



The City of New York
Mayor Bill de Blasio

Vicki Been
Deputy Mayor for Housing and
Economic Development

where we live nyc

Draft Plan



Dear Readers,

Thank you for engaging with this draft plan, which is the culmination of a two-year planning process led by the New York City Department of Housing Preservation and Development (HPD) and the New York City Housing Authority (NYCHA). Where We Live NYC is an inclusive and comprehensive process to develop a better understanding of the fair housing challenges that New York City faces today and to identify goals, strategies, and actions that the City of New York will undertake to advance fair housing over the next five years.¹

The City of New York has engaged hundreds of residents, over 150 community-based and advocacy organizations, and dozens of governmental agencies through the Where We Live NYC process to discuss difficult fair housing issues, including persistent discrimination in the housing market, segregation in our neighborhoods and schools, and unequal access to amenities and resources on the basis of race, disability, and other characteristics protected by fair housing laws.

This draft plan brings together data, experiences, and feedback received from many different sources, and the City welcomes additional feedback on all of its aspects. The public comment period will extend from January 7, 2020 to March 7, 2020. All comments received from the public will be summarized and published in the final version of the Where We Live NYC Plan.

If you are interested in providing feedback, you may:

- Provide testimony at a hearing scheduled to take place February 6, 2020 from 5:30 to 7:00pm in the NYC City Planning Commission Hearing Room, Lower Concourse, 120 Broadway, New York, New York 10271
- Submit written comments no later than close of business March 7, 2020.
 - o Via email by sending a Microsoft Word or Adobe PDF file to:
WhereWeLiveNYC@hpd.nyc.gov
 - o Via mail to:
ATTN: Where We Live NYC
NYC Department of Housing Preservation and Development
100 Gold Street, 9X Area
New York, New York 10038

The City will finalize the Where We Live NYC plan after it reviews the feedback that is received and makes edits to this draft.

¹ Although the New York City Housing Authority (“NYCHA”) is a separate legal entity from the City of New York, unless otherwise noted, references to “the City of New York” in this report include NYCHA.

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How-to Guide for Reviewing the Draft Plan

Do you only have a few minutes?

Jump to the draft Goals and Strategies (Chapter 6), which include the key goals and solutions that the City proposes to undertake over the next five years.

Do you have 30 minutes?

Read the Historical Background (Chapter 2) on fair housing, which describes the roots of the housing and neighborhood challenges that the city faces today; Creating the Plan (Chapter 4), which describes the collaborative planning process behind the plan; and the draft Goals and Strategies (Chapter 6).

Do you have 60 minutes or more?

Read the full plan, including the in-depth analysis in New York City Today (Chapter 5), which combines input from hundreds of residents and over 150 community-based and advocacy organizations with data from dozens of governmental agencies to describe New York City's fair housing challenges today.

Chapter 1

The Promise of New York

Imagine the year is 2050, and New York City's population is over 9 million people. Its residents remain the most diverse of any major city in the nation, and the city is still the preferred destination for dreamers from across the United States and the world. Thanks to years of aggressive enforcement of anti-discrimination laws, discrimination in the housing market is at an all-time low. Housing development meets the needs of the city's growing population, and affordable, accessible, and supportive housing is produced in every neighborhood. Billions of dollars in renovations have rejuvenated the New York City Housing Authority (NYCHA), whose residents enjoy safe, high-quality, energy-efficient, and affordable housing in thriving neighborhoods.

The expansion of the city's housing stock, strengthened rent protections, and increased access to homeownership opportunities have provided stable housing, decreased the number of homeless households, and relieved residents' fear of displacement. More low-income New Yorkers report feeling empowered in their housing choices, whether they wish to stay in their current home and community or find a new home with an extra bedroom or a new neighborhood with a shorter commute to work.

Most importantly, New York City's success is shared equitably. New Yorkers no longer experience disparities on the basis of race or ethnicity in crucial measures of well-being, such as their salaries at work, the time they take to commute each day, the rate at which they are exposed to violent crime in their neighborhood, and the likelihood that they experience maintenance problems in their homes.

The City of New York is committed to making this vision come true. This vision reflects both the City's values and its obligation to remedy the scars of discrimination, segregation, and concentrated poverty, which shaped New York City and virtually all cities across the United States in the 20th century. Racist and exclusionary ideologies influenced where housing was developed or demolished; where parks and waste transfer stations were sited; where transit options were provided; and where schools were constructed and who was allowed to enroll. These decisions continue to be felt today in the unequal experiences and outcomes described in this report.

When Congress passed the federal Fair Housing Act in 1968, following decades of organizing and activism, it sought to address the long legacy of these injustices in the housing market and in urban planning by eliminating discrimination on the basis of race, religion, and nativity in housing-related activities. To achieve this difficult goal, Congress included a unique provision that required the new U.S. Department of Housing and Urban Development (HUD) to administer its programs "in a manner affirmatively to further the purposes" of the Fair Housing Act. But Congress was silent on the meaning of this provision, leaving the interpretation and enforcement of the mandate to HUD.

Since 1968, HUD and the federal courts have provided changing interpretations of what it means for the agency and its grantees to "affirmatively further" the goals of the Fair Housing Act. However, in the late 2000s, President Obama's administration sought to provide more guidance and support for cities and counties around the country to take proactive steps to

address segregation and barriers that prevent protected populations from accessing opportunities. To assist jurisdictions in conducting more inclusive, comprehensive, and affirmative fair housing planning, HUD proposed in 2013 and finalized in 2015 a new rule requiring jurisdictions to create an “Assessment of Fair Housing” every five years that would include extensive data analysis, public engagement, and specific, measureable strategies to advance fair housing goals. Although recent regulatory changes at HUD mean that the City of New York is not required to complete the planning process envisioned by the 2015 rule, the City chose to do so, both to show our commitment to fair housing and to help us build a more equitable city.

Figure 1.1 Where We Live NYC Process



Planning for fair housing begins with the assertion that where we live matters, and this report provides crucial data and analyses that improve our understanding of where New Yorkers call home. It considers New Yorkers' experiences in their homes—from the amount they pay in rent each month to the likelihood that they will experience maintenance problems. It considers where New Yorkers with different personal characteristics—including race, income, national origin, and disability—live in relation to each other. It considers the housing options available to New Yorkers, based on the location of new development, the siting of affordable housing, and the persistence of discrimination in the housing market. And it considers how access to resources and opportunities differs dramatically by neighborhood across the five boroughs.

The Where We Live NYC process has included extensive analysis and public participation to better understand why and how it matters where New Yorkers call home. This plan details how people in different neighborhoods experience the most fundamental aspects of life, and how those experiences are often connected to race and a history of unjust decisions. Examples include:

- In East Harlem and many parts of the Bronx, children are 15 times more likely to visit the emergency room because of asthma-related conditions as children who live on the Upper East Side or in Greenwich Village.
- Only 60% of high schoolers who live in some neighborhoods in the Bronx graduate high school on time, as compared to 96% of high schoolers who live in parts of Lower Manhattan, northeast Queens, and Staten Island.
- Black and Hispanic children in New York City's public schools are four times more likely to live in unstable housing, which includes being doubled-up with family and friends or living in shelter, than White children.

Confronting the systems that created and maintain racial inequality will not be simple, quick, or without controversy. To give one example, the City heard from hundreds of New Yorkers—most of whom were people of color—that the tools commonly associated with fair housing, such as promoting racially integrated neighborhoods, are not necessarily the answer to the hardships they currently face in the housing market or in their neighborhoods. For many New Yorkers who participated in our Community Conversations and Fair Housing Stakeholder Group, ensuring equitable access to opportunities and amenities in neighborhoods—regardless of their racial demographics—is more important to fulfilling the Fair Housing Act's spirit than is integrating neighborhoods.¹ Participating New Yorkers also expressed a sense of fear that the ways in which some neighborhoods are changing—namely through the increased presence of wealthier, White residents in areas with predominant populations of people of color—will displace long-standing residents and businesses.

¹ The City of Seattle and the Seattle Housing Authority discussed similar complexities in their 2017 Assessment of Fair Housing, available at: <https://www.seattle.gov/Documents/Departments/HumanServices/CDBG/2017%20AFH%20Final.4.25.17V2.pdf>, p. 5. (“[M]embers of Seattle’s Race and Social Justice Equity Change Teams challenged HUD’s prioritizing of integrated neighborhoods in high opportunity white communities as potentially biased toward the dominant culture in and of itself. Many communities struggling with the Assessment of Fair Housing will have to deal with a lack of consensus regarding placing high value on integrated communities while respecting individual choice to reside in communities of affinity whether by race, religion, immigrant status, or community history.”).

The City must balance this feedback, its own data analysis, and legal requirements in creating its fair housing plan for the next five years. The City's proposed fair housing plan seeks to address a wide range of challenges, including an affordability crisis and housing shortage that threaten the stability of individuals and families across the city; ongoing discrimination in the housing market; unequal access between neighborhoods to resources and opportunities; and a legacy of segregation that has contributed to disparities by race, ethnicity, disability, and other protected characteristics.

The City invests heavily in ensuring that New York is a place for all to thrive. This focus is embodied in *OneNYC 2050*, which lays out strategies to build a strong, resilient, and fair future, as well as through more targeted plans spearheaded by agencies that work to protect and improve the lives and experiences of a diverse and growing population. Such efforts include, but are not limited to, plans and programs that strengthen neighborhoods while expanding and preserving affordable and public housing opportunities (*Housing New York 2.0*, *NYCHA 2.0*, *Turning the Tide on Homelessness*, and *Mandatory Inclusionary Housing*); a plan to improve individual and community health (*Take Care New York 2020*); a plan to improve the quality of life for New Yorkers with disabilities (*AccessibleNYC*); and plans that aim to improve access to a range of opportunities and amenities across the city (*Better Buses Action Plan 2020*, *Community Parks Initiative*, *CreateNYC*, *Equity and Excellence for All*, and *CareerReady NYC* in public education). The Where We Live NYC process has highlighted these and many other City initiatives already underway that advance fair housing goals, but the process has also identified ways in which the City can better target existing initiatives and fill gaps through new programs, stronger advocacy, increased funding, and more coordinated action.

The City proposes to orient its affirmative fair housing work around six goals and complementary strategies and actions. These goals are:

1. Combat persistent, complex discrimination with expanded resources and protections
2. Facilitate equitable housing development in New York City and the region
3. Preserve affordable housing and prevent displacement of long-standing residents
4. Enable more effective use of rental assistance benefits in NYC and the region, especially in amenity-rich areas
5. Create more independent and integrated living options for people with disabilities
6. Make equitable investments to address the neighborhood-based legacy of discrimination, segregation, and concentrated poverty

The challenges the fair housing plan aims to address are significant and will not be fixed quickly, but with focus and cooperation across governmental and non-governmental partners, progress can and will be made over the next five years.

Chapter 2

Historical Background

Introduction

The fair housing challenges that New York City faces today are rooted in the nation’s history of slavery and racist laws, policies, and customs that shaped the city’s built and social environments in the 20th century. “Jim Crow” laws were not limited to the South; they also existed in New York City, regulating the homes in which residents could live, the jobs that they could hold, and the pools in which they could swim.² The many immigrant groups who came to New York City from around the world throughout the 20th century also experienced discrimination and segregation rooted in xenophobia and racism. The treatment of people of color—and particularly Black New Yorkers—as second-class citizens has had pernicious and lasting impacts.³

Signed into law in 1968, days after the assassination of Martin Luther King Jr., the federal Fair Housing Act prohibited discrimination in housing on the basis of race, national origin, and religion. It also created a path for other marginalized communities not included in the original law to gain legal protection from discrimination at the federal, state, and local level. Congress has amended and expanded the Fair Housing Act since 1968, particularly in 1988 when protections reached people with disabilities, households with children, and pregnant women. The State and City of New York have also extended protections on the basis of sexual orientation, gender identity, citizenship status, source of income, and other characteristics.

While this report cannot provide a full airing of this complex history, a brief description is crucial for understanding the roots of New Yorkers’ current residential patterns; the persistent disparities between groups and neighborhoods in housing quality, income, education, and health; and the continuing need to advance fair housing in New York City.

In the early 1900s, the City of New York experienced a rapid population boom. The city on average added approximately 1 million residents in each decade between 1900 and 1940, growing from approximately 3.5 million residents at the turn of the century to 7.5 million residents at the beginning of World War II, and these new residents needed places to live. Entrepreneurs and City officials created new housing opportunities through the construction of subway and rail systems, which made land in the Bronx, Brooklyn, and Queens accessible to commuters to Manhattan for the first time, and through the construction of large-scale, publicly-assisted housing developments.⁴

² Craig Wilder, *A Covenant with Color: Race and Social Power in Brooklyn*, Columbia University Press (2001); Martha Biondi, *To Stand and To Fight: The Struggle for Civil Rights in Postwar New York City*, Harvard University Press (2003); Marta Gutman, “Equipping the Public Realm: Rethinking Robert Moses and Recreation,” *Robert Moses and the Modern City: The Transformation of New York*, ed. Hilary Ballon and Kenneth T. Jackson, W.W. Norton & Company (2008); Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, Liverlight (2017); Brian Purnell and Jeanne Theoharis, “How New York City became the capital of the Jim Crow North,” *The Washington Post* (Aug. 23, 2017).

³ Robert J. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect*, University of Chicago Press (2011); Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality*, University of Chicago Press (2013).

⁴ Richard Plunz, *A History of Housing in New York City: Revised Edition*, Columbia University Press (2016), pp. 116-122.

But many New Yorkers were explicitly excluded from these opportunities. The city's population was not merely growing in the early 1900s—it was also changing, as Black people began to emigrate to cities across the North to escape racial violence in the South and to find economic opportunity.⁵ This movement of approximately 6 million people is now known as the Great Migration, and New York City's Black population grew significantly in each decade between 1920 and 1970, increasing from approximately 150,000 in 1920 to 1.6 million in 1970. In the face of this migration, along with the arrival of millions of immigrants over the course of the 20th century, many White New Yorkers sought to enforce a system of residential segregation between Whites and people of color.

Immigration in NYC

New York City experienced several waves of immigration in the 20th century, originally from Europe and eventually the rest of the world. The arrival of large numbers of Italians and Eastern European Jews in the early 20th century led Congress to pass discriminatory laws to limit the growth of those populations and others. Immigration patterns changed dramatically after World War II, however, with the arrival of over 600,000 Puerto Ricans in the 1940s and 1950s. By 1970, Puerto Ricans accounted for over 10 percent of the city's total population. The passing of the Hart-Celler Act in 1965, which abolished the use of immigration quotas based on national origin, created more opportunities for immigrants from all over the world, including the Caribbean and Latin America, East and South Asia, the Middle East, and Africa. These cycles of immigration have contributed to the formation of the city's many ethnic enclaves, which formed as networks of support and community and as a form of protection against the discrimination and violence many immigrants experienced upon their arrival to New York City.

One of the most pernicious tools in promoting segregation was the construction of explicitly segregated housing developments, many of which were owned or financed by the city, state, or federal government. This practice began in 1928, when the Thomas Garden Apartments opened near the Grand Concourse in the Bronx for White families and the Paul Lawrence Dunbar Apartments opened in Harlem for Black families.⁶ It continued through the 1930s, when the New York City Housing Authority (NYCHA) opened the Harlem River Houses for Black households and the Williamsburg Houses for White households in 1937 and 1938, respectively.⁷

The most significant examples were two enormous government-supported housing developments built by the Metropolitan Life Company exclusively for White families: Parkchester in the central Bronx, which included 12,273 apartments for 42,000 people, and Stuyvesant Town in Manhattan, which included 8,775 apartments for 27,000 people.⁸

⁵ Isabel Wilkerson, *The Warmth of Other Suns: The Epic Story of America's Great Migration*, Vintage (2010).

⁶ Plunz, pp. 155-56.

⁷ Rothstein, p. 23.

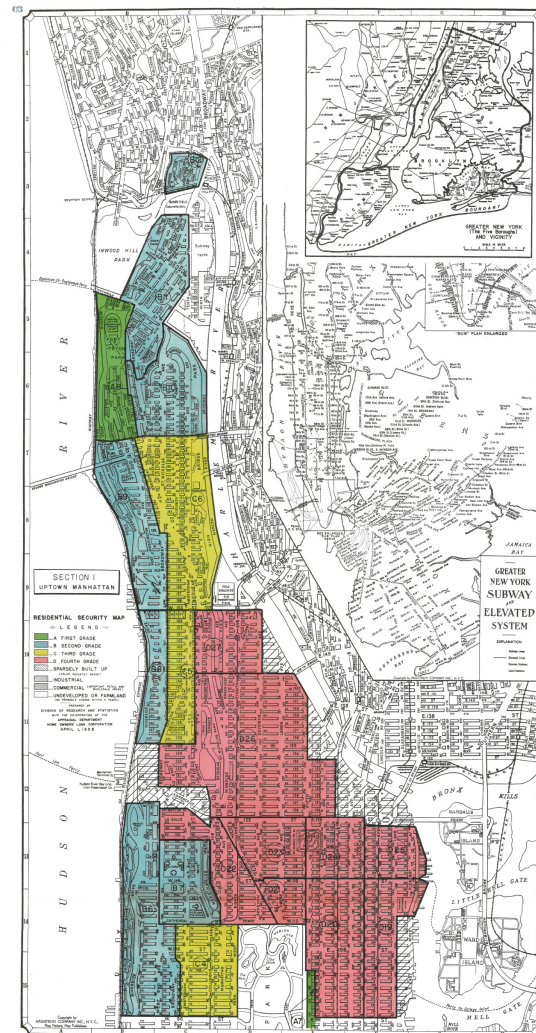
⁸ Plunz, pp. 253-256; Biondi, pp. 122-135.

Even though protesters hounded the City for providing land and tax breaks to these projects and sued MetLife over its exclusionary policy, Frederick Ecker, the company's president, stuck to his position that "Negroes and whites don't mix."⁹ In an attempt to appease its critics, MetLife also developed the Riverton Houses, a 1,200-unit development in Harlem that, while nominally open to all races, attracted mostly Black residents.¹⁰ *The People's Voice*, a weekly newspaper based in Harlem, predicted that these projects were "crystallizing patterns of segregation and condemning thousands of Negroes to a secondary citizenship status for generations to come."¹¹

At the same time, federal housing policy also explicitly subordinated people of color, most importantly through a mortgage-lending process that came to be known as "redlining."¹² Beginning in 1933, the federal agency responsible for refinancing mortgages—the Home Owners' Loan Corporation (HOLC)—created "Residential Security Maps," which labeled neighborhoods as "A (Best)," "B (Still Desirable)," "C (Definitely Declining)," or "D (Hazardous)," ostensibly to judge the riskiness of issuing mortgages in each type of neighborhood.

Each neighborhood was also color-coded: "A" was green; "B" was blue; "C" was yellow; and "D" was red. Figure 2.1 shows an example of a HOLC map for Upper Manhattan.

Figure 2.1 Home Owners' Loan Corporation 'Residential Security Map' - Upper Manhattan



Source: Robert K. Nelson et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed May 21, 2019 at <https://dsl.richmond.edu/panorama/redlining/#loc=12/40.7941/-73.9569&opacity=0.8&sort=99,104,95,101,203,98&city=manhattan-ny>.

