

Urban Planning:

Affordable Housing in the Big Apple

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Table of Contents

1. Introduction.....	3
2. Timeline.....	5
3. Key Figures .....	8
4. Local Government.....	9
5. Advocacy Groups.....	12
6. Interview Summaries.....	14
7. Conclusion.....	18
8. Works Cited.....	20

## Introduction

A home to over three million immigrants, New York City, or the “Big Apple,” is often referred to as one of the most diverse cities in the world. Yet in spite of this, racial discrimination still exists in urban planning. Urban planning shapes individuals’ interactions with the world around them by guiding the design of cities and public works projects like local transportation, housing, and parks. Its goal is to promote social welfare and sustainable development, but poor urban planning often leads to inequity, as is the case for affordable housing in New York City.

In the 1860s, Manhattan contained many tenement buildings. These crowded shared living spaces were used to house the poor, many of whom were immigrants. However, apartments were cramped, unsanitary, and unsafe. Although regulations forbidding the existence of tenements were passed in the 1930s-1960s, other controversial practices such as slum clearances and redlining were put in place to discriminate against potential homeowners based on race. The effects of these divisive practices are still prevalent in today’s affordable housing policies.

We chose to study affordable housing because housing discrimination is a widespread problem in New York City, where average rent prices are extremely high. Shelter is a basic human necessity, yet approximately one in every 125 New Yorkers is homeless, with an even larger quantity of people struggling to pay their rent each month. As the cost of living in New York City rises dramatically and government funding for affordable housing dwindles, young people need to be aware of how they can use their voices to advocate for more inclusive public housing programs.

Our research shows that urban planning is intrinsically tied to politics. Thus, it is important for young people to vote in local elections and be well-informed about historic affordable housing decisions. The following paper explores the history of affordable housing from the late 1890s to the present, in addition to detailing the achievements of several key figures involved in creating

housing policy. We also analyze the connection between affordable housing and politics by explaining the role that local officials play in passing affordable housing legislation, in addition to how youth can get involved in relevant advocacy groups. Lastly, we interviewed members of our community to gauge public opinion on affordable housing, subsequently determining that more civic education is necessary in public schools.

### Timeline

**1867:** *America's first tenement regulatory law is passed in NYC.* This law banned the construction of rooms without ventilators and apartments without fire escapes. It was also the first law that legally defined a tenement; however, at the time its regulations were not heavily enforced.

**1892:** *Congress allocates \$20,000 to the Secretary of Labor to study slums in American cities.* In the late 1800s, homelessness was a critical issue in large metropolises like New York City. Major diseases ran rampant in slums due to unsanitary living conditions.

**1926:** *New York passes the Limited Dividend Housing Companies Act.* This was the first large-scale effort in the United States to offer a subsidy for affordable housing by reducing the price of mortgages and encouraging home-building. It gave corporations large tax exemptions for fifty years and eminent domain if they limited their annual profits to six percent.

**1934:** *The National Housing Act creates the Federal Housing Administration (FHA).* The FHA was put in charge of mortgages for small suburban homes and private multi-family housing. The agency was created to improve housing standards, as well as to increase employment in home-construction after the Great Depression.

**1946:** *Robert Moses is named the Commissioner of the New York City Planning Commission, a role that he served in until 1960.* He was given power over public housing for low-income families. Unfortunately, Moses used this position to implement racist policies that negatively impacted black tenants. One practice that he implemented was making blacks' pools colder when they attempted to buy homes in white neighborhoods. As a result, they had to seek homes elsewhere, which contributed to segregation. Robert Moses was also responsible for turning New York City into a city of mass transit; he supervised the construction of the Triborough Bridge, the Queens Midtown Tunnel, and the Henry Hudson Bridge, to name a few.

**1950:** *Prior to 1950, many new immigrants lived in tenements.* These apartments were overcrowded and filthy, but their low rent prices were all that most immigrants could afford. In 1950, the government decided to tear down most of the tenements in low-income neighborhoods in the hopes of gentrifying these areas. These so-called slum clearances were carried out for the next few years, sending current tenement residents to the streets.

**1965:** *Congress creates the Department of Housing and Urban Development.* This department was created to address housing and slum clearance programs on the federal level. It effectively increased funding for federal housing programs and for other public works initiatives.

