

Let's Provide a Net for NYC Residents Who Can't Afford Safety

Solutions

In 2016, a spate of Local Laws were signed into law by Mayor de Blasio's administration in reaction to two newsworthy events: The 2014 gas explosion in Harlem and the 2016 discovery of two egregiously illegally converted homes in Dyker Heights, Brooklyn. Unfortunately, newly strict enforcement of these Local Laws to improve safety are correlated with increasing foreclosures and homelessness. Raising the bar on safety has placed potentially heavy burdens on property owners that few have resources to handle, and the cascading externality onto tenants disproportionately affects very-low income and immigrant populations. The City's disciplinary actions to enforce housing code violations is displacing residents.

Three viable solutions to this negative regulatory externality, I believe, should be considered: Build supportive housing for displaced residents; implement pilot programs to legalize eligible basement apartments; and expand safety nets programs to include displaced residents. Among the three, providing a safety net to NYC residents adversely affected by the enforcement of safety codes is the best solution. Programs to support property owners and the homeless are already in place, and could be expanded to benefit the most vulnerable individuals and families. This would enable most residents at all income levels and diverse backgrounds to stay in their current homes — and that is the most efficient, equitable and politically feasible outcome.

Solution 1: Build Supportive Housing for Displaced Residents of New York City

The City could build supportive housing specifically for those who are displaced due to the City's housing code enforcement actions, such as violations, stop work orders or orders to vacate. This solution could be based on models from several successful nonprofits such as Breaking Ground, the Housing Partnership Network (HPN), the Settlement Housing Fund, Inc. or even an extension of the City's Housing Plan 2.0.

Breaking Ground is one nonprofit which uses a mix of public and public funding to build affordable housing for those in the greatest economic need. Their program uses federal Low-income Housing Tax Credits, city and state tax-exempt bond financing as well as subsidy loans from public and private sources to successfully building supportive housing. Breaking Ground has garnered awards and honors for their "innovative and effective programs" which could be a model to build supportive housing for displaced New Yorkers (Breaking Ground, "Our Results").

Another nonprofit developer, The Housing Partnership Network (HPN), has a track record of "creating and managing mission-driven businesses for nearly 20 years" as an collaboration of private investors and affordable housing nonprofits nationwide. Their social enterprise effort, called the Housing Partnership Fund, provides capital to member-investors to develop and maintain affordable housing and community development targeted to low and moderate income residents. The Fund raises the capital from private, public and philanthropic institutions then lends to member-investors for collaborative social enterprises (Housing Partnership Network, 2017).

A third nonprofit, the Settlement Housing Fund, Inc. has developed 57 properties and owns a wide variety of housing for over 25,000 low- and moderate-income residents, including formerly homeless

New Yorkers (Settlement Housing Fund, Inc., 2018). They currently own and maintain, through affiliates, buildings in the Bronx, Brooklyn and Manhattan, and partner with other developers, community partners and the City to pursue new construction and housing preservation projects (ibid).

Faith-based organizations are becoming involved develop their property and leveraging federal low-income housing tax credits (CBS News, 2018). CAMBA Housing Ventures, Inc. is another nonprofit involved with building housing in combination with support services for low-income and formerly homeless individuals (CAMBA, n.d.), and their proposal was recently awarded Governor Cuomo's *Vital Brooklyn's 100 Percent Affordable Housing RFP* (CAMBA, 2018).

De Blasio's Housing Plan intends to provide the construction or preservation of 62,506 affordable residences to a goal of 200,000, which benefit more than half a million New Yorkers (Housing New York: Three Years of Progress, p. 5). Unfortunately, the current eligibility requirements mean that these units cannot help alleviate the pressure of property owners facing foreclosure nor tenants who are evacuated by a vacate order. The opportunity to apply is awarded by lottery, requires proof of identity and income, and gives preference to middle-income applicants, municipal employees and community board members (NYC Housing, 2017). These requirements are steep for very-low income residents and immigrants, who are wary providing documentation required by landlords (Newirth, 2008).

