

NY'S NEXT 5-YEAR STATEWIDE HOUSING PLAN: AFFORDABLE HOUSING NEEDS & POLICY SOLUTIONS

DECEMBER 2021

EXECUTIVE SUMMARY

The New York Housing Conference in coalition with New York's leading housing advocates and experts, call on Governor Kathy Hochul and the New York State Legislature to address New York State's affordable housing and homelessness crisis. With the ambitious but achievable five-year statewide affordable housing plan outlined in this report, New York State can implement policies that reflect the needs of residents and meaningfully combat our state's worsening crisis.

Governor Hochul, working with the NYS Legislature, should act with urgency to adopt a new multi-year affordable housing plan with a vision to improve affordability and expand housing opportunities for low-income renters and first-time homeowners. Despite a temporary rent reduction due to the pandemic, rents and home prices are escalating once again even as hundreds of thousands of households are still behind on rent. Eviction filings mount as we approach the end of a moratorium, highlighting the severity of housing insecurity for low-income renters, even with the help of significant federal rent relief.

It is time for New York to enact a housing plan that embraces the state's role as a bold and innovative leader, while advancing goals of affordability, equity and sustainability through the creation and preservation of affordable housing. It is time for NY to "catch up" with other states that outperform NY in production like Texas and Florida; and learn from states that embrace their zoning powers to promote fair housing like Massachusetts; and to implement strategies to take advantage of real estate opportunities created by the pandemic like California's successful hotel conversion initiative.

In other words, it has never been more important for NY to be a leader by expanding the supply of affordable rental and homeownership opportunities, increasing funding for supportive housing to address homelessness, and by actively preserving existing affordable and public housing.

PRESENTED IN PARTNERSHIP WITH:



KEY TAKEAWAYS

The creation of a new multi-year housing plan over the next five years will help New York build on the successes of the previous housing plan, while laying the foundation for a more equitable future. After a careful review of New York's housing landscape and data, we identified the following key areas as major takeaways:



Rents and Home Prices Are Rising Again: Median rent and home prices have increased dramatically over the last year, at 16 percent and 17.2 percent, respectively. This issue is not limited to New York City and other urban areas: an Erie County rent study indicated that serious rent gouging is occurring.ⁱ



Renters are at Serious Risk of Eviction and the Bronx is the Epicenter: Despite significant progress in New York's rent relief program, its estimated that between 576-928 thousand households were not able to pay November's rent even as the state's eviction moratorium is set to expire on January 15, 2022.ⁱⁱ



Homelessness is Reaching Record Levels: According to Department of Housing and Urban Development (HUD) data, 91,271 people experienced homelessness in New York on a single night in 2020— 39 percent higher than 10 years ago. This includes 86,700 people staying in a shelter and more than 4,500 living unsheltered on the streets or other public spaces.



Only One in Five Eligible Supportive Housing Applicants in New Yorker City Are Served: Despite the increasing number of supportive housing beds, the increasing rate of people experiencing homelessness continues to outpace our ability to provide housing for those who qualify for supportive units.ⁱⁱⁱ



There is a Severe Shortage of Affordable Housing: According to the National Low Income Housing Coalition, New York State has a shortage of nearly 650,000 rental units affordable to very low-income households while 75 percent of very low-income households are cost burdened.^{iv}



We Aren't Producing Enough Housing: The nation has produced 276,000 fewer new homes per year in the past 20 years (2001-2020) than we did historically in the 30 years before that (1978-2000) leaving us with 5.5 million fewer homes. This includes nearly 150,000 fewer units in the New York City metro area.^v The number of building permits was declining prior to the pandemic, with the exception of multifamily buildings, driven almost completely by development in Brooklyn. In fact, out of the 100 fastest growing counties in the United States, New York doesn't have one county on the list.^{vi}



New York is Fourth Among States in Terms of Percentage of Electric Heating. However, The State is in the Bottom Third of States Regarding Solar Power: Electrification, solar, and other sustainable housing practices must be a central strategy for reaching zero emissions by 2050 and keeping the global average temperature below 1.5 °C.



New York's Population is Growing: While housing production remains sluggish, the 2020 Decennial Census showed a modest increase in population in New York State^{vii}, which may cause housing prices to continue to increase.

EXECUTIVE SUMMARY



A Decade of Decline for Rural Housing: While suburbs and cities have suffered from unmet housing need, rural counties —21 from 2010-2020—were the only ones to lose units over the period.^{viii}



New York's Housing Stock is Aging: More than 30 percent of residential buildings in New York State are older than 81 years.^x



New York's Seniors Are Getting Poorer: Much of the increase in the number of residents over the age of 60 has included low-income seniors. While the poverty level designation for an income doesn't account for savings and assistance, the number of seniors for whom poverty status was determined is 13 percent higher—500,000—more than in 2014, showing a distinct and problematic change.^x



There Are Fewer Homeownership Opportunities for Black and Latinx New Yorkers: In New York State there is a persistent homeownership gap by race and ethnicity. Statewide, 66 percent of white households are homeowners, compared to 31 percent of Black households and 26 percent of Latinx households are homeowners. In Western NY, there is a 40 percent gap between white and black homeownership rates.^{xi}



Millennials Are Falling Behind: Research shows across the nation, homeownership rates for Millennials (37 percent in 2015) were eight percentage points lower than Gen X and Baby Boomers when they were at the same age.^{xii xiii}



VINCENT'S VILLAGE, NANUET, NEW YORK (ROCKABILL DEVELOPMENT/SISTERS OF CHARITY HDC)



RECOMMENDATIONS

Given the wide range of statewide housing needs in our report, with examples of impactful housing investment from Suffolk County to Niagara Falls, we recommend the following:

I. INVEST \$6 BILLION IN A NEW STATEWIDE AFFORDABLE HOUSING PLAN AND CONTINUE REOCCURRING PROGRAM SPENDING, TOTALING \$1 BILLION OVER THE NEXT FIVE YEARS.

If the Build Back Better Act does not get enacted into law, we call on NY State to invest a total of \$13.5 billion over the next 5 years with an additional \$1.5 billion annually in capital to NYCHA to address its \$40B repair backlog.

We call for more than doubling investment in the last housing plan to stem our state's worsening affordable housing and homeless crisis. With single party control of the office of the Governor, the Senate and the Assembly, Democratic leadership in New York is fully in control of enacting this budget request.

II. TAKE LEGISLATIVE ACTION TO SUPPORT THE NEXT HOUSING PLAN

From the codification of a housing plan requirement to zoning relief for hotel conversions, there is so much more that New York State can do to support affordable housing development across the state by using legislative powers.

III. INCREASE STAFFING & REPORTING AT NYS HOMES & COMMUNITY RENEWAL

Our state's public servants are critical to advancing the affordable housing plan. They use their underwriting skills to ensure the best deal for the public; evaluate projects to benefit communities and ensure adherence to complex compliance standards including financing; environmental regulations and income eligibility. With the dire need for affordable housing, NYS Homes & Community Renewal (HCR) and related agencies and authorities should receive adequate funding to increase hiring power.



INTRODUCTION

As the FY 2017-2021 statewide housing plan concludes, the state must build on the success of this plan with a bolder commitment in a new five-year housing plan. A multi-year funding commitment is needed at this time to support a continuous affordable housing development pipeline. There are several advantages to multi-year planning with dedicated upfront funding, which signals confidence to investors and developers.

Predictability: A five-year affordable housing plan will provide predictability of funding to developers and investors, resulting in robust affordable housing pipeline. Known, predictable funding and programs will allow developers to make decisions regarding site acquisition with confidence throughout the state. The process for bringing projects from acquisition to lease-up is a long and costly one, in which developers may incur legal, architectural, environmental and engineering costs. The risk for site acquisition and predevelopment costs will only be taken with a multiyear housing plan in place. When investors and developers know that government is serious about affordable housing capital—simply put—more affordable housing will be built.

Fiscal and Economic Impact: It is sound fiscal and economic policy for New York State to invest in a multi-year affordable housing plan this year. Subsidies for affordable housing construction are financed via the capital budget with long-term bonds, imposing minimal costs on New York in the short term. Currently, interest rates are low while New York's bond ratings are high. The 30-year Treasury Rate is 1.9 percent, nearly the lowest it has been in at least two decades, meaning that borrowing is cheap – reducing the cost of long-term investments. Moreover, New York's bond ratings remain strong, with GO Bonds and Personal Income Tax bonds rated AA+ by S&P and Fitch and Aa2 by Moody's.

NY Can't Afford Not to Invest: For example, a five-year, \$5.767 billion capital investment, as is being called for in this report, would increase New York's debt service by just \$33.2 million in year one and \$357.2 million in the fifth year,^{xiv} while addressing an urgent public need. This type of robust capital spending results in a positive multiplier effect by creating jobs and generating tax revenue that combine to produce an economic stimulus. With every 100 units of affordable housing, this creates 120 construction jobs; 135 indirect and induced jobs; and \$43.5 million in direct, indirect, and induced economic spending. Over the long-term, after construction is completed, those units generate 4 permanent on-site jobs; 32 ongoing direct, indirect, and induced jobs; and \$8 million in sustained economic activity per year.^{xv}

Federal Funding: The Biden Administration took a two-pronged approach to addressing the country's infrastructure needs: a bipartisan infrastructure bill with significant expansion of weatherization programs for housing and a transformational Build Back Better Plan, with \$150 billion for housing. This includes \$65 billion to repair and preserve public housing, \$25 billion for rental assistance, \$15 billion for the national Housing Trust Fund, \$10 billion for down payment assistance, \$10 billion for the HOME Investment Partnership Program and billions more in funding for HUD programs. The recently amended bill also includes LIHTC provisions that will nearly double access to housing credits for the next five years.

New York must be prepared to match and deploy these resources to expand the supply of affordable rental and homeownership opportunities, repair our crumbling public housing infrastructure, and address issues of equity, sustainability and resiliency. The State housing plan can provide a strategic framework to steer federal investment, while also ensuring local funds maximize full utilization of federal dollars, which will need to be combined to build and preserve affordable housing across the state.



STATEWIDE HOUSING NEEDS

New Yorkers' housing needs vary by region and are impacted by the age and quality of the housing stock, access to housing opportunity, and are shaped by market conditions and local economies. The median rent in New York State has seen a 6 percent increase from 2014 to 2019, and currently the vacancy rate sits at 9.1 (5.5 rental and 1.3 homeowner), slightly below the national rate of 9.7.^{xvi} Both of these figures can be deceiving, distorted by small upstate towns lacking resources to revitalize vacant and dilapidated properties and the reality of city boroughs with rental vacancy rates as low as 2 percent. New York State has an ownership rate of 54 percent, 10 percent less than the national rate.^{xvii} The size and density of New York City is responsible for this low rate. Most New York counties actually have a higher homeowner rate than the national rate. This is led by North Country and Long Island, wherein Hamilton, Lewis, Nassau, and Suffolk counties all have homeownership rates higher than 80 percent.^{xviii} The variation in type, quality, and cost in housing markets in which New Yorkers look to find safe homes means our state has an equally diverse set of needs. Our examination of housing need centers on factors that the next housing plan can address: housing insecurity; affordability; access to housing; NY's aging population; homelessness; housing quality, environmental sustainability and housing supply.

HOUSING INSECURITY

During the COVID-19 Pandemic, 22 percent of renters were behind on rent and more than 1 million families face housing insecurity.^{xix} New York has led the country in terms of renter protections that have far surpassed those of other states and the now defunct federal moratorium. While off to a slow and difficult start, New York State's Emergency Rental Assistance Program (ERAP) has resulted in immense improvements in our states ability to get necessary aid to tenants and landlords, but the underlying problem of widespread housing insecurity is one that the pandemic helped lay bare.

Eviction filings in New York State are driven by New York City. There have been 73,332 filings in the city since March 15th, 2020.

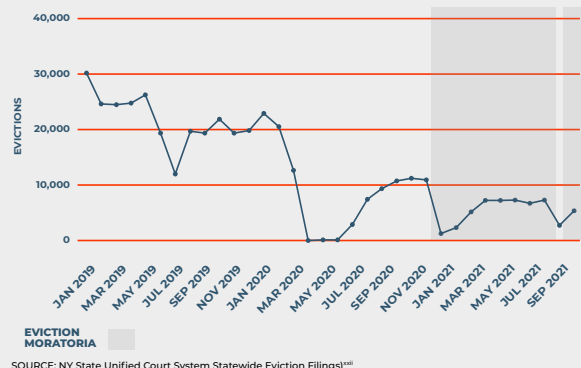
35 percent (25,475) were filed in the Bronx,
26 percent (19,297) were filed in Brooklyn,
18 percent (13,758) were filed in Manhattan,
18 percent (13,350) were filed in Queens,
2 percent (1,452) were filed in Staten Island.^{xx}

The state saw a sharp decline in eviction filings at the height of the COVID-19 pandemic thanks to the protection of the moratorium. In fact, eviction rates in the city and state are at historic lows. However, as the protections weaken—and eventually end with

the ultimate expiration of the NY eviction moratorium—rates of filings are increasing. Its estimated that between 576-928 thousand households were not able to pay November's rent even as the state's eviction moratorium is set to expire on January 15, 2022.^{xxi} Upon the expiration of the moratorium on January 15th, 2022, barring any new renter protections, the state may see an acute increase in filings and evictions, exposing tenants to instability and for some homelessness.