**1968:** *The Fair Housing Act is passed.* This act prevented housing discrimination on the basis of race, color, religion, sex, and/or national origin. Its policies applied to renting or buying a home, receiving a mortgage, and all other housing-related activities.

**1974:** *The Housing and Community Development Act is passed.* Section 8 subsidizes the construction and rehabilitation of low-income housing.

**1980:** *The federal government mandates that all apartment units must have individual bathrooms.* As a result of the increase in required amenities, rent surges. Many residents are displaced yet again, leading to an increase in the size of New York City's homeless population.

**1985:** *Mayor Koch announces his "Ten-Year Plan for Housing."* Initially, this plan was a "five-year \$4.4 billion program to build or rehabilitate around 100,000 housing units for middle class, working poor and low-income families and individuals." Mayor Koch's goal was to go beyond renovating apartments; he wanted to redevelop neighborhoods and parts of the city that were destroyed by violence in the 1970s.

**1988:** *Mayor Koch's Five-year plan becomes a Ten-year plan.* The budget for this initiative increased by \$700 million. The plan was created to change zoning regulations to stimulate

construction projects, to increase tax incentives for building in low-income neighborhoods, and to reduce overall construction costs.

**2000-2012:** *New York City loses 400,000 housing units.* Each unit was previously rented out to individuals who paid less than \$1,000 a month in rent.

**2001:** *The federal government begins to reduce funding for public housing programs.* Public housing programs like the NYCHA begin to struggle due to the loss of millions of dollars in funding.

**2003:** *Mayor Bloomberg ends subsidies for public housing and begins to rezone areas.* The process of rezoning ends in 2007, leading to an increase in housing segregation.

**2006:** *The Plan to Preserve Public Housing is announced.* \$100 million in emergency funding is allocated to the NYCHA in an attempt to close their \$168 million budget gap for the fiscal year. Rent increases are proposed for 27% of low-income residents.

**2014:** *Mayor de Blasio introduces “Housing New York: A Five-Borough, 10-Year Plan.”* This initiative proposes increasing the quantity of affordable housing units in New York City. Its goal was to preserve 200,000 housing units in order to service over 500,000 underprivileged New Yorkers.

**2018:** *The New York Times runs “Unsheltered,” a feature piece about New York’s housing crisis.* It affirms that low-income New Yorkers spend 60-80% of their income on housing alone.

**2020:** *New York City reshapes its online housing application portal, NYC Housing Connect, in an attempt to speed-up the allocation process.* The updated system only shows applicants homes that they are eligible for based on their household size and income, rather than overloading the system by allowing applicants to apply for any listed home before their eligibility is confirmed. The system also upgraded its technical interface in an attempt to reduce glitches like

freezing and crashing, in addition to allowing individuals to apply on a smartphone. Beginning in July 2020, approximately 2,500 apartments were offered to individuals with household incomes below or slightly above the median income level.

### Key Figures

1. **Jane Jacobs:** Jane Jacobs was an urbanist and activist in the 1930s who helped reduce car-centered urban planning in New York City. She sought to prevent the expansion of expressways and roads in all five boroughs.
2. **Fiorello La Guardia:** Mayor La Guardia served three-terms as the Mayor of New York City (1933-1945). La Guardia made it his personal mission to house the poor. He created the New York City Housing Authority (NYCHA), which provides public housing to low-income communities. In 1935, the agency created the First Houses in the Lower East Side of Manhattan. After World War II, the NYCHA partnered with Robert Moses to clear out tenement buildings. By 1941, La Guardia created 13 public housing projects with 17,000 apartments, the highest number of affordable housing apartments in any city in the United States.
3. **Robert Moses:** Robert Moses worked in public works planning in the greater New York area in the mid-20th century. His projects, like the creation of the Cross-Bronx Expressway, resulted in the displacement of low income and minority communities. As a result, Moses created many public housing projects to house these displaced residents. Author Robert Caro describes Moses's homes as "bleak, sterile, and cheap." His affordable housing buildings were utilitarian and functional; they lacked the decorations and frills that many of his private

housing projects were adorned with. Instead, these buildings were built as high as possible in order to squeeze in a large quantity of low-income residents.

