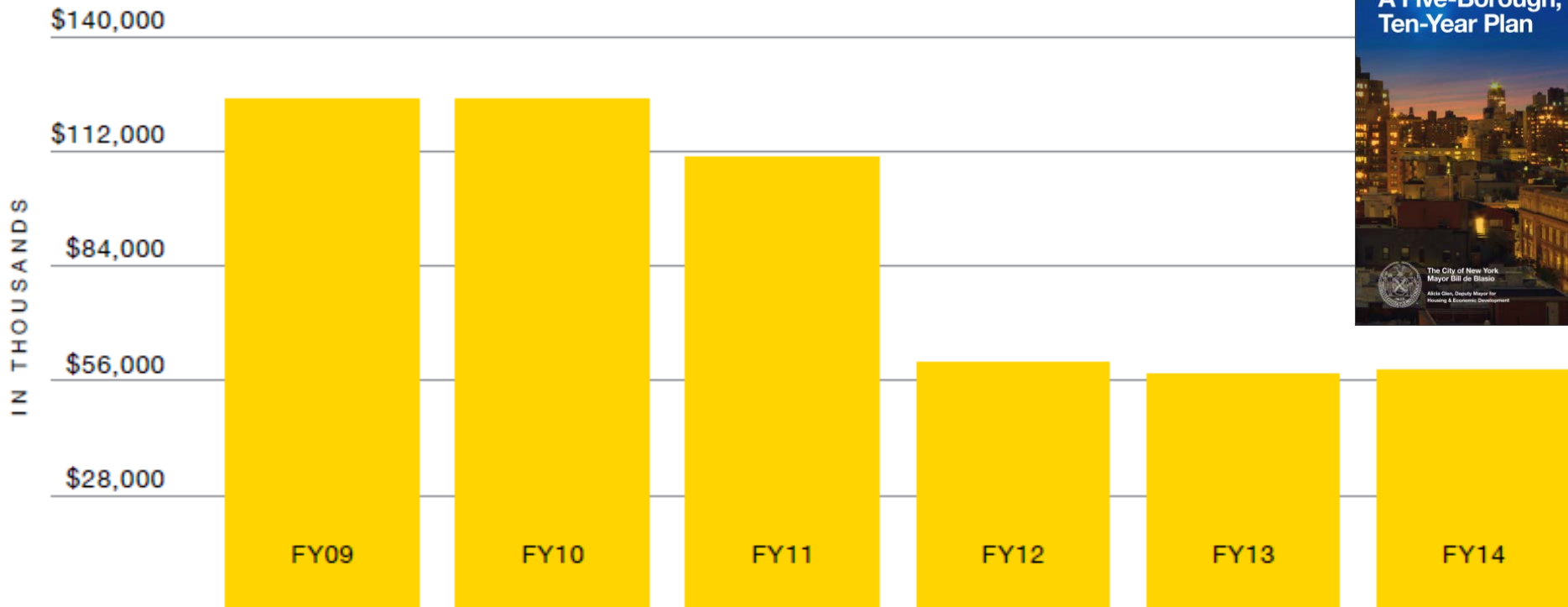
Data Source: Rent Guidelines Board Reports, Changes to the Rent Stabilized Housing Stock in NYC in 2012.

Housing Stability & Tenant Protection Act

Department of Housing Preservation and Development (HPD) HOME Grant Funding, FY2009 - FY2014

Data Source: U.S. Department of Housing and Urban Development.

The reductions in Federal spending resulted in a 52 percent cut to the HOME grant awarded to New York City between Fiscal Year 2011 and Fiscal Year 2012.



Dwindling federal resources for the construction or preservation of affordable housing and for housing vouchers

What is the Housing Stability and Tenant Protection Act (HSTPA)?