9 Biondi, p. 123.

10 "Riverton Houses Opening: First Ten Families Move Into Harlem Apartments Today," *New York Times* (July 18, 1947); "20,000 Seek Homes, First 10 Chosen: Riverton Project in the Heart of Harlem Opens—To House 1,232 Families Eventually," *New York Times* (July 29, 1947).

11 Biondi, p. 127.

12 Douglas S. Massey and Nancy A. Denton, *American Apartheid: Segregation and the Making of an Underclass*, Harvard University Press (1993), pp. 52-53; Rothstein, pp. 64-66.

The systematic use of these maps by the federal government and local banks had substantial, disastrous, and long-lasting impacts on racial inequality. Neighborhoods where HOLC found a sizeable presence of “undesirable” residents—which in New York City included immigrants from Southern Europe, “Communitistic” Jews, and others—were deemed ineligible sites for federally-insured mortgages. HOLC was particularly concerned about the presence of Black New Yorkers; any neighborhood in which Black New Yorkers were more than 5% of the population was labeled “C (Definitely Declining)” or “D (Hazardous),” and it was all-but-guaranteed that a prospective homebuyer could not receive a mortgage in such a neighborhood.¹³

“A Realtor should never be instrumental in introducing into a neighborhood . . . members of any race or nationality, or any individual whose presence will clearly be detrimental to property values in that neighborhood.”

- National Association of Real Estate Boards Code of Ethics, 1924.

The Mortgage Conference of Greater New York even commissioned a block-by-block survey of New York City to show where “Negroes and Spanish-speaking persons resided,” though blocks that housed Black and Hispanic building superintendents were exempted. The Mortgage Conference directed its 38 members to refrain from issuing mortgages to any properties on such blocks, depriving neighborhoods with Black and Hispanic residents of access to capital and encouraging White residents to move to segregated neighborhoods or suburbs where loans were available.¹⁴

Mortgages were available in suburban developments on Long Island and in Westchester because the vast majority of these developments were open only to White residents.¹⁵ The most famous development—Levittown, New York—opened to 17,500 veterans and their families immediately following World War II under the federal government’s condition that only White residents would live there.¹⁶ Levittown residents also became homeowners thanks to the G.I. Bill, which offered low-interest loans and required no down payments.¹⁷ Almost all people of color were excluded from this crucial, life-changing opportunity to build equity in their homes and pass down wealth to future generations. During the immediate post-war period, per capita mortgage lending in Nassau County, New York, where Levittown and many other Whites-only developments were located, was eleven times greater than lending in Brooklyn and sixty times greater than lending in the Bronx.¹⁸

Segregated suburban developments, which expanded with significant support from government, also helped determine who remained in or moved to New York City. Hundreds of thousands of New Yorkers, predominantly people of color, were forcibly displaced from their homes by the construction of taxpayer-funded highways, which served the segregated suburbs.¹⁹ Subsidized mortgages and segregated living patterns also drew a sizeable portion of the city’s middle-class

¹³ Wilder, pp. 185-193.

¹⁴ Biondi, p. 116; Wilder, pp. 202-204.

¹⁵ Biondi, p. 114.

¹⁶ Rothstein, pp. 69-71.

¹⁷ Rothstein, p. 19.

¹⁸ Rothstein, p. 54.

¹⁹ Caro, p. 19.

tax base to the suburbs; in the 1950s alone, the suburban region’s population increased by 2,180,492 people, while the city’s population decreased by 109,973 people—the first decennial decline in the city’s history.²⁰

The expansion of segregated suburban developments also pushed government officials to take drastic steps to alter some of the city’s central neighborhoods through massive redevelopment projects, which often consisted of displacing people of color from their homes and building more expensive housing in their place.²¹ In turn, people of color were directed to even more segregated neighborhoods in Upper Manhattan and Central Brooklyn.²²

“My grandmother grew up on the West Side [of Manhattan] on 52nd Street, and she was given three months free rent to move into Harlem. The idea was to put all of us [people of color] together to control us and keep track of us.”

– *Community Conversation Participant, SAGE Advocacy & Services for LGBT Elders*

The combined influence of redlining, segregated housing developments, and rampant discrimination in the employment and education fields concentrated low-income people of color in small geographic areas and created a “new form of urban poverty.”²³ Poor living conditions in these neighborhoods—often referred to as ghettos—also stigmatized people of color in the eyes of many White residents, who feared that their neighborhoods and schools would become unstable if integration occurred.²⁴ Many New Yorkers responded to these forms of racism, economic oppression, and subjugation with grassroots organizing and legislative advocacy, and New York City became a leader in innovative, civil rights lawmaking in the 1950s.²⁵

Beginning in 1951, the New York City Council passed increasingly broad anti-discrimination laws that regulated the housing market. MetLife’s explicitly racist admissions policy at Stuyvesant Town had inspired activists to organize the New York State Committee against Discrimination in Housing, which won passage of a local law in 1951 prohibiting racial discrimination by housing providers that received financial assistance from the City.²⁶ In 1957, the City enacted the first municipal law in the country that prohibited all housing providers—both public and private—from discriminating on the basis of race. The *New York Times* reported on the “highly controversial” law throughout December 1957, and supporters hoped the “historic” law “would be felt around the world.”²⁷ However, the law lacked any meaningful enforcement mechanisms to hold discriminatory landlords, brokers, or banks to account.²⁸

20 Plunz, p. 274.

21 Caro, p. 20; Plunz, p. 282, Biondi, p. 226.

22 Ballon, p. 10; Wilder, p. 216.

23 Patrick Sharkey, *Uneasy Peace: The Great Crime Decline, the Renewal of City Life, and the Next War on Violence*, W.W. Norton & Company (2018), p. 15.

24 Wilder, p. 216.

25 Biondi; Juliet Saltman, *Open Housing as a Social Movement: Challenge, Conflict and Change*, Heath Lexington Books (1971).

26 *New York Times*, “Council Passes Bill Barring Bias in All-City Aided Private Housing,” (Feb. 17, 1951).

27 *New York Times*, “Bill Barring Bias In Housing Passed by City Council,” (Dec. 6, 1957); *New York Times*, “Long-Impact of Bias Law Seen,” (Dec. 8, 1957); *New York Times*, “State Will War on Housing Bias,” (Dec. 16, 1957).

28 *New York Times*, “Housing Bias Bill Signed by Mayor,” (Dec. 31, 1957).

New York City Housing Authority

Following World War II, the New York City Housing Authority (“NYCHA”) expanded rapidly, adding 1,082 apartment buildings across the city between 1945 and 1958. NYCHA offered high-quality affordable housing for many lower income families, particularly people of color who faced discrimination in the private market or displacement from urban renewal.

While public housing developments across the country, including NYCHA’s, were actively segregated in the prewar period, NYCHA made an effort to racially integrate projects in the 1950s, even creating a division of Intergroup Relations to encourage integrated housing. But for a variety of reasons, including eviction of (often White) tenants who exceeded the maximum income limits and White flight from areas where new public housing was built, any gains in integration were short-lived. By the 1970s, White residents had concentrated in developments outside Manhattan, while the overall White population in public housing rapidly declined.

At the same time, efforts to make public housing more available to the City’s poorest residents placed significant pressure on a system that lacked the resources to meet their needs and necessitated ever-larger federal contributions to subsidize lower rents. NYCHA’s growing inability to support its operations through rental income created a precarious situation that intensified in the 1980s with drastic cuts to federal spending on housing. For more information, see Nicholas Dagen Bloom, *Public Housing That Worked: New York in the Twentieth Century*, University of Pennsylvania Press (2009).

At the same time, the United States Congress rejected attempts to pass a federal anti-discrimination law in housing multiple times, even after passing historic civil rights legislation that regulated public accommodations, employment, and the right to vote.²⁹ A significant majority of White Americans believed in 1962 that they should have the right to reject people of color as their neighbors,³⁰ and a New York Times poll from 1964 showed that a majority of New Yorkers believed that the civil rights movement had already “gone too far.”³¹

Nevertheless, the assassination of Martin Luther King, Jr. in April 1968 finally pushed Congress to pass Title VIII of the Civil Rights Act, which is known as the federal Fair Housing Act. The law prohibited discrimination in the housing market on the basis of race, color, religion, or national origin, and represented a historic milestone in addressing the national legacy and lasting impacts of discrimination and segregation. Again, however, the law lacked strong enforcement mechanisms to punish discriminatory actors.³²

²⁹ New York Times, “Rights Leaders React Bitterly,” (Sept. 20, 1966).

³⁰ Massey and Denton, p. 49; see also Emily Badger, “28 percent of whites say they favor a law allowing homeowners to discriminate,” Washington Post (July 9, 2015).

³¹ New York Times, “Poll Shows Whites in City Resent Civil Rights Drive,” (Sept. 21, 1964).

³² Sharkey, Stuck in Place, p. 8.

Disability Rights

This era also saw a significant expansion of civil rights for people with disabilities through federal legislation, as a result of activism from the disability rights movement. In housing in particular, this movement fought against government-supported confinement of people with disabilities to institutionalized settings and solidified their right to be integrated with the rest of society.

The Rehabilitation Act of 1973 (Section 504) prohibited federal agencies and contractors from discriminating on the basis of disability and mandated equal access to public services, including subsidized housing. In 1988, the Fair Housing Act was amended to include people with disabilities as a protected class, barring discrimination in all types of housing, and requiring reasonable accommodations, such as structural modifications to housing units. The Americans with Disabilities Act (ADA) of 1990 broadly prohibited discrimination in all areas of public life, including jobs, schools, transportation and all spaces open to the public. A landmark Supreme Court case, *Olmstead v. L.C.* (1999), further solidified the right for people with disabilities to be integrated into the rest of society; the Court held that public entities must provide services to people with disabilities outside of institutional settings to the extent possible.

Most importantly, many White New Yorkers simply rejected the goals of ending discrimination in the housing market and fostering integrated neighborhoods. Confronted with attempts by politicians and activists to integrate the city's neighborhoods and schools, many White parents and homeowners used methods similar to those used by Southern segregationists: they intimidated potential neighbors of color, sometimes with violence; they marched through the streets, protesting against integration; they sought State legislation to redraw school district lines and alter admissions policies; and they left New York City for suburban areas that were considered less likely to integrate.³³

“Forest Hills High School didn’t want to let me in, so the councilmember fought to get me in. I was an A student and learning above my level. The day I got in, three Caucasian females jumped me and I went to jail for three and a half days for beating them up. They set my hair on fire, and the teacher stood there and said not one word and nothing happened to her.”

-Community Conversation Participant, Section 8 Housing Choice Voucher Program

“I lived my whole life in Cypress Hills. When my family moved here, it was largely White but [the White residents] were moving out to Howard Beach. My grandparents would tell me stories of the White neighbors hating the people of color moving in, they would throw garbage on their street.”

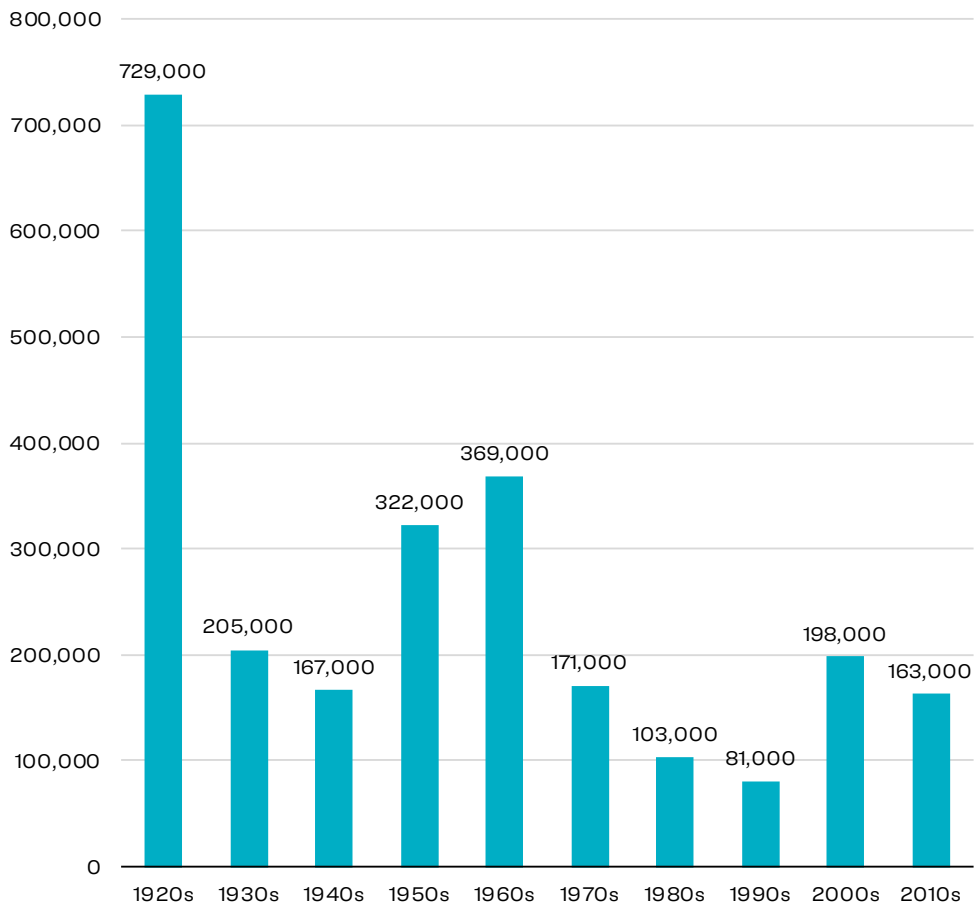
-Community Conversation Participant, Chhaya CDC

³³ Biondi, p. 238; Jonathan Rieder, *Canarsie: The Jews and Italians of Brooklyn Against Liberalism*, Harvard University Press (1985); Eliza Shapiro, “Segregation Has Been the Story of New York City’s Schools for 50 Years,” *New York Times* (Mar. 26, 2019).

Between 1970 and 1980, the city’s White population decreased by 1.4 million—a drop of nearly 28%—and, as Craig Wilder has written, “Whites displaced onto blacks responsibility for the stampede touched off by white fear.”³⁴

Housing production across the city plummeted at this time, as shown in Figure 2.2. Fewer new housing units in the 1980s and 1990s were completed than in any previous decades on record. Landlords also abandoned over 100,000 units of housing across the five boroughs, forcing the City to take ownership of a vast stock of housing and land.³⁵ Many of these properties were concentrated in parts of Manhattan, Brooklyn, and the Bronx that were primarily communities of color. Mayor Ed Koch formed the Department of Housing Preservation and Development (HPD) in 1978 to manage, rehabilitate, and eventually return much of this housing stock to private ownership as regulated, affordable housing.

Figure 2.2: New Housing Production by Decade



Source: NYC Department of City Planning, 2019.

³⁴ Wilder, p. 85.

³⁵ Alex Schwartz, “New York City and Subsidized Housing: Impacts and Lessons of the City’s \$5 Billion Capital Budget Housing Plan,” *Housing Policy Debate* (1999), 4(10): 843.

Today, New York City's housing and neighborhood conditions have improved significantly, but the city faces a new set of challenges. While employment is at an all-time high and the city's population continues to grow, housing costs have increased substantially and have outpaced wage growth, and housing production remains far below previous periods, such as the 1950s and 1960s. During the fifteen-year period between 2002 and 2017, median gross rents across the city increased by over 37 percent, while median renter income only increased by 20 percent. In 2017, half of renter households were rent burdened, paying 30 percent or more of their income on rent. Tens of thousands of individuals and families have been driven to homelessness, and decades of federal disinvestment in public housing has left the New York City Housing Authority with over \$30 billion in unmet capital needs.

The city is also still recovering from the foreclosure crisis that began in the late 2000s, which was spurred by a wave of subprime lending that targeted neighborhoods with large populations of Black and Hispanic New Yorkers.³⁶ At the same time, many neighborhoods that were in decline in the 1970s and 1980s are now areas where many New Yorkers are concerned that rising housing costs, a shortage of new housing for low- and moderate-income households, and changes in their neighborhoods will make it impossible for them to remain in their homes and communities.³⁷

Together, the historical legacy described in this chapter and the city's current housing affordability crisis present complex fair housing challenges. The rest of the report describes how these challenges impact New Yorkers' access to housing and thriving neighborhoods, and how the City of New York will address these challenges over the next five years.

36 John Baker, et al., "Aftermath: Affordable Homeownership in New York City: 10 Years After the Crisis," Center for NYC Neighborhoods (Oct. 2018), available at: https://s28299.pcdn.co/wp-content/uploads/2018/10/CNY002-AH-Summit-Report_v7_FINAL_online.pdf.

37 Lance Freeman, *There Goes the 'Hood: Views of Gentrification from the Ground Up*, Temple University Press (2005).

Chapter 3

Progress to Date

This Administration's Commitment

Under the leadership of Mayor Bill de Blasio, New York City has spent the past six years fighting against the legacy of segregation and inequality described in Chapter 2 in order to create a more equitable city. Through unparalleled investments and innovative policies, the City has fought to affirmatively further fair housing by preserving and creating affordable housing, preventing displacement, and fostering opportunities for households of all races, ethnicities, national origins, religions, gender, family status, and abilities to live in all neighborhoods. The City also has worked to ensure that all our neighborhoods enjoy healthier and more sustainable environments, high quality educational and job opportunities, efficient transit, and safe and enriching communities—and that the City's growth and prosperity includes all residents.

The City articulated its equity goals most comprehensively in its OneNYC plan in 2015, and updated the plan in 2019. Among the 24 critical goals the City set, 17 are central to fair housing. These goals aspire to create conditions by 2050 where:

New Yorkers are secure in their homes and neighborhoods

Safe, affordable housing is available in all five boroughs, and our neighborhoods are more diverse and dynamic than ever. Communities are safe, the air and water are clean, and there are abundant open spaces for all to enjoy. In every neighborhood, there are cultural centers and libraries, small businesses and corner groceries open for late night shopping. No longer threatened by harassment or eviction, families can choose to raise their children in the neighborhoods that best meet their needs.

New York City's economic strength provides security and opportunity for all

All New Yorkers can find a good job with fair wages, benefits, and the chance to advance. Young people, trained to think critically and ready to learn new skills, excel in their work and easily find jobs in a diversified and evolving economy. From big businesses to local start-ups, in manufacturing, technology, creative industries, New Yorkers are entrepreneurial and open to new opportunities, driving a growing economy in which everyone can take part and be rewarded.

Health care is a right for every New Yorker

New Yorkers are healthy because quality health care is guaranteed, and our holistic approach means healthy lifestyles—good nutrition, clean air, nearby parks—are available to everyone regardless of race, gender, ethnicity, or disability. New mothers, seniors, children with asthma, people struggling with substance misuse or mental illness—all have access to care and treatment across the five boroughs. New Yorkers interact regularly with their natural environment through an extensive network of trails and waterfront greenways.

Every child in New York City has equal access to an excellent education

Our large public school system provides every child a chance to learn and discover the world, regardless of where they live or their race or their family's income. We give students every opportunity to succeed, with the best teachers and facilities, and recognize and respect that each child has their own needs and talents.

