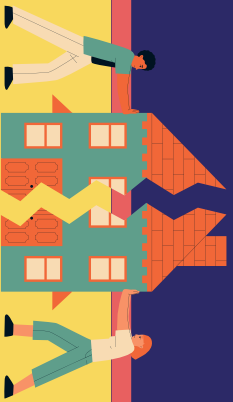


THE UNAFFORDABLE HOUSING CRISIS: A POLICY OVERVIEW AND CASE STUDY



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Housing Poverty and Homelessness in the U.S.

Although the U.S. is one of the wealthiest nations worldwide - ranking #1 globally with a gross domestic product (GDP) of 20.49 trillion - **poverty, unstable housing, and homelessness remain a pervasive social issue.** (Source: World Bank, 2022)

In 2022, 50% of Americans identified affordable housing as a major problem, a 10% increase from 2018 (pre-COVID pandemic). Among low-income residents, 57% identified housing as a major issue. **Those most impacted by lack of affordable housing include: younger Americans, persons of color, urban residents, and those with lower socioeconomic status.** (Source: Pew Research, 2022)



50% OF AMERICANS (1 OUT OF EVERY 2) IDENTIFY AFFORDABLE HOUSING AS A MAJOR PROBLEM.

Homelessness: 4 out of 10 low-income families in the US are homeless or pay over half their income in rent, forgoing other necessities like food or medication.

- **Most do not receive rental assistance because of limited funding.**
- **580,000 + people are homeless** in the US on any given night.

Housing Shortage: 6.8 million more affordable housing units are needed for low-income families.

Housing Poverty: 70% of all extremely low-income families pay more than 1/2 their income on rent.

Underfunded Programs: Only **1 out of 4** families who need assistance actually receive it. (Source: National Low Income Housing Coalition, 2022)



New York City Housing Programs

Program	Originator	Administration	Funding	Accepting applications?
Public Housing	Federal	NYCHA	Federal/ City/State	No *avg. wait time is 9 years
Housing Voucher Program (Section 8)	Federal	NYCHA	Federal	No
Project-based Section 8	Federal	NYCHA, HPD, DHCR	Federal	No
Mitchell-Lama Housing Program	State	Independent	State	Case by Case
Rent stabilization Laws	State	Privately managed	City	N/A
Tax Incentives: LIHTC and Tax Abatement 80/20	Federal/ State/City	Federal (HUD) State Housing Finance Authority	Federal/ State/City	N/A

SOURCE: ELMEDNI, 2018

Case Study - Family #1

- **Family of 4** - Parents emigrated from Mexico; children born in NYC
 - received green card after a 10 year process, totalling \$20,000
- **Father** - employed, **mother** cares for children
- **Both children have disabilities**
 - **Son** - dx of ASD, ADHD, and speech delays
 - **Daughter** - dx of lissencephaly, severe seizure disorder, severe ID, she is both non-verbal and non-ambulatory
- **Housing:** pay \$1500 for shared 1 BR in Bronx
 - Entire family shares 1 room
 - Live in high crime, unsafe neighborhood - children bussed to outside school
- **Building not ADA compliant and violates housing requirements**
- **Family stressors** - financial hardship, special needs/disabled children, substandard living conditions, fear of deportation, overcrowded housing, high rent

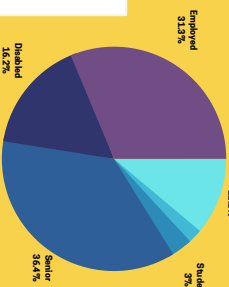
Case Study - Family #2

- **Family of 5** - Parents emigrated from Mexico; children born in US
 - **not eligible for most public assistance programs due to immigration status**
- **Father** works very long hours (6am - 11pm), **mother** is primary caregiver but also works (sells tamales outdoors). **All 3 children have special needs and 1 has severe MH concerns.**
- **Housing:** pay \$2500 for shared 2BR in Bronx
 - **Building not ADA compliant and violates housing standards** (lack of heat, infestation, elevator frequently broken)
 - 5 people share 1 room
 - **Have been applying to NYCHA for 10 years without success (still on waitlist and have to reapply every time they call)**
 - Family rarely complains due to fear of deportation or loss of current housing
- **Family stressors** - financial problems, language barrier (parents), health concerns/lack of insurance, fear of deportation, overcrowded housing, high rent

DURING THE 2018-2019 SCHOOL YEAR, 1.4 MILLION CHILDREN LIVED IN SHELTERS, SLEPT ON THE STREETS, DOUBLED UP WITH OTHER FAMILIES, AND LIVED IN A HOTEL OR MOTEL.



OCCUPATIONS OF EXTREMELY LOW INCOME RENTERS IN NEW YORK STATE



IN NEW YORK CITY, 1 IN EVERY 106 NEW YORKERS IS HOMELESS — THAT'S NEARLY 70,000 MEN, WOMEN AND CHILDREN.



Policy Recommendations

- **Reduce the shortage of deeply affordable rental housing**
- **Prevent the loss of existing affordable housing stock:**
 - **Redevelop existing public housing properties** through HUD tools such as the Rental Assistance Demonstration program; **Incentivize Low-Income Housing Tax Credit property owners to keep their developments affordable** once their initial contract term ends;
 - **Invest in redevelopment resources** for properties that receive HUD assistance and incentivize landlords to rent to families with low incomes — especially families receiving Housing Choice Vouchers.
- **Subsidize rent costs** (i.e., Housing Vouchers/subsidies) for people with low or no income
- **Remove barriers to home ownership**
- **Reform existing public and multifamily housing**
- **Improve the Low-Income Housing Tax Credit Program**
- **Address housing needs in tribal communities**
- **Provide affordable legal counsel** for evictions and other housing issues