The majority of the housing built under the plan is high rent and luxury housing, not for the very low-income, though the Housing Plan now includes "micro units" (Housing New York, 2018, p. 13). According to RAFA, de Blasio's plan "... does not include nearly enough apartments at the

lower income tiers – where the affordability crisis is most acute and most painful" and that "many of the apartments City Hall touts as affordable are not actually affordable" (p. 2). Community protests to rally for affordable housing accuse the mayor's Housing Plan of falling short for poor New Yorkers while existing NYCHA housing is unmaintained (Goodman, 2017; Whitford, 2017). According to studies by The Association for Neighborhood and Housing Development (ANHD), the lowest income New Yorkers are underserved by the housing created and preserved under the Housing Plan, and the housing for the higher incomes are significantly over-represented in all boroughs of the City except Staten Island (Goldstein and Breault, 2018).

By way of comparison, the United Kingdom also has suffered a prolonged housing crisis, and their solution of building more homes according to government guidelines with funds from private investors has been less than ideal. For this solution to work, private investors must make a profit within the guidelines of "affordability." The first issue that arose is that "affordable" was not strictly defined and came to mean rents of up to 80% of the market rate, which in practicality were not actually affordable. The second issue is that developers may cut corners on specifications that are not regulated. In the case of England, the homes were built with some of the smallest, cramped spaces in Europe, lacking shared community spaces such as playgrounds and plagued by lack of quality and durability (Harris, 2018; Carnwell, 2017).

A similar thing is already happening as the lotteries for affordable housing under the City's plan began in Astoria, Queens on December 7, 2018. The least expensive apartment available, a one-bedroom, is starting at \$2,211 a month to house a maximum of three people for which the minimum income to qualify is \$75,806 (Sackman, 2018). On Facebook, a chorus of comments from

area residents agree that the prices are well over current area market prices and the income requirements are unrealistic (see Appendix A).

Building more low-income units is highly recommended by tenant advocacy group, Real Affordability for All (RAFA), which calls for de Blasio to "require that all public land be developed by not-for-profit developers who have committed by word and by action to 100% permanently affordable housing" (RAFA, 2017). De Blasio's Housing Plan 2.0 has already launched a new Neighborhood Pillars program via HPD and HDC to remedy lack of capitalization that nonprofit developers often face and allow them to acquire that are rent-regulated, but not otherwise part of an existing affordable housing program (Housing New York, 2018b, p. 22).

Nonprofit status alone, in my opinion, is not a guarantee that low-income residents would be served, especially if board members and donors were private developers. A theatrical version of nonprofit fraud that is all-too-common was even depicted on *The Sopranos* where mobsters colluded with a nonprofit to defraud the HUD fund, promising to develop distressed properties then defaulting on the loans (ChrisVarick, n.d).

The main criticism of building more housing, though, is that it is simply just not enough. Prices for homes are so inflated that average workers are unable to buy, and those who already own homes can barely afford to maintain them. However, building more affordable housing, with all its shortcomings, is a necessity should the City displace tenants of illegal apartments. It could also provide short-term housing for property owners and tenants whose residents are under compliance-based renovation or whose heat and hot water have been turned off due to gas piping repairs.

Targeted housing solutions would avoid the rise in admissions in homeless shelters and would allow

the City's agencies to enforce stricter safety housing codes unfettered by concerns for those being displaced.

Solution 2: Implement pilot programs to legalize basement apartments

Property owners who rent out illegal dwellings, often basement apartments, commonly depend on the rent to pay their mortgage maintain the property and offers housing underserved groups such as extended families and new immigrants (Citizens Housing Planning Council, p. 8). The loss of this income, should the violation be discovered and vacate order issued, can contribute to the rise in mortgage defaults in some communities should the owners be relying on the income to make their monthly payments (Chhaya, 2008, p. 5). Mortgage brokers often include this income and encourage prospective buyers to include the amount on their projected income, increasing their mortgage burden (ibid, p. 5).

In the current situation, residents in and around illegal apartments are more vulnerable to fire and safety hazards. Even if aware of these of the importance of government safety regulations, may "choose not to deal with them out of economic self-interest." In addition, since these dwellings are not regulated, it is not possible to enter into legally binding contracts such as lease agreements, which increases the displacement of tenants and risk of losing income, fines and penalties for the owners (ibid, p. 3).

Fortunately, many apartments considered illegal under the current code could be made legal by establishing an "accessory dwelling unit code." In addition to providing income for property owners, and preserving housing for underserved populations, the City would benefit by increasing tax

revenue and reducing costs for the Environmental Control Board (Citizens Housing Planning Council, 2017; Chhaya, 2008).

