

Campaign to Fund Affordable Housing for all New Yorkers

FY 2014 Budget Briefing Book



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Introduction

Everyone deserves a decent, safe, and affordable home. But every year, more and more New York residents struggle to put – or keep- a roof over their heads. For more than 36 years, community-based not-for-profit organizations have been steadfast and committed to making their communities safe and affordable.

In the late 1970's, the New York State Legislature recognized the need to lead the battle to preserve, maintain, and provide affordable housing solutions to its residents. When they created the Neighborhood Preservation Program in 1977 and the Rural Preservation Program in 1980, their goal was to preserve affordable housing opportunities for low and moderate income New Yorkers.

Today, these Programs, as well as other affordable housing not-for-profit organizations, work together to address the consequences community disinvestment, recession and housing crisis. All groups works to ensure that all the people of New York can afford a place to call home. Since, 1977, NPCNYS members have worked successfully on state initiatives to increase the quantity and improve the quality of affordable housing, to protect tenants and homeowners from unfair landlords and lenders, and to help ensure that every community has a range of housing options. But much remains to be done.

More than thirty-five years later, the impact of community disinvestment and the affordable housing crisis remains pervasive - affecting not only the individuals, but also the wider community and the State.

Investing in the Future

With the devastation of Hurricane's Irene, Lee and Sandy and subsequent natural disasters, New Yorkers need the established and skilled affordable housing network. The grim reality is that the storms disproportionately impacted our state's most vulnerable populations – low-income people, people of color, and the elderly – in communities that are already overburdened with an unfair share of toxic pollution, health problems, and disinvestment. The funding requested in the Housing and Capital budget is a sound investment that will bring fiscal savings, but more importantly, will help restore communities as well as enhance individual quality of life across the state. Funding the array of efficient, coordinated programs highlighted in this briefing book is essential to ameliorating the affordable housing crisis, providing safe, affordable homes, investing in local economies, improving community health, protecting our communities, and creating a safer society. For this reason, the importance of adequate funding cannot be overstated.

The more than 175 organizations and individuals that comprise the NPCNYS membership look forward to working with you in the 2014 legislative session. For many years, both the Governor's proposed budget and the Legislative budgets have included funding for affordable housing programs. We thank the Legislature and Governor Cuomo for their continued support and economic investment in communities.

This year we ask the Governor and the Legislature to help us fulfill the promise of safe, affordable housing for New Yorkers by funding the programs at our requested levels and to join us in making every community in New York a vibrant, safe, healthy, and affordable place to live.

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Campaign to Fund Affordable Housing for All New Yorkers

Housing Appropriations for Fiscal Year 2014

FY stands for Fiscal Year. All numbers are pre-deficit reduction.

Name of Program	FY 2011 Appropriated	FY 2012 Appropriated	FY 2013 Appropriated	FY 2014 Executive Proposed Budget	FY 2014 Amount Requested
Neighborhood Preservation Program	8,479,000	7,832,436	10,073,000	8,749,000	14,500,000
Rural Preservation Program	3,539,000	3,388,902	4,204,000	3,539,000	6,000,000
Housing Trust Fund	32,200,000	32,200,000	32,200,000	46,500,000	50,000,000 ¹
Affordable Housing Corporation	25,000,000	25,000,000	25,000,000	25,000,000	40,000,000
RESTORE	400,000	400,000	400,000	1,400,000	2,500,000
Urban Initiatives	0	4,000,000	2,000,000 ²	0	5,000,000
Rural Homeownership Program	0		0	0	5,000,000
Access to Home	1,000,000	1,000,000	1,000,000	1,000,000	9,000,000
Main Street	2,200,000	3,000,000	2,200,000	4,200,000	12,000,000
Urban Homeownership Program	0		0	0	5,000,000
Homes for Working Families	7,000,000	7,000,000	7,000,000	10,750,000	10,750,000
Infrastructure Development Program	0		0	0	5,000,000
Homeless Housing and Assistance Program	30,000,000	30,000,000	30,000,000	63,000,000	63,000,000
Rural & Urban Community Investment Fund	--	--	5,354,000	6,750,000	5,354,000

Make the Neighborhood and Rural Preservation Programs whole!