High school graduates are prepared for higher education and the challenges and opportunities awaiting them.

New York City's infrastructure is modern and reliable

Roads and rail lines, tunnels and bridges, our water supply and our electric grid are ready for the demands of a growing, thriving city. Strategic investment and capital planning policies mean infrastructure projects are delivered on budget and on time, and new digital infrastructure gives New Yorkers equal access to the digital world. Millions of New Yorkers bike, run, and relax along miles of waterfront parks, which also function as a barrier to coastal flooding.

This City's Progress

The City has made significant progress in implementing inclusive policies and making investments that serve all New Yorkers, reduce existing inequities, and secure a sustainable future. Highlights of the progress the City has made towards the goals described above include:

New Yorkers live in neighborhoods that are more racially and economically diverse

- **The share of New Yorkers living in the most segregated neighborhoods has steadily decreased:** By one measure, the share of New Yorkers living in the least diverse neighborhoods in New York City—where a single racial or ethnic group is predominant—has decreased from 27% of New Yorkers in 1990 to 19% in 2000 and to 9% in 2012-2016.
- **The concentration of poverty across the City's neighborhoods has also decreased:** The share of census tracts with more than 40% of New Yorkers living in poverty has dropped from 13% of census tracts in 1990 to 8% in 2012-2016.

More New Yorkers in a wider range of neighborhoods have access to safe, secure, and affordable housing

Since 2014, the City has:

- **Created 44,380 new affordable homes—enough for more than 115,000 New Yorkers** – through the most ambitious affordable housing plan in the city's history, with tens of thousands more units on the way.

- **Preserved the affordability of another 92,532 homes** – making sure homes that are required to be affordable now stay affordable in the future. Preserving the affordability of those homes means that the approximately 240,000 current residents can rest assured that their rents will be regulated for decades to come, and that as households leave those units, families that move in will continue to enjoy the below market rents.
- **Ensured that both new construction and preservation of affordable homes extended to all of the City's Community Districts.** Those investments serve two goals. They make neighborhoods that rank high on measures of opportunity more accessible to low-income households and to households of races and ethnicities under-represented in the neighborhood. They also help to draw government, philanthropic, and private investment to neighborhoods that have been under-resourced in the past, which usually have high shares of low-income households and people of color.
- **Secured one of the nation's most demanding Mandatory Inclusionary Housing (MIH) Programs,** ensuring that in every neighborhood, whenever housing is built through zoning changes, between 20 and 30% of that housing will be permanently affordable. Thus far, MIH has produced over 2,000 new permanently affordable homes in 16 Community Districts. It will also apply to future housing construction in areas where rezonings with MIH have been approved, which to date have created capacity for over 12,500 permanently affordable homes in 40 Community Districts.
- **Made it cheaper and easier to build affordable housing in a wider range of the City's neighborhoods,** especially those that enjoy ready access to transit, by securing the most comprehensive update to the city's zoning ordinance in 50 years.
- **Created or preserved unprecedented numbers of affordable homes for the lowest income and most vulnerable New Yorkers:** Almost 12,000 homes reserved for formerly homeless households, more than 8,500 reserved for seniors, and more than 58,000 targeted to households with extremely low or very low incomes.
- **Launched comprehensive renovations for over 5,000 NYCHA homes,** and arranged the financing for another 10,000 that will begin renovations in 2020 and 2021.
- **Dedicated an unprecedented \$6.5 billion in City funds to finance repairs and improve operations at NYCHA,** and secured approval from the U.S. Department of Housing and Urban Development for detailed action plans to replace key building systems (including elevators, boilers and roofs) as part of a commitment to safe, decent, and affordable homes for residents.
- **Moved more than 100,000 households into permanent housing** from the City's homeless shelters, as part of the overall affordable housing program.
- **Helped over 260,000 households avoid homelessness** by paying rent arrears for individuals and families unable to pay their rent because of unexpected medical or other emergencies.
- **Helped more than 2,200 individuals off the streets** and into transitional and permanent settings since the launch of HOME-STAT in April 2016.
- **Created new rental assistance** programs that filled the gap of discontinued State rental assistance and helped over 125,000 children and adults secure or maintain permanent housing.

- **Enacted legislation to guarantee free legal assistance to every low income tenant facing eviction, and provided legal assistance to more than 100,000 households.** Evictions filings and completed evictions have fallen by over 30% per cent since legal assistance was expanded in 2014.
- **Launched the most comprehensive suite of anti-displacement tenant protections** in the nation. The City now requires a certification of no harassment for certain buildings seeking renovation permits, maintains a Speculation Watch List to identify overleveraged buildings in which tenants might be at risk of tenant harassment, and funds community based organizations to conduct tenant organizing through programs like HPD's Partners in Preservation.
- **Created new agencies and initiatives specifically dedicated to further protect tenants and hold bad actors accountable.** In January 2019 the Mayor created the Mayor's Office to Protect Tenants, dedicated to coordinating the City's range of tenant protection efforts, making existing anti-harassment and anti-displacement programs better, and creating new strategies to root out abuse. This unit works with newly expanded units at other housing enforcement agencies to find and pursue legal action against suspected harassment.
- **Supported more than 50,000 senior homeowners and homeowners with disabilities to stay in their homes** in 2019 by reducing their property taxes.
- **Helped 72,000 senior renters and renters with disabilities afford their homes** in 2019 by freezing their rent payments and paying the difference to their landlords.

New Yorkers' access to neighborhood open spaces and cultural resources is more equitable

Since 2014, the City has:

- **Targeted \$318 million in a community parks initiative to rebuild 67 parks** that had seen little or no investment in the prior two decades in growing, lower-income neighborhoods, implementing *NYC Parks: A Framework for and Equitable Future*.
- **Funded major improvements at five anchor parks—one in each borough**, including Brownsville in Brooklyn and Mott Haven in the Bronx, two of the City's poorest neighborhoods.
- **Added 391 acres of new parkland** to help ensure that more New Yorkers have access to high quality parks and to increase the number of New Yorkers who live within a ten minute walk or wheelchair ride of a park.
- **Made over 400 parks more accessible** to residents with disabilities.
- **Secured land use approvals for the East Side Coastal Resiliency Project**, which aims to reduce flood risk due to coastal storms and sea level rise for the 110,000 residents of Manhattan's East Side (from East 25th Street to Montgomery Street), including the residents of 11 NYCHA developments.
- **Required arts, culture, and science organizations receiving City funds to increase the diversity** of their staffs, boards of directors, and programming, and created new programs with CUNY to develop and train the next generation of cultural leaders in the city.

- **Made historic expansions in annual funding for libraries** to allow for citywide 6-day branch service, and dramatically increased the capital plan for libraries to facilitate unprecedented long term capital improvements, especially in under-served neighborhoods.
- **Administered over \$84 million to five initiatives from 2018 to 2020: Coalition of Theatres of Color, the Cultural Immigrant Initiative, Anti-Gun Violence: Arts as a Catalyst for Change, CASA, and Su-Casa**, to provide support for hundreds of organizations and artists.
- **Launched a \$5 million Women’s Film, TV and Theatre Fund** to help film and theater projects by, for, or about women reach completion.
- **Allocated more than \$10 million in capital funding to improve physical accessibility** in the City’s cultural venues.
- **Launched the Disability Forward Fund**, which supported 22 cultural programs committed to serving artists, cultural workers, and audiences with disabilities.
- **Commissioned 25 permanent artworks** by or honoring underrepresented communities.
- **Encouraged the provision of cultural space in under-served communities** in City-financed affordable housing developments.

New Yorkers are now enjoying safer neighborhoods

Since 2014, the City has:

- **Expanded neighborhood policing** to every neighborhood in New York City, contributing to the lowest number of major crimes in the modern era.
- **Seen major crimes drop by almost 14%** across the city since the beginning of 2014, even as arrests fell by more than 36% during the same period.
- **Enjoyed a decrease in violent crime in all but a few neighborhoods.**
- **Reduced incarceration rates** to the lowest level in decades.
- **Lowered admissions to jail by nearly 50%** since this administration began.
- **Arrested 150,000 fewer people** last year compared to 2013.

More New Yorkers are being prepared for, and are securing good jobs with fair wages, benefits, and the opportunity to advance

Since 2014, the City has:

- **Required a \$15-per-hour minimum wage**, which has benefitted more than 1.5 million New Yorkers since it took effect in New York City in January 2019.
- **Achieved reductions in poverty levels** with a 2.8% drop in the near-poverty-rate and 1.7% drop in the poverty rate.
- **Strengthened worker protections and benefits**, from paid family and sick leave requirements to more predictable scheduling for fast food and retail workers.
- **Launched NYC Care**, connecting thousands of New Yorkers ineligible for health insurance to reliable care.

- **Begun to design** a program to provide all workers with opportunities to contribute to individual retirement accounts.
- **Achieved a record 4.5 million jobs** and the lowest unemployment rate in more than 40 years.
- **Increased the City’s attractiveness for firms offering a diverse range of 21st Century jobs** – in innovation, technology, life sciences, cyber-security, climate adaption and efficient energy, media and entertainment, creative production, and advanced manufacturing.
- **Committed to workforce development programs** such as Career Pathways, bridge programs, and paid internships and apprenticeships—in partnership with a wide range of employers, industry and trade organizations, unions, and nonprofits—to build a robust pipeline of local talent to fill jobs in targeted sectors.
- **Targeted workforce development programs** in our NYCHA developments, shelters, and neighborhoods with low employment rates.
- **Prohibited employers from inquiring about job seekers’ salary history during the hiring process** in order to allow applicants who have been systemically underpaid, particularly women and people of color, to negotiate a salary based upon qualifications and earning potential.
- **Launched women.nyc**, with programs like Mothers Who Code, Construction Skills apprenticeships, and salary negotiation workshops, all to help women gain access to career pathways and to provide credit and training for women running their own businesses.
- **Awarded more than \$10 billion in contracts to M/WBEs**, doubling the use of M/WBEs by City agencies.
- **Created affordable space for commercial and industrial businesses**, particularly in high poverty communities and communities of color, from the Brooklyn Navy Yard, the Hunts Point Food Distribution Center, Downtown Far Rockaway, and the East New York industrial business zone.

More children have access to excellent schools, and are graduating better prepared for college and careers

Since 2014, the City has:

- **Achieved the City’s highest-ever high school graduation rate**, the lowest-ever dropout rate, and double-digit increases in college readiness and English proficiency.
- **Narrowed the gap in graduation rates** between Black and Hispanic students and their White peers significantly.
- **Saw a record high of 62% of students enrolling in college**, an 11 percentage point increase since 2014.
- **Enrolled 70,000 children in the 2018-2019 school year in Universal Pre-K** (compared to just 19,000 in the 2013-2014 school year), and enrolled another 20,000 in 3K for All.

- **Saw the gap in test scores between Whites and Blacks, and between Whites and Hispanics narrow**, with the gap closing more for students who attended Pre-K for All than for students who did not attend Pre-K for All.
- **Launched *Equity and Excellence for All***, established a school diversity advisory group to make policy recommendations about how to achieve more diverse and inclusive schools, expanded the number of school districts with equity plans, and increased implicit bias training for teachers.
- **Allocated over \$800 million to make schools more accessible to students with disabilities**, and committed to make at least 50% of the buildings housing elementary school students fully or partially accessible by 2024.
- **Launched *Algebra for All, AP for All, Computer Science for All, and College Access for All*** to ensure that all students are prepared for the jobs of the future, key instructional and curriculum investments within the broader *Equity and Excellence for All* initiative.
- **Adopted policies to ensure that the families of students in temporary housing** are placed in shelters that keep the students as close as possible to their current school, and that those students receive the support they need to succeed.

More New Yorkers live in healthier homes and neighborhoods and have access to preventative and high quality health care

Since 2014, the City has:

- **Conducted community healthy profiles** to identify and address inequities in health outcomes driven by differences in neighborhood context and other social determinants of health.
- **Opened three innovative neighborhood health action centers** in East Harlem, Brownsville, and Tremont, serving New Yorkers and their communities with the greatest health needs close to home.
- **Launched NYC Care** to ensure that all New Yorkers who are ineligible for health insurance can secure high quality primary care.
- **Introduced ThriveNYC** to provide mental health support to historically underserved communities, including in youth shelters and drop-in centers, homeless shelters, senior centers, and public schools throughout the City, and through mobile teams.
- **Launched HealingNYC** to reduce opioid overdose deaths citywide by bolstering naloxone kit distribution and overdose prevention trainings; expanding peer services in hospital emergency departments; and establishing alternative response teams for people with mental health and substance misuse needs who encounter police and other first responders.
- **Reduced the number of New Yorkers living in homes with maintenance deficiencies**, such as leaks or pests, that can trigger or exacerbate health problems.
- **Introduced LeadFreeNYC** to reduce children's exposure to lead in homes, schools, parks and construction sites, ensure that every child younger than three is tested for lead exposure and provide any child who has an elevated blood lead level with the services they need.

- **Introduced Active Design Guidelines** to encourage a built environment that encourages physical activity, community building and better mental health.
- **Improved the city's air quality** to the cleanest it has been in more than 50 years, by curtailing and phasing out pollutants such as residential heating oil, by helping building owners and operators make energy-efficiency improvements, and incentivizing greener building practices in projects the City finances.

More New Yorkers enjoy access to good transit

Since 2014, the City has:

- **Launched a citywide ferry network** to address transit gaps in communities that have been underserved.
- **Invested in an unprecedented expansion of discounted metro cards** for low income New Yorkers through the creation of the Fair Fares program.
- **Launched the Better Buses Action Plan** to increase bus speeds across the City by 25% by the end of 2020.
- **Created the Vision Zero Plan** to improve traffic safety for pedestrians, cyclists, and drivers, including historic yearly expansions of bike lanes miles (over 60 miles per year) and protected bike lanes (over 20 miles per year).

Despite this substantial progress, much remains to be done to address the legacy of discrimination and segregation in the city, as Chapter 5 makes clear. The City's fair housing goals and strategies for the next five years—presented in Chapter 6—build on the progress already achieved and the commitments that the City made in OneNYC 2050. Together, they aim to secure thriving and diverse neighborhoods and a strong, resilient, and fair future for New Yorkers of all races and ethnicities, national origins, genders, religions, family status, abilities, sexual orientations and gender identities, and incomes.

Chapter 4

Creating the Plan

4.1 Project Approach

Where We Live NYC is an inclusive, comprehensive, and collaborative process for planning how to fight discrimination, confront segregation, and take action to advance opportunity for all. It is inspired by the Affirmatively Furthering Fair Housing (AFFH) Rule that the U.S. Department of Housing and Urban Development (HUD) issued in 2015. As part of this process, the City undertook extensive analysis and invited wide public participation to better understand how fair housing challenges like segregation, discrimination, and lack of access to thriving neighborhoods impact New Yorkers' lives and how the City can eliminate barriers that currently impede fair housing.

What is Affirmatively Furthering Fair Housing?

When Congress passed the federal Fair Housing Act in 1968, it sought to eliminate discrimination from the housing market on the basis of race, religion, and national origin. To achieve this difficult goal, Congress included a unique provision—Section 3608—that required the new U.S. Department of Housing and Urban Development (HUD) to administer its programs “in a manner affirmatively to further the purposes” of the Fair Housing Act. But Congress was silent on the meaning of this provision, leaving the interpretation and enforcement of Section 3608 to HUD.

Since 1968, HUD and the federal courts have provided changing interpretations of what it means for the agency and its grantees to “affirmatively further” the goals of the Fair Housing Act. However, in the late 2000s, President Obama’s administration sought to provide more guidance and support for cities and counties around the country to take proactive steps to address segregation and barriers that prevent protected populations from accessing opportunities. Therefore, HUD proposed in 2013 and finalized in 2015 a new rule to assist jurisdictions in conducting more inclusive, comprehensive, and affirmative fair housing planning.

The 2015 rule defines affirmatively furthering fair housing as “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster communities free from barriers that restrict access to opportunity based on protected characteristics.” Due to recent regulatory changes at HUD, the City of New York and the New York City Housing Authority (NYCHA) do not have to complete the planning process as required under the 2015 rule. However, HUD still requires the City of New York to complete an “Analysis of Impediments to Fair Housing Choice,” and for public housing authorities such as NYCHA to certify that it is affirmatively furthering the purposes of the Fair Housing Act. Where We Live NYC is the City of New York and NYCHA’s approach to inclusive, comprehensive, and affirmative fair housing planning.

The project includes several key components:

- **A Fair Housing Stakeholder Group** of more than 150 advocates, service providers, housing developers, researchers, and community leaders who were invited to participate in each part of the Where We Live NYC process, from understanding existing conditions to drafting goals and strategies.
- **Community Conversations** to learn directly from more than 700 residents across the five boroughs through 62 focus-group-style conversations in 15 different languages, hosted in partnership with community-based organizations.
- **Public participation** through a set of interactive online tools and public events that encourage all New Yorkers to get involved in the fair housing planning process by sharing input online, participating in Where We Live NYC events, hosting a conversation in their own community, and learning more about fair housing rights, data, and history.
- **Data analysis** to deepen the City's understanding of fair housing issues, using publicly available sources as well as administrative data from city agencies and other government partners.
- **Government partnerships** to evaluate existing policies and initiatives and to design new policy solutions that are both impactful and feasible.

This collaborative approach was designed to ensure that the voices of residents and community leaders directly inform the City's analysis, planning, and creation of goals and strategies to address barriers to fair housing. The project team established five planning phases for Where We Live NYC based on a common problem-solving methodology to create informed solutions.

- **Organize** (Summer 2017 – Spring 2018): Conduct preliminary research and organize initial meetings with government partners and key community stakeholders.
- **Learn** (Spring – Summer 2018): Discuss existing conditions with the Stakeholder Group and government partners and expand data analysis, in order to focus on the impediments that contribute most deeply and directly to fair housing challenges in New York City.
- **Create** (Fall 2018 – Spring 2019): Surface ideas for policy solutions based on the information and impediments prioritized in the Learn Phase.
- **Finalize** (Spring – Winter 2019): Collect feedback on an initial policy framework and a draft plan, scheduled for release in winter 2019.
- **Implement** (2020 – 2024): Implement strategies and track progress.

Through each phase, the City captured and summarized the input collected from residents and stakeholders, sharing it back with the broader public, as well as with elected officials, Community Boards, and more than 30 government partners.

Input from the Stakeholder Group and direct quotes from residents are incorporated throughout this plan to present a holistic picture of fair housing issues in New York City.

4.2 Fair Housing Stakeholder Group

In March 2018, the City of New York created the Fair Housing Stakeholder Group to inform Where We Live NYC on everything from how to best understand existing conditions to what goals and strategies could help remedy those conditions. The Group was designed to be inclusive—the City invited more than 300 advocates, service providers, housing developers, researchers, and community leaders to participate. Throughout the process, more than 150 organizations actively engaged through a series of 14 briefings and interactive workshops hosted over the course of 20 months. In addition, all group members were invited to schedule one-on-one meetings with HPD and NYCHA, the lead agencies behind the Where We Live NYC planning process, in order to discuss current and proposed initiatives in more detail. During this process, there were more than 50 individual meetings with members of the Fair Housing Stakeholder Group.



