

# MAYA'S HOUSING PLAN FOR A JUST AND LIVABLE CITY



## Full Policy

Maya Wiley recognizes that housing is a fundamental human right and so does her housing plan. **Maya will end homelessness and ensure that all New Yorkers can afford the rent.**

**New York City faces a housing crisis that is fundamentally an affordability crisis.** New York City is too expensive for too many. It has virtually no housing that our essential workers, like home health aides and grocery store clerks, can afford. It is so hard to find an affordable apartment that homelessness has been at a record high. Homelessness is an eviction crisis and too many more residents of this rich city live on the precipice of eviction. In 2018, 44% of renters paid at least 30% percent of their income on rent, with half being severely rent-burdened, spending more than 50% of their incomes on housing. This translates to 900,000 New Yorkers paying more than 30%, and 450,000 paying more than 50%.

Costly rents also contribute to New Yorkers going hungry as they are forced to choose between meals and paying the rent. It makes it impossible to save for emergencies or retirement and it leads to stress and other health issues. This crisis is poised to become a catastrophe the size of which is difficult to fathom as we face the real possibility, without serious and swift action, of seeing tens of thousands of post-pandemic evictions, given debt, joblessness, and poverty. Distressed properties and small landlords are in danger of falling prey to a private equity and speculative free-for-all, which will cause another cycle of outlandish rents and diminishing supply of affordable housing.

We stand at a crossroads and we do not have to take the path of deepening human suffering. Maya's plan will set the full attention, powers, and considerable resources of city government to end homelessness and make rents affordable to those who currently find that the rent is just too high. It will also ensure that human services, like mental health care, help New Yorkers who need support services in their homes.

**Housing is intrinsically an issue of racial justice, economic justice, and gender justice.**

- **New York City's housing affordability crisis is a racial justice issue.** Families of color are disproportionately rent-burdened, with 53% of Latinx, 52% of Asian, and 46% of Black

families paying 30% of their family income on rent, compared to 36% of white families. Black and Latinx New Yorkers are also disproportionately affected by homelessness. Approximately 57% of heads of household in shelters are Black, and 32% are Latinx. Severe rent burdens and homelessness limit educational and recreational opportunities, harm people's health, and further exacerbates racial inequality.

- **The housing crisis is an economic justice issue.** Working-class and poor New Yorkers continue to experience severe housing challenges. In 2019, 40% of low-income New Yorkers were homeless or severely rent-burdened. The City's efforts have fallen short. Of the 396,250 extremely low-income households in New York that demonstrated a serious housing need, the Mayor's Housing New York plan only produced 31,500 units.
- **The lack of affordable housing is also a gender justice issue.** Most homeless families are led by women, and approximately 53% of the people in the NYC shelter system are children and their families.

Maya will create a new standard for public investment: whether through public money or public land, Maya will measure every investment in housing against whether it makes this City livable for all New Yorkers – affordable enough for all, and affordable for long enough.

1. **Guaranteed Rent** - The Wily Administration will guarantee that all New Yorkers making under 50% of Area Median Income (which for a family of three is \$54,000) pay no more than 30% of their income on rent, ensuring that New Yorkers who make this City run can actually afford to live here.
2. **Aggressively expand the City's Rental Assistance program so it becomes an effective tool** – Fix the glaring hole left by the de Blasio administration in recent rental assistance legislation that would create a benefits cliff for participants whose incomes increase. Additionally, Maya will advocate for enactment of the Good Cause Eviction Bill at the State level to complement her housing initiative. This bill will prevent no-fault evictions, and require landlords to justify rent increases above inflation, keeping housing affordable for those who need it most.
3. **Usher in a new era of expanding the supply of deep affordability, ensuring that the City only invests public money or land where there is a clear public benefit** – Maya will increase the supply of affordable housing through a range of initiatives: developing city-owned land; moving aggressively to acquire distressed commercial properties like hotels, upzoning where appropriate, creating a City Land Bank to help finance the acquisition of land, and building the capacity of non-profit and faith-based developers of affordable housing who have a track record of creating twice as much truly affordable housing as for-profit developers..
4. **Aggressively roll back housing discrimination** – Maya will make critical investments in combatting discrimination against renters on the basis of whether they receive government subsidies or have histories of criminal justice involvement. She will amplify staffing and tools for enforcement.
5. **End homelessness by protecting tenants and preventing unnecessary evictions** – Maya will advocate for passage of the Good Cause Eviction bill at the State level, expand Right to Counsel, and advocate for low rent increases at the City's rent guidelines board.

6. **Create enough permanent supportive housing to outpace the shelter need** – Maya will move swiftly to acquire distressed commercial hotels and convert them to supportive housing so we can finally address the root causes of homelessness for vulnerable populations who otherwise will continue to exist in the cycle of hospitalization, shelters, the street, and Rikers.
7. **Keep public housing public** – Maya will ensure that the City’s most affordable stock of housing stays public.
8. **Maintain and expand homeownership and wealth-building in communities that have been left out** – Maya will provide resources to struggling homeowners to prevent foreclosure and to fix up their homes; and support first-time homebuyers, underrepresented communities, and mission-driven organizations.