¹ This includes a request for a \$10 million set-aside for small projects.

² An additional \$50,000 was made available as part of the 2013 Unified Funding that was only available if requested in combination within one or more of the other four Unified Funding Programs (HTF, NYS HOME Site-Specific, LIHC, and SLIHC)

Neighborhood Preservation Program

FUNDING NEED: \$14.5 MILLION

THE NEED: PRESERVE HOMEOWNERSHIP, BOOST LOCAL ECONOMY, AND STRENGTHEN COMMUNITIES

NYS ranks as one of the least affordable states in terms of housing costs.¹ Preservation companies serve areas throughout the State where there are significant unmet housing needs for the low- and moderate-income population.

Suburban and Urban Communities:

- NY has the 7th highest monthly housing cost for owner-occupied housing units in the country.²
- NY has the 6th highest monthly housing rental costs in the country.³
- The percent of New York City renters paying 35 percent or more of their income on rent increased from 35.3 percent in 2000 to 39.2 percent in 2007 to 43.8 percent in 2012.⁴
- One in every 2,400 housing units in NYS received a foreclosure filing in December 2013.⁵

THE SOLUTION: FULLY FUND THE NEIGHBORHOOD PRESERVATION PROGRAM

The Neighborhood Preservation Companies protect vulnerable New Yorkers by providing: housing rehabilitation, homebuyer counseling, tenant counseling, foreclosure counseling, landlord/tenant mediation, community rehabilitation and renewal, crime watch programs, employment programs, legal assistance, and Main Street development. In addition many are involved in the planning and development of capital projects including the new construction and/or rehabilitation of older housing stock.

In 2013 these 147 Companies:

- Leveraged \$45 per every preservation program dollar for their community.⁶
- Prevented the eviction of 14,517 tenants.
- Provided safe and affordable housing in over 5,057 buildings.
- Developed 2,252 affordable homes for first- time homeowners & renters.
- Rehabilitated and improved over 11,802 owner-occupied homes.
- Attracted and retained more than 542 local businesses to improve the local economy and make choice neighborhoods.

The Neighborhood and Rural Preservation Programs are the only programs that offer this type of operational and development support critical to ensure the revitalization and rehabilitation of neighborhoods throughout NYS.

Funding for this essential program at \$14.5 million will preserve affordable housing, generate jobs, and improve communities.

For more information, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Rural Preservation Program

FUNDING NEED: \$6 MILLION

THE NEED: IMPROVE RURAL HOUSING STOCK AND REVERSE CYCLE OF DISINVESTMENT

NYS ranks as one of the least affordable states in terms of housing costs.⁷ Rural communities tend to suffer from low property values and substandard housing. Consequently, economic opportunities and community investment have declined.

Rural Communities:

- 13 of the 15 New York counties with the lowest median household incomes are rural.⁸
- Are burdened by transportation, education and health care challenges.
- Often lack community capital such as full time planning and development staff.
- Have over 200,000 housing units in desperate need of rehabilitation in rural New York.⁹

THE SOLUTION: FULLY FUND THE RURAL PRESERVATION PROGRAM

The Rural Preservation Program helps protect vulnerable New Yorkers by:

- Leveraging and matching \$35 for every preservation program dollar appropriated.¹⁰ In FY 12/13, RPCs generated \$141.9 million for housing activities in their communities.
- Developing and administering housing and community development programs on behalf of municipalities.
- Creating safe, affordable housing through new construction and rehabilitation of existing housing stock.
- Rehabilitating and improving homes so that elderly and disabled homeowners can remain in their homes instead of seeking institutional care.
- Revitalizing commercial spaces and community facilities to improve the local economy and renew town and village vibrancy.