4. **Mayor Ed Koch:** Ed Koch was the Mayor of New York City from 1978 to 1989. In 1985, he announced his initial ideas for the “Ten Year Plan for Housing.” This plan intended to reduce the size of New York City’s homeless population and increase the quantity of affordable homes available to low-income residents.
5. **Purnima Kapur:** Purnima Kapur was NYC’s urban planner under the de Blasio administration. She worked in this department for over 20 years and helped implement Mandatory Inclusionary Housing in New York City. She pushed the city to adopt five plans to integrate neighborhoods in four boroughs, in addition to redeveloping Midtown. She focused on transforming Greenpoint-Williamsburg, Downtown Brooklyn, Coney Island, Yankee Stadium, and Port Morris.

## Local Government

### **1. Mayor**

The Mayor oversees all of the city’s needs and develops local plans for affordable housing. Mayor de Blasio's initial goal was to create over 200,000 new affordable houses over the course of the next ten years, using pre-existing buildings as the foundation for these units. Furthermore, in the summer of 2020, he simplified the online housing application portal.

### **2. City Council**

City Council develops and approves New York City’s budget. On July 1st, 2020, it approved a budget that cuts funding for affordable housing by 40%. These cuts will result in the loss of 21,000 apartments over the next two years.

New Yorkers can influence City Council's decisions by attending its public hearings. These hearings are held to receive feedback on pending bills so it's important for the people who are most impacted by this legislation to share their concerns at them. At these meetings, all residents can voice their opinions to potentially prevent a bill from getting passed.

### **3. District Attorneys**

The District Attorney's office prosecutes criminal cases in court. Since affordable housing units are often located in underprivileged areas, crime tends to be a part of everyday life. It is up to District Attorneys to fight for the rights of residents, as well as to ensure that residents are not taken advantage of by their landlords. People can get more involved in the District Attorney's office by learning about their legal rights and voicing their concerns to trusted legal representatives.

### **4. Borough Presidents**

Borough Presidents often serve as advocates for affordable housing and work to make housing more accessible if they do not agree with current policies. Recently, Brooklyn Borough President Eric Adams allocated a significant portion of the local budget to creating more affordable and sustainable housing in Brooklyn. New Yorkers can influence the decisions of their Borough Presidents by attending meetings and voicing their opinions.

### **5. Public Advocate**

The Public Advocate has a highly active role in expanding affordable housing. He or she has the ability to call attention to the deficiency of affordable housing in New York City through a variety of advocacy platforms. The Public Advocate can form and participate in advocacy groups that call for the improvement of affordable housing programs. He or she can also create petitions, send emails to elected officials, teach the public about issues pertaining to affordable

housing, and host strikes and other demonstrations to call attention to affordable housing issues. These initiatives can be targeted at low-income families and communities, as well as other politicians and general members of the public.

New Yorkers can influence elected officials by joining public advocacy groups and participating in events that address housing issues. In addition, they can get involved by signing petitions, sending emails, or calling on officials to promote change.

## **6. Comptroller**

The Comptroller is New York's main fiscal officer. His or her job is to make sure that state and local governments use taxpayer money in the best way possible and "to promote the common good." Since the Comptroller is responsible for ensuring that the budget is well-spent, individuals can lobby the Comptroller to push for increased funding for public housing. In November 2018, New York City Comptroller Scott M. Stringer advocated for aiding 580,000 New Yorkers by building long-term affordable housing for predominantly low-income families.

According to the Comptroller's plan to increase the quantity of affordable housing units in New York City, City Council would have to pass a land bank and build on empty city property in order to gain more land for construction. The State Legislature would then need to pass legislation to lower property taxes. In order to aid this proposed process or to share different ideas, individuals can get involved with the Comptroller's office by visiting [comptroller.nyc.gov](http://comptroller.nyc.gov). They can also ask the office any questions they have and raise their concerns about issues like affordable housing, through a link on the website.

## **7. Community Boards**

When land is attributed to affordable housing projects, elected officials often attend community board meetings to survey potential public reactions to undertaking these projects.

Thus, active participation in community board meetings can influence the types of housing that are developed, which recently happened in East Harlem and Inwood. Community boards also have a say in zoning and bringing new services to neighborhoods experiencing population growth, so they are an important resource for policy creation.

It's simple to get involved in a community board. Individuals can apply to join the board's governing body on each individual community board's website. Members are unpaid and serve two-year terms, up to a maximum of eight years in total. In addition to full membership, individuals can get involved by joining committees, such as those which meet to discuss public housing. Furthermore, all monthly community board meetings are public so anybody can attend them and share their thoughts on affordable housing and the other issues that are discussed.