As expected because of a higher ratio of renter households, downstate counties have seen higher eviction filing rates over the past two years. There is certainly a relationship between eviction filing rate and percentage of renting households, however there are several counties bucking the trend. Albany, Schenectady, Montgomery and Fulton Counties all have rates higher than the median for the state of .31 percent.^{xxiii} The epicenter of the state's eviction crisis is in the Bronx. Despite having a renter ratio similar to Manhattan and Brooklyn, the Bronx has an eviction filing rate more than double that of the other three boroughs (excluding Staten Island).^{xxiv}

CHART 01 – EVICTIONS IN NEW YORK STATE



SOURCE: NY State Unified Court System Statewide Eviction Filings^{xxii}

STATEWIDE HOUSING NEEDS

AFFORDABILITY

New York State continues to experience a housing affordability crisis. After a brief dip in rent prices during the pandemic, the median rent downstate is returning to pre-pandemic levels.^{xxvii} ^{xxviii} Asking rent prices in New York City have increased 16 percent from 2020 to 2021.^{xxix} Over the past ten years, rents have increased 35 percent, far faster than household income, which has increased 24 percent and just 11 percent for households with only a high school education.^{xxx}

This has contributed to a situation where there is a shortage of almost 650,000 housing units affordable to very low-income renters.^{xxxi} An individual would need to work 109 hours per week at minimum wage to afford a 2-bedroom apartment at Fair Market Rent.^{xxxii}

With such a shortage of affordable housing, renters instead are forced to pay more than they can afford. More than half of New York renters are rent burdened, spending more than 30 percent of their income on rent; of those, nearly one million spend more than 50 percent of their income on rent,^{xxxiii} with Black and Latinx households more likely to be rent burdened.^{xxxiv} The problem is most acute for those at the lowest incomes: 86 percent of extremely low-income households are rent burdened in New York and a staggering 70 percent are severely rent burdened.^{xxxv}

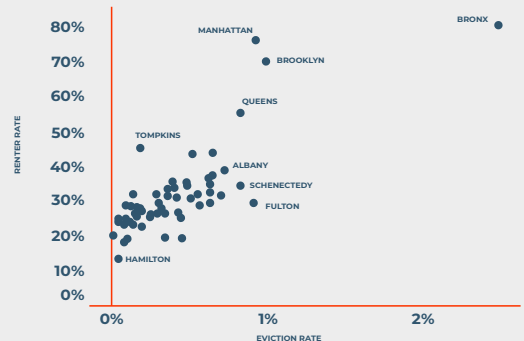
Rents are highest in New York City, Long Island, and the Mid-Hudson region of the state. However, accounting for income, Mid-Hudson counties of Rockland, Orange, and Ulster are exceedingly unaffordable. When comparing rent to incomes, the Bronx, Tompkins, Greene, and Suffolk counties, are also all among the most unaffordable counties in the state; all have 20 percent higher rate of cost burdened renting households than the rate statewide.^{xxxvi}

Research by the New York Housing Conference found that if you make housing assistance universal so that low-income renters pay no more than 30 percent of their income on rent, they will use the money left over after paying for rent to cover necessities like food, transportations and healthcare.^{xxxvii}

House prices are also on the rise in New York State. Single family home prices in New York have risen by 17.2 percent from 2020 to 2021, and 27.3 percent over the last five years.^{xxxviii} Homeownership remains out of reach for many.

¹ "Cost burdened" is defined by a tenant paying more than 30 percent of their income on rent.

CHART 02 – NY COUNTIES EVICTION RATE BY PERCENTAGE OF RENTERS



SOURCES: Census American Communities Survey (ACS) Table S502 2019-5-year estimates^{xxxix}; NY State Unified Court System Statewide Eviction Filings^{xl}

Project Spotlight

Project Name: Newburgh Wireworks

Project Location: Newburgh, NY

Developer: BOM Newburgh, a joint venture between AE Baxter, Mapos, and Sisha Ortuzar

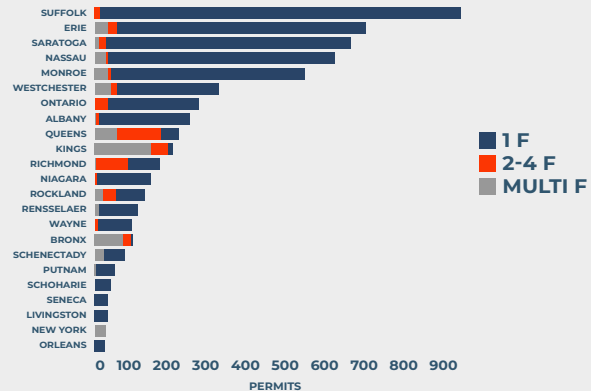
Description: BOM Newburgh revitalized the old Wireworks warehouse to include 7 apartments and 2 artist live/work spaces, all for people making under 80% of the AMI. It is also home to a co-working space, artist studios, and retail. The old Wireworks building was constructed in 1895 as the headquarters for the firm Staples & Hanford Wireworks, manufacturers of the “Staples Indestructible Spring Work”, a patented design used in the production of upholstered furniture and carriage cushions.

Developers used an HCR-provided PLP loan, a Community Preservation Corporation (CPC) construction loan and SONYMA-insured permanent loan financed through their partnership with the State’s Common Retirement Fund (CRF) to fund the renovations.





CHART 03 – 2018 PERMITS BY NY COUNTY



SOURCE: US Census Building Permit Survey; by States Annual Data (2018)⁴

HOUSING ACCESS

The effects of housing insecurity are not felt uniformly, and as with the unequal distribution of affordable housing, obstacles to access are not evenly distributed. Both individuals and families can experience housing discrimination based on age, race, disability status, source of income and social economic background determining where they can live in New York and whether home is safe and affordable.

Exclusionary Zoning: Zoning for one, is a major contributing factor to housing inequality. Looking at a one-year pre-pandemic snapshot of building permits, it is apparent that 2-4 and larger multifamily construction projects are far from ubiquitous across the state; the majority of permits were for single-family developments.^{xxxix} This puts low-income renters at a disadvantage in many markets where duplexes and even 3 and 4-unit homes are not permitted by zoning.

As for the existing stock, we find a similar disparity in the type of buildings—but the problem rests in the degree of exclusionary zoning throughout the state. Long Island has more than 80 percent single-family homes in its existing stock, along with Hamilton, Putnam, and Yates Counties. Hamilton has the highest rate of single-family homes at almost 88 percent. It has long been noted that exclusive zoning is a major contributor to the lack of affordable unit production.^{xii} In fact, almost 57 percent of counties in the state have a housing stock that is more than 70 percent single family (including detached units).^{xiii} Only 3 counties outside of NYC have housing stocks of at least 20 percent 2-4 family units. This lack of diversity in housing type, specifically when entire communities are zoned to only include single family homes, can have a large impact on who lives in a region and how expensive the broader stock of housing is.

STATEWIDE HOUSING NEEDS

The devastating flooding of basement apartments in New York City this summer showed us all that affordable housing is a climate justice and health issue at its core. Illegal basement apartments throughout the state don't meet the requirements for light, air, sanitation, and exits— in part because of zoning code and financial costs of renovations. These units, along with others in what are called accessory dwelling units (ADUs) which also include “granny flats,” in-law apartments, converted garages, are a great potential source of affordable rental housing. They can also serve as a means of creating income for single-family homeowners looking to repurpose spaces or build small, detached homes. But currently, zoning in New York makes bringing new ADUs online too costly. The state needs to guide municipalities on zoning for these potential sources of cheap and relatively easy to create rental units, while ensuring that currently illegal units can be made safe for tenants.

It is evident that for the next housing plan to only provide an increase in capital isn't enough. Disparities in who can live in what neighborhoods continue to inflict our state with inequity that is a result of historic discrimination and policy decisions. The 2020 Decennial Census Survey revealed that both New York City and Long Island are amongst the top ten most segregated metropolitan regions in the country, measured by the dissimilarity index.² ^{xliii} While New York City's segregation is complicated by being extremely dense (which slightly biases measures of segregation like the one used here), Long Island's level of segregation is atypical. Generally, urban areas tend to be more segregated than suburbs, which is why the list is populated by mostly large metro-area (Newark, NJ, Miami, FL, Detroit, Chicago, IL eg.) However, segregation in the Nassau-Suffolk region has remained consistently high as much as 76.9 in the 80s and still above 65, considerably higher than the metro area average of 56. Lack of access to affordable housing in high opportunity neighborhoods; poverty concentration and residential racial segregation remain severe barriers to housing equality.

Source of Income Discrimination Enforcement: It is important to note that in 2019, New York State amended the NY State Human Rights Law to protect all residents from source of income-based discrimination, making it illegal to use lawful types of income like social security, vouchers, or child support as a reason to deny tenancy. Research shows that protections against source of income discrimination result in modest increases voucher acceptance rates.^{xliv xlv} However, these protections do not enforce themselves; recent lawsuits show that landlords in New York continue to ignore the law and that without vigilance from government or watchdog groups would get away with it.^{xlvi xlvii xlviii xlix}



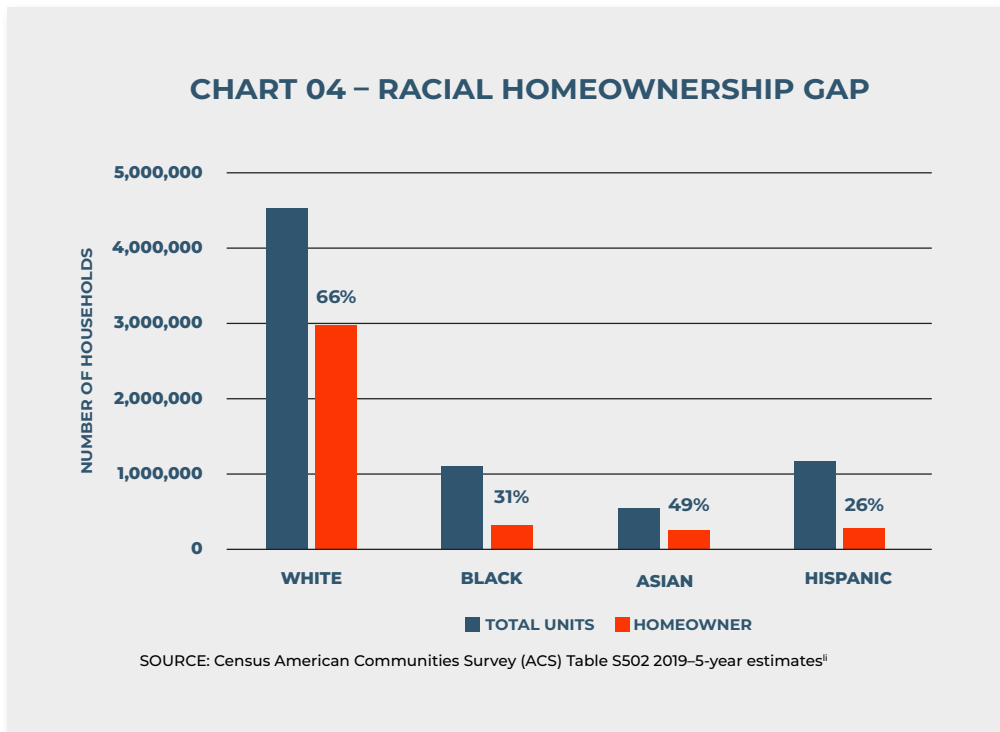
² The dissimilarity index is a recognized way of measuring segregation, capturing how evenly two groups are spread out over a given geography. It ranges from 0 to 100, with 0 meaning both groups are perfectly evenly distributed and 100 meaning everyone in one of the groups would have to move to make the distribution even. Less than 30 is considered low segregation and above 60 is considered highly segregated.

Costly Disparities in Homeownership: There are similar issues occurring with the homeowner housing stock as well. Homeownership continues to be a fleeting part of the American dream for middle class and young people. Research shows across the nation, homeownership rates for Millennials (37 percent in 2015) were eight percentage points lower than Gen X and Baby Boomers when they were at the same age.ⁱ In New York, a racial homeownership gap also persists. Black and Latino homeownership rates continue to lag behind White and Asian New Yorkers.

When taking characteristics like credit score, income, and loan amount into account, studies have shown that gaps in the explanation for racial lending disparities remain.ⁱⁱⁱ In fact, this year, federal agencies have increased hiring and are collaborating to address discrimination that many assume to be a relic of the past with a program known as the “Combating Redlining Initiative”.ⁱⁱⁱ

The Newsday exposé of real estate practices on Long Island in 2019 was a powerful display of how pervasive housing discrimination currently is, despite its being illegal, and how consequential its lasting results can be.^{iv} Lawsuits for both rental and homeowner discrimination have consistently proven that New York still suffers from unfair real estate and lending practices.^{iv lvi lvii}

A similar analysis was recently completed by the NYS Department of Financial Services for the Buffalo mortgage market.^{lviii} The report found that, only 9.74 percent of total loans made in the Buffalo region are made to minorities, less than half of what would be expected given that minorities are about 20 percent of the metro area’s population. It also exposed issues with the novel and expanding untraditional loan sector. Findings indicated that nonbank mortgage lenders in the Buffalo market lent at lower rate in majority-minority neighborhoods than depository institutions did, despite the reverse being true statewide and nationally. Furthermore, several of the nonbank mortgage lenders that DFS investigated made little to no effort to do business in majority-minority neighborhoods, do not have adequate fair lending compliance programs, and do not track whether or how well they are serving populations of color.





As for the entire state, in 2020, Black home purchase loan applicants in New York were four and a half times more likely to be denied than White applicants, according to the Home Mortgage Disclosure Act (HMDA) data. They also paid ~\$1,365 more in points and fees on average than white borrowers in the state.^{lix}

While lending discrimination doesn't explain the entire disparity in homeownership, historic and modern-day discrimination in housing behaviors and policy have led to segregation and contributed to wealth and income disparities. The story is actually more complicated and subject to systemic bias. For example, Freddie Mac found evidence of a substantial racial gap in terms of appraisal valuations. Homes in majority minority census tracts were found to have lower appraisal values on average than ones in white tracts, and minority applicants were more likely to receive an appraisal value lower than actual contract prices (2.1 percent more likely for Black applicants and 2.9 for Latino/Hispanic applicants).^{lx} When looking further, the gaps were found in the work of much more than just a few appraisers—with a sample of 12 million appraisals, they found that even when accounting for structural and neighborhood characteristics, a property was more likely to receive an appraisal lower than the contract price if it is in a majority minority tract.