A program to modify existing dwellings would preserve additional housing that is already illegally occupied, improve safety for residents and emergency responders, allowing an expansion of ownership instead criminalizing property owners, prevent foreclosures, as well as provide the City with a better idea of a neighborhood's true population (Chhaya, 2018, p. 3). According to the Citizens Housing & Planning Council report, "Hidden Housing," the range of potential new apartments could reach up to 210,000 units (Citizens Housing & Planning Council, 2017, p. 11), "enough to move the needle on the city's housing crisis without pouring a single new building foundation" (Anuta, 2017).

The first step to any such program, putting aside any consideration for the bureaucratic quagmire that it would entail, would be to identify a good area for a pilot program. Many potential areas where buildings have a basement floorplan that could be standardized enough to consider legalization are zoned to require additional parking space provision per unit (Anuta, 2017).

More importantly, there is fierce blowback from the area residents most likely to prove good pilots, perhaps why "Mayor Bill de Blasio has been largely mum on the subject despite including it in his 2014 Housing New York plan" (Anuta, 2017).

"In 2015, a town hall meeting in Brooklyn on the topic of illegally converted basements attracted a crowd of hundreds wanting to express their anger and frustration. Community preservation activists, block associations, and others argued that conversions threaten the character of their low-density neighborhoods. Former Queens Borough President Helen Marshall told the New York Times in late 2013 that her constituents see these units 'as a drain on schools, hospitals, parking lots, and other resources'. Some neighborhood representatives in Queens formally expressed their disapproval by passing preemptive

Community Board resolutions declaring their opposition to any effort intending to legalize basement apartments." (CHPC, 2017, p. 10).

A key aspect of the struggle might be that the illegal units are mostly occupied by recent immigrants, in immigrant enclaves in the outer boroughs of New York City (CHPC, 2017, p 8; Newirth, 2008, p. 3; Hum, 2017). There are indications that the sentiment behind protests are anti-immigrant. Tarry Hum, a scholar at Queens College, provides several examples of the anti-immigrant sentiment surrounding illegal dwelling regulations, stating that "Since Trump's election, New Yorkers — including community board members representing the city's celebrated hyper-diverse neighborhoods — feel emboldened to express anti-immigrant sentiments" (Hum, 2017). A "racist" and anti-Asian sentiment was expressed at one town hall meeting in Brooklyn (Jaeger, March 3, 2015). Afreeen Alam, then executive director of advocacy group Chhaya, went on record as saying that "The underlying issue is xenophobia ...There's no way to get around it without policy changes — you can't change the mind of an anti-immigrant" (Jaeger, June 29, 2015).

Nevertheless, de Blasio recently announced that he will try a pilot project to facilitate the creation and renovation of apartments in the basements and cellars of certain one- and two-family homes in Brooklyn East New York, Brooklyn by modifying zoning regulations (City of New York, 2018).

Expanding the housing codes to legalize existing housing is hopefully just the first step to more creative thinking which could allow the New York City government to implement much-needed safety upgrades in gas piping, reduce the need for illegal arrangements by preserving the living spaces that are already in use in all four boroughs. It could only be hoped that once this solution has "caught on" that attics and garage conversions would be considered for legalization, for the same reasons.

Solution 3: Provide Safety Net

It could be argued that since the onus of upgrading gas lines and meeting stricter code regulations has fallen to the property owners, and under threat of heavy fines, that the City should provide owners a safety net. Such clemency has occasionally been glimpsed in the otherwise no-nonsense tone of housing code legislation, and could be re-instituted.

Amnesty programs for property owners could provide a window of opportunity that would encourage upgrading gas lines and legalization of illegal conversions. There have been allowances made by the City in the past. For example, an amendment to the legislation on gas piping was enacted October 2016, which allowed one-time exemption for owners who reasonably had no knowledge that the dwelling was illegal and took prompt measures to ameliorate the condition. It also required the Department of Buildings to seek a warrant to investigate a possible illegal conversion (New York City Council, 2016).

In addition, a Gas Piping Work Civil Penalty Amnesty Program began in September 2017, which was designed to encourage the repair and resolution of any gas piping work completed without a permit. Unfortunately, the program ended without comment in Oct 5, 2017 and was not renewed (NYC Buildings, September 2017). Providing consideration for owners who may have inherited conditions which are functional but not up to code could encourage compliance. Renewing the amnesty program as well might be worth considering, and encourage property owners to comply with housing codes.