#### Advocacy Groups

##### 1. Association for Neighborhood and Housing Development (ANHD)

- Main Goal: to make housing accessible for all
- Contact: 212-747-1117
  - Is an advocacy and policy group, as well as a membership organization for non-profit housing groups

##### 2. Audubon Partnership for Economic Development

- Main Goal: to prevent public housing deterioration and encourage sustainability
- Contact: 212-544-2400
  - Is a local development corporation located in Washington Heights and Inwood
  - Works with tenants and owners to help maintain at-risk properties.

### 3. Breaking Ground

- Main Goal: to develop and sustain exceptional support of affordable housing initiatives and programs for vulnerable New Yorkers
- Contact: 212-389-9300
  - Manages over 4,000 houses in New York
  - Makes long-term rent sustainable for low-income residents

### 4. Housing Conservation Coordinators (HCC)

- Main Goal: to provide free legal assistance for walk-ins at its legal clinic
- Contact: 777 Tenth Avenue, between 52nd and 53rd Street (212-541-5996)
  - Staff consists of volunteer lawyers who can refer people to necessary housing resources, help write letters, explain legal rights, and determine whether wronged parties have the right to a legal remedy
  - Conducts free legal services for low and moderate-income tenants, as well as other community organizations

### 5. LiveOn NY

- Main Goal: to improve living conditions for senior citizens
- Contact: 212-398-6565
  - Dedicated to advocating for more affordable housing opportunities for seniors and the improvement of affordable housing facilities

### 6. Met Council on Housing

- Main Goal: “Housing for people, not profit”
- Contact: 212-979-0611

- Fights for individuals to have access to safe, decent, and affordable housing

7. New York State Association for Affordable Housing (NYSFAFH)

- Main Goal: to develop and preserve affordable homes
- Contact: 646-473-1205
  - Non-profit organization dedicated to enhancing affordable housing
  - Works closely with other advocacy groups
  - Helped establish the Council of Independent State Housing Associations (CISHA)

8. New York City Department of Housing Preservation & Development (HPD)

- Main Goal: to promote programs that help create affordable housing units
- Contact: Call 311
  - Oversees 135 Mitchell-Lama buildings, which provide mid-income rental units and homes to renters

Interview Summaries

**Interviewer:** Talia Moine

**Interviewee:** Matthew Pitt, *NYCVotes Engagement Coordinator & Urban Planning student*

**Summary:**

According to Matthew Pitt, a NYCVotes correspondent who is currently pursuing a master's degree in urban planning, there is a group of factors that urban planners take into consideration when initiating an affordable housing project. In school, urban planners are taught to perform studies of neighborhood or blocks. They then take into consideration that particular

area's median income, zoning laws, property taxes, and historical context. Planners extensively research property taxes because they tend to seek waivers from the government to reduce the overall cost of the project. Context is also taken into consideration to ensure that the affordable housing units blend in with the surrounding environment. For example, urban planners will not consider constructing a high-rise building in a suburban neighborhood because this could lead to local resentment and unintended economic consequences. Urban planners are primarily hired by the government or construction companies to assist with land use and zoning. Since NYCVotes is a nonpartisan extension of the New York City Campaign Finance Board, it cannot have direct involvement with affordable housing topics; however, it actively provides voting support to low-income families to speak out about any housing issues they experience.

**Interviewer:** Annmarie Gajdos

**Interviewee:** Abil Abraham, *College-educated 25-year old IT Technician*

**Summary:**

I interviewed my peer, Abil Abraham, to analyze a youth's perspective on affordable housing. He grew up in Albany but didn't really hear about the topic until he moved to New York City to attend Baruch College. While living in the Baruch dorms, which were across the street from an affordable housing unit, Abil came face-to-face with this topic. Thus, Abil knows that affordable housing is a largely city-based issue and is especially important in New York City because the cost of living is high. But he didn't know what the process to apply for affordable housing is like or if he himself qualifies. Although he lives in Astoria, a largely gentrified neighborhood, he doesn't feel that affordable housing directly impacts him. He also noted that affordable housing can be a controversial topic because affluent individuals often worry that

low-income housing can drive down overall neighborhood property value. This interview demonstrated that many young people do not know much information about affordable housing, likely because it is not discussed in New York City history courses. Moreover, this interview demonstrates the importance of teaching young people about affordable housing and the role that different elected officials play in passing legislation that affects affordable housing so that youth can be more well-informed voters when they visit the polls.