As we see, evidence of discrimination and the effects of segregation we know all too well are not problems of the past. The responsibility of closing these and other place-based gaps does fall on those making housing policy choices today. If we want a path to sustainable homeownership in New York, we will have to deal with the barriers that lead to fair access to credit for all communities, high relative costs for first-time buyers, seniors being forced out or struggling whether due to finances or fraud, and foreclosures and dilapidation that have led to rampant speculation and growth in predatory equity.

TABLE 01 – NY STATE SENIORS AGED 60 & OLDER

	2019*	CHANGE FROM 2014 – 2019
TOTAL POPULATION	4,381,353	502,764
LIVING ALONE	42.30%	-1%
DISABILITY	28.10%	-1%
EMPLOYED	28.90%	2%
POVERTY	4,276,922	506,757
PERCENT OF RENTERS	34.40%	0%
COST BURDENED (OWN)	30.30%	-3%
COST BURDENED (RENT)	55.70%	-1%

SOURCE: Census American Communities Survey Table S0102 2019 & 2014 – 5 year estimates^{lxvii}

NEW YORK’S AGING POPULATION

As the average age of New York’s population increases, so does the importance of ensuring affordability and accessibility of housing to meet the needs of older residents and allow more New Yorkers to age safely in place. From 2014 to 2019, the number of residents at the age of 60 and older across the State has eclipsed 4 million, an almost 13 percent increase, mostly driven by counties in the Mid-Hudson and Western New York regions.^{lxi}

Thirty-four percent of the state’s senior households are renting, and 57 percent of those are rent burdened, meaning that they pay more than 30 percent of their income toward rent.^{lxii} The number of senior renter households experiencing severe housing problems, including severe rent burden or severely inadequate housing, has steadily climbed over the past decade, largely due to the growing population of very low-income senior households.^{lxiii} While the poverty level designation for an income doesn’t account for savings and assistance, the number of seniors for whom poverty status was determined in 2019 was 13 percent higher—500,000 more—than in 2014, showing a distinct and problematic change.^{lxiv} Furthermore, 40 percent of seniors live alone, and 28 percent are living with a disability – but of those very low- and extremely low-income senior renters, nearly 80 percent live alone.^{lxv lxvi}

HOMELESSNESS

Homelessness is a national crisis, with 580,000 homeless on a single night across the country, but the crisis is particularly acute in New York. According to HUD data, 91,271 people experienced homelessness in New York State on a single night in 2020, including 86,700 people staying in a shelter and more than 4,500 living unsheltered on the streets or other public spaces.^{lxviii} New York is second to California is the highest number of people experiencing homelessness and on a per capita basis, New York is second only to Washington, D.C..^{lxix}

What’s more, the majority of homeless New Yorkers are families with children, who comprised two thirds of the DHS shelter population prior to the pandemic.^{lxx} Homelessness can be traumatic for anyone, but it is especially consequential for children. Homelessness negatively impacts children’s health and education as well as increases their likelihood of experiencing homelessness as an adult, reinforcing a cruel and unnecessary cycle.

TABLE 02 – TOP 5 U.S. STATES HOMELESSNESS RATE (PER 100,000)

STATE	HOMELESSNESS PER 100,000	TOTAL POPULATION (2019)	TOTAL HOMELESS (2019)
DISTRICT OF COLUMBIA	904	705,749	6,380
NEW YORK	469	19,453,561	91,271
HAWAII	456	1,415,872	6,458
CALIFORNIA	409	39,512,223	161,548
OREGON	347	4,217,737	14,655

SOURCE: HUD 2020 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S.^{lxxi}

It is fully within the power of Governor Hochul and the NY State Legislature to significantly reduce homelessness, which is driven by a lack of affordable housing. Across the US, states with the highest homelessness rates have high housing costs.

While most of the people experiencing homelessness in New York State live in New York City (77,900), there are significant populations of people experiencing homelessness throughout the state. In Nassau and Suffolk counties 3,800 people total experienced homelessness on one night, nearly 1,700 were homeless in Westchester County, 800 people were homeless in each of the Rochester, Albany, Buffalo areas and more than 600 were homeless in Syracuse.

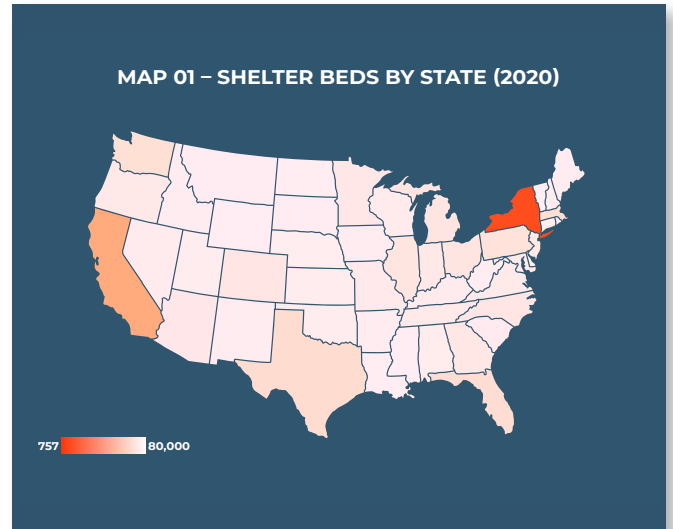
Project Spotlight

Project Name: Endicott Square

Project Location: Broome County, NY

Developer: Housing Visions

Description: The underutilized Henry B. Endicott School building in Broome County, originally constructed in 1927 was transformed into 61 affordable apartments. Now known as Endicott Square, the development consists of 43 one-bedroom apartments and 18 two-bedroom apartments. 15 apartments are for formerly homeless families who have access to on-site supportive services provided by the YWCA of Binghamton and Broome County. 51 apartments are affordable to households earning at or below 60 percent AMI and 10 apartments are for households earning up to 90 percent AMI. There are 7 fully accessible and adapted apartments for individuals with mobility impairments and 3 fully accessible and adapted apartments for individuals with hearing or visual impairments. Building amenities include a common laundry facility, bulk storage, community room, playground and an outdoor patio.



NY stands out on the map for its high number of emergency shelter beds which require significant resources. While NYC's "right to shelter" sets a lifesaving bar that surpasses other metropolitan regions, emergency shelters is not the solution to homelessness. The solution to homelessness among individuals and families is affordable and supportive housing. However, despite the increasing number of supportive housing beds, the increasing rate of people experiencing homelessness continues to outpace our ability to provide housing for those who qualify for supportive units. Despite increasing supportive housing units, only one in five NYC applicants are served.^{lxxii}

The pandemic has shown us that this is both an issue of racial equity and public health, as an overwhelming majority of individuals facing chronic homelessness are minorities^{lxxiii} and the death rate for COVID-19 in shelters was 78 percent higher than it was for the entire city.^{lxxiv} The time for a comprehensive solution is now, and New York State's role must meet the scale of this crisis.

HOUSING QUALITY

Factors such as the age of the housing stock, ongoing upkeep and replacement of obsolete building systems all contribute to building conditions. Housing quality impacts the health and safety of renters and pests, mold, lack of heat and lead can each pose a dangerous threat.

NYC's public housing, under a federal monitorship, is an example of the dangers of disinvestment to residents and the costly effects of deferred maintenance. With \$40 billion in outstanding repairs, the New York City Housing Authority risks losing units to deteriorating conditions if left unchecked. Preserving public housing and other publicly subsidized affordable housing is critical to expand supply of affordable housing options.

Furthermore, the state's housing stock has a high percentage of aging buildings, with more than 30 percent of buildings older than 81 years.^{lxxv} New York is ranked 3rd in the nation, behind Massachusetts and D.C. when it comes to severely aged homes.^{lxxvi} This stock is concentrated in two regions: New York City and the Mohawk Valley region.^{lxxvii} All with severely aging building percentages higher than 40 percent, five of the top ten counties on this indicator are from those two regions— with half of the homes in Brooklyn alone (530,000 units) built before 1940.^{lxxviii} Considerably high rates can be found in counties throughout the state. For example, in Buffalo, 63% of residential units were built before 1940. While age does not necessarily dictate conditions, when these homes contain hazardous lead and asbestos, suffer from deferred maintenance, there are substantial hurdles.

According to Census data, 2 percent of occupied units in NY can be expected to be found to be severely substandard.^{lxxix}³ Most of the more than 172,000 of these substandard units are located in New York and the Western New York region. When controlling for the total number of units, Western New York has a disproportionate amount of these units with Allegany, Erie, and Cattaraugus having the highest concentration.^{lxxx}

New York is fourth in the country, behind Kentucky, Rhode Island, and D.C., in terms of percentage of homes with electric furnaces.^{lxxxi} However, when it comes to the percentage using solar panels, New York is in the bottom third of all states.^{lxxxii}

³ This designation of "severely substandard" is drawn from surrogate housing quality measures. These measures include units lacking either plumbing, kitchen facilities, or telephone service. These are used in lieu of no good data on housing quality specifically.





ENVIRONMENTAL SUSTAINABILITY

In 2019, New York passed the Climate Leadership and Community Protection Act (CLCPA), a measure setting sustainability targets based on the latest climate science and convening the necessary experts, community members, and policymakers to reach them. The CLCPA goals include an 85 percent reduction in greenhouse gas emissions by 2050, transition to 100 percent zero-emission electric (heating, cooling, hot water heating etc.) by 2040, 6,000 megawatts of solar by 2025, reduce carbon footprint by 22 million tons through energy efficiency and electrification, along with a host of others.^{lxxxiii}

As state agencies mold current and create new programs that fit these goals, it is promising to see certain state financed projects adhere to heightened energy efficiency standards, though we have a long way to go if New York is to do its part in ultimately keeping global warming from exceeding 1.5 °C. Beyond the implications for climate change, electrification can mean lower monthly utility bills and new green jobs. For New York specifically, not only would switching to electric furnaces and water heaters help us reduce emissions, at least 53 percent of New York households (3.9 million) would save \$2.1 billion a year on energy bills, and the change would create more than 14,000 installation jobs and hundreds of thousands of manufacturing, direct and indirect jobs.^{lxxxiv}

Most of the homes in the state utilize gas for energy, but region to region and county to county, energy efficiency varies greatly. There are counties, primarily, in the North Country and Mid-Hudson regions that have yet to see ubiquitous use of gas utility power but instead rely primarily on oil fuel and kerosene.^{lxxxv} At least 50 percent of all households in Putnam, Essex, Sullivan, and Greene counties rely on kerosene or some oil fuel. These households—more than 1.5 million across the state—still using fuel oil would save an average of \$321 annually if they switched to electric. As for the proliferation of electric energy usage, St. Lawrence, Seneca, Clinton counties, and Manhattan have the highest per capita home electrification rates with more than 200 per thousand households. It is worth noting that the Southern Tier Region of the state still has more than 5,000 homes that utilize coal or coke, most of them being found in Steuben County which has almost two times^{lxxxvi} such homes than any other county in New York.^{lxxxvii}

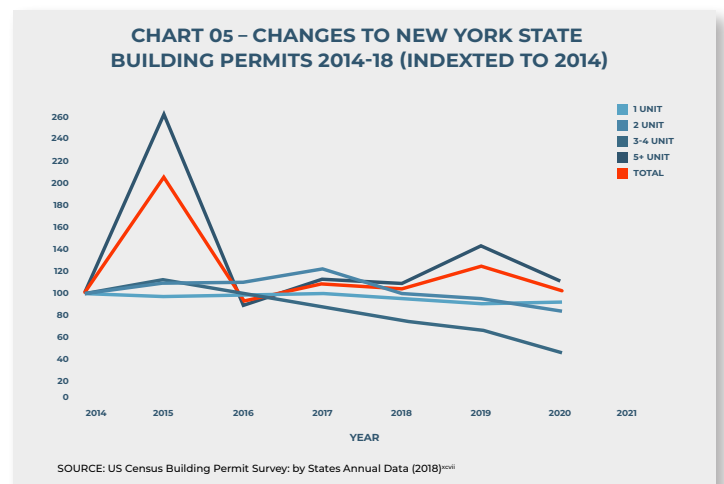
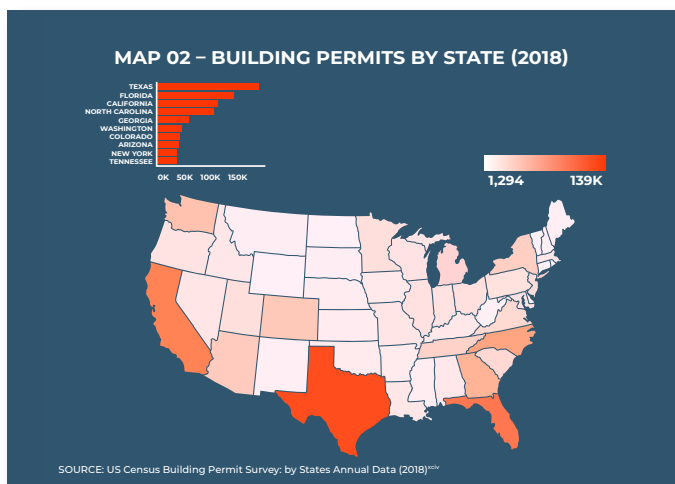
We have a long way to go to reach our climate goals. Places like Seattle are taking the role housing can play in this fight seriously by banning natural gas usage in commercial and some affordable construction.^{lxxxviii} As the electrification and broader sustainability movement is growing momentum, government incentives and financing will be necessary to meet climate change goals.^{lxxxix}

HOUSING SUPPLY

National building permit data show New York State as a top five producer of multifamily housing, driven largely by New York City.^{xc} However, this production pales in comparison to that of California, Texas, and Florida. New York’s multifamily unit production is comparable to that of Washington and North Carolina.^{xcii} Overall, the nation has produced 276,000 fewer new homes per year in the past 20 years (2001-2020) than we did historically in the 30 years before that (1978-2000) leaving us with 5.5 million fewer homes. This includes nearly 150,000 fewer units in the New York City metro area.^{xciii} The number of building permits was declining prior to the pandemic, with the exception of multifamily buildings, driven almost completely by development in Brooklyn. In fact, out of the 100 fastest growing counties in the United States, New York doesn’t have one county on the list.^{xciii}

The lack of housing unit production is predictive of potentially higher rents. Building permit data over the last six years paints a picture of exclusion; large multifamily projects dominate while mid-sized and small developments—that tend to be cheaper—are less and less likely to be built. Overall changes in the housing stock were starkly different for cities vs small towns. While suburbs and cities in NY saw an increase in units over the last decade, 21 mostly rural counties saw declines. In these counties—like Hamilton and Allegany where 10 percent of homes were taken out of the stock—a total of more than 15,500 units were lost.^{xcv} This is a drastic shift, given that the decade before (2000-2010) only one county had seen a decline; it can be attributed to decreased economic opportunity, natural disasters rendering areas uninhabitable, and single-family home conversions driven by city transplants. We know that even before COVID-19, the state had a shortage of 609,225 extremely low-income homes, according to the National Low Income Housing Coalition.^{xcvi} Policies that drive housing prices down and simply provide long-term and permanent affordable housing are needed in the face of the affordability crisis we face today.