The City could do more to help small property owners preserve and convert housing, considering the major impact this negative externality. Safety net programs already quietly exist, and the City can expand these programs for those impacted by housing code enforcements and the resource could be publicized, and access made more available. The Neighborhood Housing Services of New York City, Inc. (NHSNYC) and Center for NYC Neighborhoods help low- and moderate-income homeowners in small, one-to-four family properties in the five boroughs.

NHSNYC was designed support local residents improve their communities by renovating distressed properties at low cost offers foreclosure prevention, rehabilitation loans and mortgages for credit-worthy individuals unable to obtain financing elsewhere (Neighborhood Housing Services of New York City (NHS), 2018). This program could be expanded specifically for small residential property owners (1-3 family) seeking to legalize their units which would provide professional assistance as well as low-cost loans and foreclosure prevention services.

The Center for NYC Neighborhoods administers city and state funds, funneling money to network partners to support programs which provide mortgage help, loans and grants for repairs and retrofits, as well as 0% interest mortgage loans up to \$40,000 to eligible New York homeowners (Center for NYC Neighborhoods, n.d.). According to the Center's report "Affordable Homeownership 10 Years After The Crisis," unaffordable repairs are already one of the biggest challenges for lower-income homeowners to avoid mortgage defaults (ibid, p. 26). This nonprofit also helps residents apply for the City's HomeFix program which provides financing to low- and moderate-income homeowners with low-interest loans to fund capital improvements and necessary repairs in 1-4-family properties (NYC Housing and Preservation, 2017).

For this solution, owners would receive a referral to a safety net program when a violation is issued, and may avoid the accumulation of fines as long as they were in good-faith process of resolving the violations with this program. I have personally used NHS, and found it very worthwhile in the long run. However, for this solution to be viable, the organization would help owners with paperwork.

For displaced residents living in illegal dwellings that have been vacated due to lack of compliance to housing codes, the City would ideally take responsibility. In one highly-publicized example, two 2-family homes in Dyker Heights Brooklyn were found to have been illegally converted into 5-family homes in August, 2016. As Councilman Vincent Gentile arrived with reporters at the scene to make a case for a new piece of legislation which would create an "aggravated illegal conversion" building violation (Lynch, 2016), the proposal was soon shelved because

"...the proposal lacks provisions protecting tenants displaced by city-issued vacate orders, and could have the unintended consequence of pushing residents — many of whom are low-income immigrants — out onto the street, critics have said. It initially included a safety net, but sponsors scrapped the provision because it relied on funding from buildings department fines, and the plan exceeded Council's authority" (Spivack, 2016).

In this example, the American Red Cross relocated the 31 people from the two-family house first discovered on Seventh Avenue, and then later moved to a homeless shelter (Spivack, 2016). It is necessary to have a plan in place for those made homeless by the City's enforcement of housing codes or find itself stymied.

Further, there is evidence that the "bad actor landlords and developers" (ibid) blamed by Gentile for these conversions might actually be global investors. According to a 2018 report by the Center for NYC Neighborhoods, 62% of "affordable" one-to-four-family homes purchased in 2017 were purchased by investors with all-cash offers (p. 24). Large investment firms, such as Blackstone,

have become one of the largest landlords of single-family homes in the U.S., including all residential properties from one-to-four units (Parker, 2017). Such firms became prominent after federal housing agencies began selling blocks distressed mortgages, and often raise capital from global investors (Abello, 2018).

While safety nets for residents adversely affected by City enforcement of safety housing codes may help some, it may sink others. According to quoted statements by Michelle Neugebauer, executive director of Cypress Hills Local Development Corporation, housing advocates are concerned that the very homeowners who most need to renovate and are financially vulnerable are the least able to support more debt — "many of them [are] senior citizens living on fixed incomes or homeowners who have battled back from foreclosure situations" (as quoted by Desai, 2018). According to the Center for NYC Neighborhoods, about a third of homeowners are ages 65 and struggle to keep up with rising costs, while foreign investors are increasingly bidding up home prices (p. 3).