RPCs undertook more than 10,282 home improvement projects and provided moderate and substantial rehab services to another 1,520 units.

The Neighborhood and Rural Preservation Programs are the only programs that offer this type of operational support which are critical to ensure the revitalization and rehabilitation of neighborhoods throughout NYS.

Funding for this essential program at \$6 million will create affordable housing, generate jobs, and improve communities.

For more information, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787.

Main Street

FUNDING NEED: \$12 MILLION

THE NEED: DETERIORATED MAIN STREETS DECREASE LOCAL ECONOMY

New York's Main Streets are in transition. While many downtown and neighborhood retail districts have seen new life, with significant investment in the development of civic, commercial and residential projects, others have not yet experienced this trend. Many of these communities can once again thrive with proper management and strategic investment of public and private resources.

The impact of a deteriorated Main Street includes:

- Fewer local businesses.
- Residents not interested in walking or living in the downtown area.
- Difficulty attracting new investment and residents.
- Increased crime.

THE SOLUTION: REVITALIZING THE LOCAL ECONOMY AND MAIN STREET¹¹

New York Main Street provides financial resources and technical assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and neighborhoods. This program provides the resources to revitalize historic downtowns, mixed-use neighborhood commercial districts, and village centers through targeted improvements such as façade renovations, interior residential building upgrades, and streetscape enhancements. Cultural anchors, such as theaters and museums, have also been renovated with Main Street funds.

As a result, this program:

- Strengthens local economies and creates vibrant communities.
- Fosters small business development.
- Promotes investment over stagnation and renovation over demolition.
- Preserves significant or historic buildings.
- Creates walkable communities with thriving commercial districts.

Funding for this community-building program at \$12 million will revitalize local economies.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Low Income Housing Trust Fund

FUNDING NEED: \$50 MILLION

THE NEED: AFFORDABLE RENTAL HOUSING

The housing crisis is a social, economic, commerce, educational, health, and public safety issue that is exacerbated by the current economic crisis and recession in the United States. In the current fiscal environment, with so much disinvestment in development and the lack of investment capital, there is a greater need to increase rental housing opportunities.

Short and long-term impacts of the housing crisis:

- Insufficient safe, decent affordable rental housing stock.
- Deteriorated housing negatively affects and destabilizes the entire neighborhood.
- People with disabilities are unable to find accessible homes.
- Substandard housing poses a threat to children's health.
- Overcrowded housing or frequent moves impacts children's school performance.

THE SOLUTION: PRESERVE AND CONSTRUCT AFFORDABLE HOUSING

Financing is made available through the Low Income Housing Trust Fund for the development and rehabilitation of low-income housing. This program allows for new construction, substantial and moderate rehabilitation of vacant or underutilized rental units, and conversion of vacant or underutilized non-residential property to residential use.

Overall this program:

- Provides quality, safe, affordable rental units.
- Increases affordable housing stock and preserves existing units.
- Creates jobs.
- Adds to the local tax base.
- Forms the foundation for a vital community.

Funding for this program at \$50 million will help NY preserve and increase its affordable housing stock.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Homeless Housing and Assistance

FUNDING NEED: \$63 MILLION

THE NEED: CAPITAL TO DEVELOP HOMELESS AND SUPPORTIVE HOUSING FOR FAMILIES AND INDIVIDUALS

The economic and foreclosure crises are driving a dramatic increase in homelessness. Homeless households typically have extremely limited resources. In order to provide safe, decent and affordable housing with appropriate services, a source of companion grant capital is necessary.

THE SOLUTION: FUND THE HOMELESS HOUSING AND ASSISTANCE PROGRAM (HHAP)

HHAP provides capital grants and loans to not-for-profit corporations, charitable and religious organizations, municipalities and public corporations to acquire construct or rehabilitate housing for those who are homeless or at risk of homelessness and are unable to secure adequate housing without special assistance.