New York also has a significant number of manufactured homes with ~191,400 mobile units. These units often house vulnerable communities that can be renter and homeowner. They also are subject to high moving costs and limited supply that put tenants at a great disadvantage. Appropriate forms of financing remain a problem for mobile homes—as mobile homes not sited on privately owned land are subject to chattel loans with terms that are much less favorable than traditional first mortgages.



Project Spotlight

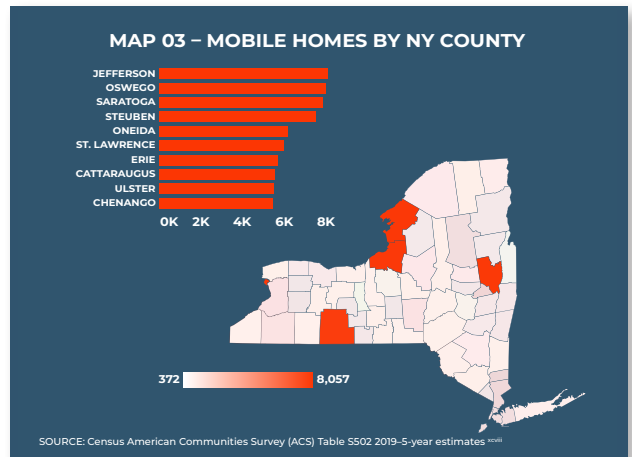
Project Name: St. Bernard's Park Apartments

Project Location: Rochester, NY

Developer: CB Emmanuel Realty w/ Edgemere Development serving as a consultant

Description: 14-acre St. Bernard's Park was originally constructed as a seminary in 1891. In the early 1990's, HCR restored the campus' 6 historic buildings and converted them into 147 affordable apartments. This new renovation improved the existing apartments and transformed underutilized space into an additional 13 residences. All 160 apartments are affordable for households aged 55 or older with incomes at or below 60 percent AMI. There are 14 studios, 120 one-bedroom apartments and 26 two-bedroom apartments.

The scope of rehabilitation focused on increasing energy efficiency with solar panels, roof replacement, high efficiency plumbing and electric fixtures, HVAC optimization and LED lighting in apartments and common areas. Other upgrades included painting, new flooring, kitchen sinks and appliances, and new bathroom fixtures. Common areas were upgraded with new flooring, lighting, and painting. The complex's security, fire alarm and intercom systems were upgraded, and new emergency lights were installed. Exterior upgrades included masonry repointing and resurfacing of the parking lots.



The Southern Tier region of New York has the highest number of manufactured homes by far, followed by North Country and Western New York.^{xcix} Jefferson, Oswego, Steuben, Saratoga are the counties with the highest rate of manufactured homes, each totaling more than 7,000.^c The Housing Stability and Tenant Protection Act of 2019 (HSTPA) included measures that certainly addressed some of the issues that these communities face, however, access to more affordable housing specifically in rural areas is crucial piece of any proposed housing plan for the state.^{ci} Specific attention needs to be paid to the different issues faced by mobile homes sites on private land vs those communities with rented units.

On the whole, expanding supply of affordable rental and homeownership opportunities is critical in the next housing plan. Equally important is preserving our existing affordable and public housing. The state must actively engage in dual strategies to expand New York's supply. This is of even more importance as we find that population estimates for New York over the last five years were off, and in fact, the 2020 Decennial Census showed a modest increase in population in New York State.^{cii}



I. INVEST \$6 BILLION IN A STATEWIDE AFFORDABLE HOUSING PLAN AND CONTINUE REOCCURRING PROGRAM SPENDING, TOTALING \$1 BILLION OVER THE NEXT FIVE YEARS.

If Build Back Better does not pass, we call on NY State to invest a total of \$13.5 billion over the next 5 years including \$1.5 billion annually in capital to NYCHA to address its \$40B repair backlog.

TABLE 03 – FY23-27 HOUSING PLAN RECOMMENDATION (5 YEARS)

SUPPORTIVE HOUSING	\$2.4 B
AFFORDABLE NEW CONSTRUCTION	\$1.4 B
SUSTAINABILITY PROGRAMS	\$500.0 M
UPSTATE PUBLIC HOUSING	\$427.0 M
HOMEOWNERSHIP	\$395.0 M
AFFORDABLE PRESERVATION	\$299.5 M
SENIOR HOUSING	\$225.0 M
RURAL HOUSING	\$245.2 M
FAIR HOUSING	\$15.0 M
OTHER	\$91.4 M
TOTAL	\$6 BILLION

1. Increase Funding for New Construction and Preservation of Affordable Rental Housing

The state’s affordable housing capital has been successfully used to keep the gap between the need and supply of affordable housing from widening at a greater rate, however we still are hundreds of thousands of units away from relieving struggling families of their housing burden and eradicating homelessness.

NY’s current development and preservation programs should be expanded to leverage private investment and bring needed affordable housing to communities. The new construction programs have brought high-quality new affordable housing opportunities to residents across the state in a variety of markets. In weaker real estate markets, housing investment has been shown to help revitalize struggling downtowns, especially when paired with community-centered commercial revitalization. Adaptive reuse projects have also been successful in creating architecturally compelling conversions that create a new purpose for underutilized or obsolete buildings in a variety of settings in a range of NY counties.

FIVE-YEAR PLAN PRIORITIES

The next five-year budget must expand production for new construction and preservation of affordable housing.

Ensure The Housing Plan Meets Local Housing Needs by Utilizing Data: Utilization of census and other data on incomes, rent burden and homeownership rates will help identify unmet housing needs and steer investment to highest priority needs. This is especially important to achieve deep affordability in the next housing plan.

Drive New Construction and Preservation for Those Most in Need: The state must target its financing where the need is greatest. New Yorkers with incomes below 80 percent of AMI are struggling the most to find good quality homes, and when they do, many are having to pay 30 percent and more on housing costs. We call on the state to maintain the ongoing funding levels of new construction and preservation programs and to increase its funding for new construction over the next five years, by allocating:

- \$500 million on the All-Affordable Housing Program, and \$100 million for the Homes and Working Families Program, both of which finance the construction of units for New Yorker households making 60 percent of AMI and below.
- \$100 million for the Low-Income Housing Trust Fund, to finance projects in blighted and deteriorating communities.
- \$250 million for the Multifamily Preservation Program, that will help ensure that all the affordable housing we build will continue to be safe and healthy for the tenants of today and tomorrow.
- \$14.5 million and \$6.2 million for the Neighborhood Preservation and the Rural Preservation Programs (NPP/RPP), respectively. These programs make rehabilitation, accessibility alterations, housing counseling, and so much more possible by providing the technical assistance and administrative funding to the organizations that implement the State's preservation and revitalization efforts on the ground. As part of this annual appropriation for the NPP/RPP it is requested that \$250,000 be set aside for each the Neighborhood Preservation Coalition and the Rural Preservation Coalition, respectively.
- \$15 million for the Access to Home and Restore Program to provide low-income aging New Yorkers and those with disabilities with the funding needed to make emergency repairs and crucial accessibility alterations.

Project Spotlight

Project Name: Sydney House

Project Location: Bronx, NY

Developer: Habitat for Humanity New York City and Westchester County & Almat Group

Description: Sydney House is the largest multi-family development built by a Habitat for Humanity affiliate to date, providing 56 low- to moderate-income working New York City families the chance to become first-time homeowners. The development consists of 26 one-bedroom apartments, 23 two-bedroom apartments, and 7 three-bedroom apartments.

Homeowners at Sydney House enjoy approximately 2,000 square feet of open space and a green roof – desirable features given the borough's dense population. Building amenities will include parking for vehicles and bicycles, laundry facilities, and a community area on the ground floor adjacent to the lobby. The convenient location also gives residents access to many of the Bronx's recreational gems, including the Bronx Zoo and Bronx Park, Van Cortlandt Park, Pelham Park and City Island. Both the 2 and 5 trains are a five-minute walk from Sydney House, giving residents a 40-minute commute to midtown Manhattan.





Fund a Sustainable Affordable Housing Program: The state must provide robust sustainable affordable housing funding totaling \$500 million to incentivize greater efficiency in the affordable housing stock, similar to S.2732/A.3798 introduced by Assemblymember Cymbrowitz and Senator Kavanagh. This novel program would complement the goals of the Climate Leadership and Community Protection Act (CLCPA), helping make its goal of 100% zero emissions by 2040 a reality by ensuring that all projects receiving state financing will run carbon neutral. This funding will be crucial in raising efficiency standards past the current bar of Enterprise Green Community Standard Criteria. It is important that in this new program and in addition to it that the state:

- Provide developers with the confidence they need to help meet its sustainability targets. Standardization and technical proficiency are very important to building green projects. But hard and soft costs of construction and operational costs in the long run are equally important. The use of sustainability in the consideration of Low-Income Housing Tax Credit (LIHTC 9%) applications, operational subsidies and loans for hard costs for electric heating, domestic hot water, and solar conversion, are strong incentives that would drive the production of projects meeting a higher standard like the Enterprise Green Communities Certification Plus standard, which sets a high but crucial bar when it comes to efficiency on our path to zero emissions.
- Ensure cooperation between NYCERDA and HCR while defining technical specifications and performance standards. These two agencies working more in alignment means more efficient use of subsidies.
- Set aside a portion of funding for preservation. Rehabilitations should be seen as a prime opportunity to increase efficiency of buildings and their systems. For some buildings, rehab projects are the only opportunity where funds are being used to make serious alterations.

Prioritize State Owned-Land for Affordable Housing: With the rising costs of producing affordable housing, siting opportunities on publicly controlled land should be maximized, where appropriate. Utilization of publicly controlled land will reduce subsidy needs by eliminating site acquisition costs. Siting for affordable housing is difficult in many parts of the state due to both costs and community opposition. NY State should review all state-controlled land and establish a new disposition review with Homes & Community Renewal to determine site suitability for affordable housing. Land controlled by all state agencies and authorities should be reviewed for suitability for housing. With many agencies and authorities holding underutilized land or buildings near transit and central business districts, these are prime areas for development. The Brooklyn Initiative financed by the last housing plan brought affordable housing to underutilized land in Woodhull Hospital in Brooklyn. Sunnyside Yards in Queens is another site that would greatly benefit New Yorkers while also showing cooperation with New York City's next mayor. Lastly, transit-oriented development can get a jump start with state-controlled land near regional and commuter train stations in many parts of the state.

2. Support Public Housing Preservation in NYC and Across NY State

Preserving public housing is critical to expanding affordable housing supply in New York. If we lose public housing to deteriorating conditions, we will never be able to expand affordable housing supply. NYCHA is home to upwards of 500k New Yorkers. Public housing is also found across the state, providing deeply affordable rental housing for low-income residents. We call for a total of \$427 million allocated for public housing across the state. And, if Build Back Better does not pass, we call on NY State to invest an additional \$1.5 billion annually in capital to NYCHA to address its \$40B repair backlog. If Washington fails to deliver public housing capital funds, New York State must step up to the responsibility of funding repairs and create a long-term funding plan in partnership with New York City.

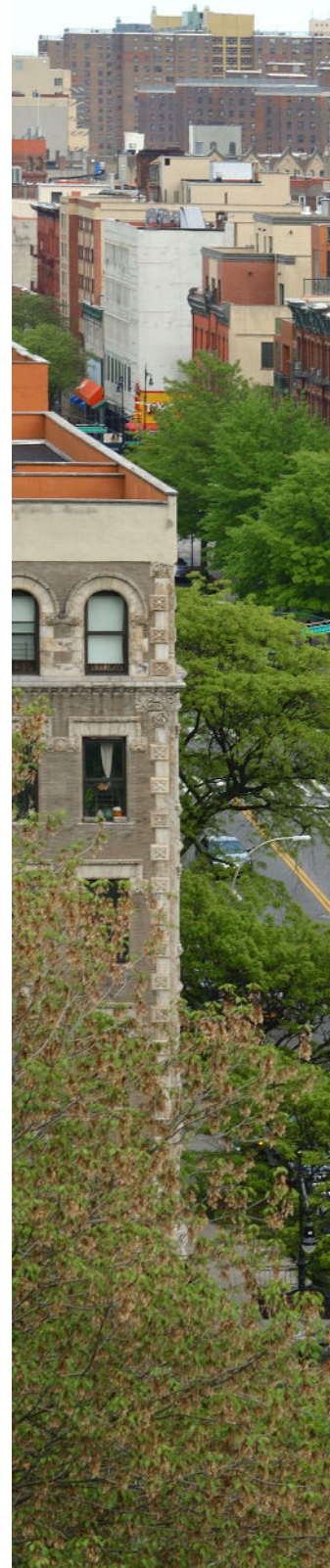
3. Expand Supportive Housing

Supportive housing is a permanent affordable housing solution with high quality services for people experiencing homelessness who also struggle with a disability often including substance abuse and mental health. Services are a voluntary and provide privacy, safety, and support to individuals and families to remain stably housed and avoid a return to homelessness.^{ciii} The state's more than 55,000 supportive housing units is a testament to the success of this model.