Stakeholder input on existing conditions and root causes

The Stakeholder Group provided input on existing conditions in New York City, the City's initial data analysis, and the root causes driving present-day challenges and inequities. Below is a selection of key insights provided by stakeholders on each topic:

- **Understanding Segregation & Integration:** Participants identified gentrification, displacement, and loss of affordable housing through rising rents and deregulation, as critical to understanding the existing conditions of segregation and integration in New York City. Participants also stressed that an analysis of these issues should include an examination of the challenges of achieving social integration in seemingly diverse neighborhoods, as well as barriers to accessing neighborhoods with concentrations of wealth and White households.
- **Disproportionate Housing Needs:** Participants identified unique challenges faced by certain populations in accessing both private and publicly-supported housing. These challenges include physical accessibility issues, administrative language barriers, and qualification requirements that are difficult for people with informal incomes, poor or limited credit histories, or who are not citizens to meet. While there are unique challenges for each population group, participants identified affordability as the primary issue.
- **Education:** Participants said that the combination of school zoning and choice policies may be major drivers of segregation and disparities in educational opportunities. Participants noted that low-income families, immigrants, and homeless families do not always have the knowledge or ability to exercise choice due to language barriers, limited time and resources, and physical distance. Participants also noted that wealthy families are able to move into high-performing school zones and price out low-income families, or exercise choice to send their kids out of low-performing school zones.
- **Environment, Health & Safety:** Participants stressed the connection between unstable housing, economic insecurity, and poor individual and neighborhood health. Participants explained that there are severe mental, physical, and emotional health impacts of living in poverty that can be exacerbated by neighborhood change and gentrification, which can increase housing instability and stress and can fray social networks that protect against negative health outcomes.
- **Employment & Economic Opportunity:** Participants emphasized the role of community networks in determining economic opportunity. Participants noted that segregation and the concentration of wealth and poverty impact an individual's ability to access specific career paths, high-paying jobs, and supportive institutions.
- **Transportation:** Participants discussed the interconnectivity between housing cost and transit access that reinforces differences in access to transit opportunities. Participants noted that certain groups have particular challenges in accessing public transportation due to lack of accessibility features in the transit system for various types of disabilities, as well as a lack of multilingual access.

Proposed solutions

In November 2018, the Stakeholder Group was updated on the City’s analysis and invited to suggest specific policy solutions that address the root causes of fair housing challenges. The Group was also asked to help inform the City’s thinking on what makes a neighborhood “high opportunity”—a term used often in HUD’s AFFH rule to describe thriving neighborhoods—and reflect on their vision for success for Where We Live NYC. Overall, the Group defined high-opportunity neighborhoods as places where residents are healthy, prosperous, and thriving, with access to amenities and resources that empower economic mobility. This exercise also surfaced different and sometimes conflicting perspectives.

In thinking about the future of fair housing policy in New York City, the Group emphasized the following themes:

- Historically excluded groups should have choice, power, and self-determination
- Neighborhoods should be diverse, inclusive, and free of discrimination
- Investments in neighborhood amenities should address historic disinvestment and provide access to opportunity
- Stable housing is key to people’s ability to thrive
- People with disabilities need more accessible, affordable, and independent living options in integrated settings
- Where people live should not contribute to racial disparities in education, wealth, health, justice-involvement, and overall life outcomes

The Group suggested ways in which the City could evaluate the quality of local opportunity—including metrics for educational opportunities, job training and wealth-building opportunities, safe and healthy environments, and transportation access.

Some participants expressed concern about labeling certain neighborhoods as “high opportunity” because of the potential stigmatization of areas that may be viewed as “low opportunity.” They were also concerned that these definitions could further influence unequal investment patterns. In addition, many participants highlighted the need to identify, acknowledge, and correct historic inequities in investment between neighborhoods.

Below is a summary of potential strategies recommended by the Stakeholder Group to address the root causes of fair housing challenges in New York City:

Siting and type of affordable and accessible housing in NYC and the region

Stakeholder recommendations included:

- Strategies to increase opportunities for new housing, particularly deeply affordable housing, in amenity-rich areas, which are often too cost-prohibitive or might have restrictive zoning or historic districts

- Strategies to expedite approval processes for affordable housing, particularly housing that serves people with special needs
- Policy and zoning to increase the number of accessible apartments created in both the private market and publicly-supported housing

Disparities in public and private investments, services, and amenities across neighborhoods in NYC and the region

Stakeholder recommendations included:

- Policy shifts to conduct comprehensive community-based planning, capital budgeting, and decision-making through a lens of racial equity
- Strategies that better connect low-skilled workers to effective training and financial empowerment programs that lead to career pathways, entrepreneurship, wealth-building, and mobility out of poverty
- Ideas to implement a restorative justice approach to engaging with residents around issues of crime and safety

Community opposition to housing and infrastructure investments that accommodate growth in NYC and the region

Stakeholder recommendations included:

- Campaigns to educate residents on fair housing in White, wealthy neighborhoods in order to address opposition in their neighborhoods
- Changes to the public review process for projects that promote equity and meet citywide needs to shield them from community opposition rooted in discrimination

Challenges to using housing rental assistance in NYC and in the region

Stakeholder recommendations included:

- Strategies that increase housing options for residents using rental assistance, particularly in amenity-rich areas
- Trainings for City staff and partner providers, and service design changes to improve the overall experience of receiving and using rental assistance
- Education, incentives, and accountability mechanisms for landlords to abide by fair housing obligations to accept rental assistance and provide quality housing
- Ideas to clarify eligibility and application processes for immigrants, mixed-status families, and those with limited English proficiency

Loss of and displacement from housing that is affordable to low- and moderate-income New Yorkers

Stakeholder recommendations included:

- Strategies to strengthen tenant protections, education on rights and resources, oversight and enforcement, and the preservation of existing rent-stabilized and affordable housing

- Policies and programs that support homeowners in financial distress and prevent them from losing their homes

Discrimination and the enforcement of fair housing laws

Stakeholder recommendations included:

- Strategies to increase education, testing, and enforcement of fair housing laws, including better coordination and reporting among housing specialists and case managers
- Reforms to existing human rights laws to include protections for justice-involved people and those with poor credit history
- Policies and programs to support people with disabilities in need of reasonable accommodations

Admissions and occupancy restrictions in publicly-supported housing

Stakeholder recommendations included:

- Policy and service design reforms to increase the number of fully accessible units and improve the accessible housing search and application experience for people with disabilities, particularly those transitioning out of institutions
- Suggestions to revisit set-asides and eligibility of housing for transgender individuals, survivors of domestic violence, and other special populations who face intersectional challenges
- Strategies to reduce barriers for justice-involved populations to access publicly-supported housing

The availability, type, accessibility, and reliability of public transportation

Stakeholder recommendations included:

- Policies that apply an equity framework and prioritize improving transit services and connections in areas not easily served by subways for low-income individuals
- Ideas to improve the accessibility of transit and sidewalks for people with auditory, visual, and ambulatory disabilities, and expand overall reliable transit options for people with disabilities

Location of proficient schools and school assignment policies

Stakeholder recommendations included:

- Suggestions to develop policy on how new affordable housing connects with school district and zone assignments
- Strategies that help shift the narrative of what makes a “good school” to be beyond test scores, and ensure there are high quality schools in each school district
- Suggestions to mandate that elementary and middle schools revisit zoning districts and screening policies and develop proactive strategies to promote school diversity and integration

4.3 Community Conversations

To better understand how challenges like segregation and discrimination impact the lives of New Yorkers, the lead agencies behind the Where We Live NYC planning process and Hester Street, an urban planning, design, and development nonprofit with expertise in community engagement, organized 62 Community Conversations across the five boroughs in 15 different languages, engaging more than 700 New Yorkers. Through these focus-group-style conversations, the City sought to understand the lived experiences of populations disproportionately impacted by housing discrimination, while also sharing tools, information, and resources to support residents in creating and advocating for change.

To reach a meaningful cross-section of New Yorkers from a variety of backgrounds and geographies, the agency teams and Hester Street partnered with community-based organizations who have cultivated trusting relationships with residents. The conversation format and materials were designed with a focus on accessibility. The agencies and Hester Street worked with community partners to develop translated materials and made accommodations for people with disabilities.

Community Conversation Goals

1. Engage & Acknowledge

Clearly communicate the goals of Where We Live NYC and acknowledge the historical and ongoing injustices related to housing discrimination and segregation.

2. Listen & Learn

Hear directly from New Yorkers about how segregation and discrimination affect their lives, housing choice, and access to opportunity—and discuss what the City can do moving forward.

3. Connect & Build Capacity

Build community ownership of the process by investing in community-based partners to help the City listen to residents and collect data, while also sharing information about fair housing history and current fair housing resources.



“Our base is made up of people in public housing. We’ve been thinking about how we move our members from anger to strategy, so I appreciate that the [Where We Live NYC] tools laid out where we fit in. Our members were able to see how people were impacted by redlining. That is how we got here in the first place, and this is how we move forward.”

-Fifth Avenue Committee

Who Was Reached

The Community Conversations focused on engaging communities that often have less of a voice in government decision-making. Specifically, the City held conversations to understand the unique fair housing challenges for the following communities:

- People of color, including Black, Hispanic, and Asian New Yorkers
- Immigrants, including undocumented individuals and those with limited English proficiency
- People with disabilities, including mobility, sensory, and developmental disabilities
- LGBTQ individuals, including transgender and gender-nonconforming individuals
- Religious communities
- New Yorkers who receive rental assistance, including Section 8 Housing Choice Vouchers and City-administered programs, such as CityFHEPS
- NYCHA residents
- Survivors of domestic violence
- Justice-involved individuals
- Homeless or formerly homeless individuals

Demographics

- Almost **1/3** were Black or African American
- More than **1/4** were Hispanic/Latinx
- Approximately **1/3** had or were living with someone with a disability
- About **40%** were born outside the United States, and about 20% had low English proficiency
- Close to **1/3** were seniors (age 62 or older)
- More than **1/4** were New Yorkers living with children

Income and Housing

- About **40%** had a household income of \$20,000 or less and about an additional 25% had a household income of \$20,000 - \$49,999
- Close to **20%** were NYCHA residents
- Approximately **15%** were residents using rental assistance
- **20%** had experienced homelessness

What the City learned

The Community Conversations invited New Yorkers to reflect on how they make tough decisions about where to live, their varied experiences in searching for housing, how their home and neighborhood impact their lives, and what goals they have for their family and community. Below is a summary of key insights from across different conversations:

Confronting segregation

Through the Community Conversations the City sought to understand how New Yorkers experience segregation, diversity, and inclusion across different populations and neighborhoods.

- **When it comes to integration, New Yorkers have different definitions** – For some, integration is when a diverse set of people call the same neighborhood home. Others define integration as an active process of building trust and relationships between neighbors from diverse backgrounds, rather than a measurement of who lives where. When discussing integration, New Yorkers often focused on race and ethnicity, though they also discussed socioeconomic status, ability, gender identity, and sexual orientation.
- **For many, equity matters more than integration** – In discussing their vision for fair housing, many residents focused less on integration and more on equitable access to opportunities and amenities, especially in diverse neighborhoods with few White residents.
- **Enclaves can offer both opportunities and limitations** – Participating New Yorkers shared a variety of perspectives when it comes to living in enclaves with residents of a similar background. Some depend on enclaves to practice cultural traditions, attend places of worship, shop for specialized goods, or connect with neighbors, employers, and doctors who speak their language. Others prefer living in diverse neighborhoods, often believing that integrated neighborhoods provide access to opportunity and economic advancement.
- **Diversity is not necessarily integration** – For many participating New Yorkers, their experience of racial diversity in their neighborhood is caused by the arrival of new White residents, who may have higher incomes or higher educational attainment than the average, long-standing resident. Many worried about the impact of rapid demographic and economic shifts in their neighborhood, as longtime residents and businesses may no longer be able to afford to stay and norms regarding culture, policing, gathering, and street life can change.
- **Integration has the potential to build stronger communities, but it takes work** – Many residents view racial and economic integration as an opportunity to build tolerance, unity, and solidarity across diverse communities. However, most participating residents shared that this vision of integration is aspirational and rarely something they experience in their neighborhoods. Many recognized that time, energy, and resources are required to build trust and relationships at the local level.

Fighting discrimination

More than 50 years after the Fair Housing Act was passed, many New Yorkers still face discrimination when it comes to finding and maintaining their homes. Recognizing that unequal treatment in the housing market takes many forms, it is essential for policymakers to understand exactly how these challenges play out, what forms discrimination takes, and where there are gaps in fair housing enforcement.

- **Discrimination remains a major challenge for many New Yorkers when searching for housing** – Participating New Yorkers shared detailed accounts of discrimination by landlords, brokers, and other real estate professionals when trying to find housing.
- **Discrimination also occurs to existing tenants within a building** – New Yorkers made clear that discriminatory treatment occurs in their interactions with landlords and management while living in their current homes. From poor repairs to threats of violence, residents reported experiencing mistreatment because of their race and other identities.
- **Stigma and bias are especially challenging for residents using government housing programs** – Many participants discussed facing stigma because they live in NYCHA or use rental assistance. Many described feeling treated with suspicion or disdain by landlords, brokers, neighbors, and even staff and providers working for the City.
- **Residents often feel powerless or discouraged in enforcing the law** – Many participants expressed that the power dynamic between tenants and landlords leaves them feeling trapped and helpless in the face of discrimination and harassment. Many choose not to report bad behavior because they fear retaliation or have concerns about finding a new home with the limited affordable housing options in New York City’s competitive market. Residents that reported taking action often found government enforcement to be slow, time-consuming, and confusing.

Promoting housing choice

The City is seeking to increase opportunity for all New Yorkers by promoting housing choice—the choice to move into a different neighborhood or the choice to stay in a neighborhood, even as it changes. Understanding the lived experience of New Yorkers will help the City develop policies to better support New Yorkers in making the housing choice that is best for them, their families, and their communities.

- **Few participating New Yorkers felt like they have meaningful options when choosing a home or neighborhood because of the high cost of housing** – Most participating residents reported that the high cost of housing in New York City limits their ability to have a real choice in their home and neighborhood. Instead, residents reported compromising with poor conditions and overcrowding, or limiting their housing search to neighborhoods that feel unsafe or have underperforming schools. Residents also shared that they rely heavily on government housing programs, including the shelter system, in order to survive in a market that feels too expensive for them.
- **A lack of housing choice impacts the most fundamental details of New Yorkers’ lives** – Residents discussed the high stress and sacrifice that results from having little or no access to safe, quality, and affordable housing. In addition to housing challenges,

many residents reported regularly travelling far distances because their neighborhood lacks quality employment, schooling, doctors, or groceries.

- **Family, community, and sense of belonging play a major role in where people live** – Participating New Yorkers stressed the importance of living near family and community. These local relationships can serve as key support systems, especially for recent immigrants. Residents of color also reported that they feel they have fewer options because of historic and present-day norms about who is welcome where and how neighborhoods are monitored and policed.
- **Government housing programs can have a limiting impact on neighborhood choice** – Government housing programs—including NYCHA, rental assistance programs, supportive housing, and HPD-assisted housing—provide positive, even transformative opportunities for many participating residents seeking housing stability. However, in accessing these homes, residents reported that they often lose the opportunity to choose their neighborhood and have to prioritize affordability, regardless of location. This could mean moving away from friends and family, moving into neighborhoods with fewer resources, or feeling stuck in publicly-supported housing because the private market is too expensive.

Increasing access to opportunity

Through Community Conversations, New Yorkers discussed how the interplay of forces like gentrification, integration, and housing choice affect their access to resources and opportunity. They also shared what makes a great neighborhood.

- **New York City offers unparalleled opportunities** – Many participating residents discussed how New York City offers opportunities that they could not find living anywhere else. Residents celebrated the strong public benefits, access to good education, and neighborhoods filled with diverse cultures and identities.
- **Deep inequalities exist in access to opportunity** – Residents discussed their perceptions of how investments from government and the private sector vary dramatically across different neighborhoods. Many New Yorkers believe that historic and present-day racism impact who has access to opportunity and perceived that neighborhoods with more White residents often have more wealth, investment, and higher-quality amenities. Residents also discussed the complex dynamic between gentrification, opportunity, and exclusion—reflecting on who gets access to amenities as neighborhoods change.

Defining success

During the Community Conversations, participating New Yorkers collaborated on a vision of what success looks like for their own housing journey, their family and community, and the Where We Live NYC process. In dreaming up this future, residents focused on the importance of belonging, community connection, dignity, and self-determination.

4.4 Public Participation

Public Events

To reach the widest set of New Yorkers as possible through the planning process, the City hosted a series of public events and a public hearing in the summer and fall of 2019 to inform people about the project and gather feedback on a set of preliminary draft goals and strategies. The events kicked off with a Where We Live NYC Summit on June 22, 2019 at the Museum of the City of New York. The Summit featured a panel discussion moderated by Deputy Mayor Vicki Been and including Maya Wiley of MSNBC and the New School, Colvin Grannum from Bed-Stuy Restoration Corporation, and Nicholas Bloom of NYIT and Hunter College. Following the panel discussion, there were a series of performances and an interactive exhibit about the Where We Live NYC project and a first draft of the goals and strategies included in this draft plan. Summit attendees were given guided tours of the exhibit and were asked to comment on the goals and strategies.

Following the Where We Live NYC Summit, the City took the interactive exhibit on a tour of the five boroughs for one-day, pop-up events. The pop-up events were designed to share back what was learned through the Fair Housing Stakeholder Group, Community Conversations, and extensive data analysis and to gather feedback on the draft goals and strategies. Pop-up events were held at the following locations:

- September 15: Boogie on the Boulevard – Grand Concourse, the Bronx
- September 28: Corónate – Corona Plaza, Queens
- October 12: Brooklyn Public Library Central Branch – Grand Army Plaza, Brooklyn
- November 6: St. George Ferry Terminal – Richmond Terrace, Staten Island

Additionally, HPD, NYCHA, and DCP held a public hearing on June 12, 2019 at 120 Broadway. This public hearing was held in advance of the publication of the draft Where We Live NYC plan to solicit feedback on priorities of what should be included in the draft. A summary of comments and responses are included in Appendix B. An additional public hearing will be held on February 6, 2020.



Interactive online tools

As part of Where We Live NYC, the City launched a set of interactive online tools and preliminary data to encourage residents to share their stories, struggles, and ideas for addressing fair housing challenges. The resources are designed to spark dialogue about fair housing issues like segregation and discrimination, connect residents to supportive services, and ensure the diverse experiences and goals of New Yorkers shape the next chapter of fair housing policy. Using the online tools, New Yorkers were invited to engage in a number of different ways:

- **Share input:** Interactive questions on the Where We Live NYC website invited New Yorkers to reflect on how they make tough decisions about where to live, how home and neighborhood impact their lives, and what goals they have for their family and neighborhood. Residents could also make their voices heard by sharing questions on social media using #WhereWeLiveNYC.
- **Host a meeting:** A downloadable toolkit provided New Yorkers with tools to lead a thoughtful conversation about fair housing with friends, family, neighbors, co-workers, classmates, or community groups. The toolkit includes instructions, talking points, discussion questions, and a feedback form to share highlights from the discussion with the Where We Live NYC team.
- **Learn the history:** A short video provided an overview of some of the historical laws, policies, and practices that impacted fair housing in New York City and cities across the country. Using this video as a conversation starter, residents can reflect on the historical and present-day issues impacting New York City, and how to work toward a fairer future.
- **Explore the data:** The City committed to updating the public on its data analysis during the Where We Live NYC process. Through the website, the City published preliminary data findings on where New Yorkers live, the housing challenges they face, and differences in how various populations access opportunities like education, transportation, economic opportunity, and health. New Yorkers were invited to use this preliminary data to learn more about diversity in their neighborhoods, and the opportunities and challenges facing different New Yorkers.