These proposals ensure that those who need housing and housing stability get it so that they may prosper. We can also combat our affordability crisis by ensuring that New Yorkers earn more—we don’t just need more affordable housing for the lowest-income New Yorkers, we need to help them earn a living wage. That’s why Maya has proposed a [Care Income](#) and the [New Deal For New York](#) and—through this plan—the creation of NYCHA Opportunity Hubs that will help provide better jobs and incomes to New Yorkers. It’s also why Maya will soon propose a technology plan that will create more well-paying jobs in the technology sector for *all* New Yorkers.

If we’re going to make this a just, fair, and equitable city, we need a Mayor who will provide just, fair, and equitable housing for all New Yorkers, so that everyone has the security, stability, and strength to prosper in school, at work, at home, and in our communities.

## **I. Homelessness - End the Cruelty of Street Homelessness and Radically Decrease Family and Single Adult Homelessness**

**We’re going to address homelessness for the crisis that it is – a product of structural inequalities that have led to the lack of affordable and supportive housing.** Despite the City’s efforts and billions of dollars invested in band-aid solutions on shelter, the homelessness crisis is stubbornly unmoved. The City’s flailing response to homelessness is a microcosm of the larger housing crisis. Research shows that New Yorkers are driven into the shelter system by a lack of housing affordability and severe rent burden. Other causes of homelessness are children aging out of foster care, those who become victims of the prison to shelter pipeline, LGBTQ+ youth, and college students unable to afford a place to live. Once in the shelter system, the challenge of finding an affordable apartment to move into means people can’t get out of the system for the same reasons that brought them there in the first place. And we see too many New Yorkers who have become homeless who also suffer from mental health issues--we too often make the mistake that a mental health condition is the cause, rather than the symptom of the structural and racial inequalities that lead to homelessness.

## Homelessness:

- Is a tragedy with mothers and their children at the center of the 60,000 people sleeping in shelters on a given night, the majority (55%) are families with children.
- Is a humanitarian catastrophe for children. Children, half of whom are under the age of 6, make up 33% of all people in NYC's shelter system. Their stays in shelter leave them marked with trauma and inhibit their likelihood of success in school.
- Is a ballooning crisis among single adults. This single adult population, the vast majority of who are older males of color, has doubled to more than 19,000 individuals since 2010, costing the City over \$800 million per year. Unless bold action is taken, this number will increase to over 30,000 single adults with a near doubling of the annual cost to a total of \$1.5 billion.
- Is a crisis of racial and gender equity. The racial and gender inequalities of the city's housing crisis are magnified for those experiencing homelessness. Most homeless families are led by women. Black and Latinx New Yorkers are disproportionately affected by homelessness. Approximately 57% of heads of household in shelters are Black, and 32% are Latinx. Children in NYC households that identify as Black and Latinx are 15 times more likely than children in white households to not have had a regular place to live in the past 12 months.

With a looming post-pandemic eviction crisis, and an unabated affordability crisis, a homelessness crisis that is seemingly hopeless, we need bold action to make real and durable change. We need an aggressive policy that addresses the immediate and emergency needs, specifically, one that:

- keeps people housed by preventing eviction and providing services to help them stay on their feet and make rent;
- guarantees rent affordability for all working class New Yorkers;
- moves swiftly to acquire distressed commercial hotels and convert them to supportive housing so we can finally address the root causes of homelessness for vulnerable populations who otherwise will continue to exist in the cycle of hospitalization, shelters, the street, and Rikers; and
- takes a more humane and holistic approach to moving people from homelessness to housing.

Moreover, we need structural change to alter the housing landscape of the city that will fundamentally alter the housing instability of New Yorkers: as is discussed elsewhere in this plan, the most important and impactful element of our efforts to solve homelessness is to increase the supply of truly permanent affordable housing.

1. **Act immediately and cut off a key feeder to the shelter system — evictions.** As Mayor, Maya will fight for a true eviction moratorium for the duration of the crisis, putting an end to the uncertainty and fear that so many New Yorkers have lived with throughout the pandemic. Maya's [Plan to End Evictions](#) will transform rent relief by focusing on both tenants and small landlords.

**2. Use our tools effectively and to the fullest extent to end homelessness - getting people off the street, exiting shelter and staying housed.** To do this, we must give those in shelter subsidies that are practical, take on landlords who violate the law and refuse to rent to those who have experienced homelessness or have a history of criminal justice system involvement, and provide targeted services that prevent future homelessness. A Wiley Administration will take on this fight.

**a. Fix the glaring holes in recent reforms to the City's Rental Assistance vouchers, expanding protections for New Yorkers and fighting for State funding.** Recent reforms to the City's rental assistance housing voucher (CityFHEPS) are historic - raising the allowable rent for people trying to exit shelter so that they can actually find an affordable, market rate apartment. However, last minute changes by the de Blasio administration left a glaring hole in the new law, creating a benefits cliff: any participant who makes one dollar more than the income eligibility loses their entire benefit, with the amount of income they spend on rent jumping from 30% to as much as 75% in some cases. This is not a housing solution approach, and it disincentivizes people from improving their economic position. As part of Maya's Rent Guarantee, she will dramatically change the program: increasing income eligibility from \$42,000 for a family of three, to \$54,000. Maya will also get rid of the time limit so participants can keep the benefit after five years. Finally, Maya will include a phase out so that individuals whose income increases can keep the voucher up to the point that they no longer mathematically qualify for a subsidy (which is 80% of AMI when 30% of the family income is equal to the rent). Lastly, Maya will advocate for the State to do its part in supporting individuals by passing statewide rental assistance reform to expand the eligibility and rental rates for its rental assistance program.