Supportive housing has a positive impact on mental and physical health and leads to decreased usage of costly alternatives like emergency departments and corrections facilities. Not only are the units working as a permanent and stable solution for homelessness, they offer a less expensive option than is otherwise available. More than two decades of pre- post cost studies examining individuals' use of systems before and after placement in supportive housing attest to the fact that chronic homelessness is more expensive than supportive housing.^{civ} We call for the state to adopt the New York State 20K Supportive Housing Plan:

- Commit \$2.128 billion for the construction of 7,000 new supportive housing units: The state needs to commit to 7,000 new units over the course of the five-year plan. Another 7,000 is needed in the following 5-year plan equaling 14k over ten years through 2032. This adds an additional year of development to the state's current 15-year commitment.
- Separate from the HCR budget, include operating and service funding for these 7,000 new supportive housing units in the Empire State Supportive Housing Initiative (ESSHI), and ensure that these operating and service contracts reflect increasing costs over time.
- Commit \$300 million for the preservation of 3,000 supportive housing units: The state needs to prevent any loss of supportive units by investing in a preservation fund committed to reaching 3,000 units in crumbling fiscal and/or physical condition over the course of the five-year plan and another 3,000 in the following plan, totaling 6,000 over the next ten years. Preservation funding should include both capital and operating needs for these buildings

We also ask that the state ensure that OTDA continues to fund the Homeless Housing and Assistance Program (HHAP) program at \$128 million annually. The program provides significant capital grants and loans for acquisition, construction and rehabilitation of homes targeted specifically at those experiencing homelessness.



Project Spotlight

Project Name: Liberty Station

Project Location: Suffolk County, NY

Developer: Concern Housing, Inc.

Description: Liberty Station is an affordable and supportive housing development in Port Jefferson Station in the town of Brookhaven. It consists of six, two-story apartment buildings comprising 77 affordable homes, 75 one-bedroom and 2 two-bedroom apartments. 25 of the apartments are reserved for veterans, 20 additional units are given preference for veterans and the remaining units are for individuals making less than 50 percent AMI.

To ensure the quality living of residents, the community provides residents with access to private parking lots and amenities such as a fitness center, a library and a computer room. There are two gardens on the property and a walking path with six fitness stations. The development is close to a full range of retail services and is connected by a public bus route to the Long Island Rail Road's Port Jefferson train station.

Liberty Station also meets Enterprise's Green Community standards and was built in accordance with New York State's policy of supporting sustainable and affordable development. In addition to equipping each apartment with Energy Star-rated appliances, the development is designed to conserve water and the landscaping includes surface storm water management features.



4. Establish the Affordable Independent Senior Housing Assistance Program

The state can play a major role in enhancing access to services for seniors living in affordable senior housing. The 5-year plan should include \$200 million in capital funding for senior housing and \$5 million dollars annually (\$25 million over 5 years) for a new Affordable Independent Senior Housing Assistance Program. Such a program will allow for resident assistants in more new and existing affordable senior housing developments, connecting low-income residents with an array of existing community programs and resources that can help extend independent living and keep them out of more costly levels of care.

1. Support Affordable Homeownership Including in Rural Areas

Affordable homeownership must be expanded in New York to improve equitable access to homeownership that has been historically denied through systemic racism in housing policy. Both shared equity and traditional homeownership models have an important role in expanding access.

\$100 Million Shared Equity Housing Acquisition Program: Land banks and Community Land Trusts often fit into what are called shared equity homeownership models or Shared Equity Projects (SEP)-- those in which owner-occupied housing is resale restricted for low-income households, and affordability for perpetuity. New York State became one of the first states to enact comprehensive land banking legislation authorizing^{cv} them in 2011, 25 have been established and have acquired nearly 2,000 problem properties. Nationwide, there are 2,427 state SEP programs in the United States, and these programs are working.^{cvi} The average difference in monthly payments between a traditional homeowner and SEP owners is \$735.^{cvi} As for mortgages, the average difference in payments between a traditional homeowner and SEP owners is \$103,378. Furthermore, SEPs have been shown to have significant impacts on the number of low income and minority households that can buy homes.

These land banks have acquired almost 2,000 properties, demolished more than 600 unsafe structures, renovated or stabilized 400 structures, leveraged \$77 million in private investment, and overall made \$130 million dollars in investments transforming of hundreds of vacant, abandoned, and tax-delinquent properties to productive use in support of community priorities since 2012.^{cix} Most of this work has been funded by the NY State Attorney General Office’s Community Revitalization Initiative. The state has become a leader in the revitalization movement, but requires substantial funding to further vacant land acquisition and holding costs in upstate markets to facilitate land assembly and scale development.^{lxxvii}



SOURCE: PRESERVATION LEAGUE OF NY STATE LAND BANKS (2020) ^{cviii}

Fully Fund the Affordable Housing Corporation (AHC) Program: The Affordable Housing Corporation (AHC) is New York’s only subsidy for affordable homeownership development. With the need for addressing the dearth of homeownership opportunities and rising costs, the program needs more funding to be successful. The program requires an additional \$255 million over the course of the five-year plan.

Renew the Homeowner Protection Program (HOPP) Funding at \$20 Million: Over 18,000 New York families depend on foreclosure prevention services each year that are funded by HOPP, a network of 89 nonprofit housing counseling and legal service providers. HOPP provides direct services to homeowners in every county and assists municipalities, courts, and community stakeholders. We call for \$100 million over the course of the five-year plan. The first year of the plan should include at least \$35 million, and the last 4 years should be funded at \$40 million.



Support Small Rental Programs Upstate: The state’s pilot geared at small rental developments was known as the Small Rental Development Initiative (SRDI). This program was designed to help nonprofit developers and owners acquire, rehabilitate or construct affordable apartments in smaller multi or single unit buildings. It is time for a Statewide Small Residential Development Initiative to be a program with adequate funding and annual commitments that bridge the “development gap” seen in many neighborhoods where the actual cost of development is much greater than appraisal values. We call for \$10 million over the course of the next five-year plan.

Project Spotlight

Project Name: Brittany Terrace

Project Location: Orange County, NY

Developer: ROC USA & Pathstone

Description: The Brittany Terrace manufactured home park in Orange County was converted into a resident-owned community to preserve long-term affordability for seniors. Before this conversion, residents of the 55 and older community were facing an uncertain future when the park went up for sale. Through a \$10.4 million investment by HCR, the land beneath the neighborhood in Rock Tavern will be owned by 74 homeowners in Brittany Terrace.

In many manufactured home communities, residents own their homes but not the land beneath them. This makes homeowners vulnerable to rent increases and eviction, especially when ownership of the land changes. By purchasing the property, homeowners are empowered to make major decisions as a unified community.



Prioritize Rural Preservation and Revitalization:

We call on the state to fund and codify the Manufactured Homes and Mainstreet programs in an effort to increase affordable housing and economic opportunity upstate. The \$20 million (\$4 million annually) should be allocated to the Manufactured Homes Program, supporting what is a major but at-risk source of affordable homes for many communities across the state. The Mainstreet Program needs a \$20 million (4 million annually) allocation to revitalize New York State's downtowns through targeted commercial and residential improvements, in addition to the average ongoing annual commitment of \$4.2 million. Both programs should be funded as a long-term legislative priorities.

- **Preserve Section 515 Rural Rental Housing:**

Between 1975 and 2000 the Federal Section 515 Rural Rental Housing program supported the development of hundreds of units of multi-family rental housing in New York's small towns and rural communities. While the program is no longer producing new rental units and has already lost many properties to obsolescence and/or pre-payment, there remain 397 Rural Rental projects in the State serving some 11,888 households comprised of 13,146 total tenants. The occupants of Section 515 housing in New York are supported by a combination of 5,403 federal rural rental assistance vouchers and another 5394 units of NYS Rural Rental Assistance. These critical affordable rental properties provide safe, decent and affordable housing to households with average incomes of \$14,223.^{ox} New York State needs to protect the Rural Rental Assistance Program (RRAP) and the State should aggressively invest in the preservation of this irreplaceable affordable rental housing in rural communities.

Administrative Reform of Restore/Access to

Home Program: These programs provide emergency home repair to low-income seniors and accessibility modifications to the homes of disabled individuals. The state must increase rates of grant funding for administrative costs or create a tiered rate structure that takes size of the project into account. We are asking for \$15 million across both programs, and to continue the \$5 million annual funding over the next five years.





II. TAKE LEGISLATIVE ACTION TO SUPPORT THE NEXT HOUSING PLAN

Codify Requirement for a 5-Year Housing Plan: Sign the five-year capital plan requirement into law. Bill S2193/A3807 (Kavanagh/Cymbrowitz), already passed by the legislature, would codify funding for a new five-year capital plan every fifth year thereafter. This bill ensures that future administrations are forced to consider long-term implications of policy choices and engage in long-term planning for housing.

Provide NYCHA with Expanded Procurement Options: If NYCHA receives significant federal funding, it will require procurement relief from the state to be more efficient in its bidding process regarding both use of funds and timely deployment. Bill S6999A/A7805 (Kavanagh/Cymbrowitz), specifies within broader legislation, needed procurement flexibility that will be critical to effective use of federal funds.

Advance Insurance Reform to Reduce Costs, Making State Funds Go Further (S6999A/A7805): Pass the Affordable Housing Insurances bill: S5231/A5574 (Kavanagh/Cymbrowitz).^{cxii} This legislation would require the New York State Department of Financial Services (DFS) in coordination with the New York State Division of Housing and Community Renewal (HCR) to study and report on the recent significant increases in insurance premiums for housing units and to make recommendations to the Executive Chamber and the Legislature to address the causes for such increases. The legislation has already passed both houses of the legislature and requires the Governor's signature.

Improve Access to Housing and Fight Modern-Day Redlining: As our country continues to confront its long history of institutional racism and discrimination, states and localities are beginning to come to grips with the need to actively further policies that inhibit discrimination and reverse segregation. While New York has started similar efforts with housing bills introduced in previous sessions, this budget and legislative session is New York's moment to make historic and necessary reforms.

- **Fully Fund Eliminating Barriers to Accessing Housing in New York:** Build upon the two-year \$4.5 million Eliminating Barriers to Accessing Housing in New York (EBHNY) statewide pilot to expand funding to \$15 million over the course of the next housing plan. The program was aimed at eliminating systemic housing discrimination based on race, national origin, disability, source of income, and other federal, state and local protected classes. The Qualified Fair Housing Organizations (QFHOs) operating under the program's mandate need this funding to continue in order to continue this crucial fair housing work. The state must allocate \$3 million annually for the next five years over the course of the five-year plan. This will allow the program to continue at current funding levels and cover \$50,000 per year in administrative costs.
- **Spur Accessory Dwelling Production and Basement Unit Legalization:** Cities and states across the country have worked to forward policies that make ADUs possible. Neighboring Connecticut has taken meaningful steps forward towards making housing more accessible and affordable for residents of all backgrounds with the signing of zoning reform and ADU bill HB6107 into law. After California's zoning changes, ADU production has taken off in Los Angeles; ADU permits increased from 117 in 2016 to 4,171 in 2017. They accounted for 20% of all LA housing permits in 2018. Oakland saw 8 times more applications and more than 100 cities in the state have enacted ADU ordinances.^{cxii} New York City and State have yet to create an accessory dwelling zoning category. Such a category could amend current zoning to allow for these new units, as is done in S4547/ A4854 (Harckham/Epstein). Currently, 15 percent of New York City is zoned only for single-family detached units. Most of the space is in Staten Island and Queens, which are 25 and 22 percent zoned for single-family homes, respectively.^{cxiii} An effective pro-ADU policy needs to be flexible, including the expediting ADU plan review, avoiding exorbitant fees, allowing for more flexible size and setbacks for ADUs, and allowing multiple smaller apartments on the same property. The policy also must be cognizant of the large number of units that don't have certificates of occupancies; these illegal landlords will not willingly enter a program that brings risk of immediate enforcement. Extensive community outreach, an enforcement grace period and funding for owners interested in the program would be crucial to actually convert currently illegal and unsafe conditions into livable apartments.
- **Enact the 11-Bill Anti-Housing Discrimination Package:** This package^{cxiv} of legislation, largely sparked by recent coverage of discriminatory real estate practices will be the beginning of a much-needed effort to deal with what many see as modern day redlining. The package includes initiatives to deploy undercover homebuyers to test whether real estate agents are turning customers to or away from certain neighborhoods based on race, stiffer penalties, more anti-bias training for agents and a path to pursue punitive damages. In addition to this package, the state should look at current Department of State licensing regulations and look for areas where reforms could mitigate the potential for discrimination to go unpunished in both the rental and homeowner market. This should include initiatives to close the abhorrent racial appraisal gap.^{cxv}



Facilitate Hotel Conversions by Reducing Barriers in Multiple Dwellings Law: Pass the hotel conversion regulatory relief bill: S4937/ A6262 (Kavanagh/Cymbrowitz). Use the zoning powers of the State to work with NYC's new mayor, Eric Adams, to achieve his plan of hotel conversions by permitting residential occupancy in hotels to create new permanent affordable and supportive housing in a modern SRO model.