New York State, through HHAP, has been at the forefront in recognizing the value of providing supported housing for homeless families and individuals. HHAP has been successfully utilized by community organizations to develop more than 12,000 units of housing in New York State. In many instances, HHAP is the only state resource available to fund the capital development of these types of projects.

Funding for this program at \$63 million will help NY prevent homelessness and address the needs of homeless families and individuals.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Affordable Housing Corporation (AHC)

FUNDING NEED: \$40 MILLION

THE NEED: LOW INCOME AND FIRST TIME HOMEBUYERS LACK RESOURCES TO PURCHASE AND MAINTAIN THEIR HOMES

Homeownership is an effective means of building wealth and promoting safe and stable communities.¹²

- Homeownership increases family assets by building equity and appreciation.
- Deteriorated housing negatively affects and destabilizes the entire community.
- Substandard housing poses a threat to children's health.
- Overcrowded housing or frequent moves impacts children's school performance.
- People with disabilities are unable to find suitable homes.

THE SOLUTION: PROMOTE HOMEOWNERSHIP THROUGH DOWNPAYMENT ASSISTANCE AND REHABILITATION GRANTS

NYS Affordable Housing Corporation funding can be used for down payments and closing costs for the purchase of new homes, and for the rehabilitation of existing housing so that low and moderate income persons can become and remain homeowners.

- AHC can be leveraged with other federal and state mortgage programs for private mortgages and first time homebuyer clubs.
- When matched with weatherization programs, AHC funds improve quality of existing housing stock.
- AHC addresses feasibility issues for the use of Federal Neighborhood Stabilization Program in areas of vacant housing.
- When counseling and financial literacy training is available, foreclosure rates are negligible.

Homeownership funds through Affordable Housing Corporation:

- Create new homeowners and retains current homeowners.
- Stabilize neighborhoods and preserves existing homes.
- Stabilize families and children in communities.
- Create jobs.
- Add to the local tax base.
- Form the foundation for a vital community.

Funding for this program at \$40 million will help NY preserve and increase its affordable housing stock.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Infrastructure Development

FUNDING NEED: \$5 MILLION

THE NEED: LACK OF PUBLIC INFRASTRUCTURE IS AN IMPEDIMENT TO THE DEVELOPMENT OF AFFORDABLE HOUSING

Cost of modern infrastructure combined with small-scale projects make many projects unaffordable for low and moderate-income persons.

Rural areas often have inadequate infrastructure systems to support housing development.

THE SOLUTION: FUND THE INFRASTRUCTURE DEVELOPMENT DEMONSTRATION PROGRAM

IDDP has successfully shown that an infrastructure subsidy of \$7500 per unit of housing substantially increases the feasibility of affordable housing projects.

- Increases affordable housing stock.
- Enhances feasibility of small projects that are appropriate to communities.
- Infrastructure spending creates construction and permanent jobs.
- Adds to the local tax base.
- Forms the foundation for a vital community.

Funding for this community-building program at \$5 million will revitalize local economies and reduce costs for affordable housing projects.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

RESTORE Program

FUNDING NEED: \$2.5 MILLION

THE NEED: PROMOTE THE RIGHTS OF SENIORS TO LIVE INDEPENDENTLY AND SAFELY IN THEIR OWN HOMES

Low-income seniors deserve to be able to live independently in safe, affordable homes. Too many of them are struggling to maintain their homes and apartments with limited incomes and cannot make immediate repairs to hazardous conditions in their home.

- Nationwide, more than 17% of households with people over the age of 65 have moderate to severe problems with their homes.¹³
- Few financial resources exist to address life-threatening hazardous problems/conditions which include:
 - frozen or broken water pipes
 - failed septic systems
 - leaking roofs
 - inoperable furnaces
 - leaking gas lines and flooding
- There is an increased financial burden to NYS when seniors are placed in senior or nursing care facilities, especially when social services programs are experiencing severe budget cuts.¹⁴

THE SOLUTION: RAPID RESPONSE TO SUPPORT INDEPENDENT LIVING

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program provides resources to make emergency repairs that eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion.