**b. End discrimination by landlords against renters who use government subsidies.** Maya will overhaul the City's efforts to combat landlords who discriminate on the basis of "source of income"—those who refuse to rent to New Yorkers who have vouchers. Maya will make significant investments in City enforcement agencies charged with investigating and bringing cases so they are properly staffed to the scope and size of the problem itself (recent staffing estimates reveal that a staff of five at the City Commission on Human Rights is woefully insufficient to respond to almost 1,000 complaints). Other efforts will include ensuring that subsidy holders are not held to minimum income requirements set by landlords, requirements that amount to source of income discrimination. Maya also will explore new legal remedies to ensure that our deterrents—including financial penalties, denial of benefits for those who have been found guilty—are strong enough to end this epidemic of civil rights violations.

**c. End discrimination against those with a history of criminal justice system involvement.** Maya will combat the rampant housing discrimination against those who have a history of incarceration so they have the opportunity of a second chance. Fair housing is a justice issue. Maya will support the passage of a City

Council Introduction 2047, sponsored by Councilmember Steve Levin, which prohibits discrimination by landlords on the basis of a record of arrest or conviction, and will support robust enforcement of this measure and other legal protections like federal Fair Housing Law. We will invest in educational resources for landlords, including workshops, toolkits and other incentives.

- d. **Create an aftercare system that prevents a return to homelessness.** Far too often, people leaving shelter are handed a set of keys and a packet of information, and then the City closes the book on them. The result is a return to homelessness. In 2019, 20% of adults, 10% of families with children, and 5% of adult families returned to a DHS shelter within a year. We need a stronger, more proactive and adequate system for “aftercare” for those who leave shelter, providing them with the resources to stay housed, enrolling them in services prior to exit including case management, connecting them with peer supports, and workforce opportunities.
  - e. **Completely reorient the City’s strategy with respect to street homelessness.** The City’s current efforts to conduct outreach to individuals who are living on the streets creates bureaucratic barriers to engaging and housing unsheltered New Yorkers. Maya will take a new approach and hire directly impacted people to conduct outreach to the homeless population, including peer recovery specialists, creating job opportunities for those who need them most. She will also empower outreach teams to be more human-centered and ensure they have the capacity to provide basic needs items to keep people safe and build trust with impacted individuals. Additionally, with the creation of a Rent Guarantee, Maya will help provide individuals who are street homeless with a clearer, surer and faster path to rapid housing placement and permanent housing.
3. **Address the root cause of chronic homelessness among single adults, and make supportive housing the centerpiece through rapid and bold action including through the acquisition of distressed properties.** The City is facing a humanitarian crisis among homeless single adults that is out of control. The single adult homeless population has doubled in size over the last 10 years, and so has spending with an increase to \$800 million. Every year brings a thousand new single adults to shelter whose length of stay in shelter has increased by 75%. Our supply of supportive housing falls far short of the demand: for example, more than 20,000 individuals entered adult shelter in 2020, but only 6.5% moved into supportive housing. Homelessness among the single adult population needs concerted and aggressive focus through the ambitious creation of permanent supportive housing. The solution to addressing this chronic problem is straightforward:
- a. **Maya Wiley will undertake a dramatic and abrupt shift moving to create an adequate supply of permanent supportive housing to reduce the single adult shelter population and street homelessness.** This approach has proven to save money across our public systems, including shelter, hospitals and jails. Supportive Housing also improves health outcomes: one study found that 50% of supportive housing residents experienced improved physical health and 43% had better mental health outcomes.

- b. Maya will move aggressively to acquire and convert hotels and other distressed properties into permanent supportive housing, and roll back the street homelessness crisis.** The pandemic presents a unique opportunity to meet the goal of ending homelessness through the acquisition and conversion of hotels to permanent supportive housing. Maya will advocate for the passage of State legislation creating a program to acquire these properties and transfer them to affordable housing developers; but, if the State fails to act, Maya will not miss this historic opportunity: she will use whatever tools are available. By some estimates, the City could bring 5,000 units of permanent supportive housing online within three years. This would yield the first reduction of the shelter census in over a decade.
- 4. End family homelessness by investing in proven public tools that focus on long-term housing stability for families.** Almost 20,000 kids were forced to live in shelters last year. This is unconscionable. Maya will shift from a shelter first approach to a stable housing model that will prevent impacted families from cycling in and out the shelter system.
  - a. Ensure that children and their families will receive a safety net of benefits as they transition out of care,** so that they can thrive in society and remain housed. These services are particularly important for families struggling with mental health challenges who too often return to shelter after a year of exiting.
  - b. Put an end to benefits cliffs that hinder stability of individuals and families rising out of poverty.** In addition to raising the income eligibility for rental assistance vouchers, like CityFHEPS, Maya will ensure that the benefits phase out appropriately as incomes increase without creating a larger financial burden to families and individuals through insurmountable benefits cliffs.
  - c. Restructure City government to break down silos across multiple agencies and portfolios to more effectively address the homelessness crisis.** As discussed below, Maya will create a cross-agency team of dedicated public servants, housing experts, and social service providers that will work collaboratively to connect those at risk of homelessness to public benefits, prevention resources, and holistic social service supports to ensure long-term stability and address all aspects producing that risk.
- 5. Create focused strategies on high need populations for combatting homelessness.** As with all New Yorkers facing homelessness, the roots of the problem are the structural inequalities and lack of affordable housing that leads to housing instability; the problem is not the individual. But we need to be smart and targeted about our interventions to meet people where they are to address the range of complex and varied challenges people face.
  - a. Shift from a policy of arresting and incarcerating or hospitalizing individuals with mental health issues to one that treats them with dignity and autonomy.** We need better strategies for preventing homelessness and criminalization in the first place. Maya will invest in programs like Mental Health Clubhouses that provide integrated services and have shown profound results: at Fountain House