Many of these resources still live on the website and will continue to be made available after the final Where We Live NYC report is published.

Since its launch, the [Where We Live NYC website](#) has had more than 7,500 unique visits and received more than 120 comments. On social media, #WhereWeLiveNYC has generated over 72,000 impressions and 1,100 direct engagements, and the [Where We Live NYC promo video](#) inviting residents to participate has been viewed more than 6,100 times.

4.5 Government Partnerships

Where We Live NYC also brought together representatives from over 30 government agencies whose work impacts New Yorkers' housing choices and neighborhood conditions. In addition to HPD and NYCHA, partners included:

Government Partners

Department of City Planning (DCP)	Taxi and Limousine Commission (TLC)
Commission on Human Rights (CCHR)	Department of Health and Mental Hygiene (DOHMH)
Department of Education (DOE)	Mayor's Office for People with Disabilities (MOPD)
School Construction Authority (SCA)	Mayor's Office of Immigrant Affairs (MOIA)
Department of Social Services (DSS)	Department for the Aging (DFTA)
Police Department (NYPD)	Department of Veterans' Services
Mayor's Office of Criminal Justice (MOCJ)	Department of Youth and Community Development (DYCD)
Administration for Children's Services (ACS)	Department of Sanitation
Department of Probation (DOP)	Mayor's Office to End Domestic and Gender-Based Violence
Department of Small Business Services (SBS)	Mayor's Office of Sustainability
Department of Consumer and Worker Protection (DCWP)	Mayor's Office of Climate Policy and Programs
Economic Development Corporation (EDC)	Mayor's Office of Resiliency
Office of Management and Budget (OMB)	Mayor's Office of Workforce Development
Department of Cultural Affairs (DCLA)	Mayor's Office of the Chief Technology Officer
Mayor's Office for Economic Opportunity	
Department of Transportation (DOT)	
Metropolitan Transportation Authority (MTA)	
Department of Parks and Recreation	

Through a series of structured meetings, HPD and NYCHA shared feedback from the Fair Housing Stakeholder Group and Community Conversations with government partners. Government partners collectively discussed how existing initiatives intersect with New Yorkers' experiences of discrimination, segregation, and disparate access to thriving neighborhoods and generated policy ideas to strengthen the City's approach to affirmatively further fair housing.

In addition to engaging agency staff, HPD conducted extensive outreach to elected officials and community boards. In the summer of 2018, HPD briefed all five Borough Boards, which are convened by the local Borough President and include all City Councilmembers who represent the Borough, as well as representatives of all community boards. The briefings informed members of the Borough Board about the Where We Live NYC process and how to be involved. Additionally, HPD briefed the City Council through the Borough Delegations in January and February of 2019. All City Council members and community boards were additionally informed of the interactive online tools and were invited to host their own Community Conversations.

4.6 Data Analysis

In addition to community engagement, data analysis was a crucial component in understanding the housing and neighborhood conditions that exist in New York City today. Analysts at HPD, NYCHA, and many other agencies shared data to answer questions posed by HUD's AFFH framework and by participants in the Fair Housing Stakeholder Group, including: How diverse are New York City's neighborhoods? Does access to diverse schools, safe streets, and financial resources differ by neighborhood or by protected characteristic? Which New Yorkers experience disproportionate housing challenges, such as unaffordable rents and multiple maintenance deficiencies? These and many other questions are addressed in the following chapter, which focuses on New York City's current fair housing strengths and challenges.

Throughout the Where We Live NYC process, the City also identified gaps in available data, which presented difficulties in providing a full picture of New Yorkers' varied housing experiences. Included in the Fair Housing Goals and Strategies (Chapter 6) are multiple actions that the City is committed to undertake to improve its data collection, so the next Where We Live NYC report in 2024 will be even stronger.

This plan focuses on racial inequality and the fair housing issues that are most deeply connected to the history of racial exclusion, discrimination, and segregation. This focus is not to suggest that other protected characteristics do not raise serious fair housing issues; wherever possible and when data is available, this report also calls out specific barriers faced by other protected classes, especially those confronted by people with disabilities. But the narrative and data leads with race because of its historical and continued importance in structuring inequality and its central role in the fight for fair housing. Confronting the systems that created and maintain racial inequality is at the core of affirmatively furthering fair housing in New York City and across the country.

Chapter 5

New York City Today

5.1 Disparity Snapshot

With approximately 8.5 million residents, New York City is by far the most populous city in the United States. Its population is also famously diverse, with residents born in over 150 countries who speak more than 200 languages. Since the mid-1980s, people of color have constituted a majority of New Yorkers. As discussed in the previous chapters, however, the significant demographic changes that created present-day New York City are rooted in a painful history of discrimination and opposition to residential integration.

In New York City today, there are stark disparities in life outcomes by race, by whether someone has a disability, and by various other characteristics for which fair housing laws provide special protections. These disparities are the result of centuries of discrimination, which have produced a legacy of advantages and disadvantages in the most fundamental aspects of life: surviving child birth, accessing stable housing, succeeding in school, and accumulating wealth.

These disparities are also connected to where New Yorkers live. Neighborhoods—the geographic area in which someone lives—impact residents’ access to key resources, including accessible and affordable transportation, quality education, safe streets, and many other goods and services that promote well-being. But both because of the disadvantages accumulated across generations discussed in Chapter 2, and because of ongoing discrimination in the housing market, New Yorkers do not enjoy equal access to quality affordable housing and thriving neighborhoods.

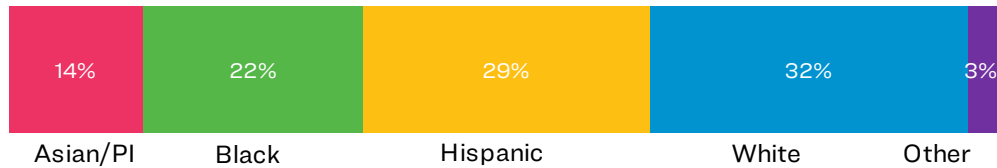
The City of New York makes public extensive analyses of the disparities that continue to exist across racial and ethnic groups.³⁸ This section highlights a few of the most important disparities that are affected by housing and land use policies, and Section 5.4 will focus on disparities that are clustered in specific neighborhoods across the five boroughs.

For the purposes of our fair housing analysis, the population of New York City is categorized into the four major racial and ethnic groups defined in federal demographic data: Hispanic of any race, and non-Hispanic people in Asian/Pacific Islander (PI), Black, or White racial groups.³⁹ According to the 2012-2016 American Community Survey, New York City’s population is 32% White, 29% Hispanic, 22% Black, and 14% Asian/PI (Figure 5.1).

³⁸ New York City Center for Innovation and Data Intelligence, “Disparity Report,” (March 2016), available at: https://www1.nyc.gov/assets/cidi/downloads/pdfs/disparity_report.pdf;

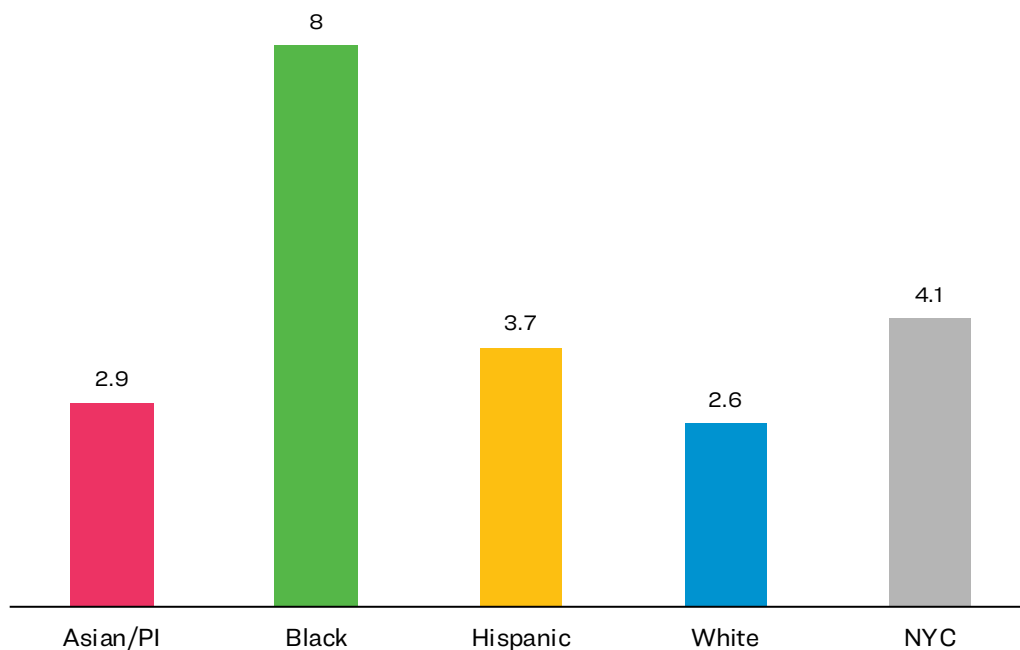
New York City Mayor’s Office of Operations, “Social Indicators Report,” (April 2016), available at: https://www1.nyc.gov/assets/cidi/downloads/pdfs/social_indicators_report_april_2016.pdf.

³⁹ Unless otherwise specified, Asian/PI, Black, and White populations are considered non-Hispanic. Because the U.S. Census Bureau uses the term “Hispanic” in its population figures, HPD will also use the term throughout this plan.

Figure 5.1 Composition of New York City by Race and Ethnicity, 2012-2016

Source: HPD calculations based on ACS 2012-2016, 5 year estimates, Table B03002.

There is also substantial diversity within these groups. The city is approximately one-third non-Hispanic White, which consists largely of persons of European origin. While at one time Hispanic New Yorkers were predominately Puerto Rican, this is no longer the case, given the growth of New York City's Dominican, Mexican, and South and Central American populations. The approximately 22% of New Yorkers who are Black also have varied origins—some trace their personal or family history to the great migration from the southern United States, the Caribbean, and, in increasing numbers recently, sub-Saharan Africa. About one in seven New Yorkers is Asian/PI, with persons who trace their origins to a wide range of nations. The largest subgroup traces their roots to China, followed by those from South Asia and East Asian countries other than China.

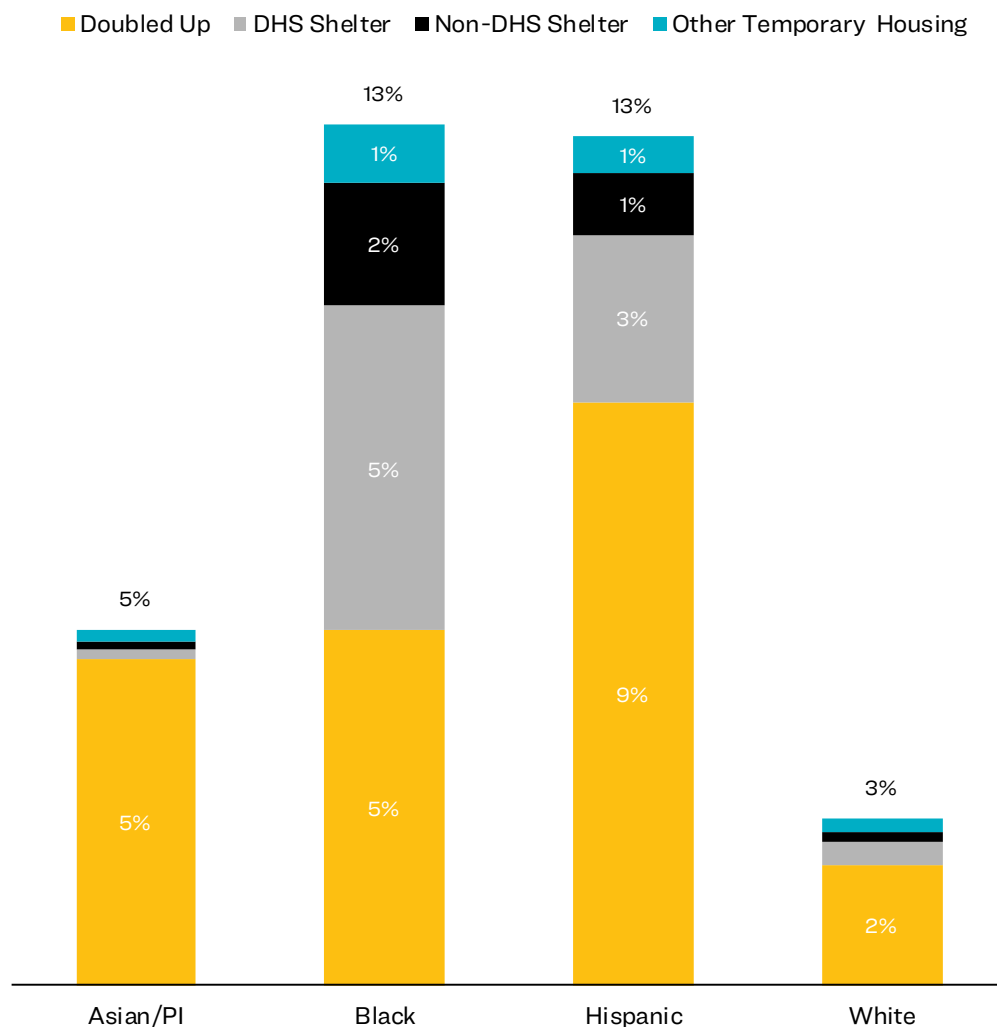
Figure 5.2 Infant Mortality by Race and Ethnicity, 2016

Sources: Bureau of Vital Statistics New York City Department of Health and Mental Hygiene, 2016.
Notes: Age-Adjusted Death Rate per 1,000 live births.

Despite the diversity within racial groups, race remains central in structuring opportunity in New York City. Different racial and ethnic groups experience unequal outcomes across crucial life events, beginning in the first year of life. In New York City, Black infants are three times more likely to die before the age of one than White infants (Figure 5.2).

In childhood, students of color are more likely to experience unstable housing than White children. As shown in Figure 5.3, 13% of Hispanic students, 13% of Black students, and 5% of Asian/PI children in New York City public schools experience unstable housing, as compared to 3% of White students. “Unstable housing” includes being doubled-up with family and friends or living in shelter or some other form of temporary housing.

Figure 5.3 Housing Stability of Public School Students, by Race or Ethnicity of Student, 2017-2018

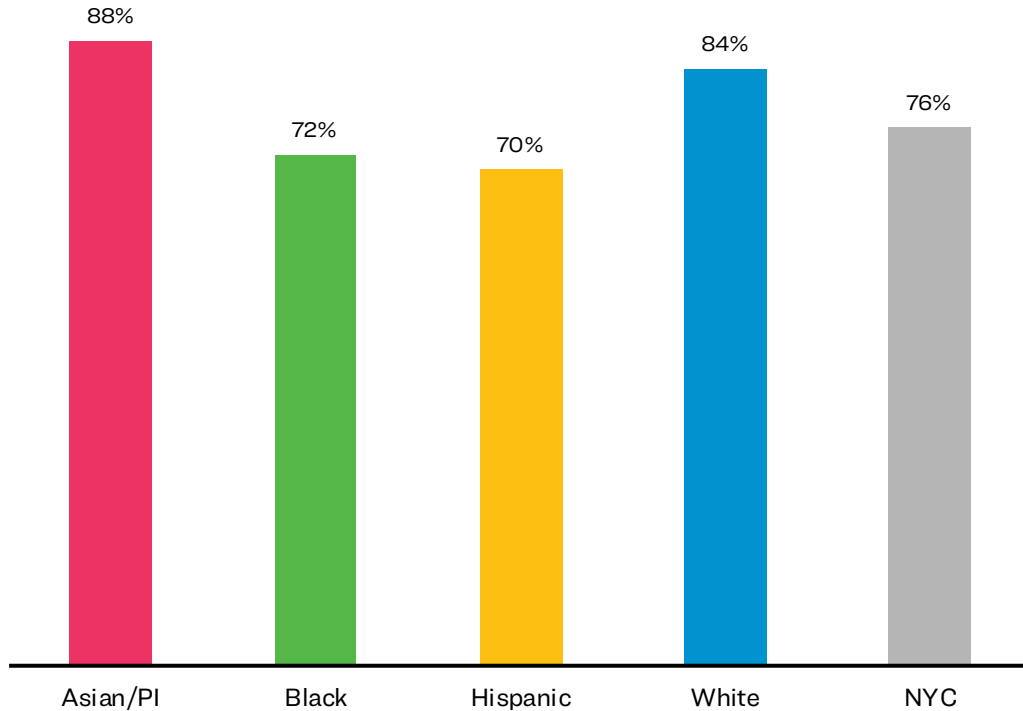


Source: Department of Education 2017-2018 Students in Temporary Housing, by Housing Status.

The stress, insecurity, and often cramped conditions that come with homelessness and unstable housing have a profound impact on students' ability to learn and perform in school.⁴⁰ Only 57% of students who have experienced temporary housing graduate on time, as compared to 76% of students overall.⁴¹

Differences also appear in graduation rates across racial and ethnic groups, which are shown in Figure 5.4. Asian/PI students have the highest on-time graduation rate (88%), followed by White (84%), Black (72%), and Hispanic (70%) students.

Figure 5.4 Graduation Rate by Race and Ethnicity, 2018



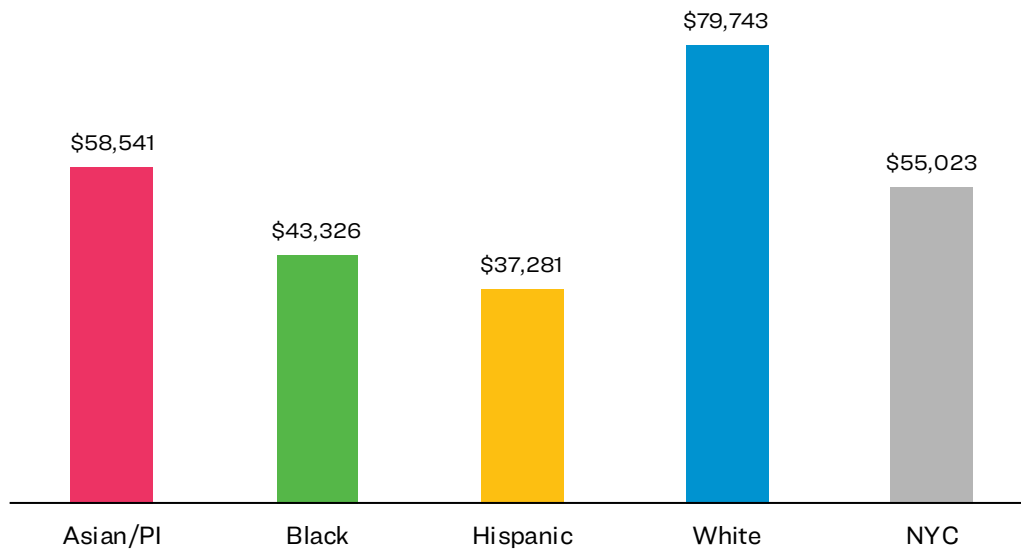
Source: New York City Department of Education, *Graduation Results Class 2005-2018*. Graduation results are limited to the student body of 2014 total cohort, 4-year August. Graduation rate is defined as the percentage of students who entered 9th grade in 2014 and earned either a local or Regent's diploma by August 2018. Charter schools are not included.