On June 14th, 2019 Governor Cuomo signed the HSTPA which provided a series of historic reforms to the rent laws, including:

- Makes the laws permanent
- Establishes rent stabilization as an option for localities statewide
- Repeals high rent vacancy deregulation and high income deregulation
- Repeals vacancy decontrol and longevity increases
- Makes preferential rent the base rent for duration of the tenancy
- Limits MCI rent increases and IAI rent increases
- Reforms rent increase system for rent control tenants
- Establishes stronger tenant protections statewide with changes to security deposits and eviction guidelines
- Bans owners from refusing leases to tenants who have been involved in housing court cases
- Limits rent increases in manufactured home parks

2M people living in New York City's 1,006,000
rent stabilized apartments



High Rent / High Income Decontrol: Repealed

Pre-2019 Law

- Due to Rent Reform Act of 1997, landlords could permanently deregulate apartments not subject to tax benefits/regulation (e.g. 421-a/J-51) when the legal rent crossed the decontrol threshold
- Upon vacancy, when the legal rent of the outgoing tenant was above the decontrol threshold (currently \$2,744/month in NYC, indexed to RGB increases), the unit was no longer rent stabilized
- Without a vacancy, if legal rent crosses the decontrol threshold AND combined income of tenants in an apartment is greater than \$250,000 for two consecutive calendar years, the unit was no longer rent stabilized



HSTPA of 2019

Eliminates the decontrol threshold

- Landlords can no longer deregulate apartments due to high rent or high income

[UPDATED FACT SHEET #26](#)



Vacancy and Longevity Increase: Repealed

Pre-2019 Law

Landlords were entitled to the following upon vacancy:

- Vacancy Increase:
 - 20% increase upon vacancy
 - Available once per calendar year
- Longevity Increase:
 - Available if the apartment had been occupied for at least 8 years since a vacancy
 - If applicable, the legal rent could be increased by 0.6% per year that elapsed since the prior vacancy



HSTPA of 2019

Eliminates Vacancy Increase

- Landlords can only increase legal rents by RGB

Eliminates Longevity Increase

- Landlords can only increase legal rents by RGB regardless of how long a tenant is in occupancy

UPDATED FACT SHEET #26



**Homes and
Community Renewal**

Major Capital Improvements (MCIs): Retained but substantially modified to limit impacts on rent increases

Pre-2019 Law

- Landlords were entitled to a permanent legal rent increase for certain capital work performed for building-wide improvements with ORA approval
- The MCI rent increase was based on the actual and verified cost of the work, amortized over 8 or 9 years, depending on building size
- The MCI rent increase was capped at 6% per year to slow the impact on the tenant's rent
- Landlords could also temporarily collect a retroactive increase to cover the period between application date and approval date



HSTPA of 2019

MCI's are no longer permanent

Rent increase cap is reduced

- From 6% to 2% in NYC
- From 15% to 2% in ETPA counties
- The 2% cap applies prospectively to MCIs that became effective in the last seven years
- Buildings with 35 or fewer units are amortized over 12 years, buildings with more than 35 units are amortized over 12 ½ years
- Allowable costs will be based on a reasonable cost schedule created by HCR.

UPDATED FACT SHEETS #26, 33, 35



Homes and
Community Renewal

Individual Apartment Improvements (IAIs): Retained but substantially modified to limit impacts on rent increases

Pre-2019 Law

- Landlords were entitled to a permanent legal rent increase for IAIs
- IAIs permitted upon vacancy (when most are completed) with no caps on cost
- Under certain circumstances, IAIs permitted with consent for occupied apartments
- IAI rent increase was amortized over 3 or 5 years depending on building size
- IAIs are not filed with, reviewed, or approved by ORA



HSTPA of 2019

IAI spending is capped

- Maximum is \$15,000 over a 15-year period;
- No more than three IAIs can be charged during this 15-year period

IAIs are no longer permanent;

- Burn off after 30 years
- Increases not allowed where the apartment has outstanding hazardous or immediately hazardous violations
- HCR to create a centralized database