in Manhattan, for example, 99% of members experiencing homelessness or unstable housing are housed within a year. This is the housing complement to Maya's plan for [Creating Safe Communities and Transforming Policing](#) which boldly aims to end the criminalization of poverty and homelessness with alternatives to policing and which would remove the NYPD from homeless street outreach.

- b. **Provide tailored support to domestic violence survivors, who are often negotiating trauma while raising children.** Approximately 41% of families in shelters are there because of domestic violence (DV), and 80% of homeless mothers have experienced domestic violence as adults. Maya will address the epidemic of domestic violence by addressing the root causes of DV, including improving the economic independence of women and LGBTQI persons, addressing harmful gender norms, and increasing access to community services and supports, including ensuring stronger coordination between the Department of Homeless Services and aftercare providers for DV survivors.
  - c. **Create a serious and robust reentry-focused response to the housing instability of justice-involved persons.** Formerly incarcerated individuals are 13 times more likely to experience homelessness, which puts them at greater risk of recidivism. We must end the prison-to-shelter pipeline. A Wiley Administration will pursue comprehensive change: advocating with the State to improve reentry planning; creating targeted reentry housing opportunities, incentives for and opportunities to educate landlords; and ramping up coordination of reentry services, including employment, education, legal services, case management and social work.
  - d. **Invest in housing solutions for the LGBTQIA+ population that have unique housing needs.** We need to invest in organizations like GLITS, which create holistic solutions to the health and housing crises faced by LGBTQIA+ individuals experiencing systemic discrimination at intersecting oppressions impacted by racism and criminalization.
  - e. **End youth homelessness by supporting youth aging out of the foster-care system through rental assistance vouchers, creating more economic opportunities and career pathways for at-risk youth, and partnering with youth empowerment organizations that develop college and job readiness programs for at-risk youth.** Maya will collaborate with and invest in organizations, like [Covenant House New York](#), which provides affirming and transformative services to impacted youth, so they can chart their own path to independence. Maya will also implement trauma-informed care in our public education system, so youth experiencing homelessness have the resources to heal and thrive in our schools.
6. **Fundamentally reimagine the homeless shelter system as a place that respects and dignifies residents, and becomes a pathway to permanent housing.** New York City's homeless shelter system has effectively become an alternative housing system instead of a transitional pathway to permanent housing. While New York City's right to shelter is a



critical civil right, we need a philosophical shift and put our resources into a Housing First strategy where housing is a right and the primary strategy. Our shelter system must be reoriented so it is a place where people spend less time; Maya Wiley will transform our shelter system into an emergency and transitional waypoint on the path to permanent housing.

- a. **Move away from congregate bed facilities.** What we saw during Covid-19 with the use of hotels is that New Yorkers experiencing street homelessness were more likely to come to shelter when they knew that they could have the privacy and safety of their own rooms. While many were skeptical and believed this would lead to more overdoses, they were wrong: as a result, more people got off the street and were safer and healthier as a result. We need more low-barrier options like Safe Haven and Stabilization beds that create the kinds of spaces that New Yorkers experiencing homelessness are likely to use.
  - b. **Privacy is essential for individuals to maintain their safety and sense of dignity.** It is also a practical necessity for individuals from a health, education and work perspective. Universal wifi connectivity in shelters should be seen as critical to the mission of helping people transition to permanent housing: we cannot expect people to search for jobs, participate in work or school remotely, or take advantage of services such as telehealth if they're sharing a room with strangers.
  - c. **Provide critical services that are proven to create a pathway out of homelessness into permanent housing.** In far too many instances, our shelter system fails to provide residents with the appropriate and adequate services including mental health, substance use disorder treatment, and behavioral health interventions. Maya Wiley will revamp services across the shelter system to ensure that shelter staff are equipped to address the emotional and cognitive needs of children, as well as adults, providing access to services and helping keep families together. The City will focus on services and interventions that have proven outcomes to help people transition successfully to permanent housing.
  - d. **Improve the performance of shelter providers by measuring them against better outcomes.** Maya Wiley will implement a better system to evaluate outcomes and performance of shelter providers that is focused around whether they are achieving the mission of helping people transition to permanent housing, whether they are improving the health outcomes of residents, and whether they are providing the services that help individuals and families stay housed. The Department of Homeless Services needs to shift its rules, incentives and oversight to facilitate a behavioral shift among providers to achieve better outcomes particularly with respect to reducing length of stay in shelter.
7. **Transform our approach to homelessness from City Hall so it aligns the goals of preventing and ending homelessness with providing more housing affordability.**
- a. **Bring individuals with lived experience into the decision-making on homelessness.** In reimagining our shelter system and strategies with respect to homelessness, we need to ingrain the voices and perspectives of those with lived experience. We cannot have a shelter system that puts the dignity and respect of

those individuals experiencing homelessness at its core without ensuring that those individuals have a voice. Maya will provide individuals with lived experience a role to influence policy making with respect to homelessness.