40 Martha Galvets, et al., "Housing as a Safety Net: Ensuring Housing Security for the Most Vulnerable," Metropolitan Housing and Communities Policy Center (Sept. 2017), available at: https://www.urban.org/sites/default/files/publication/93611/housing-as-a-safety-net_1.pdf.

41 Source: Custom tabulations from the Department of Education for the 2017-2018 school year.

New Yorkers’ experiences in the labor market are markedly different as well. As Figure 5.5 shows, White households have the highest median income (\$79,743) in New York City, compared to Asian/PI households (\$58,541), Black households (\$43,326) and Hispanic households (\$37,281).

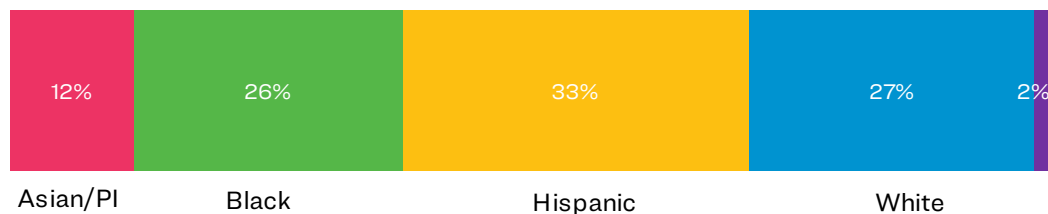
Figure 5.5 Median Household Income by Race and Ethnicity, 2012-2016



Source: ACS 2012-2016, 5-Year Public Use Microdata Sample (PUMS). Households with missing income are excluded. A household includes related family members and all the unrelated people, if any. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.

Black and Hispanic families are also a disproportionate share of households that are, according to federal housing guidelines, lower income.

Figure 5.6 Composition of Lower Income Households by Race and Ethnicity, 2012-2016

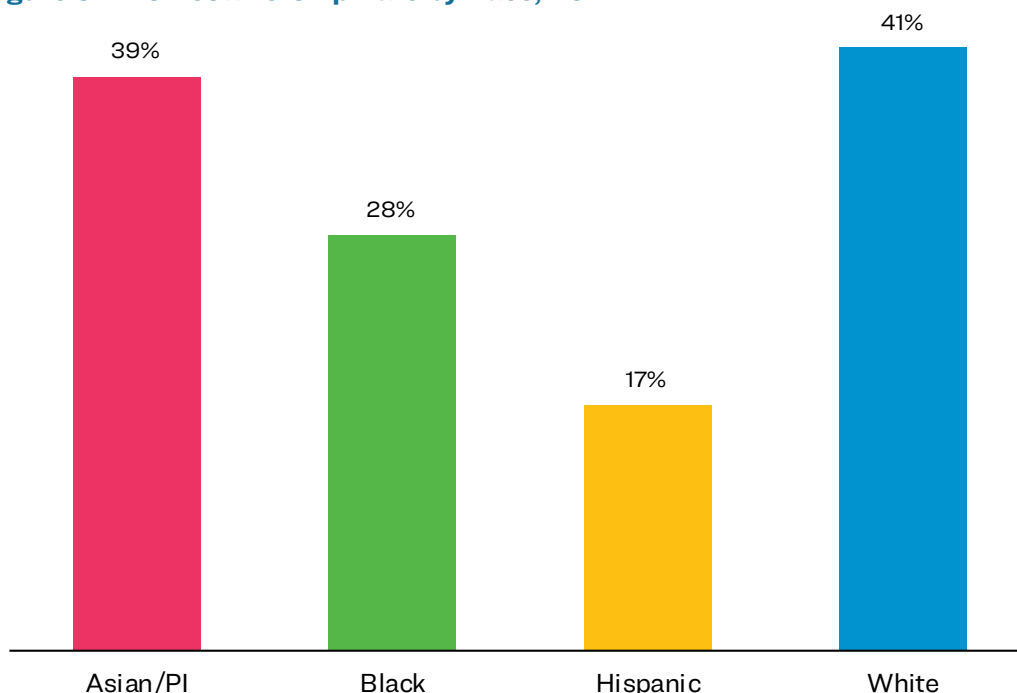


Source: HPD calculations based on ACS 2012-2016, 5 year estimates. Note: “Lower Income” defined as families at or below 80% of HUD income limits. Excludes households with more than 8 individuals and households with missing income.

However, income from employment is a limited measure of financial security and economic opportunity. The most important and direct measure of a resident’s ability to access opportunity and financial security is wealth: the sum of everything a family owns (from equity in a home to retirement savings) minus the debts a family owes (such as student loans or a mortgage). Data on wealth is not available for New York City residents, but, nationwide, the median wealth of White families is 10 times the wealth of Black and Hispanic families; in 2016, the median wealth of White families was \$171,000, while the median wealth was \$17,400 among Black families and \$20,920 among Hispanic families.⁴² These disparities represent the compounded effects of advantages and disadvantages passed across generations.

Racial disparities in homeownership rates suggest some of the reasons for stark disparities in household wealth. Figure 5.7 shows that in New York City 28% of Black families and 17% of Hispanic families in New York City own their homes, compared to 41% of White families. The differences in homeownership stem in part from differences in the wealth that parents pass on to their children, but also reflect historic and, to some extent, current differences in access to home mortgage loans. Figure 5.8 shows the loans commonly used for buying homes by race and ethnicity of the borrower. In 2017, White borrowers accounted for 48% of new loans for owner-occupied, 1-4 unit properties in New York City, while Black and Hispanic borrowers each accounted for less than 10%, far less than their share of the total population among New Yorkers.

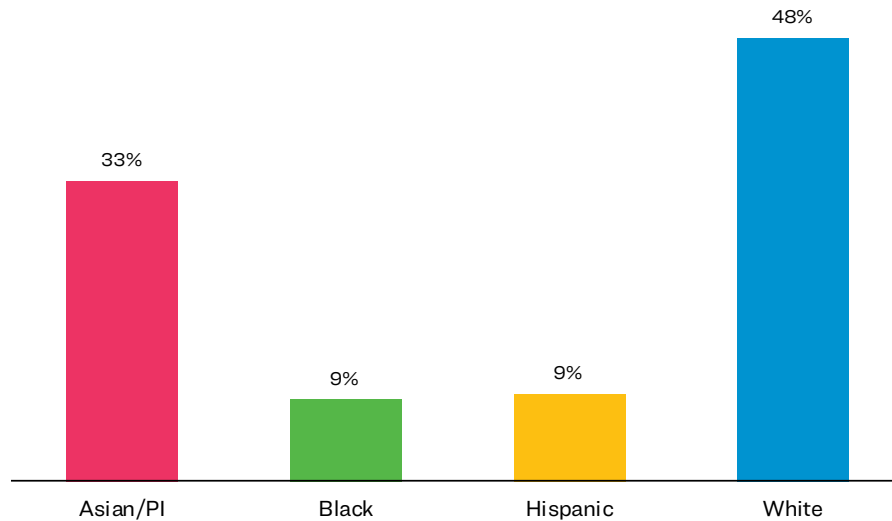
Figure 5.7 Homeownership Rate by Race, 2017



Source: 2017 Housing and Vacancy Survey (HVS), US Census Bureau/HPD.

⁴² Urban Institute, “Nine Charts about Wealth Inequality in America,” (Oct. 5, 2017), available at: <http://apps.urban.org/features/wealth-inequality-charts/>.

Figure 5.8 Home Purchase Loans by Race and Ethnicity, 2017

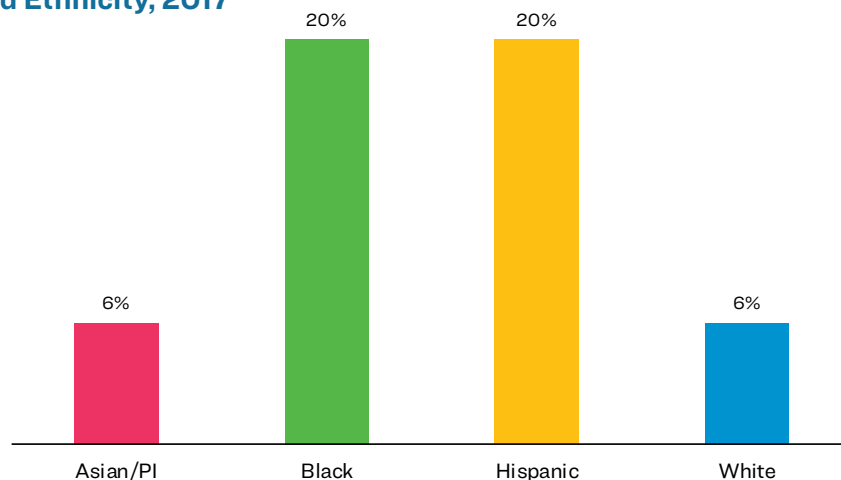


Source: Home Mortgage Disclosure Act (HMDA) data, available at: <https://ffiec.cfpb.gov/>.

Note: More specifically, the data shows disparities in first lien home purchase loan originations for owner-occupied 1-4 unit properties (including condos and co-ops).

Black and Hispanic New Yorkers are also significantly more likely to experience lower quality housing in the form of maintenance problems like lack of heat, peeling paint, or the presence of rodents. Figure 5.9 shows that, in 2017, an estimated 20% of Black and Hispanic New Yorkers reported experiencing three or more maintenance problems in their homes, as compared to 6% of White households. (The causes of these disparities are explored in more depth in Section 5.5.)

Figure 5.9 Reporting Three or More Maintenance Deficiencies in Home by Race and Ethnicity, 2017

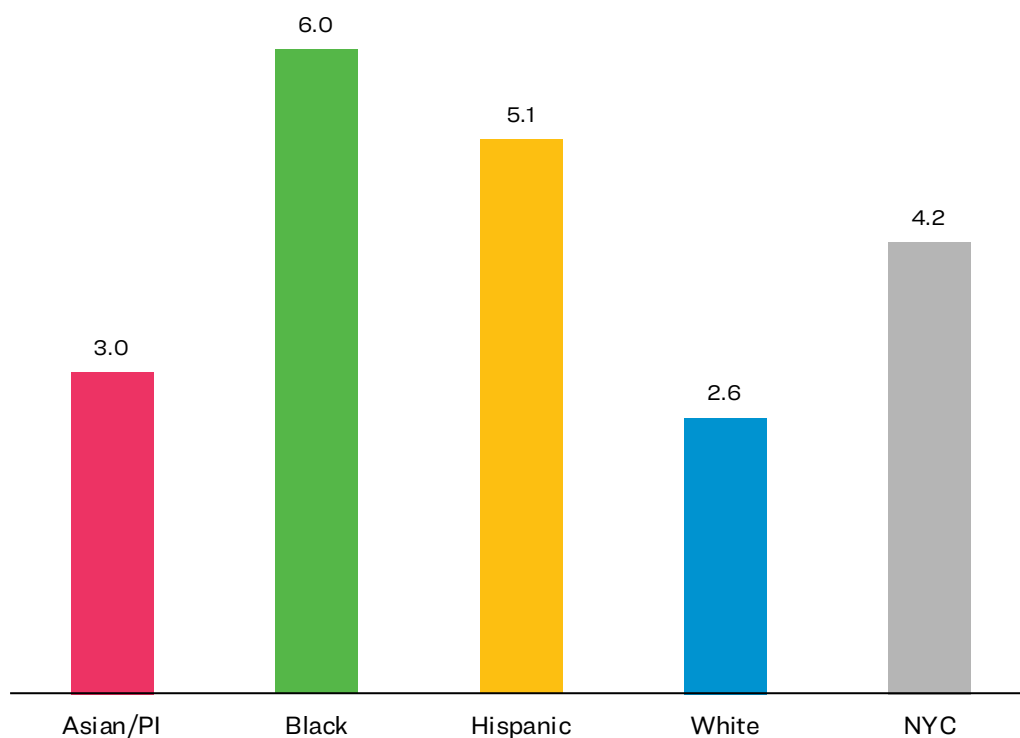


Source: Home Mortgage Disclosure Act (HMDA) data, available at: <https://ffiec.cfpb.gov/>.

Note: More specifically, the data shows disparities in first lien home purchase loan originations for owner-occupied 1-4 unit properties (including condos and co-ops).

Finally, New Yorkers' exposure to select violent crime in their neighborhoods also differs substantially by race and ethnicity. Figure 5.10 shows that New Yorkers, on average, are exposed to select felonies—including homicide, robbery, and felony assaults—at an annual rate of 4.2 incidents per 1,000 residents. Black New Yorkers experience the highest exposure to violent crime in the neighborhoods where they live (6.0 per 1,000 people), a rate twice that of White New Yorkers (2.6) and Asian/PI New Yorkers (3.0). The rate for Hispanic New Yorkers, also higher than the city rate, was 5.1 incidents per 1,000 people.

Figure 5.10 Select Violent Felony Crime Rate Exposure by Race and Ethnicity, 2017



Sources: HPD tabulations of historic NYPD complaints (Source: NYC Open Data) and U.S. Census Bureau (Source: HUD AFFH-T, Census 2010). Notes: Interpret rates as annual averages. Exposure is constructed as the average neighborhood tabulation area select felony crime rate weighted by population. Select violent felony crimes include valid homicide, robbery, and felony assault complaints reported to the NYPD during calendar year 2017. Due to the approximate location of most complaints, data are aggregated to the neighborhood tabulation area level. Rape is excluded due to data limitations. Rates per 1,000 people.

The rest of this chapter explores factors in New Yorkers' homes and neighborhoods that are related to these persistent disparities and which this plan seeks to address.

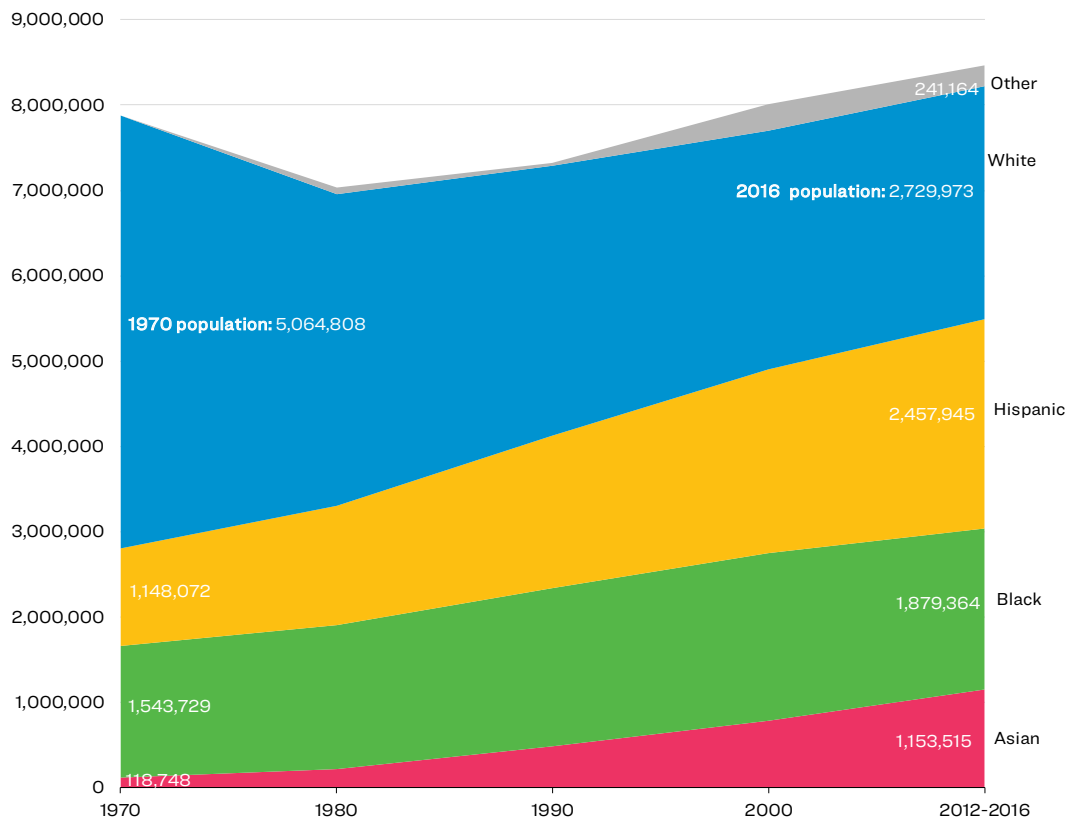
5.2 Where New Yorkers Live

Introduction

The following section provides an in-depth examination of residential patterns in New York City from 1990 to today. The analysis is primarily focused on the continued separation of New Yorkers by race and ethnicity, which will be visualized and described in multiple ways.

New York City’s population is 32% White, 29% Hispanic, 22% Black, and 14% Asian/PI. This diversity is a dramatic change from 50 years ago, as shown in Figure 5.11. Since 1970, the relative size of each of the city’s four major racial and ethnic groups has become more similar, as the number of White New Yorkers and their share of the population have decreased significantly, while the number of Hispanic and Asian/PI New Yorkers and their share of the population have increased significantly.