Help Prevent Evictions Upstate and Downstate: With the potential eviction uptick that may follow the expiration of pandemic renter protections, we need reforms that will help tenants stay housed now and long after the Covid-19 crisis is over. Anti-eviction policies are pro housing if they can improve the financial viability of building owners, while addressing longstanding issues with our costly eviction process that drags both tenants and owners through courts. We call for reforms that target nonpayment disputes early in the process, create new systems to prevent evictions across the state, and alter existing programs so that they more comprehensively avoid the eviction crisis of today and tomorrow. We recommend the following:

- **Pass and Sign of the Housing Access Voucher Program (HAVP) Legislation S7628A/A9657 (Kavanagh and Cymbrowitz)^{cxvi}:** HAVP is a statewide tenant-based rental voucher geared towards eviction and homelessness prevention. Low-income families in instable or unsuitable housing situations or those facing eviction will receive a voucher with a payment standard at 100 percent of Fair Market Rate (FMR). Like HUD's Housing Choice Vouchers, tenants will pay 30 percent of their incomes with the voucher covering the rest of the rent. Separate from the HCR budget, this program will require an additional \$1 billion in funding, which will cover ~50,000 vouchers.
- **CityFHEPS and FHEPS Reforms:** Change voucher eligibility so that it no longer requires that an eviction have been filed or a housing court proceeding be scheduled. With this requirement waived, the program should instead target those who are vulnerable to eviction. Increase the rent ceiling for FHEPS to Fair Market Rent (FMR) to align with market conditions and ensure program participants have a better chance at being able to use their voucher by signing legislation S6573/A8009 (Kavanagh and Rosenthal).

Project Spotlight

Project Name: Renaissance Square Apartments

Project Location: Schenectady, NY

Developer: Better Community Neighborhoods, Inc. (BCNI) and Home Leasing, LLC

Description: Renaissance Square was formerly the historic St. Mary's School in Schenectady's Eastern Avenue neighborhood. Built in the early 20th century, the St. Mary's School at 104 Irving St. closed in 1979 and had fallen into disrepair. The school was converted into 25 apartments and an additional building with 30 apartments was also constructed. Together, Renaissance Square includes six studio apartments, 44 one-bedroom apartments, and 5 two-bedroom apartments. All 55 apartments are affordable to households earning at or below 80 percent of AMI.





SCRIE Reform: In order to address the many seniors who are and may soon be overburdened with rising housing costs, the State should enact three pieces of legislation to keeping seniors affordably housed; increase renter education and program salience. This includes S2897, (Sen Kavanagh): CPI Increase allows the income threshold to increase accounting for 5.9% COLA for social security; S512/A719, (Sen Krueger and Rosenthal): SCRIE lease notice rider; and S3920 (Sen Sander)/A2474 (Assem Reyes): Freeze rent at original date of eligibility.

Fair Community Land Trust Housing Taxation Legislation: As mentioned, CLTs limit the resale price of homes, which helps maintain affordability for the next generation of land trust residents and protects against the loss of scarce affordable housing. However, the State still does not have any guidance on how such properties should be taxed, leaving it up to local assessing authorities to determine the taxable value of each home. This leads to significant uncertainty across the State with some assessors treating the homeowners fairly and others taxing them as if they were market-rate homes. The state must pass and enact S6326A (Sen Brouk)/A7930 (Assem Davila). This bill qualifies CLT-owned land as tax exempt under the not-for-profit 420-a tax law and directs taxing authorities to assess the homes at a fair, appropriate, and reduced rate in accordance with the resale value. This change would empower local assessors to treat these permanently affordable homes fairly and ensure income-qualified homebuyers will have the ability to afford the purchase for generations to come.

Adopt a Statewide AFFORDABLE IS FAIR Housing Plan: The purpose of the AFFORDABLE IS FAIR Plan is to encourage the development of affordable housing in all areas, expand housing choice opportunities, and reduce and prevent poverty concentration and residential racial segregation, via a mandate of minimum affordable housing stock for rent and sale in every community. New York State can play a leadership role in ensuring that local governments and counties take the initiative to gear their zoning and housing policy towards adequately addressing the crisis we face. New York has not taken advantage of its authority to address exclusionary zoning and is falling behind other states on this issue. While it is true that the ultimate authority to regulate land use is primarily delegated to local governments, states have recognized and wield their constitutional power to affect housing production providing regulatory and zoning relief and assessment of housing needs. New York must set affordable housing goals and follow the lead of other states to develop a program that includes an enforcement mechanism for the equitable allocation of affordable units.

LESSONS FROM OTHER STATES: ZONING TO AFFORDABILITY

Since the 60s, Massachusetts has streamlined process for affordable housing developments to overcoming local zoning, particularly in towns where less than 10% of the housing stock is affordable.^{lxxvii} The state's Comprehensive Permitting and Zoning Appeal Law (Chapter 40B) and Smart Growth Zoning Overlay District Act (Chapter 40R) are driving local affordable housing permits and allow by-right development in smart growth locations, respectively. Affordable housing projects in localities not meeting their affordability responsibility, can utilize a simplified permitting process through a single authority and appeal denials of permits with a state Housing Appeals Committee (HAC).^{cxvii}

The state also incentivizes mixed-used developments with density bonus payments via the Massachusetts Smart Growth Housing Trust Fund. In order for municipalities to take advantage, it must create "smart growth" areas, which have adequate public transit and amenities, as-of-right developments that fit density and affordable unit minimums dictated by the state. Unfortunately, the voluntary nature of (Chapter 40R) means that only localities motivated to improve housing affordability take advantage. "NIMBY" (Not In My Backyard) opposition to affordable development has stunted what have been useful tools for affordable housing development. Even the separate permitting process and ability for developers to appeal denied permits has been mired with a lack of pace:

- The average time for a 40B project permit decision is 10 months and 90 percent of the projects receive a comprehensive permit.
 - However, only 55 percent of the Chapter 40B projects obtained building permits between the beginning of the program in 1969 and 2007.
- 26% of all applications were denied and appealed to the Housing Appeals Committee (HAC)
- 12% were involved in litigation outside of HAC^{cxviii}

Massachusetts has recently looked to add more financial incentives for multifamily development, relief from restrictive zoning^{cxix}, ADUs^{cxx}, and expansion of smart growth districts^{cxxi} through its Housing Choice Initiative Program^{cxii} a host of legislation accomplishing these goals. The obstacles faced in Massachusetts when it comes to community opposition, slow building permitting, the choice involved in voluntary programs, and the effect of housing market on private sector development should be taken into account when considering how New York should proceed. However, it's important to note that these efforts have meant the creation of affordable units that otherwise would not have existed. As of 2017, 65 communities reached the 10 percent affordability goal in Massachusetts and 37 municipalities have approved 42 smart growth districts under Chapter 40R.^{cxiii} And now, Rhode Island, Connecticut, and Illinois that are working on similar appeals processes.



California's efforts to address its housing shortage initially centered around the mitigation of parking requirements^{cxxiv} and ADU production.^{cxxv} It has provided numerous ways for developers to bypass local zoning in order to build ADUs. However, recently the state has completely ended single family zoning^{cxxvi} (following in Oregon's footsteps) and taken steps to streamline affordable housing in a way that's similar to Massachusetts. In 2017, the California enacted Senate Bill 35 (SB 35) to streamline housing development in cities not meeting their housing needs.^{cxxvii} SB35 forces many cities which do not meet their Regional Housing Needs Assessment (RHNA) goals to provide streamlined, ministerial review of qualifying infill housing projects. Without the mandated ministerial review process, these projects could be subject to local conditional use permit requirements, environmental review under the California Environmental Quality Act (CEQA), and other discretionary governmental review. Because SB 35 caps the amount of times local governments have to review projects and exempts qualified projects from CEQA, the legislation offers developers a shorter and cheaper process than what was previously available. SB 35 is aimed at easing California's housing shortage and affordability crisis and has since, been used by developers to bypass local opposition or cumbersome permitting timelines.

California continues to improve upon a novel set of state policies. Though, much like Massachusetts, with projects remain slow to break ground; however, both the failures and successes these states have seen give plenty for New York State to learn from.^{cxxviii cxxix}



RANCHO CUCAMONGA, CALIFORNIA

III. INCREASE STAFFING & REPORTING AT NYS HOMES & COMMUNITY RENEWAL

NYS Homes & Community Renewal has established clear and transparent systems for distributing capital funds in an efficient manner through their competitive funding awards. However, understanding progress in terms of production and spending for the overall housing plan is not information that is easily available to the public. With an increase in resources, HCR must be able to enhance staff capacity to deliver resources across the state and to also report publicly on their progress.

Bolster Staff Capacity: We are calling for historic levels of funding for affordable housing at this pivotal moment. However, we recognize that allocation is only half the battle. Not only do we implore the Governor to lean on our coalition, other housing groups, and the large swaths of members when it comes to shaping the housing plan programs, we are calling for increased staffing at relevant agencies. We recognize the considerable need for capacity while working to close on capital projects at Homes and Community Renewal (HCR) given the investments we are asking for and the potential funding resulting from recent Federal infrastructure and reconciliation bills. The delayed roll out of the State's Covid-related rental assistance programs, including ERAP, have taught us the importance of having appropriate staff levels in place to efficiently administer an influx of historic federal resources.

Reporting and Transparency: In the next 5-year housing plan, public reporting on progress for the plan should be posted on NYS Housing & Community Renewal's website on an annual basis. Both production and spending should be reported in total and on a regional basis by unit, affordability level, new construction v preservation, homeownership v rental with indication of any special populations served such as seniors, formerly homeless, veterans, etc. A list of projects should also be made available indicating developer, location and project description.



CONCLUSION

We recognize and appreciate that policymakers in our state understand the crisis at hand and prioritize housing as a top issue of concern for their constituents. While the needs expressed in this report are numbers and figures, they represent real people and real homes in regions across the state. If adopted, this housing plan would have a transformational impact on the lives of thousands of New Yorkers and where they live.

The first statewide housing plan produced inspiring examples of affordable housing across the state and tremendously positive impacts on communities. It is now time to build on this work to ensure all New Yorkers have access to safe, decent and affordable housing.

NEW YORK 
HOUSING CONFERENCE

APPENDIX

TABLE 4

5 YEAR HOUSING PLAN BUDGET

PROGRAMS	FORMER STATEWIDE HOUSING PLAN			NEW STATEWIDE HOUSING PLAN		
	FY18-22 HOUSING PLAN CAPITAL ENACTED	FY18-22 ADDITIONAL 100 FUNDS & ONGOING HCR PROGRAMS ENACTED**	TOTAL FY18-22	FY23-27 HOUSING PLAN RECOMMENDATION	FY23-27 HCR ONGOING PROGRAMS RECOMMENDATIONS**	TOTAL FY23-27
	(THOUSANDS)			(THOUSANDS)		
ACCESS TO HOME AND RESTORE PROGRAMS		5,000	5,000	15,000	5,000	20,000
AFFORDABLE HOUSING CORPORATION		155,000	155,000	100,000	155,000	255,000
ALL-AFFORDABLE HOUSING PROGRAM (NYC ONLY) (FOR UNITS UP TO 60% AMI)	100,000		100,000	500,000		500,000
HOUSES FOR WORKING FAMILIES		72,000	72,000	100,000	72,000	172,000
HOUSING OPPORTUNITIES FOR THE ELDERLY		7,000	7,000		7,000	7,000
LOW INCOME HOUSING TRUST FUND PROGRAM		242,000	242,000	100,000	242,000	342,000
LOW INCOME SENIOR HOUSING	125,000		125,000	200,000		200,000
HAIN STREET AND DOWNTOWN REVITALIZATION PROJECTS	10,000	21,000	31,000	20,000	21,000	41,000
MOBILE AND MANUFACTURED HOME REPLACEMENT PROGRAM	13,000	1,000	14,000	20,000		20,000
MULTIFAMILY NEW CONSTRUCTION (>40 PERCENT AMI)	472,025		472,025	550,000		550,000
MIDDLE INCOME HOUSING PROGRAM (60-100 PERCENT AMI)	150,000		150,000	150,000		150,000
MULTIFAMILY PRESERVATION	146,000		146,000	250,000		250,000
NEIGHBORHOOD PRESERVATION PROGRAM		59,799	59,799	14,500	59,799	74,299
RURAL AND URBAN COMMUNITY INVESTMENT FUND PROGRAM	45,000	34,500	79,500	60,000	34,500	94,500
RURAL PRESERVATION PROGRAM		24,979	24,979	6,200	24,979	31,179
SMALL BUILDINGS (5-40 UNITS)	62,500		62,500	100,000		100,000
SUPPORTIVE HOUSING PROGRAM	950,000	250,000	1,200,000	2,428,000		2,428,000
NYCHA PUBLIC HOUSING MODERNIZATION (CAPITAL)	200,000	550,000	750,000	50,000	130,000	180,000
PUBLIC HOUSING MODERNIZATION PROGRAM		32,000	32,000	27,000	32,000	59,000
PUBLIC HOUSING OUTSIDE OF NYC		125,000	125,000	250,000	50,000	300,000
PUBLIC HOUSING RAD PRESERVATION	125,000		125,000			100,000
ADAPTIVE REUSE (HOTELS)		100,000			100,000	
COMMUNITY RESTORATION FUND		1,000	1,000		1,000	
HOMEOWNERSHIP PROGRAM	41,475		41,475	91,475		91,475
MANUFACTURED HOMES ADVANTAGE PROGRAM		15,000	15,000		25,000	25,000
MITCHELL LAMA REHABILITATION PROGRAM	75,000	39,500	114,500		39,500	
SUSTAINABILITY*				500,000		500,000
SHARED EQUITY HOUSING ACQUISITION PROGRAM*				100,000		100,000
*SMALL RENTAL DEVELOPMENT INITIATIVE (SDI)				50,000	50,000	100,000
HOMEOWNER PROTECTION PROGRAM (HOPP)		20,000		195,000		195,000
RURAL HOUSING COUNSELING SERVICES*				9,000		9,000
SENIOR HOUSING ASSISTANCE PROGRAM*				25,000		25,000
RURAL RENTAL ASSISTANCE PROGRAM		110,239	110,239		110,239	110,239
ELIMINATING BARRIERS TO ACCESSING HOUSING IN NEW YORK (EBHN ^{NY})				15,000		15,000
TOTAL	\$2,515,000	\$1,974,694	\$4,369,694	\$6,026,175	\$1,159,017	\$7,185,192

*NEW PROGRAMS

**THIS FUNDING WAS PRIMARILY FOR CORE HCR PROGRAMS THAT ARE FUNDED CONSISTENTLY EVERY YEAR, OUTSIDE OF THE CAPITAL PLAN. FOR THE FY18-22 COLUMN, A SMALL PORTION OF THE FUNDING INCLUDES ONE YEAR ALLOTMENTS TO NON-CORE PROGRAMS THAT WERE ALSO NOT INCLUDED IN THE SUPPLEMENTAL CAPITAL PLAN.