- b. Ensure intensive and coordinated focus on homelessness from City Hall.** Homelessness in NYC is the product of our systems—schools, employment, housing, shelter, social services, family court, the justice system—failing to work together. We need reliability and dependability, not hope. Maya will change the approach from the top down, starting with focus at City Hall, breaking down silos among 19 agencies across 6 different City Hall. She will create a cross-agency team of dedicated public servants, housing experts, and social service providers that will work collaboratively to end homelessness as we know it.
- c. Break down the silos between homelessness and affordable housing.** Historically, the Mayor has pursued affordable housing and homelessness as two separate issues, with separate plans managed by separate teams and agencies. However, as our crises demonstrate, the two issues are inextricably linked. Just as the Rent Guarantee, discussed below, is both a tool for making housing more affordable and preventing homelessness, Maya will take an approach at City Hall that breaks down these silos so that our solutions are designed to address both crises.
- d. Decriminalize homelessness.** Maya Wiley's bold vision for [Creating Safe Communities and Transforming Policing](#) will shift our methods for dealing with poverty, mental health, and homelessness from policing to a public health strategy. Through implementation of a mental health crisis response agency and first responders, for example, we will disrupt the cycle of homelessness and incarceration, and remove the NYPD from homeless street outreach.

## **II. Housing that is Actually Affordable- Making Affordable Housing Truly Affordable**

**Usher in a new era of housing affordability by ensuring that the City only invests public money or land where there is a clear public benefit.** A Wiley Administration will usher in a new era of affordable housing, dramatically increasing the supply of truly and permanently affordable housing, and making NYC the largest livable city in the country. We cannot repeat the mistakes of the past and give away taxpayer dollars and public land to developers who drive real estate speculation, raising prices, increasing racial segregation, and contributing to the sense that the city is only affordable for the rich. If we're going to reduce the unmanageable rent-burden that afflicts New Yorkers citywide, we're going to need to use all of our tools to create deeply and truly affordable housing.

- 1. Maya's bold solution - Guaranteed Rent for all working families.** Maya Wiley proposes a guarantee of affordable rent for all individuals and families making 50% or less of the Area Median Income (AMI). The City will achieve this historic change through a combination of actions: as is discussed below, through an aggressive increase in the supply of deeply affordable housing, leveraging federal, State and City funding to create

units of new and deeply affordable housing every year, focusing on incomes up to 80% AMI. For New Yorkers making 50% AMI or less who do not live in one of the new or existing subsidized units, the City will build on the recent and historic expansion of the CityFHEPS rental assistance program: expanding income eligibility significantly up to 50% of AMI and removing time limitations that would kick people out of the program after five years. Additionally, this program would include a phase-out for households whose income increases, with the voucher phasing out at 80% of AMI. Additionally, as part of this plan, Maya will invest new and unprecedented levels of City capital into NYCHA, to help keep the most affordable housing resource in the City public, safe and viable for hundreds of thousands of New Yorkers.

No other city in the country has created a guarantee of affordable rent to its residents at this scale. Unlike the Section 8 program, where the supply of vouchers is limited--national estimates are that only 25% of households eligible for Section 8 actually get it--this plan is universal to everyone at this income level. Other subsidy programs fall short: the City and State's remaining housing voucher programs only go up to incomes that are two times the federal poverty line (so about \$11K less annual income than this plan), and they are limited to families experiencing eviction and in shelter.

The cost of the new voucher program could go up to \$1.5 billion for 216,000 households, with costs decreasing in future years as the supply of affordable housing units increases. It would be funded in part by savings from reduced census in the shelter system because providing stable, permanent and safe housing is far more cost effective than paying for people to live in shelters or commercial hotels. Maya will also advocate at the federal and state levels to allow the City to use Temporary Assistance for Needy Families (TANF) funding to support this initiative.

**Maya's bold action on housing will drastically improve the economic opportunity, health and safety of New Yorkers.** The benefits of Maya's Rent Guarantee have the power to radically shift the landscape of economic opportunities for working families. Reducing the citywide rent burden and providing safe and affordable housing could cut poverty 22% and child poverty by 34%. Rent relief means families have more money in their pocket to spend on necessities like healthcare, food and clothing. This proposal will reduce housing segregation: with the availability for families to afford fair market rent, they will have the freedom to move to higher opportunity neighborhoods. Studies show that the reduced housing segregation and increased income mixing that will ensue from this plan will lead to lower high school dropout rates, and higher earnings (about 30% higher earnings later in life for kids who move to lower poverty neighborhoods). It also means an end to a mass, citywide indentured servitude where high housing costs and low wages keep families locked in a state of poverty with no hope for saving and moving up. Finally, this plan will drastically improve the health and safety of New Yorkers: it will cut down on family separation by half, reduce domestic violence and food insecurity, and lead to better health outcomes including lower rates of diabetes, obesity and mental health issues. Finally, a Rent Guarantee will dramatically reorient how we are able to

address homelessness among nearly every population for whom the inability to secure rent and rental assistance has been a major obstacle to addressing homelessness.