Safety nets could also be provided to provide intermediate housing for undocumented immigrants who may be evacuated from a property due to a disciplinary action. New York City is unique, in that its policy is governed by a right to shelter mandate. The City must provide temporary emergency shelter to everyone, every night and it prides itself in being "an innovative leader in the field of preventive services for those who are at risk of becoming homeless" (NYC Department of Homeless Services, n.d.). To move homeless people from shelters into permanent housing, it is possible to extend NYC's Department of Housing and Preservation Section 8 housing voucher program to include those displaced by the City's actions to enforce housing violations. Under this program, at least one member of the family must be a citizen or eligible for legal immigration status (NYC Department of Housing and Preservation, 2018). The Coalition for the Homeless already

recommends that the City increase the number of Section 8 vouchers provided to homeless families from 500 to 2,000 per year based on current levels of 40,000 people per night (2018, p. 46).

The National Low Income Housing Coalition (NLIHC) also advocates that Congress provide funds for an additional 10,000 Housing Choice Vouchers (HCV), administered by HUD's Office of Public and Indian Housing, which help assist extremely poor households afford market-rate housing by paying landlords the difference between what a household can afford to pay for rent and the rent itself (National Low Income Housing Coalition, 2017, pps. 1-3; 4-38). An expansion of this program could cover those currently in illegal living situations who are forced to vacate by the City due to unsafe conditions.

Solution Evaluation

Definitions:

Effectiveness: Achieving policy goals at the least cost. Degree to which the option addresses or responds to the problem.

Political Feasibility: Consistency with government priorities, public perception, effect on tax payers, impact on the private sector.

Equity: Disproportionate impact on some social groups or regions.

(Courtesy of Puentes-Markides, 2007)

Criteria	Build Supportive Housing	Legalize Eligible Basements	Provide Safety Nets
Effectiveness	Medium	Low	Medium
Political Feasibility	Medium	Medium	Medium
Equity	Low	Low	Positive

Build Supportive Housing

Effectiveness: Medium

This solution would only help some, but not all of NYC residents adversely affected by housing code upgrades. Supportive housing would only affect those made homeless by disciplinary actions by the City, and would not help property owners avoid foreclosure or finance compliance repairs and renovations. In addition, projects would face stiff competition for housing projects targeted towards other needy populations, such as seniors, those with disabilities, substance abuse or mental health issues.

Political feasibility: Medium

City programs are already in place and would require expansion of services, and modification of eligibility for current operation of services, as well as modification of tax budgets. While a tenet of the City's Housing Plan is the reduction of homelessness, the City is already overburdened with a rising homeless population and would be hard-pressed to provide more for vacated tenants of illegal conversions (Housing New York, 2018b, p. 41). According to a report by the Citizens' Committee for Children of New York (CCC), the number of families entering homeless shelters citywide, had already increased nearly 23 percent from 2012 to 2016 due to rising rents and declining incomes (2017, p. 2). The Coalition for the Homeless paints an even grimmer outlook in their report, "State of the Homeless 2018" stating that the number of people in homeless shelters reached an all-time high in December, 2017 (p. 1).

Equity: Low

"There's no place like home" sentiment underscores the upheaval and disturbance of families from their residence, from complicating commutes to work and school and potentially removing support networks already in place. In addition, supportive housing would be only a

temporary measure until displaced residents found permanent housing or their previous residence was once again in compliance, necessitating another move.

Legalize Eligible Basements

Effectiveness: Low

The difficulty of finding areas to pilot basement legalization programs does not bode well for its effectiveness. In fact, it underlies the fact that a minority of NYC residents will be helped. The property would need to have a specific floorplan and situated in a particular zone of the city. Though this solution benefits both the property owner and tenant, it does so only for a small number.

Political feasibility: Medium

NIMBY-ism and blowback from area residents has been an obstacle from the beginning and has been a significant deterrent to progress with legalization pilots. However, the benefits to all tenants and landlords makes a compelling case which could override dissent.

Equity: Low

These measures would only affect those who are lucky enough to have properties with certain specifications, not those who are most vulnerable to adverse consequences of housing code disciplinary actions. It could be that those who tend to own brownstones which could easily be legalized, are those who have the financial resources to comply. Therefore, this would not be equitable to others who are losing their homes due to the same regulations.

Provide Safety Nets

Effectiveness: Medium

This solution is currently available to the most determined, the most resourceful of displaced tenants. Those who are heavily burdened with work and family responsibilities most likely will not be able to satisfy the appetite of City agencies for paperwork. Like social workers determining a patient's caregiving support network before leaving the hospital and providing follow-up services by visiting nurses, the City could provide social services to property owners with services designed to connect with agencies and keep them in their home. This would effectively solve the problem, should safety regulations allow, for both the property owner and their tenants. However, this would still be a solution requiring a fair amount of resilience and fortitude for the individuals and families involved.