TABLE 5

NY COUNTY RESIDENTIAL BUILDING PERMITS 2018 & 2021

	2021				2018			
	1 UNIT	2 UNITS	3-4 UNITS	5+ UNITS	1 UNIT	2 UNITS	3-4 UNITS	5+ UNITS
KINGS	12	20	22	146	42	42	60	233
BRONX	0	9	15	70	7	20	8	69
QUEENS	46	84	31	56	111	132	32	65
NEW YORK	0	0	0	26	0	3	0	45
ONTARIO	236	13	18	0	215	0	1	26
ERIE	648	14	8	31	682	9	6	24
ROCKLAND	71	17	16	21	92	23	13	24
MONROE	507	3	2	34	645	7	6	22
SARATOGA	636	9	11	8	652	5	4	22
WESTCHESTER	265	11	0	42	292	18	4	22
ALBANY	236	7	0	3	216	3	9	15
LIVINGSTON	31	0	0	0	24	0	0	13
NASSAU	592	3	1	28	746	4	0	12
SCHENECTADY	54	0	0	22	68	0	2	6
SUFFOLK	938	1	1	11	695	8	11	5
NIAGARA	140	0	0	1	147	0	0	2
RICHMOND	81	0	0	2	206	155	0	2
WAYNE	89	0	0	1	84	1	2	2
RENSSELAER	103	0	0	7	99	3	15	1
ORLEANS	25	0	0	0	15	0	0	0
PUTNAM	47	0	0	1	37	0	3	0
SCHOHARIE	39	0	0	0	26	0	0	0
SENECA	33	0	0	0	42	0	0	0

TABLE 6

NEW YORK STATE SELECTED HOUSING STATS BY COUNTY

	RENT BURDENED	MEDIAN RENT	VACANCY RATE	VACANCY RATE (RENTED)	VACANCY RATE (OWNED)	PERCENTAGE OF AGING BUILDINGS	PERCENTAGE OF LACK A CRUCIAL SERVICE OR FACILITY
CAPITAL DISTRICT	48.6%	\$962.25	16.3	5.5	2.1	29.7%	2.5%
ALBANY	48.0%	\$1,022.00	9.1	4.8	1.7	30.5%	2.6%
COLOMBIA	44.7%	\$928.00	20.0	3.5	3.7	30.9%	2.2%
GREEN	63.6%	\$908.00	30.6	6.7	3.0	29.5%	3.6%
RENSSELAER	44.0%	\$973.00	9.8	4.3	1.3	35.1%	2.5%
SARATOGA	39.8%	\$1,138.00	10.2	5.3	1.1	16.2%	1.3%
SCHENECTADY	49.0%	\$945.00	8.2	7.2	2.0	35.8%	2.6%
WARREN	51.7%	\$929.00	27.2	6.9	2.0	22.8%	1.9%
WASHINGTON	48.0%	\$855.00	15.5	5.2	1.7	36.5%	3.6%
CENTRAL NEW YORK	46.9%	\$790.23	11.4	5.2	1.4	34.7%	3.3%
CAYUGA	42.5%	\$763.00	14.5	5.9	0.6	38.5%	3.4%
CORTLAND	46.1%	\$778.00	11.7	3.6	1.0	43.0%	4.1%
MADISON	42.1%	\$783.00	12.8	5.5	2.5	35.2%	2.6%
ONONDAGA	47.5%	\$872.00	7.5	8.5	1.7	23.4%	3.8%
OSWEGO	51.2%	\$777.00	14.8	5.4	2.1	30.7%	3.0%
FINGER LAKES	48.6%	\$803.88	12.8	5.5	1.1	34.1%	3.3%
GENESEE	42.3%	\$747.00	6.9	3.0	1.5	39.0%	3.7%
LIVINGSTON	54.4%	\$798.00	10.5	4.0	0.6	33.9%	2.6%
MONROE	53.4%	\$927.00	5.7	6.8	0.8	25.3%	3.2%
ONTARIO	46.9%	\$896.00	11.2	7.8	1.3	29.2%	2.8%
ORLEANS	47.1%	\$728.00	12.3	4.1	0.8	44.0%	3.5%
SENECA	46.5%	\$781.00	16.7	4.1	1.6	34.6%	4.3%
WAYNE	46.9%	\$779.00	11.3	4.9	1.2	32.0%	3.0%
YATES	51.6%	\$775.00	27.4	9.6	1.1	34.8%	3.1%
LONG ISLAND	55.7%	\$1,384.01	11.9	4.9	1.8	18.4%	1.9%
NASSAU	55.2%	\$1,772.00	4.5	4.6	1.1	19.9%	1.9%
SUFFOLK	59.0%	\$1,742.00	10.7	5.5	1.4	9.3%	2.1%
MID HUDSON	54.7%	\$1,232.04	12.9	4.7	2.0	23.6%	2.2%
DUTCHESS	55.2%	\$1,220.00	8.3	4.8	2.0	18.4%	2.1%
ORANGE	56.8%	\$1,259.00	7.6	3.9	2.8	22.5%	2.3%
PUTNAM	54.1%	\$1,453.00	7.8	3.1	1.2	17.7%	1.4%
ROCKLAND	60.7%	\$1,504.00	4.7	3.0	1.2	13.3%	1.8%
SULLIVAN	49.5%	\$890.00	38.6	9.3	3.1	22.3%	1.8%
ULSTER	57.2%	\$1,112.00	14.6	3.8	1.9	25.5%	2.2%
WESTCHESTER	54.5%	\$1,537.00	5.6	4.3	1.7	30.8%	2.2%
MOHAWK VALLEY	49.3%	\$881.33	16.0	5.2	2.1	38.0%	3.8%
FULTON	51.6%	\$779.00	20.3	3.2	2.6	36.3%	6.7%
HERKIMER	34.2%	\$675.00	21.7	5.2	3.2	41.6%	2.7%
MONTGOMERY	55.6%	\$783.00	12.6	5.3	1.1	45.7%	4.3%
ONEIDA	48.0%	\$766.00	10.6	6.9	1.7	35.1%	2.9%
OTSEGO	49.9%	\$833.00	21.5	9.3	2.2	42.6%	3.3%
SCHOHARIE	44.4%	\$790.00	23.3	4.8	1.9	30.3%	3.4%
NEW YORK CITY	50.4%	\$1,212.64	13.8	4.6	2.3	33.5%	3.4%
BRONX	60.3%	\$1,212.00	4.5	2.0	1.7	38.5%	4.1%
KINGS	53.5%	\$1,426.00	6.3	3.3	1.7	51.0%	3.1%
NEW YORK	45.0%	\$1,740.00	10.5	4.6	2.7	42.7%	4.0%
QUEENS	53.7%	\$1,583.00	5.5	2.8	1.5	31.7%	2.4%
RICHMOND	53.7%	\$1,319.00	5.7	6.5	2.3	19.4%	3.2%
NORTH COUNTRY	45.9%	\$799.09	29.4	7.4	2.7	30.0%	3.5%
CLINTON	43.2%	\$810.00	12.7	3.2	1.9	22.0%	3.2%
ESSEX	47.5%	\$812.00	36.0	7.0	4.0	32.7%	3.4%
FRANKLIN	47.4%	\$703.00	25.1	3.6	1.4	34.5%	3.2%
HAMILTON	34.3%	\$783.00	68.3	14.7	5.4	22.6%	5.2%
JEFFERSON	48.0%	\$987.00	26.2	9.2	2.7	33.1%	2.9%
LEWIS	48.6%	\$768.00	30.5	10.6	2.6	31.9%	2.0%
ST. LAWRENCE	47.7%	\$741.00	20.1	3.6	2.3	31.6%	5.3%
SOUTHERN TIER	50.4%	\$788.75	16.2	6.9	1.6	31.6%	3.3%
BROOME	54.3%	\$776.00	11.3	8.1	1.7	29.6%	3.2%
CHEMUNG	50.0%	\$813.00	9.6	8.7	1.3	35.8%	2.3%
CHENANGO	49.4%	\$678.00	17.8	3.6	1.3	36.5%	3.4%
DELAWARE	52.2%	\$691.00	35.9	6.9	2.1	29.8%	3.2%
SCHUYLER	45.7%	\$742.00	20.0	9.0	1.8	33.8%	2.9%
STUBEN	42.3%	\$695.00	16.0	6.3	1.4	34.6%	5.1%
TIOGA	49.0%	\$751.00	8.8	8.6	1.3	27.9%	2.7%
TOMPKINS	60.6%	\$1,164.00	9.8	4.0	1.9	25.1%	3.7%
WESTERN NEW YORK	47.5%	\$693.83	15.8	6.5	2.2	35.4%	4.6%
ALLEGANY	50.7%	\$658.00	24.7	9.4	2.5	32.4%	8.0%
CATTARAUGUS	46.8%	\$655.00	20.6	6.1	2.3	34.4%	6.9%
CHAUTAUQUA	53.1%	\$659.00	19.7	5.1	2.0	38.5%	4.1%
ERIE	49.5%	\$829.00	7.9	4.0	0.8	31.1%	3.1%
NIAGARA	46.2%	\$703.00	8.8	13.5	4.4	32.3%	2.4%
WYOMING	38.9%	\$659.00	13.1	1.1	1.0	43.5%	2.9%

TABLE 7

NEW YORK STATE HOME FUEL SOURCE BY COUNTY

	ELECTRICITY	UTILITY GAS	BOTTLED, TANK, OR LP GAS	FUEL OIL, KEROSENE, ETC.	COAL OR COKE	WOOD	SOLAR
CAPITAL DISTRICT							
ALBANY	18.2%	67.7%	2.8%	8.2%	0.1%	1.6%	0.1%
COLOMBIA	14.7%	12.4%	13.3%	50.0%	0.2%	7.5%	0.4%
GREEN	13.6%	8.9%	14.5%	51.4%	0.5%	8.7%	0.1%
RENSSELAER	14.1%	47.5%	7.7%	24.0%	0.1%	5.0%	0.2%
SARATOGA	13.6%	56.8%	11.0%	14.2%	0.2%	3.0%	0.1%
SCHENECTADY	14.4%	72.0%	3.3%	7.9%	0.0%	1.3%	0.2%
WARREN	13.1%	44.7%	13.0%	21.4%	0.3%	5.9%	0.1%
WASHINGTON	12.0%	19.8%	12.4%	40.8%	0.8%	12.5%	0.4%
CENTRAL NEW YORK							
CAYUGA	11.4%	48.5%	14.6%	14.3%	1.6%	6.6%	0.0%
CORTLAND	11.7%	52.5%	9.5%	14.4%	3.1%	8.2%	0.1%
MADISON	11.7%	42.5%	12.8%	22.6%	1.9%	7.0%	0.1%
ONONDAGA	18.9%	70.7%	3.1%	4.1%	0.4%	1.1%	0.0%
OSWEGO	12.6%	42.1%	19.2%	12.4%	0.9%	11.0%	0.1%
FINGER LAKES							
GENESEE	10.7%	58.2%	13.6%	10.3%	1.1%	3.8%	0.2%
LIVINGSTON	13.2%	48.5%	16.5%	11.3%	1.0%	7.1%	0.1%
MONROE	15.6%	78.8%	1.7%	2.0%	0.0%	0.6%	0.0%
ONTARIO	14.5%	59.6%	11.5%	8.0%	0.9%	4.1%	0.1%
ORLEANS	11.3%	42.6%	21.0%	14.8%	0.5%	8.3%	0.1%
SENECA	15.0%	39.6%	19.7%	13.6%	3.9%	5.4%	0.0%
WAYNE	14.9%	52.8%	13.4%	10.4%	0.8%	6.2%	0.0%
YATES	16.9%	28.8%	22.5%	13.0%	4.5%	12.2%	0.1%
LONG ISLAND							
NASSAU	5.4%	58.3%	1.6%	33.8%	0.0%	0.1%	0.1%
SUFFOLK	7.3%	39.8%	2.6%	48.9%	0.1%	0.6%	0.1%
MID HUDSON							
DUTCHESS	14.3%	26.7%	5.7%	49.5%	0.1%	2.2%	0.1%
ORANGE	11.1%	49.8%	5.4%	30.9%	0.1%	1.6%	0.1%
PUTNAM	20.9%	8.6%	5.1%	61.5%	0.1%	2.4%	0.1%
ROCKLAND	9.4%	85.0%	1.1%	3.2%	0.1%	0.2%	0.1%
SULLIVAN	15.9%	4.0%	14.1%	55.0%	0.7%	8.6%	0.1%
ULSTER	12.5%	20.3%	11.4%	47.2%	0.1%	6.7%	0.4%
WESTCHESTER	10.9%	49.8%	2.3%	35.4%	0.1%	0.3%	0.1%
MOHAWK VALLEY							
FULTON	9.0%	39.2%	10.5%	29.3%	0.5%	9.4%	0.2%
HERKIMER	11.8%	42.7%	7.1%	24.7%	1.2%	9.8%	0.3%
MONTGOMERY	9.2%	47.6%	6.5%	26.3%	1.5%	5.9%	0.1%
ONEIDA	12.2%	58.7%	6.3%	16.4%	0.4%	4.1%	0.1%
OTSEGO	11.9%	18.1%	15.2%	37.8%	0.7%	14.2%	0.1%
SCHOHARIE	14.5%	6.8%	15.7%	43.6%	1.1%	15.4%	0.1%
NEW YORK CITY							
BRONX	10.6%	44.3%	1.9%	39.1%	0.1%	0.0%	0.0%
KINGS	8.1%	77.8%	2.2%	8.8%	0.0%	0.0%	0.0%
NEW YORK	25.6%	44.1%	1.9%	22.2%	0.1%	0.1%	0.1%
QUEENS	6.5%	76.5%	2.2%	12.7%	0.0%	0.1%	0.0%
RICHMOND	4.4%	88.1%	1.4%	5.0%	0.0%	0.1%	0.2%
NORTH COUNTRY							
CLINTON	31.3%	12.1%	6.2%	40.5%	0.3%	8.1%	0.1%
ESSEX	12.5%	3.6%	14.1%	52.9%	0.4%	14.9%	0.3%
FRANKLIN	14.9%	6.0%	11.7%	49.7%	1.0%	14.8%	0.0%
HAMILTON	6.9%	2.5%	24.1%	46.4%	0.1%	17.6%	0.3%
JEFFERSON	20.8%	40.2%	15.0%	15.2%	0.1%	7.2%	0.0%
LEWIS	6.5%	16.0%	17.4%	31.6%	0.6%	25.9%	0.0%
ST. LAWRENCE	11.8%	35.7%	9.9%	26.8%	0.3%	13.9%	0.0%
SOUTHERN TIER							
BROOME	14.4%	61.7%	6.9%	11.2%	0.7%	3.3%	0.0%
CHEMUNG	12.1%	70.9%	5.8%	5.7%	0.8%	3.7%	0.1%
CHENANGO	17.8%	14.7%	15.0%	33.2%	3.2%	13.4%	0.1%
DELAWARE	13.0%	11.5%	13.3%	41.4%	1.3%	17.3%	0.1%
SCHUYLER	15.8%	17.2%	25.5%	21.0%	6.6%	11.1%	0.0%
STEBEN	12.0%	53.2%	12.4%	6.8%	3.9%	10.2%	0.1%
TIOGA	11.6%	30.1%	13.5%	29.2%	4.5%	9.2%	0.4%
TOMPKINS	21.6%	48.0%	11.2%	8.9%	1.7%	5.9%	0.4%
WESTERN NEW YORK							
ALLEGANY	11.4%	51.6%	12.0%	6.7%	2.7%	13.9%	0.0%
CATTARAUGUS	13.5%	52.5%	13.9%	6.7%	1.4%	10.2%	0.0%
CHAUTAUQUA	15.0%	67.1%	8.1%	2.5%	0.2%	4.9%	0.1%
ERIE	7.1%	88.4%	1.8%	1.2%	0.0%	0.6%	0.0%
NIAGARA	9.4%	77.8%	5.1%	5.2%	0.1%	1.6%	0.0%
WYOMING	15.5%	47.3%	14.8%	9.0%	1.5%	10.1%	0.1%