2. **Dramatically expand and preserve the supply of affordable housing in the city.** The city's affordability, homelessness, and livability crises are inextricably linked to the lack of affordable housing. **We need to drastically increase the supply of affordable housing at the right levels of affordability to reduce crushing rent burdens across income levels.**
  - a. **Build 100% permanently affordable housing on public land.** The City is sitting on hundreds of vacant parcels of land that can be used for affordable housing. Maya has made a clear and firm commitment that any development on public land must be 100% permanently affordable.
  - b. **Use public funding as a tool to promote equity, not private benefit.** Get rid of the programs like 421-a program which have accelerated gentrification and housing segregation across NYC. Work with the state to create a new program that uses our tax dollars to solve our affordability problem, while still helping to give rent-stabilized mixed-income development a boost. Maya will also increase enforcement against existing landlords who abuse the 421-a program by, for example, double-dipping in multiple incentive programs.
  - c. **Prioritize rezonings to achieve more affordable housing development.** Pursue upzonings in high opportunity neighborhoods where doing so advances the goals of developing truly affordable housing and creates mixed income neighborhoods that improve outcomes for the community across the areas of health, education and opportunity.
  - d. **Use the current economic crisis as an opportunity to expand the pool of affordable housing by acquiring hotels, commercial office space and other distressed properties.** We will invest in residential conversions of office spaces and ensure set asides for homeless and extremely low-income New Yorkers. This effort could create 14,000 apartments citywide, including as many as 10,000 in Manhattan. All options should be on the table so we can move quickly to make the most of this historic moment.
3. **Create a Community Land Bank to help provide the funding of our new era of a Just and Livable New York.** The most direct and feasible way to purchase and transform distressed properties is the creation of a not-for-profit Land Bank. This approach requires the City to provide start-up funding to seed the Land Bank; over time, it will pay for itself. The creation of a land bank requires the City Council to pass Introduction 118, sponsored by Brad Lander, which Maya will support and help implement.
4. **Put mission-driven developers of housing in the driver's seat to achieve the mission of building and preserving affordable housing.** Over the last three decades, the City has relied excessively on the private market to develop affordable housing. Non-profits have shown to create twice as much affordable housing for extremely low-income families. Maya Wiley will end the era of favoritism where public investment is directed to

private developers who return little benefit to the city; instead, Maya will prioritize the role of mission-driven developers--both public and for-profit--to build truly affordable and permanent housing for all New Yorkers.

- a. Create more opportunities for nonprofits to compete in a real estate market rife with speculation.
  - b. Provide more access to funding for nonprofits that have a proven track record of helping the City dig out of the affordability crisis.
  - c. Use responsible property managers to ensure quality housing.
5. **Hold government and developers accountable to New Yorkers to ensure that our public dollars are being invested in a public benefit.**
- a. **Create a *Did New Yorkers Benefit? Scorecard*** - New Yorkers deserve to know whether their tax dollars are going to work for them. Maya Wiley will create a scorecard that shows clearly and simply whether each new housing development that the City invests in provides a benefit to New Yorkers.

### III. NYCHA - Keeping Public Housing Public

**Public housing must remain public.** Maya Wiley will ensure NYCHA remains public and becomes the model and pride of affordable housing in NYC. NYCHA is undeniably the core of the city's affordable housing stock and that must be recognized. Public housing represents almost 8% of the city's rental apartments and houses 4.4% of the city's population. And while we are facing a historic shortfall in NYCHA revenue, mismanagement at the city level has only compounded the damage that has been done through federal disinvestment. The current model of treating public housing as separate from the larger affordable housing strategies has failed. We need a major restructuring of how NYCHA does business, but also in terms of how the city treats NYCHA—its commitment to fund NYCHA, to address the safety of the NYCHA community, and in enforcing standards of habitability. We need to integrate public housing within the city's housing planning, and moreover in our plan for a more equitable city.

1. **With the leadership of residents, Maya will make critical investments in and changes to NYCHA that preserve it as the City's most reliable source of affordable housing.**
  - a. **Invest new and unprecedented City capital into NYCHA.** In New Deal New York, Maya has committed \$2 billion from the City capital budget toward immediate, emergency capital repairs in NYCHA developments, to address physical deterioration of the buildings, and to reopen the nearly 5,000 units that currently stand empty due to uninhabitable conditions.
  - b. **Keep public housing public.** Any plan to restore NYCHA's buildings--or to develop on vacant property owned by NYCHA--must be a plan that keeps housing in the hands of the public, both as operators and for the long-term.
  - c. **Bring home federal funding to help restore NYCHA.** Federal funding of NYCHA has been gutted over four decades of disinvestment and ideological warfare, creating a capital funding deficit that has snowballed into a full-blown habitability

crisis. We need to fight for more resources at the federal and state levels and win where previous mayors have fallen short.