UPDATED FACT SHEET #35



**Homes and
Community Renewal**

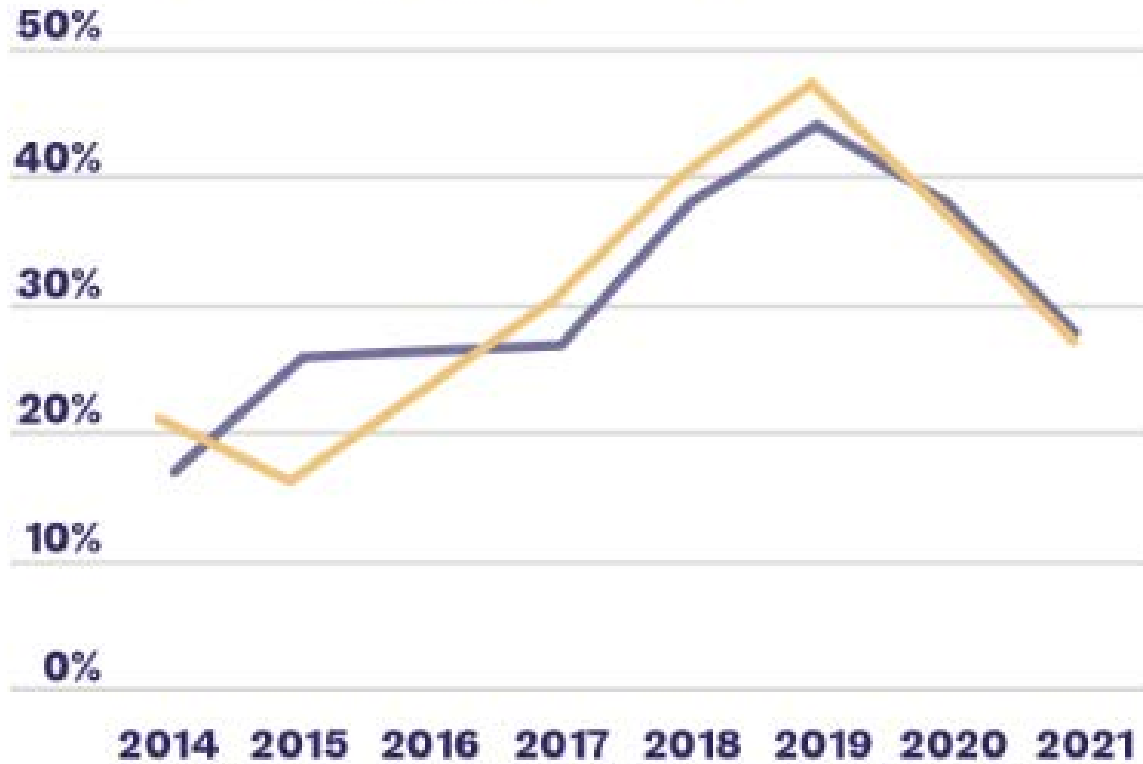
“We did have a major emphasis on affordable housing, and a great deal of spending on it, during the de Blasio administration...And yet the problems have persisted”.

Sam Stein, Policy Analyst with CSS, <https://citylimits.org/2021/02/05/de-blasio-housing-plan-created-more-affordable-units-but-left-out-citys-most-vulnerable-report/>