- Immediate turn-around to address emergency safety and health issues.
- Provides New York's seniors with the ability to maintain their own residence and lifestyle without custodial or medical assistance.
- Eliminates threats to health and safety.
- Generates jobs, sales tax, and local business tax.
- Improves a senior's quality of life.

Funding for this life-saving program at \$2.5 million will provide safety and security to independent seniors and their communities.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Access to Home

FUNDING NEED: \$9 MILLION

THE NEED: ENABLE LOW-INCOME SENIORS AND PEOPLE WITH DISABILITIES TO LIVE SAFELY IN THEIR OWN HOMES

Low-income seniors and people with disabilities have difficulties adjusting to living in a standard home. People with limited mobility and those who use a wheelchair to be mobile encounter barriers in entering and exiting their homes, using their bathrooms, and reaching countertops and upper cabinets.

- More than 495,500 New Yorkers living below the poverty level have a disability.¹⁵
- Much of the affordable housing stock was built long before accessibility laws were passed.
- There is a rapid growth in the number of persons with physical disabilities, and seniors with age-related disabilities, who need external help in their everyday movement tasks.¹⁶
- The average *annual* cost for a nursing facility service in 2013 is: \$136,200 (NYC), \$144,408 (Long Island), \$128,844 (Westchester, Orange, Putnam and Rockland), \$107,400 (Northeastern NY), \$101,184 (Central), \$117,384 (Rochester), and \$104,184 (Buffalo).¹⁷
- Veterans return home with service-connected disabilities and are unable to be mobile in their homes.¹⁸

THE SOLUTION: RETROFIT HOUSING SO THAT IT IS SAFE AND ACCESSIBLE TO THOSE WITH LIMITED MOBILITY¹⁹

Access to Home program provides assistance with the cost of adapting homes to meet the needs of those with disabilities, enabling individuals to continue to live safely and comfortably in their residences and avoid institutional care.²⁰

This program allows homeowners to:

- Adapt or retrofit their home-
 - Install wheelchair ramps and lifts
 - Install easy-to-reach kitchen work and storage
 - Lever handle all doors
 - Install roll-in showers with grab bars
- Age in their own homes.

Funding for this community-building program at \$9 million will provide safety and comfort to residents and provide a savings to the State in avoiding institutional care.

For more information for rural communities, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787; for urban and suburban, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Urban Initiatives

FUNDING NEED: \$5 MILLION

THE NEED: REVITALIZE NEIGHBORHOODS AND ADDRESS PUBLIC SAFETY

There are New York neighborhoods that have vacant properties, blighted neighborhoods, and deteriorated downtown areas. This causes residents to relocate, small businesses to shut down, and crime rates to increase.²¹

There is a sequence of events that can be expected in deteriorating neighborhoods. Evidence of decay (accumulated trash, broken windows, deteriorating building exteriors) remains in the neighborhood for a long period of time. People who live and work in the area feel more vulnerable and begin to withdraw from the community. They become less willing to intervene to maintain public order or to address physical signs of deterioration.

Sensing this, offenders become bolder and intensify their harassment or vandalism. Residents become yet more fearful and withdraw further from community involvement and upkeep. This atmosphere then attracts offenders from outside the area, who sense the community's vulnerability.

THE SOLUTION: REPAIR THE "BROKEN WINDOWS"

Urban Initiatives Program provides financial and technical resources to communities for the restoration and improvement of housing, commercial areas and public/community facilities in neighborhoods throughout the State. As a result, this program can improve the health, safety and economic viability of a distressed neighborhood.

Funding this program will:

- Deter crime and build community.
- Eliminate threats to health and safety.
- Provide an alternative to demolition of housing and small businesses.
- Initiate a cycle of reinvestment in blighted neighborhoods.