- d. **As part of her New Deal New York plan, Maya will invest in climate resilient public housing with the leadership of residents.** The Green New Deal for Public Housing, a national proposal for investing \$180 billion in public housing, promises to modernize NYCHA, transitioning buildings to carbon-free energy, and investing in the city's low-income workforce through the creation of green jobs and training opportunities. This proposal will improve the quality of life of residents, enhance NYCHA's environmental and financial sustainability, and help propel NYCHA residents into 21st century career opportunities.
2. **Improve the quality and habitability of housing at NYCHA by integrating it into the City's code enforcement.** NYCHA is currently exempt from City oversight of housing court violations. NYCHA residents are forced to suffer with no remedy in sight while the Housing Authority struggles to address the rapidly declining quality of its buildings. Maya will free NYCHA residents to pursue remedies against their landlord, a right that all other New Yorkers have. She will bring the monitoring code violations in NYCHA developments under the aegis of city agencies, and make this data publicly available.
3. **Invest in NYCHA residents - create real and robust resident engagement programs and supports for families.**
    - a. **Resident leadership and partnership in decision-making.** For too long, NYCHA residents have been left out of the decision-making processes that directly impacts them. With over 400,000 residents in public housing, 90% of them Black or Latinx, this failed approach has led to the disproportionate disenfranchisement of Black and brown people. As a result, NYCHA lacks legitimacy in the eyes of its residents. Maya will change how NYCHA does business, engaging with residents beyond small groups of leaders, creating programs that involve more tenants across different age groups, income levels, and family units.
    - b. **Connect NYCHA residents in need to City services.** The Wiley Administration will conduct a comprehensive review of NYCHA residents' needs to identify where tenants can be supported, and use this assessment to target a comprehensive and integrated citywide services plan to support NYCHA residents.
    - c. **Make NYCHA a National Leader in Resident Hiring and Create Opportunity Hubs.** Maya recognizes that the NYCHA community is an untapped resource that can be an engine of the city's post-pandemic recovery. 46% of NYCHA families are working and 32% of NYCHA residents are under the age of 21. Maya will turn failing initiatives like the federal government's Section 3 program into opportunities for real growth, bringing home more permanent jobs. She will do this by building stronger relationships with employers, creating better and more targeted training programs, and using the bully pulpit to build strategic partnerships with leaders in industry. Additionally, she will create **Opportunity Hubs for residents**, making NYCHA residents and their surrounding communities integral to her [New Deal New York](#) platform, in which she has called for building

workforce training sites in impacted neighborhoods and partnering with neighborhood-based organizations to run training programs. These Opportunity Hubs will prepare residents for careers in construction, the arts, tech, and other opportunities that will be integral to the City's climate change and resiliency efforts, like solar and the jobs needed for energy efficiency retrofits to building systems, and will develop opportunities for training in the cannabis industry—a critical step in making sure that the huge profits flowing from this new industry benefit the communities that have been most harmed by the war on drugs. Moreover, these Hubs will be linked to Summer Youth Employment for internships and jobs with employers around the city.

**4. Make the safety of NYCHA residents integral to the public safety mission of the city.**

Securing the safety of New Yorkers is inseparable from the goal of securing the safety of NYCHA residents and their surrounding communities. Most violent crime in the city takes place in hot spots with multiple shootings within a quarter mile of NYCHA developments. For decades, the city's strategy has been to police, stop, frisk, arrest, and evict its way out of this public health crisis; however, NYCHA's punitive strategy of denying admissions to individuals with a history of conviction, evicting families for the crime of one person, and permanently excluding people from their family's apartment who desperately need their family's support, in tandem with the abuse of stop and frisk, has only further damaged the community, destabilized families, and harmed the chances for successful rehabilitation for those who have committed crimes. Maya will both improve the safety of NYCHA communities by focusing on the root causes of violence, and turn NYCHA into a stabilizing force for its communities.

- a. End the gun violence disparities in and around NYCHA by solving crime, and by addressing the root causes of crime, expanding the use of violence interrupters and target these resources to NYCHA's most vulnerable developments.** The City has a violence problem that profoundly and disproportionately affects the NYCHA community. 27% of the City's shootings occur in and around NYCHA, even though NYCHA makes up about 6% of the City's population. The problem is not NYCHA residents: the problem is that the City has failed these communities—failed them consistently and for too long. For instance, crime is disproportionately unsolved in communities of color: murders of black men in south Brooklyn, including Canarsie, were solved 50% of the time versus nondomestic cases involving white men which were solved 95% of the time. Maya Wiley's administration will take the problem of gun violence head on by focusing on these hotspots, devoting the investigative resources to solve crime, and expansively implementing strategies like violence interruption to drastically prevent shootings and curb violence.
- b. Provide second chances to court-involved persons and promote family stability.** Structural racism, over-policing, and mass incarceration converge at the doorstep of NYCHA. NYCHA's restrictive admissions policies both reflect our nation's obsession with mass incarceration and magnify its inequities by focusing on crimes that have no bearing on housing safety. Nationally, African Americans

are incarcerated at more than five times the rate of whites, and a Black boy has a one in three chance of being sentenced to prison as compared to a one in seventeen chance for white boys. Maya will prioritize and invest resources in programs that make NYCHA a beacon of second chances and housing stability, while improving the safety of all New Yorkers.

#### **IV. Homeownership: Maintain and Expand Homeownership and Wealth-Building in Communities that Have Been Left Out**

**A livable New York means being able to buy—and keep—your home. Expand opportunities for New Yorkers to become owners, helping them build wealth and capital, while creating protections against further gentrification, segregation and marginalization.**

We must stem the tide of loss of wealth in low-income communities (particularly communities of color) and support owner-occupied buildings. In the wake of the pandemic, the City will face another potential major shift in homeownership with significant racial implications. Homeowners in NYC are squeezed: with rising taxes and repair costs, more than a third spend more than 30% of their income on housing costs; and in communities like East New York, 63% of homeowners have unmet repair needs. If unchecked, we know how this story will play out: during the 2008-2009 financial crisis, billions of dollars of Black wealth was gutted across the City's foreclosure hotspots. According to a 2017 study, homeowners in communities of color received twice as many pre-foreclosure notices as homeowners in other areas.