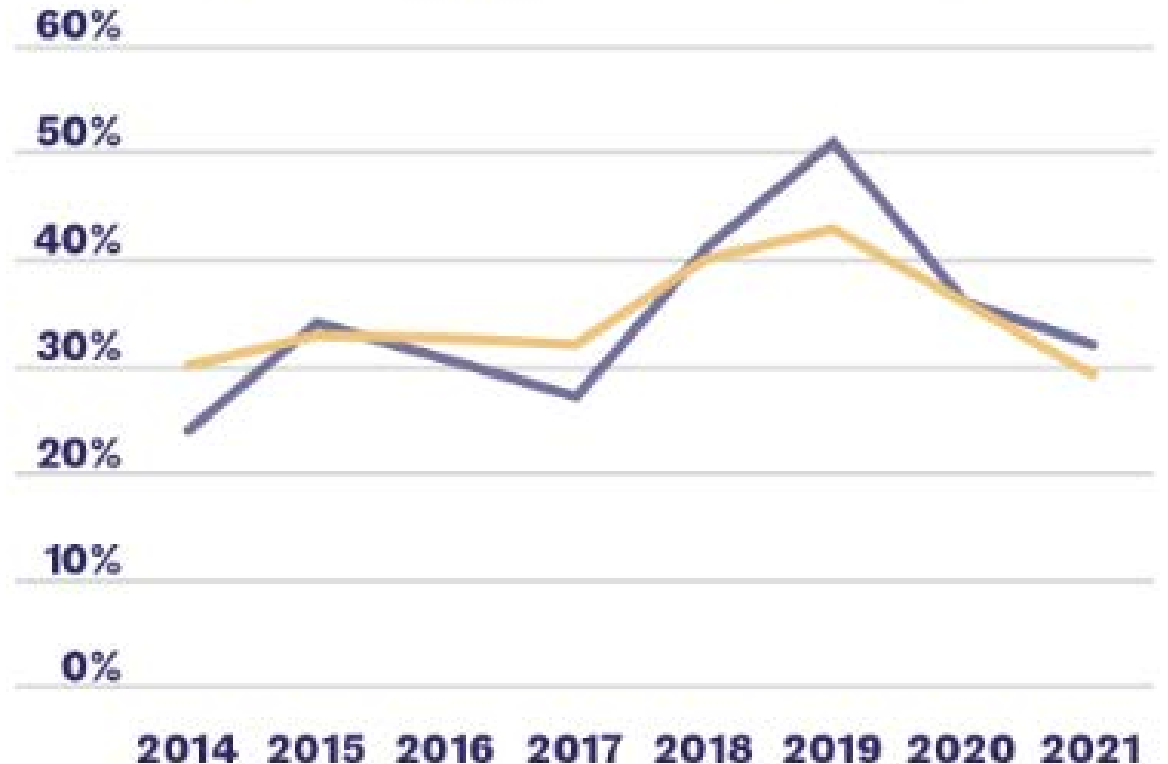
- Despite claims from opponents, the HSTPA has not caused a decline in building maintenance in rent stabilized buildings
- The HSTPA has been highly effective at preventing apartment deregulation and keeping rents in regulated units lower than they would have been otherwise.
- However, harassment of rent stabilized tenants is ongoing