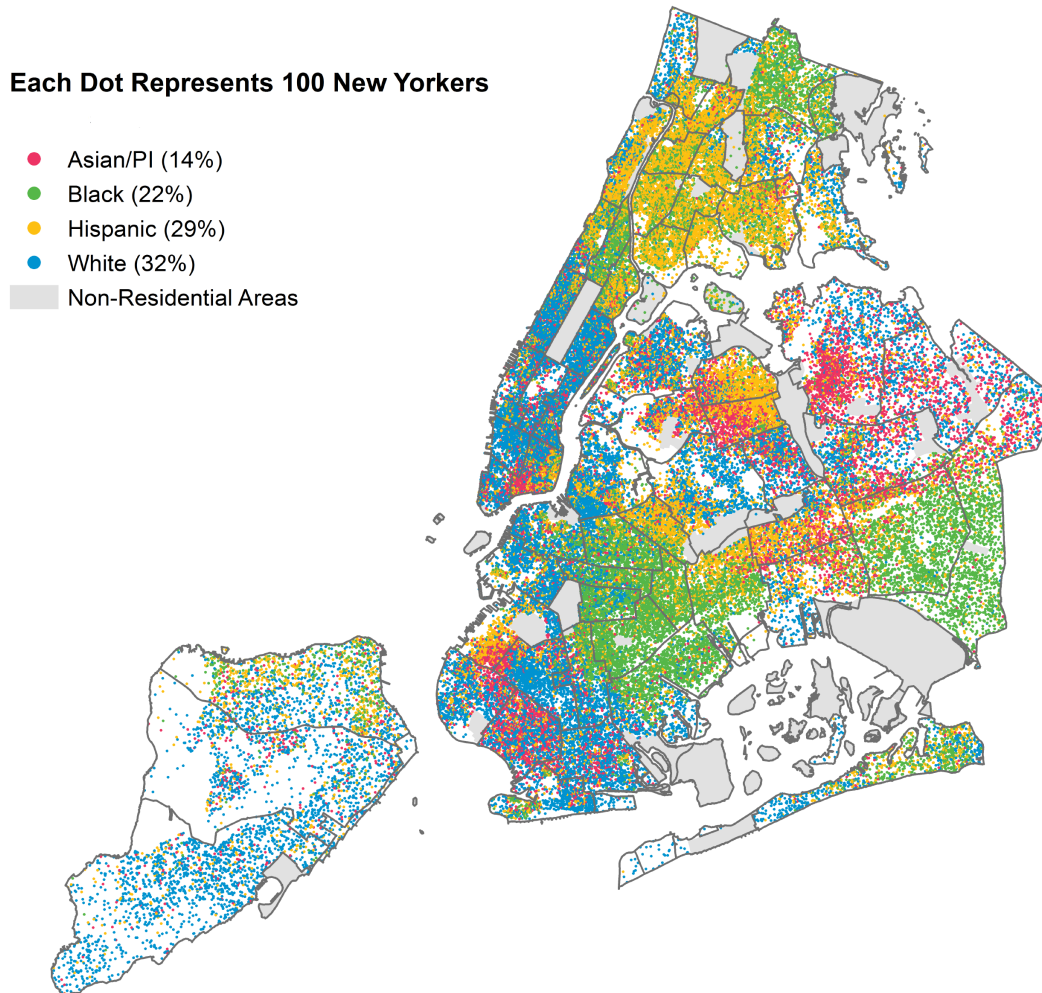
Figure 5.11 Historical Composition of New York City Residents by Race and Ethnicity



Sources: 1) 1970, 1980: Flores & Lobo, 2012; 2) 1990, 2000: HPD calculations based on 1990 and 2000 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org; 3) 2012-2016: HPD calculations based on ACS 2012-2016, five-year estimates, Table B03002.

Figure 5.12 provides a birds-eye view of the current distribution of White, Black, Hispanic, and Asian/PI New Yorkers. This density map, in which each dot represents 100 residents of a given racial or ethnic group, shows that New York City is both diverse and segregated.

Figure 5.12 NYC Population by Race and Ethnicity, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B0300 tract level data.

This section—and the plan more generally—focuses on the racial and ethnic composition of New York City’s neighborhoods for multiple reasons. First, fair housing laws were passed in the 1950s and 1960s with the hope that addressing discrimination in the housing market would foster more integrated neighborhoods and would provide more and better housing options to members of historically marginalized groups. But continued segregation in our neighborhoods suggests that discrimination in the housing market and constraints on the housing options of New Yorkers of color still exist. Second, continued segregation is concerning because of its connection to patterns of unequal access to neighborhood investments, exposure to environ-

mental harms, and receipt of public services. As described in Chapter 2, neighborhood disadvantages have historically tracked where people of color were pushed to live, impacting the ability of residents in these communities to thrive.

However, New Yorkers also told us throughout the Where We Live NYC process that integrating neighborhoods is not necessarily the answer to the hardships they currently face in the housing market or in their neighborhoods. For many New Yorkers who participated in our Community Conversations and Fair Housing Stakeholder Group, ensuring equitable access to opportunities and amenities in all neighborhoods—regardless of the racial demographics of those neighborhoods—was more important to fulfilling the Fair Housing Act’s spirit than the composition of the people who live in a particular neighborhood. Many New Yorkers also expressed concern that the way in which some neighborhoods are changing—namely through the increased presence of wealthier, White residents in areas with predominant populations of people of color—has created a sense of fear that long-standing residents and businesses will be economically displaced by resulting neighborhood change.

The City must balance this varied feedback, its own data analysis, and legal requirements in creating its fair housing plan for the next five years. In doing so, it is important to understand in detail how New York City’s diverse population is currently distributed across its 300 square miles. The following section on where New Yorkers live provides this critical data, but it begins with more detailed feedback received from New Yorkers who participated in the Where We Live NYC process.

Engagement Feedback

Throughout the Where We Live NYC planning process, New Yorkers were asked to discuss their vision for a city that represented the ideals of the Fair Housing Act. Among the hundreds of residents who participated in our Community Conversations, New Yorkers shared a wide range of nuanced reflections about how segregation and integration affect their lives and the types of neighborhoods they want to live in. There was no universal experience or preference shared by participants, and differing viewpoints were often expressed.

A recurring theme was concern that demographic diversity within a neighborhood does not necessarily translate into meaningful interactions among diverse residents. Participants stated:

- “I have a very diverse community, but we’re not integrated. My community has people from all over the world in it, but we don’t go to the same church on Sunday, we don’t shop in the same stores. Even though we live together, we’re still not integrated. We don’t deal with community issues together.” – Community Conversation Participant, HPD-led meeting in southern Brooklyn
- “I love the idea of integration. In the true sense, integration should be more of a social concept. I’m from Bangladesh and I live next to an apartment and they’re Chinese. I don’t say hi and they don’t say hi. It’s like I think he’s from outer space or they think I’m from outer space.” – Community Conversation Participant, Chhaya CDC

Participating residents also feared that increased demographic diversity in their neighborhoods—particularly because of an increasing share of wealthier, White residents — would impact their ability to stay in place. They stated:

- “I love diversity. But the way development works now, diversity and integration means gentrification and displacement. If housing stays truly affordable, we would all get to benefit. But right now integration is not for us. Integration forces us out.” – Community Conversation Participant, Neighbors Together
- “When neighborhoods are more diverse . . . more police come in and things start to get cleaned up. You see the streets getting paved, empty stores filling with business, better garbage pickup. At the same time, they also make it more expensive. It makes life harder for the people who lived there first because they start to get priced out. I love all the changes that happen to the neighborhood, but I want to be able to enjoy them. I don’t want to have to leave once things start getting nicer.” – Community Conversation Participant, Neighbors Together

Some residents focused on their desire for equitable access to opportunities and amenities. These New Yorkers who lived in neighborhoods they considered segregated did not view the lack of racial or ethnic diversity as an issue; instead, they cited the lack of socioeconomic diversity and investment in their neighborhood as a negative feature.

- “This is a color-conscious country. So, yes, I want integration because it brings better services. This country is Black and White. I don’t care about integration per se, only if I get benefits that I should have had all along.” – Community Conversation Participant, Section 8 in the Rockaways
- “Being from the Bronx, nearly all the neighborhoods that I have lived in were exclusively Black and Latino. I don’t think this was a problem. [But] the fact that class or economic diversity didn’t exist in these neighborhoods did limit our community’s offerings and livability.” – Submitted online via the Where We Live NYC website

Residents of different ethnic, religious, and immigrant communities shared a variety of perspectives on living in enclaves with residents of a similar background. Some depended on enclaves to practice cultural traditions, attend places of worship, shop for specialized goods, or connect with neighbors, employers, and doctors who spoke their language. Enclaves were also described as places of security, where residents could feel safe and accepted in their neighborhood.

- “Living in a neighborhood of opportunity means that we can raise our families according to our cultural values. I want the Bangladeshi community to exist in the future for my children.” – Community Conversation Participant, Sapna
- “Bay Ridge is safe because I can walk freely with my hijab and the community understands my religion.” – Community Conversation Participant, Arab American Association

Other residents from these same ethnic, religious, and immigrant communities preferred living in diverse neighborhoods, often believing that integrated neighborhoods would open up more opportunity and economic advancement.

- “When I came to the U.S., I came to experience this culture. When I’m with my community, people like us, I’m not moving forward. New immigrants have to learn from the history and the people [who have been here], and get access to what this country has to offer.” – Community Conversation Participant, Chhaya CDC

The City is grateful to the hundreds of New Yorkers who took the time to share these and other stories, which are included in many places throughout this report. They provide crucial context to the data analysis that follows and their perspective have also informed the fair housing goals and strategies presented in Chapter 6.

Diversity and Living Patterns in the Region

New York City is the center of the largest metropolitan region in the United States, encompassing 22.6 million people living in 9.1 million homes across three states, 31 counties, and nearly 900 hamlets, villages, towns, and cities. The combined economic activity of the metropolitan region, which covers the Hudson Valley and Long Island in New York, southwest Connecticut, and northern New Jersey, accounted for approximately 10% of United States Gross Domestic Product and generated \$1.9 trillion in 2017, which would make this region the 10th largest economy in the world.

This interconnected ecosystem of people, housing, and jobs has enabled the city and surrounding region to collectively thrive. However, a history of housing discrimination and exclusionary land use regulation patterns in the region—which are discussed briefly in Chapter 2—continue to affect the region’s shared housing market and impact fair housing challenges in New York City.

In terms of racial and ethnic demographics, the rest of the region has a significantly higher share of White residents (59%) compared to New York City. The remainder of the regional population is 8% Asian, 11% Black, and 20% Hispanic, which are all smaller shares than the population of New York City. While the region has diversified over the past 30 years, Figure 5.13 also indicates that patterns of segregation are found throughout the area, and people of color continue to reside largely in the region’s cities. The housing and land-use factors that impact these patterns are further discussed in Chapter 5.5.

Figure 5.13 Composition of NYC Metropolitan Region by Race and Ethnicity, 2013-2017

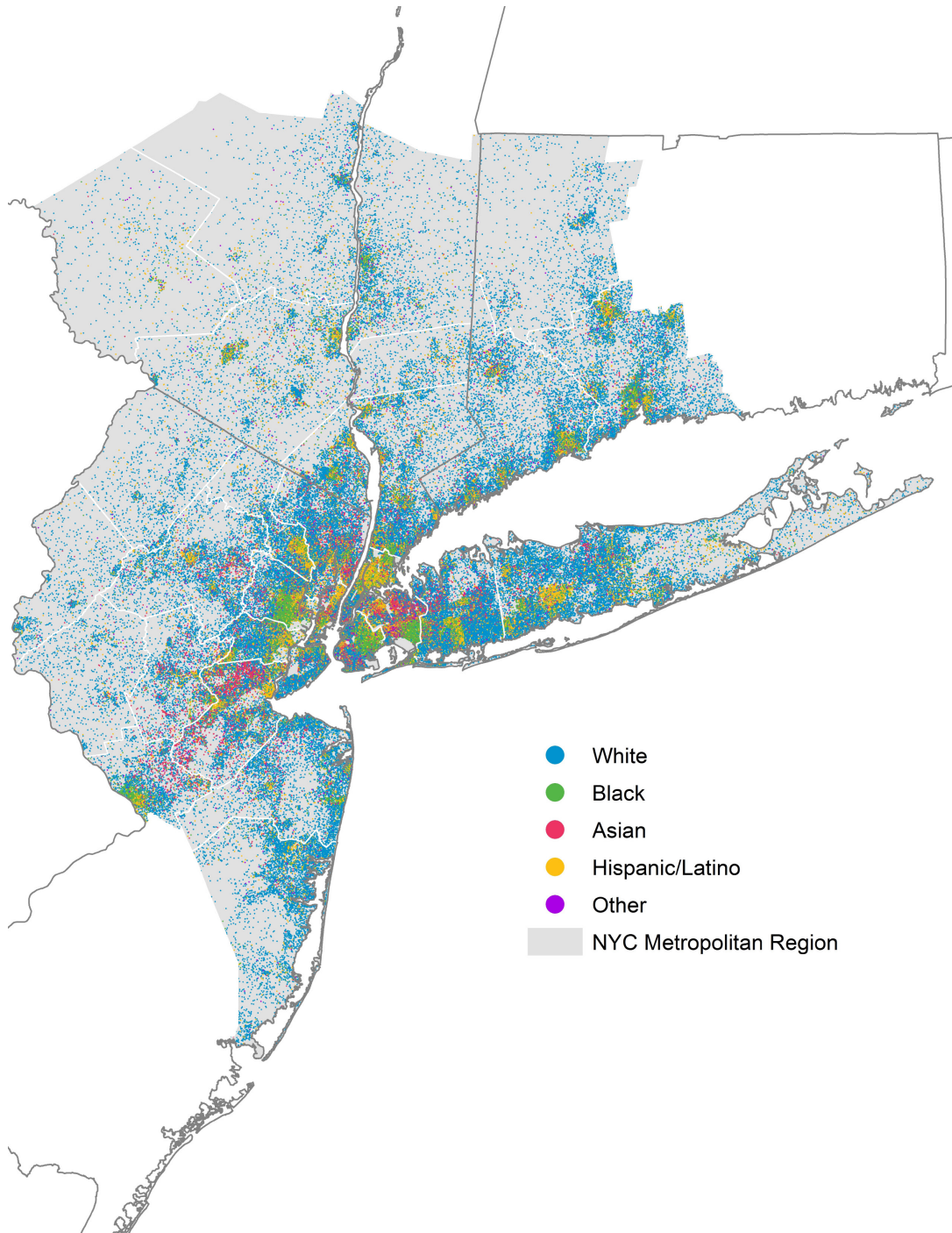
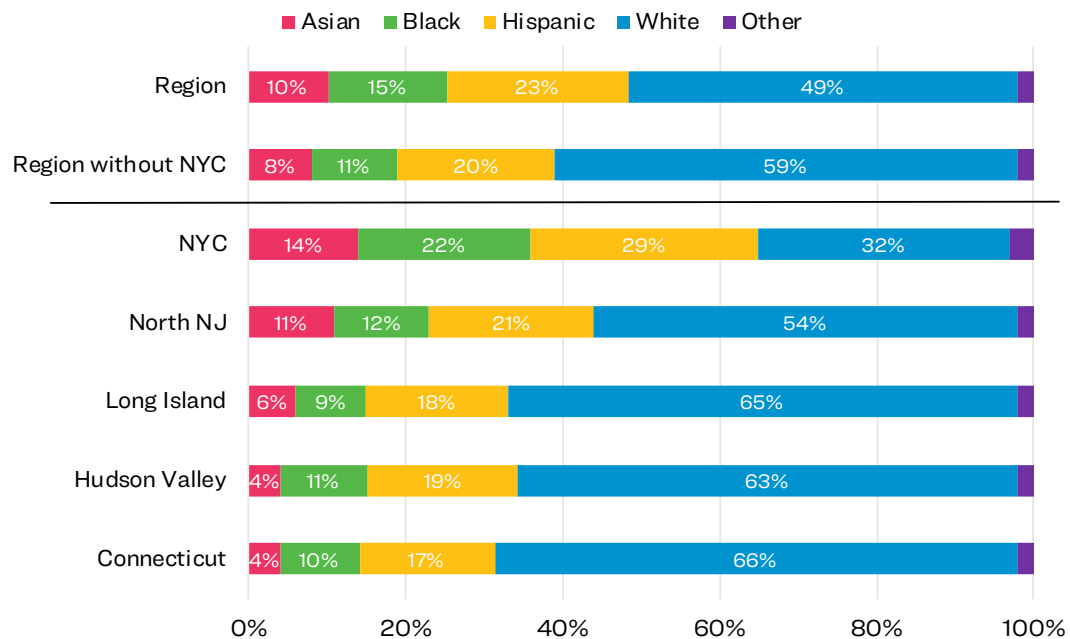


Figure 5.14 Composition of NYC Metropolitan Region by Race and Ethnicity, 2013-2017



Living Patterns of New York City Residents by Race and Ethnicity

There is no consensus among academics or among New Yorkers on how to define a diverse or integrated neighborhood. This section therefore provides multiple different approaches to help New Yorkers understand the residential patterns in the city's neighborhoods and how those patterns have changed since 1990. Taken together, the data in this section show that New York City is both increasingly diverse and still segregated by race and ethnicity. While the racial composition of many neighborhoods has changed dramatically since 1990—which is seen in Figures 5.16, 5.18, 5.20, and 5.22 below—the city's high degree of segregation has not changed meaningfully by most measures.

Studies of segregation require a comparison between geographic areas of different sizes. Typically, such studies compare the demographics of a city or a region to its neighborhoods. This report generally uses Neighborhood Tabulation Areas (NTAs) to facilitate our analysis of where New Yorkers are distributed by race and ethnicity. NTAs rely upon data from the U.S. Census and are representative of commonly acknowledged New York City neighborhoods, such as the West Village in Manhattan, Highbridge in the Bronx, and Bay Ridge in Brooklyn.

How Do We Measure a Neighborhood?

This report uses the following geographic areas to present data about neighborhoods:

- **Census tracts.** Census tracts are small subdivisions of counties used by the U.S. Census Bureau to present demographic information across the country. In New York City, there are 2,168 census tracts, which typically have a population of about 3,000 to 4,000 people and an average land area of about 90 acres. While census tracts are often used to represent “neighborhoods” across the country, New York City’s high population density means that a single housing complex can have its own census tract. Therefore, this report generally uses larger geographic areas than census tracts to approximate “neighborhoods.”
- **Neighborhood Tabulation Areas (NTAs).** NTAs also utilize data from the U.S. Census Bureau to present demographic information, but they are much larger than census tracts. There are 188 residential NTAs in New York City, each of which has a minimum of 15,000 residents. The report relies on NTAs in most places as the best approximation of commonly acknowledged New York City neighborhoods.
- **Community Districts.** New York City is divided into 59 community districts, which were created by local law in 1975. Community districts range in size from less than 900 acres to almost 15,000 acres, and in population from a little more than 50,000 residents to more than 200,000. To present demographic information about Community Districts, these areas are sometimes approximated by 55 Public Use Microdata Areas (PUMAs) from the U.S. Census, which have a minimum population of 100,000.