In a City with over one million owner-occupied homes, where only 26% of Black and 15% of Latinx households own their homes, as compared to 42% of white and 39% of Asian households, we cannot afford another round of devastation and its disparate impact. In NYC, homeownership is a racial and economic equity issue: according to a [study](#), if homeownership rates were equalized among racial groups, the wealth gap between whites and Black households would shrink 16%, and the gap between white and Latinx households would shrink 42%. To preserve the low- and moderate-income homeownership we have, Maya will expand city programs that provide home repair support to those most in need, and explore other options for providing financial support to distressed homeowners through, for example, property tax abatement or exemption for homeowners below certain income thresholds.

- 1. Give struggling low- and middle-income homeowners needed support to keep their homes, helping them preserve equity in their families.**
  - a. Reform the Tax Lien Sale to safeguard wealth in low-income communities of color.** Tax lien sales weaken housing affordability and drain communities of color of wealth. The City has relied on the Tax Lien Sale to generate revenue at the expense of low- and moderate- income homeowners. When these homeowners fall behind on unpaid taxes, and water and sewer charges, the City auctions off the debt to private investors, resulting in foreclosure and the transfer of these homes to speculative real estate interests. Maya will reform the Tax Lien Sale, embracing real reforms for struggling homeowners, and other opportunities to



prevent the sale, foreclosure, and turnover that will help fortify the supply of affordable housing, and keep wealth in the communities that need it most.

- b. Create naturally affordable housing through Accessory Dwelling Unit (ADU) conversions.** Two-and-three family homes, which are a mainstay of almost every New York City neighborhood, contain rental units that are an untapped source of affordable housing in their communities. We can expand the supply of affordable units through an expansive program to convert basement apartments and other accessory dwelling units (ADUs) into safe and legal affordable housing, in exchange for keeping these units affordable. This would not only benefit tenants, but our small homeowners as well.
- 2. Support first time homeowners in accessing better financial terms to support their long-term financial sustainability and reduce costs.** Decades of practices—redlining and later predatory mortgage lending in low-income communities of color—have created a racial homeownership gap which translates to a racial wealth gap: in NYC, 42% of homeowners are white, as opposed to 26% who are Black. Furthermore, speculation in the housing market has created prices to entry that are out of reach for low- and moderate-income New Yorkers who are disproportionately Black and Latinx. The City can increase access to homeownership through a variety of means:
  - a. Provide downpayment assistance.** Expand access to homeownership for low- and moderate-income New Yorkers by increasing down-payment assistance that is currently provided to qualified homeowners from \$40,000 to \$60,000 for individuals earning less than 80% of AMI, and making more people eligible for down-payment assistance by raising the threshold to 120% of AMI.
  - b. Use the Office of the Mayor to win more favorable loan terms for disadvantaged New Yorkers.** We need a Mayor who will use the bully-pulpit and relationships with industry and the financial sector to ensure that lenders are optimizing their lending to low- and moderate income communities of color, ensuring they get access to low interest rates.
  - c. Create new avenues to homeownership through the use of Community Land Trusts.** First-time homeowners need access to capital to help bridge a wealth gap that is the product of centuries of structural racial and economic disparities. Community Land Trusts (CLT), which are non-profits that hold land on behalf of communities, can help bridge that gap. CLTs can provide downpayment support to first-time homebuyers in exchange for taking a limited equity position in the home that will help ensure long-term affordability.
  - d. Resources for first-time homeowners.** A Maya Wiley Administration will invest resources in accessible financial literacy programs to help first-time homeowners access low-interest loans from reputable lenders.
- 3. Create opportunities for renters and communities to purchase properties, gain equity, and invest in where they live.** Hard working New Yorkers and communities of color should have the opportunity to purchase their own homes. As described above, this means implementing a variety of programs—acquiring distressed properties to create permanently

affordable housing that will be managed by nonprofit and faith-based affordable housing developers, investing in Community Land Trusts, and keeping housing built on public land permanently affordable. But the City can also do more to support low- and moderate-income households in gaining an equity stake in where they live.

- a. **Help tenants finance the purchase of their homes cooperatively through the Community Opportunity to Purchase Act (COOP).** The proposed legislation, sponsored by Council Member Carlina Rivera, would provide loans to low-income tenant groups in the event a property owner decides to sell. Initiatives like this help level a grossly uneven playing field, allowing ordinary New Yorkers, who are usually out-competed by private equity, to access the market.
- b. **Create more opportunities for equity through programs like the Tenant Opportunity to Purchase Act.** This legislation, proposed by Senator Zellnor Myrie, gives tenants the option to buy their building before a third party. It lets tenants convert property to a limited equity co-op, ensuring permanent affordability.
- c. **Expand funding for Community Land Trusts.** As Mayor, Maya will increase funding to provide technical assistance, legal counseling, policy support, and other resources to help community land trusts in providing affordable housing. We also need City support in identifying lots that are appropriate for developments by community land trusts.