SHARE OF LOW-INCOME TENANTS REPORTING A PROBLEM WITH BUILDING CONDITIONS



SHARE OF LOW-INCOME TENANTS REPORTING A PROBLEM WITH BUILDING SERVICES



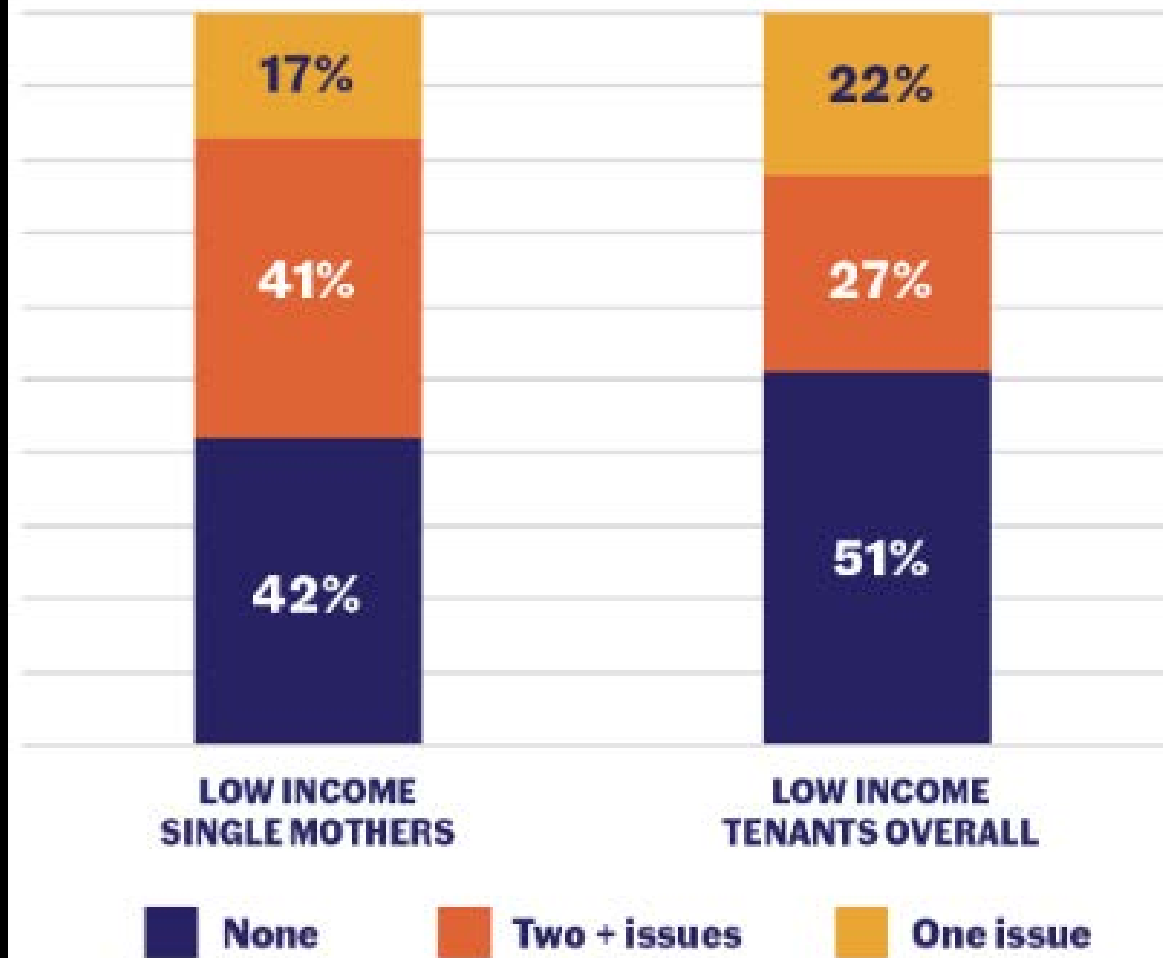
— Regulated

— Unregulated

Decreases in reports of housing problems among low-income renters since passage of HSTPA

- **Low-income rent stabilized tenants were 10X more likely to access rental assistance compared** to low-income unregulated tenants, perhaps because stronger tenant rights provide a firmer basis for tenants to push their landlords to accept rental assistance.
- **HSTPA saved 15,670 apartments from deregulation.** In 37,040 apartments where new tenants moved in since 2019, HSTPA kept rents around the city's median of \$1,500 – \$300 lower than they would have been without the 2019 rent law reforms.
- **More than half (58 %) of low-income single mothers have experienced one form of harassment** from their landlords, with most experiencing more than one type.

MORE THAN HALF OF SINGLE MOTHERS EXPERIENCED ONE OR MORE FORM OF HARRASSMENT IN 2021



Sources

- City Limits: <https://citylimits.org/2021/02/05/de-blasio-housing-plan-created-more-affordable-units-but-left-out-citys-most-vulnerable-report/>
- Furman Center: https://furmancenter.org/files/publications/302.6_Where_to_Build_-_Final.pdf
- ProPublica: <https://projects.propublica.org/tables/nyc-421a-tax-benefits.html>
- New York Times: <https://www.nytimes.com/2019/11/09/upshot/bloomberg-new-york-prosperity-inequality.html>
- Stein, S. (2017). Progress for whom, toward what? Progressive politics and New York City's Mandatory Inclusionary Housing. *Journal of Urban Affairs*, 1–12.

Other sources noted in slide notes or as “links”