Political feasibility: Medium

City programs are already in place and would require expansion of services, and modification of eligibility for current operation of services, as well as modification of tax budgets. The expansion would necessarily include connecting affected residents directly with services.

Equity: Positive

Property owners have taken on the responsibility for the maintenance of their properties, equitably bear the unexpected costs due to necessary safety improvements. Their tenants, have made the decision to rent the unit, and bear that responsibility. The City has had no choice but to institute the new safety regulations, and cannot bear all costs which would be incurred. However, it is fair that the burden of cost should be mitigated by the City in the form of a safety net to residents.

CONCLUSION

In the environment of a national housing crisis, New York City's ageing gas line pipes and longstanding tolerance of illegal conversions has reached critical mass: it is clear something must be done. Admirably de Blasio and the City of New York are taking a proactive stance in meeting the challenges presented by balancing safety with affordability. Unfortunately, the most vulnerable residents in New York are often recently-arrived immigrants and they are also the most likely to be displaced as the enforcement of safety codes become more strictly enforced. I strongly advocate that the City provide a safety net for those adversely affected by stricter enforcement of housing codes. Property owners must be provided with resources to avoid foreclosure as well as help navigating the path to legalization. In essence, the City is obliging property owners to bear the cost of increased safety, but should prevent the negative externality of foreclosures and homelessness.

Appendix A



A Martini

6 hrs · 🌐



Even "affordable housing" is going for over \$2200 a month in Astoria (and you need to make at least \$75,806, about \$14k more than the median Queens family makes, to even apply).

NYC already has a housing crisis--what will it be like post-#AmazonHQ2?



ASTORIAPOST.COM

New Astoria "Affordable" Housing Lottery Offers 12 Units Starting at \$2,211 a Month | Astoria Post



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22 Comments

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 **Jessica Swinga** Under what definition is this "affordable" ugh such bs

Like · Reply · 6h

👍 1

 **Aub Buca** 🗣️ That's weird and definitely more like an average price these days.

Like · Reply · 6h

👍 1

 **Phung Andrea Waller** This is crazy

Like · Reply · 6h

👍 1

 **Chong J Wojtkowski** One of the issues Brian Barnwell (he's my state rep, also represents some of Woodside) has brought up to the legislature is to change the way "affordable" is defined in NYC. AMI (avg median income) should be calculated based on the zip code in which th... See More

Like · Reply · 5h

👍 3

 **Katie Marie Frank** ...I don't make enough \$\$ to qualify for "affordable" housing. Yeah, you read that right.

Like · Reply · 5h

👍 1

 **Sarah Chutiangtong** 🗣️ Yes the minimum is very high for affordable housing

Like · Reply · 5h

 **Jennifer Carpenter Chakrabarti** 🏠 I make enough to qualify but currently I pay several hundred less for my 3 bedroom with parking and a yard. Not sure how these are affordable. Like · Reply · 5h  1

 **Ili Rivera Walter** Jennifer Carpenter Chakrabarti Where???

 **Jennifer Carpenter Chakrabarti** 🏠 Ili Rivera Walter 3 family in the Ditmars area. Caveat, we've been in the same apartment for over a decade and my landlord is more interested in stable tenancy than making his next million on the back of his tenants. Like · Reply · 5h   3

[View 3 more replies](#)

 **XiaoHwa Sydney Ng** This is ridiculous Like · Reply · 5h  1

 **XiaoHwa Sydney Ng** I have a 2 bedroom on 41st and don't even pay that much! Like · Reply · 5h  2

 **Karen Yanelli Murphy** 🗣️ This is funny and sad at the same time!! Like · Reply · 5h  1

 **Yanina Calabro** This is laughable and cry worthy at the same damn time . Smh 🙄 Like · Reply · 5h  2

 **Melissa Trentadue** I have a 2BR with all amenities and don't pay that much - insaneeeeeeeee! Like · Reply · 4h  1

 **Katerina Dinar** We just shopped around for two bedroom apartment with the amenities and it was difficult to find something below \$3,000 in the area. I guess it does make this lottery prices affordable? 🙄 Like · Reply · 3h  1

 **Nicole L. Weingartner** Soooooo my tenants pay less than the affordable housing. Awesome. Like · Reply · 53m · Edited  1

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