Funding for this community-building program at \$5 million will deter crime and provide economic stability in communities.

For more information, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Urban Homeownership Counseling Program

FUNDING NEED: \$5 MILLION

THE NEED: PREVENT FORECLOSURES AND KEEP FAMILIES IN THEIR HOMES

The economic crisis that continues to grip the nation was started, in large part, by a rapid increase in home foreclosures. As housing prices began to decline in 2006, residential foreclosures increased in the subprime market and quickly spread to the rest of the housing market. As the economy struggles to recover from recession, job losses continue to exacerbate the foreclosure problem as homeowners struggle to make their mortgage payments.

- Vacant homes become magnets for problems in the neighborhood.²²
- In NYC, the number of subprime mortgages grew by 83.8% from 2004-2006, and the subprime share of mortgages doubled, to 28%.²³
- Four counties account for 90% of the loans in foreclosure in upstate NY.²⁴
- Cities and towns suffer the loss of tax revenue as property values decline.²⁵

THE SOLUTION: EDUCATE HOMEOWNERS AND STABILIZE NEIGHBORHOODS

An early step in foreclosure prevention is linking borrowers with information and counseling. This front-end solution is essential to stabilizing neighborhoods by avoiding foreclosures.

The Urban Homeownership Counseling Program supports homeownership counseling services or the operation of an urban homeownership assistance counseling center, especially in areas with high foreclosure rates and/or subprime mortgages.

Funding this program will:

- Preserve sustainable homeownership.
- Maintain healthy neighborhoods for low income New Yorkers.
- Contribute to municipalities' tax revenue.

Funding for this community-building program at \$5 million will stabilize neighborhoods throughout the state and contribute to the municipalities' tax revenue.

For more information, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Rural Homeownership Counseling Program

FUNDING NEED: \$ 5 MILLION

THE NEED: ACCESS MORTGAGE PROGRAMS THAT ASSIST LOW AND MODERATE INCOME PERSONS TO BECOME HOMEOWNERS

New homeowners are in need of financial literacy training to avoid the pitfalls that led to the current mortgage crisis.

- Rural areas have unique federal and state programs that could make homeownership a reality for low-income persons if they could only access the funding.
- Higher cost loans appear immediate and simplified. As a result, SONY MA, USDA subsidized mortgages, and other private bank tools for down payment savings programs aimed at low-income persons remain unused.
- Families that receive pre/post purchase counseling and budget counseling succeed as homeowners because they have homes they can afford.

THE SOLUTION: ALLOW RURAL PRESERVATION COMPANIES TO ADMINISTER THE RURAL HOMEOWNERSHIP ASSISTANCE PROGRAM

Provide funding so that every county has the resources to offer:

- A trained homeownership counselor that could increase understanding and awareness of the responsibilities of homeownership for new and first-time homebuyers.
- Homebuyer and Homeownership classes so that low and moderate-income families can become responsible homeowners and afford to remain in their home.
- Community training to prevent predatory lending.

Be a part of the solution to prevent the risk of foreclosure due to loss of job, illness, debt or high cost lending.

Funding for this educational program at \$5 million will prevent foreclosures and mitigate the risk of homelessness.

For more information, contact Nancy Berkowitz, NYS Rural Advocates, at (518) 352-7787.

Homes For Working Families

FUNDING NEED: \$10.75 MILLION

THE NEED: FINANCING FOR AFFORDABLE HOUSING DEVELOPMENT

This program provides gap financing through low-interest loans for capital costs and related acquisition and soft costs associated with new construction or rehabilitation of affordable housing.

THE SOLUTION: OFFER THE TOOLS NECESSARY TO CREATE AFFORDABLE HOUSING

Funding this program will:

- Preserve affordable housing for low-income households.
- Contribute to municipalities' tax revenue.