TABLE 8

HOMELESSNESS AND BED COUNTS BY CONTINUUM OF CARE

NEW YORK STATE CONTINUUMS OF CARE	TOTAL HOMELESS	HOMELESS IN SH	HOMELESS IN ES	YEAR-ROUND BEDS	YEAR-ROUND SH BEDS
ALBANY CITY &	820	2	622	469	4
BINGHAMTON, UNION TOWN/BROOME, OTSEGO,	317	0	235	330	0
CHENANGO, DELAWARE, CORTLAND, TIOGA					
BUFFALO, NIAGARA FALLS/ERIE, NIAGARA,	872	0	621	909	0
ORLEANS, GENESEE, WYOMING					
COLUMBIA, GREENE	170	0	165	36	0
ELMIRA/STEBEN, ALLEGANY, LIVINGSTON,	252	0	197	136	0
CHEMUNG, SCHUYLER					
FRANKLIN, ESSEX	39	0	31	14	0
GLENS FALLS, SARATOGA SPRINGS/SARATOGA,	308	0	277	108	0
WASHINGTON, WARREN, HAMILTON					
ITHACA/TOMPKINS	133	0	80	52	0
JAMESTOWN, DUNKIRK/CHAUTAUQUA	112	0	79	125	0
JEFFERSON, LEWIS, ST. LAWRENCE	67	0	31	34	0
KINGSTON/ULSTER	439	0	398	102	0
NASSAU, SUFFOLK	3807	26	3540	3766	26
NEW YORK BALANCE OF STATE CONTINUUM OF CARE	463	0	387	213	0
NEW YORK CITY	77943	39	70875	77527	40
NEWBURGH, MIDDLETOWN/ORANGE	471	0	331	289	0
POUGHKEEPSIE/DUTCHESS	591	0	409	608	0
ROCHESTER, IRONDEQUOIT, GREECE/MONROE	815	8	602	748	12
ROCKLAND	193	0	88	94	0
SCHENECTADY CITY &	434	0	363	220	0
SYRACUSE, AUBURN/ONONDAGA, OSWEGO, CAYUGA	618	0	460	775	0
TROY/RENSSELAER	232	0	177	162	0
UTICA, ROME/ONEIDA, MADISON	191	0	123	221	0
WAYNE, ONTARIO, SENECA, YATES	301	0	183	297	0
YONKERS, MOUNT VERNON/WESTCHESTER	1683	0	1068	1720	0
TOTAL	91271	75	81342	88955	82

SOURCE: HUD 2020 AHAR, Part 1—DIT Estimates of Homelessness in the U.S.

TABLE 9

NY STATE SENIORS AGE 60 & OLDER

	TOTAL HOUSEHOLDS	POVERTY	DISABILITY	LIVING ALONE	EMPLOYED	RENTERS	OWNERS	MEDIAN GROSS RENT
CAPITAL DISTRICT	261,510	165,270						6846
ALBANY	68,463	44,810	25%	47%	30%	29%	71%	899
COLUMBIA	18,337	11,439	26%	41%	31%	15%	86%	811
GREENE	13,675	8,262	23%	49%	27%	21%	79%	810
RENSSELAER	36,682	23,235	30%	43%	30%	24%	76%	872
SARATOGA	54,614	34,652	25%	39%	31%	20%	80%	1028
SCHENECTADY	35,453	20,862	28%	43%	26%	24%	76%	874
WARREN	18,843	12,140	26%	43%	28%	21%	79%	838
WASHINGTON	15,443	9,870	29%	39%	30%	16%	85%	714
CENTRAL NEW YORK	179,027	115,203						3353
CAYUGA	19,231	12,492	29%	42%	29%	19%	81%	640
CORTLAND	10,243	6,539	31%	37%	28%	20%	80%	671
MADISON	17,523	10,688	25%	40%	30%	14%	87%	608
ONONDAGA	105,396	68,694	27%	45%	29%	25%	75%	785
OSWEGO	26,634	16,790	31%	41%	23%	19%	81%	649
FINGER LAKES	269,501	173,691						4961
GENESEE	14,190	9,116	30%	43%	28%	21%	79%	622
LIVINGSTON	15,158	9,741	26%	40%	28%	16%	84%	711
MONROE	170,148	109,931	27%	44%	29%	26%	74%	878
ONTARIO	28,884	18,431	26%	43%	29%	21%	79%	795
ORLEANS	9,689	6,387	33%	42%	24%	19%	81%	613
SENECA	8,437	5,519	32%	43%	27%	15%	85%	681
WAYNE	22,995	14,566	30%	39%	27%	17%	83%	661
LONG ISLAND	660,622	379,904						3058
NASSAU	323,187	184,824	22%	33%	35%	14%	86%	1505
SUFFOLK	337,435	195,080	24%	35%	32%	15%	85%	1553
MID HUDSON	515,880	313,935						7688
DUTCHESS	68,740	42,108	28%	38%	30%	22%	79%	1087
ORANGE	73,000	43,874	29%	38%	32%	24%	76%	1086
PUTNAM	23,764	14,374	23%	32%	35%	15%	85%	1199
ROCKLAND	67,679	39,246	26%	35%	34%	22%	78%	1371
SULLIVAN	18,838	11,496	33%	44%	28%	20%	80%	745
ULSTER	46,214	28,697	28%	43%	31%	23%	78%	966
WESTCHESTER	217,645	134,140	25%	41%	34%	29%	71%	1234
MOHAWK VALLEY	122,825	78,448	176%	256%	156%	112%	489%	4074
FULTON	13,916	9,101						644
HERKIMER	16,693	10,692	28%	42%	26%	19%	81%	608
MONTGOMERY	11,812	7,705	30%	44%	24%	21%	79%	686
ONEIDA	55,256	35,309	30%	45%	25%	23%	77%	671
OTSEGO	16,309	10,268	29%	40%	28%	17%	84%	755
SCHOHARIE	8,839	5,373	30%	42%	27%	16%	84%	710
NEW YORK CITY	1,659,417	1030767						5375
BRONX	243,602	159,058	39%	49%	24%	71%	29%	957
KINGS	484,327	298,752	32%	42%	27%	58%	42%	1042
NEW YORK	348,604	243,996	28%	56%	32%	68%	32%	1054
QUEENS	478,735	267,161	27%	38%	27%	41%	59%	1218
RICHMOND	104,149	61,800	26%	36%	27%	23%	77%	1104
NORTH COUNTRY	86,167	55,425						3233
CLINTON	18,205	11,379	34%	43%	23%	21%	80%	699
ESSEX	11,243	7,268	31%	41%	28%	17%	83%	751
FRANKLIN	11,479	7,523	31%	43%	21%	22%	78%	560
JEFFERSON	20,379	12,903	34%	43%	22%	23%	77%	626
ST. LAWRENCE	24,861	16,352	36%	44%	19%	20%	80%	597
SOUTHERN TIER	152,877	99,388	206%	295%	180%	131%	569%	4629
BROOME	47,548	31,777	30%	46%	25%	22%	78%	683
CHEMUNG	20,607	13,362	30%	45%	24%	20%	81%	659
CHENANGO	13,265	8,807	32%	40%	25%	16%	84%	573
DELAWARE	14,421	9,179	31%	43%	27%	16%	84%	619
STEBEN	24,565	15,608	29%	42%	23%	17%	83%	573
TIOGA	12,689	8,023	30%	38%	24%	16%	85%	601
TOMPKINS	19,782	12,632	24%	42%	32%	24%	76%	921
WESTERN NEW YORK	349,068	231,350						3691
ALLEGANY	11,721	7,566	33%	42%	26%	15%	85%	632
CATTARAUGUS	19,591	12,654	31%	43%	25%	19%	81%	532
CHAUTAUQUA	33,532	21,863	30%	44%	25%	21%	79%	613
ERIE	219,746	147,154	28%	48%	27%	25%	75%	751
NIAGARA	54,825	36,074	27%	44%	25%	21%	79%	630
WYOMING	9,653	6,039	29%	37%	26%	15%	85%	533

TABLE 10

NEW YORK STATE TENURE PERCENTAGE BY COUNTY

	OWNER	RENTER
CAPITAL DISTRICT	69.3%	30.7%
GREENE	74.8%	25.2%
WASHINGTON	74.0%	26.0%
COLUMBIA	73.7%	26.3%
ST.LAWRENCE	73.0%	27.0%
SARATOGA	72.2%	27.8%
WARREN	70.7%	29.3%
SCHENECTADY	65.7%	34.3%
RENSSELAER	62.8%	37.2%
ALBANY	56.4%	43.6%
CENTRAL NEW YORK	70.5%	29.5%
MADISON	77.4%	22.6%
OSWEGO	73.7%	26.3%
CAYUGA	71.3%	28.7%
CORTLAND	65.6%	34.4%
ONONDAGA	64.7%	35.3%
FINGER LAKES	73.8%	26.2%
YATES	80.0%	20.0%
WAYNE	76.4%	23.6%
ORLEANS	75.6%	24.4%
LIVINGSTON	74.7%	25.3%
SENECA	73.9%	26.1%
ONTARIO	73.8%	26.2%
GENESEE	72.3%	27.7%
MONROE	63.5%	36.5%
LONG ISLAND	80.6%	19.4%
NASSAU	80.7%	19.3%
SUFFOLK	80.6%	19.4%
MID HUDSON	69.1%	30.9%
PUTNAM	81.8%	18.2%
DUTCHESS	68.8%	31.2%
SULLIVAN	68.3%	31.7%
ROCKLAND	68.3%	31.7%
ULSTER	68.3%	31.7%
ORANGE	66.9%	33.1%
WESTCHESTER	61.4%	38.6%
MOHAWK VALLEY	71.4%	28.6%
SCHOHARIE	75.8%	24.2%
HERKIMER	73.6%	26.4%
OTSEGO	72.2%	27.8%
FULTON	70.7%	29.3%
MONTGOMERY	68.4%	31.6%
ONEIDA	67.5%	32.5%
NEW YORK CITY	37.6%	62.4%
RICHMOND	69.3%	30.7%
QUEENS	44.8%	55.2%
KINGS	30.1%	69.9%
NEW YORK	24.1%	75.9%
BRONX	19.7%	80.3%
NORTH COUNTRY	72.9%	27.1%
HAMILTON	86.7%	13.3%
LEWIS	80.8%	19.2%
ESSEX	75.4%	24.6%
FRANKLIN	71.4%	28.6%
CLINTON	66.5%	33.5%
JEFFERSON	56.5%	43.5%
SOUTHERN TIER	70.2%	29.8%
TIOGA	76.9%	23.1%
SCHUYLER	75.2%	24.8%
CHENANGO	74.5%	25.5%
DELAWARE	73.9%	26.1%
STEUBEN	72.7%	27.3%
CHEMUNG	68.3%	31.7%
BROOME	65.2%	34.8%
TOMPKINS	54.9%	45.1%
WESTERN NEW YORK	71.5%	28.5%
WYOMING	76.9%	23.1%
ALLEGANY	76.2%	23.8%
CATTARAUGUS	71.7%	28.3%
NIAGARA	70.7%	29.3%
CHAUTAUQUA	69.3%	30.7%
ERIE	64.6%	35.4%

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