**Interviewer:** Maya Soudatt

**Interviewee:** Pierre Soudatt, *Father & Contractor*

**Summary:**

I interviewed my father, Pierre Soudatt, to discover what he knows about urban planning and affordable housing in New York City. Upon his arrival to the city, my father had nowhere to stay and traveled throughout the area, exploring different neighborhoods and architecture. He worked in construction for a few years, after which he became a contractor. He noticed that New York City's affordable housing units often had poor living conditions and inadequate amenities. He noted that educational resources, healthcare, job opportunities, and other factors might help decrease the crime rates in areas where affordable housing units are built. He also noted that many people are not aware of and do not have access to the aforementioned resources; thus, they must advocate for the introduction of these resources in order to better the lives of members of their communities. This shows the importance of completing the Census and getting involved in community advocacy groups. He also suggests that the government should teach low-income residents about their rights so that these groups of people can excel. Education is one of the most important factors in allowing members of underprivileged communities to thrive. Providing these

communities with adequate resources about their legal rights and responsibilities will likely lead to a decrease in local crime rates. In addition, listening to the voices of residents can result in the introduction of resources that members of these communities both need and want.

**Interviewer:** Leah Defunis

**Interviewee:** Anonymous, *16-year old high school student*

**Summary:**

I interviewed my friend who is currently a high school student in Riverdale, New York. When I asked her what she knew about affordable housing, she said, “Not much.” She knew that affordable housing units were usually located in low-income neighborhoods, as well as that once Mayor de Blasio took office, more regulatory measures were put in place for the construction of affordable housing buildings. However, she did not know what conditions these homes were in, how high the crime rate was in these neighborhoods, or how one can apply for the affordable housing lottery system. In public high schools, teachers do not go in-depth about important local issues. Instead, they focus on world issues and global events, so most high school students do not understand the pressing political issues that New York faces. One way to rectify this issue would be to create an educational class or a club where students can learn more information about New York-based issues, such as affordable housing. This would help create a more well-rounded generation of young voters, which is important because current high school students are the politicians and taxpayers of tomorrow. Since politicians’ campaigns are based on civic and social issues, future tax payers need to know what programs their money is funding.

### Conclusion

Moreover, affordable housing is a topic that is of the utmost importance to all New Yorkers, whether they qualify for it or not. As rent prices and the average cost of living in New York City skyrocket, it is more important than ever to vote for officials who take a stand for inclusive housing that benefits underprivileged individuals in New York City, rather than wealthier constituents. Practices such as redlining and slum clearances have only served to divide the city in the past few decades, instead of seeking to rectify the systemic racial injustices inherent in housing discrimination. Thus, local politicians must be transparent in their approach to tackling these problems by sharing their strategies in an accessible way that reaches New York City's diverse immigrant communities.

In July 2020, City Council approved a budget that cut affordable housing by forty percent. This is particularly problematic due to downsizing caused by the COVID-19 pandemic. As more and more New Yorkers lose their jobs due to the virus, affordable housing units will serve as a safe haven for some of New York City's hardest-hit communities. Despite budget cuts, youth can still make a difference in future policy decisions by sharing their voices. Petitioning one's local officials, such as the District Attorney, is a simple way to raise your concerns. This can be done on social media or through a simple internet search for these individuals' phone numbers and email addresses. In addition, many government agencies, such as the Comptroller's office, have volunteer programs for civic-minded residents. Furthermore, public officials use crowd reactions at community board meetings to see how the general public will react to policies before they actually implement them. These meetings are open to all and even allow individuals with no political experience to serve as Board members.

Moreover, urban planning and affordable housing impact all aspects of society. The way

that urban planners allocate housing resources can either promote or inhibit equality for all. Thus, it is important to show up to vote in local elections, where decisions are often decided by a handful of votes, in order to make sure that our communities are electing officials who have the capability to address youth's concerns about society. Making well-informed decisions at the polls is a critical way to support New Yorkers who desperately need affordable housing and the support provided by other public works projects. No vote is insignificant, and no opinion is obsolete when you take a stand for what you believe in.

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