Funding for this community-building program at \$10.75 million will stabilize neighborhoods throughout the state and contribute to the municipalities' tax revenue.

For more information, contact Jessica F. Vasquez, Neighborhood Preservation Coalition of New York State, at (518) 432-6757.

Endnotes

¹ National Low Income Housing Coalition, *Out of Reach*, 2013.

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³ Ibid.

⁴ Dr. Moon Wha Lee, *Selected Findings of the 2005 New York City Housing and Vacancy Survey*, New York City Department of Housing Preservation and Development, Feb. 10, 2006; and Dr. Moon Wha Lee, *Selected Findings of the 2008 New York City Housing and Vacancy Survey*, New York City Department of Housing Preservation and Development, Feb. 10, 2009. NYS Comptroller, *The Decline in Affordable Housing in NYC*, Report No. 2-2010.

⁵ RealtyTrac, *Foreclosure*, <http://www.realtytrac.com/trendcenter/ny-trend.html> (accessed January 24, 2014)

⁶ New York State Division of Housing and Community Renewal, *2013 Annual Report*.

⁷ See endnote 1.

⁸ U.S. Census Bureau, 2008-12 American Community Survey.

⁹ U.S. Census Bureau, 2005 American Community Survey.

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¹¹ In FY 2010, NYS Homes & Community Renewal provided \$15 million in Main Street funding out of reappropriations. <http://nysdhcr.gov/Funding/Awards/NYMS/2010/>. Retrieved February 22, 2011.

¹² Covington, K. and R. Harrell, *From Renting to Homeownership: Using Tax Incentives to Encourage Homeownership Among Renters*, 44 Harvard J. on Legis. 97, Winter 2007.

¹³ U.S. Census Bureau, Current Housing Reports, Series H150/09, *American Housing Survey for the United States: 2009*. <http://www.census.gov/prod/2011pubs/h150-09.pdf>

¹⁴ New York State Partnership for Long-Term Care, <http://www.nyspltc.org/rates.htm>, Retrieved January 24, 2014.

¹⁵ U.S. Census Bureau, 2010-2012 American Community Survey.

¹⁶ M. Saito, *Expanding welfare concept and assistive technology*, in *Proc. IEEK Annual Fall Conf.*, Ansan, Korea, 2000, pp. 156–161.

¹⁷ New York State Partnership for Long-Term Care, <http://www.nyspltc.org/rates.htm>, Retrieved January 24, 2014.

¹⁸ U.S. Department of Defense, *Personnel and Procurement Statistics*, <http://siadapp.dmdc.osd.mil/personnel/CASUALTY/castop.htm>

¹⁹ In 2010, NYS spent \$4 million retrofitting 249 homes. This was an average savings of \$7 per dollar invested in the program.

²⁰ *Adapt Your Home Today For Tomorrow's Age-Related Disabilities*, Cornell Housing Expert Advises, ScienceDaily, Cornell University (1998, September 28). Retrieved February 18, 2010, from <http://www.sciencedaily.com/releases/1998/09/980928071629.htm>

²¹ Alan Mallach, *Bringing Buildings Back From Abandoned Properties to Community Assets*, Rutgers University Press, 2010.

²² David T. Kraut, *Hanging Out the No Vacancy Sign: Eliminating the Blight of Vacant Buildings from Urban Areas*, NYU Law Review, Vol. 74, No. 4 (1999).

²³ NYS Comptroller, *Foreclosures in New York City*. Report 13-2011.

²⁴ *Facts and trends*, Community Affairs Office, Federal Reserve Bank of New York, Vol. 2, N.1, April 2009, http://www.newyorkfed.org/regional/2009_Facts_Trends_Vol_2_1.pdf The four counties are Erie, Otsego, Albany, and Monroe.

²⁵ *U.S. Metro Economies: The Mortgage Crisis*, The United States Conference of Mayors, Nov. 2007, <http://usmayors.org/metroeconomies/1107/report.pdf>

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