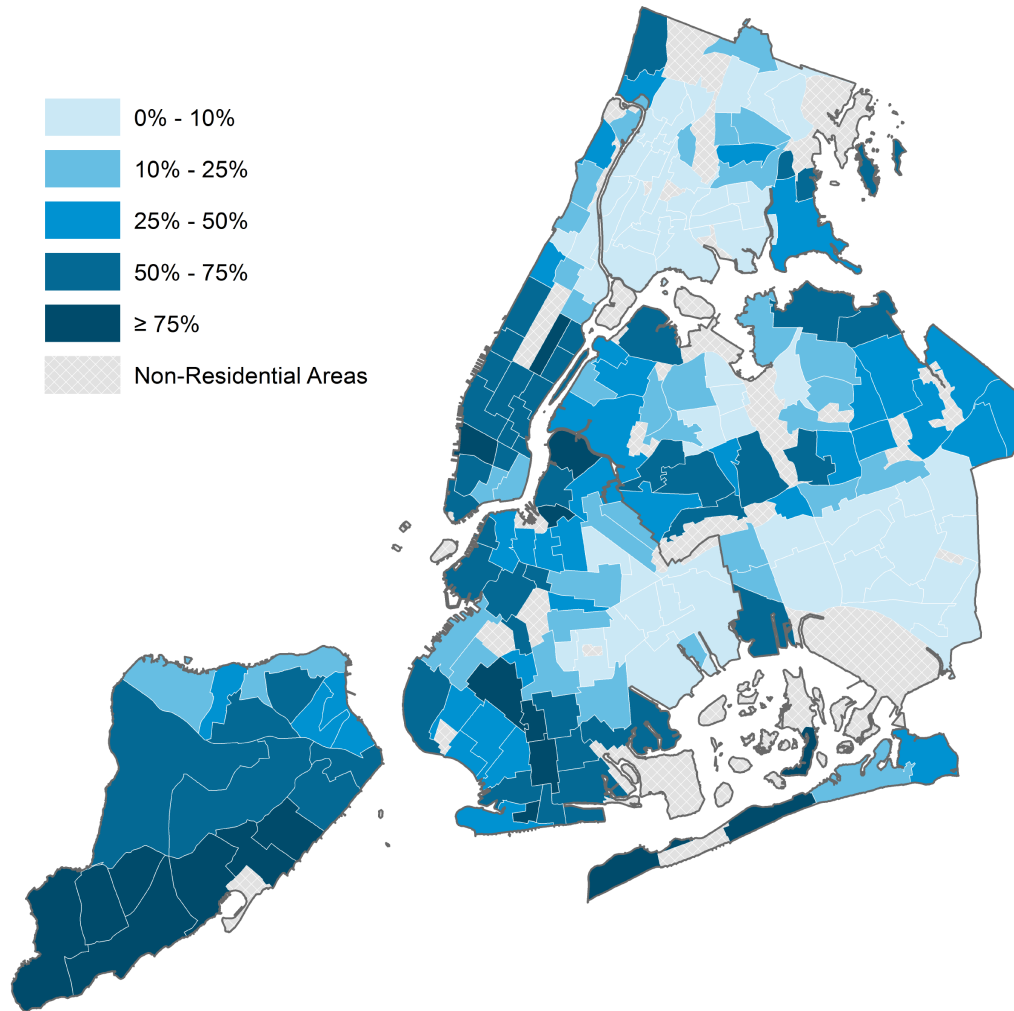
Before examining patterns of segregation among the city’s four major racial and ethnic groups, it is important to look at each individual group on its own. This information will provide a picture of where each group is concentrated or is absent across the city, and this information will be an important complement to the data provided in Section 5.4, which highlights disparities in resources, amenities, and outcomes that residents of specific neighborhoods currently experience.

A. Racial and Ethnic Composition by Neighborhood

Figures 5.15 through 5.22 illustrate patterns of concentration for each individual racial and ethnic group between 1990 and today. Taken together, they tell a story of both continuity and change.

The most significant changes appear when examining patterns of where White New Yorkers live. In 1990, White New Yorkers were the predominant group (75% or more) in 57 out of 188 NTAs across the five boroughs, and were the majority group (between 50% and 75%) in an additional 35 NTAs. Today, as seen in Figure 5.15, White New Yorkers are predominant in only 16 NTAs and are the majority group in 34 NTAs.

Figure 5.15 Share of White Population by NTA, 2012-2016

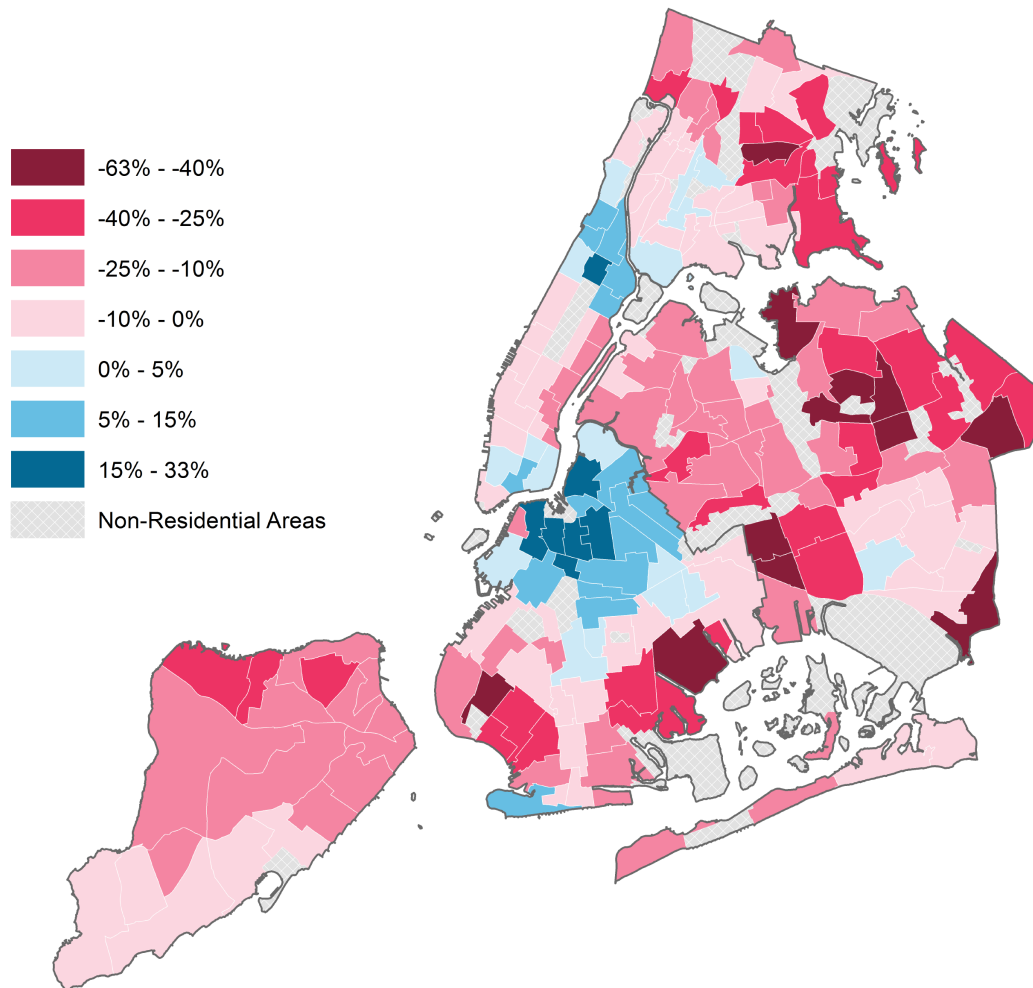


Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

As shown in Figure 5.16, the most dramatic changes between 1990 and 2012-16 occurred in neighborhoods in Queens—including Ozone Park, Woodhaven, and College Point—where the share of White New Yorkers in the neighborhood decreased between 50 and 63 percentage points. The largest increases occurred in Brooklyn, including parts of Williamsburg, Bedford, Clinton Hill, and Prospect Heights, all of which saw increases in the share of White New Yorkers between 25 and 32 percentage points.

However, these maps also indicate continuity, as White New Yorkers remain largely absent from the South Bronx, parts of northern Manhattan, and large areas of central Brooklyn and southeast Queens, and remain the majority in large parts of Lower and Midtown Manhattan, southern Brooklyn, and Staten Island.

Figure 5.16 Change in Share of White Population by NTA, 1990 to 2012-2016

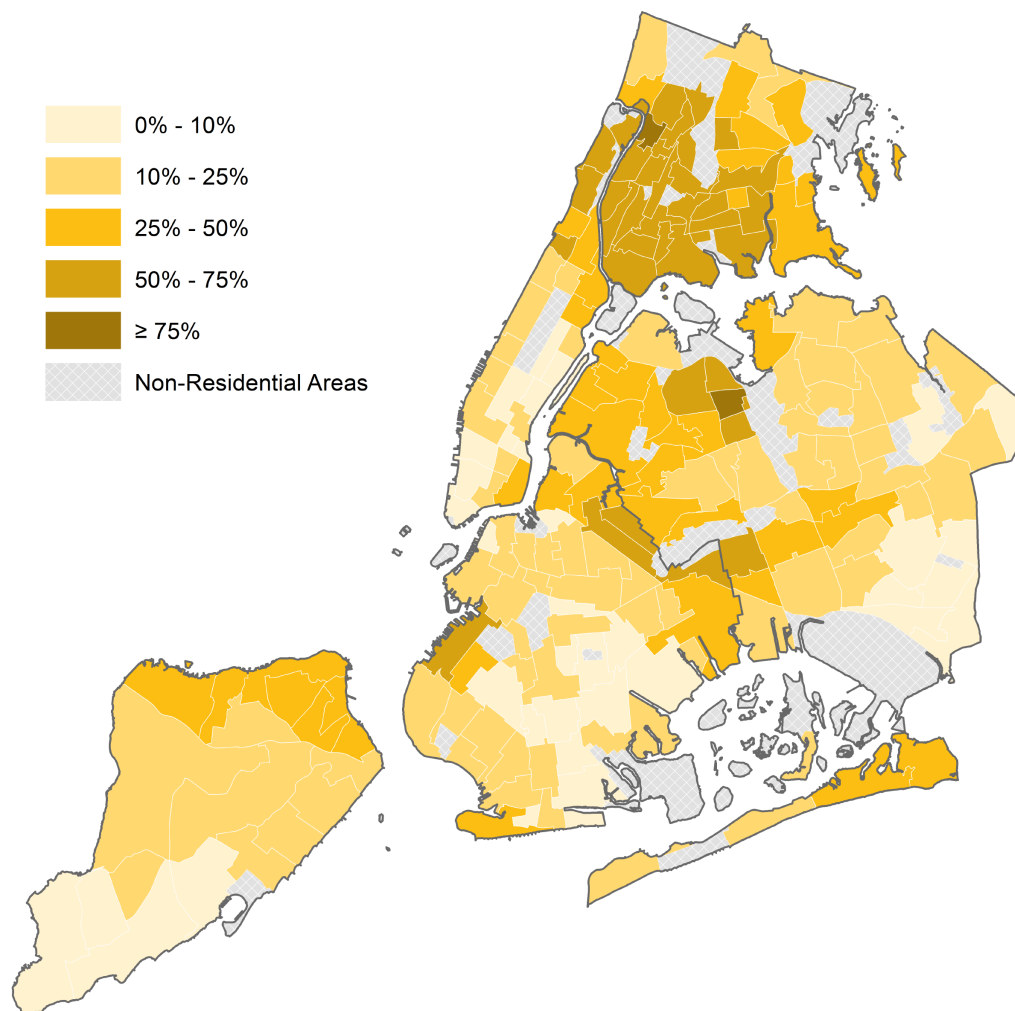


Sources: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded. Note: Map shows the change in percentage points. The calculation should not be interpreted as percent change.

Figure 5.17 displays the share of Hispanic New Yorkers in neighborhoods across the city. Although the population of Hispanic New Yorkers has increased significantly in absolute numbers and relative share since 1990, the number of neighborhoods in which they predominate has stayed almost constant: two neighborhoods in 1990 (Hunts Point and Longwood in the Bronx); five neighborhoods in 2000 (Longwood (BX), Hunts Point (BX), North Corona (QN), Bushwick North (BK), and Washington Heights South (MN)); and two neighborhoods in 2016 (North Corona (QN) and Kingsbridge (BX)).

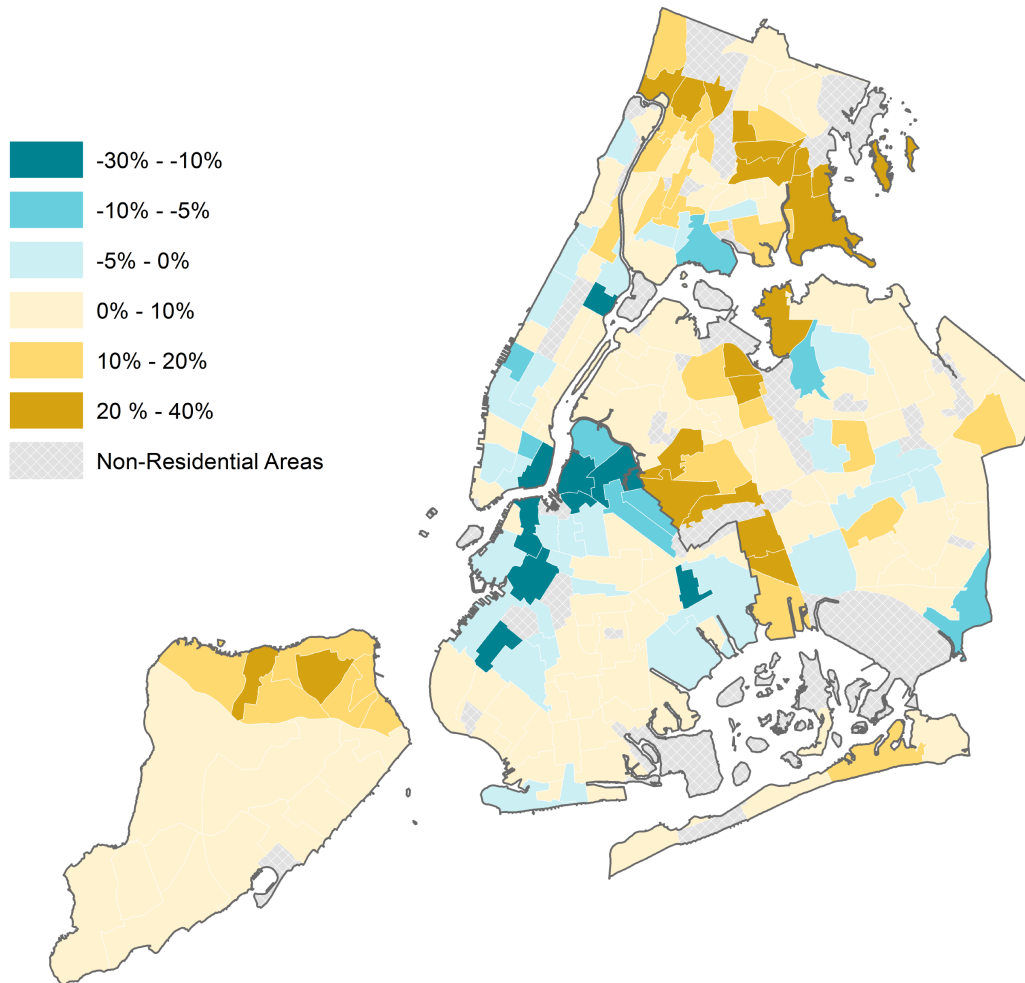
These maps also show that Hispanic New Yorkers have become an increasing presence in large parts of the city, particularly in the northeast Bronx, central Queens, and Staten Island, where the share of Hispanic New Yorkers has grown between 10% and 40% percentage points. In addition, the share of Hispanic New Yorkers in a few neighborhoods in Brooklyn—including parts of Williamsburg, Downtown Brooklyn, and Sunset Park—has decreased by 15 to 30 percentage points.

Figure 5.17 Share of Hispanic Population by NTA, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Figure 5.18 Change in Share of Hispanic Population by NTA, 1990 to 2012-2016



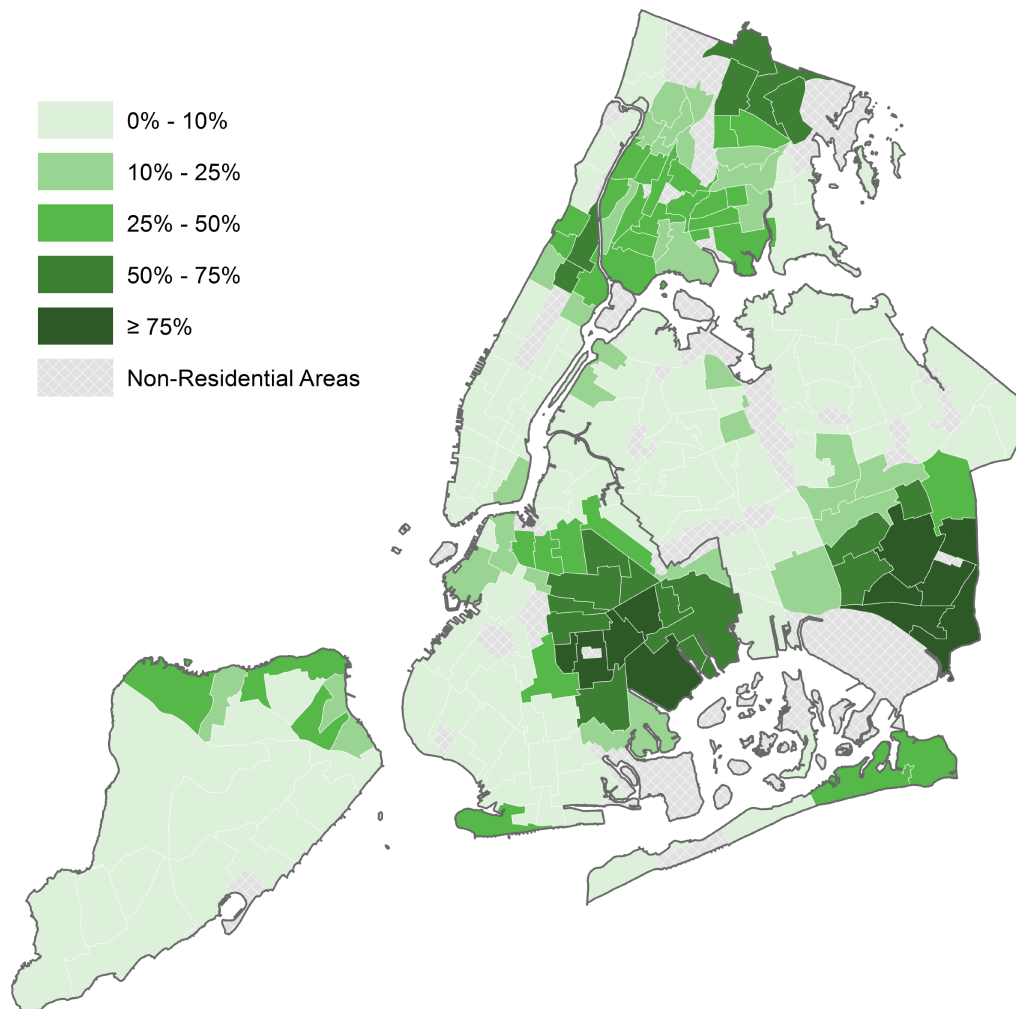
Sources: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded. Note: Map shows the change in percentage points. The calculation should not be interpreted as percent change.

Figure 5.19 illustrates the residential patterns of Black New Yorkers, and it shows a greater concentration in a smaller number of neighborhoods than Hispanic New Yorkers. These areas have changed over the past 30 years, however. In 1990, Black New Yorkers were 75% or more of the population in Central Harlem and multiple parts of central Brooklyn and southeastern Queens. By 2016, the share of Black New Yorkers in some of these neighborhoods—including Central Harlem, Bedford, and Crown Heights-North—fell to less than 75%, while remaining a majority of the population.

In other neighborhoods, such as East New York (BK), Eastchester-Edenwald-Baychester (BX), and Hollis (QN), Black New Yorkers remain predominant. In addition, Black New Yorkers now predominate in Canarsie (BK) and Rosedale (QN), two neighborhoods in which they were not even a majority in 1990; during this time period, the share of Black New Yorkers increased by 67% and 53%, respectively, in these neighborhoods.

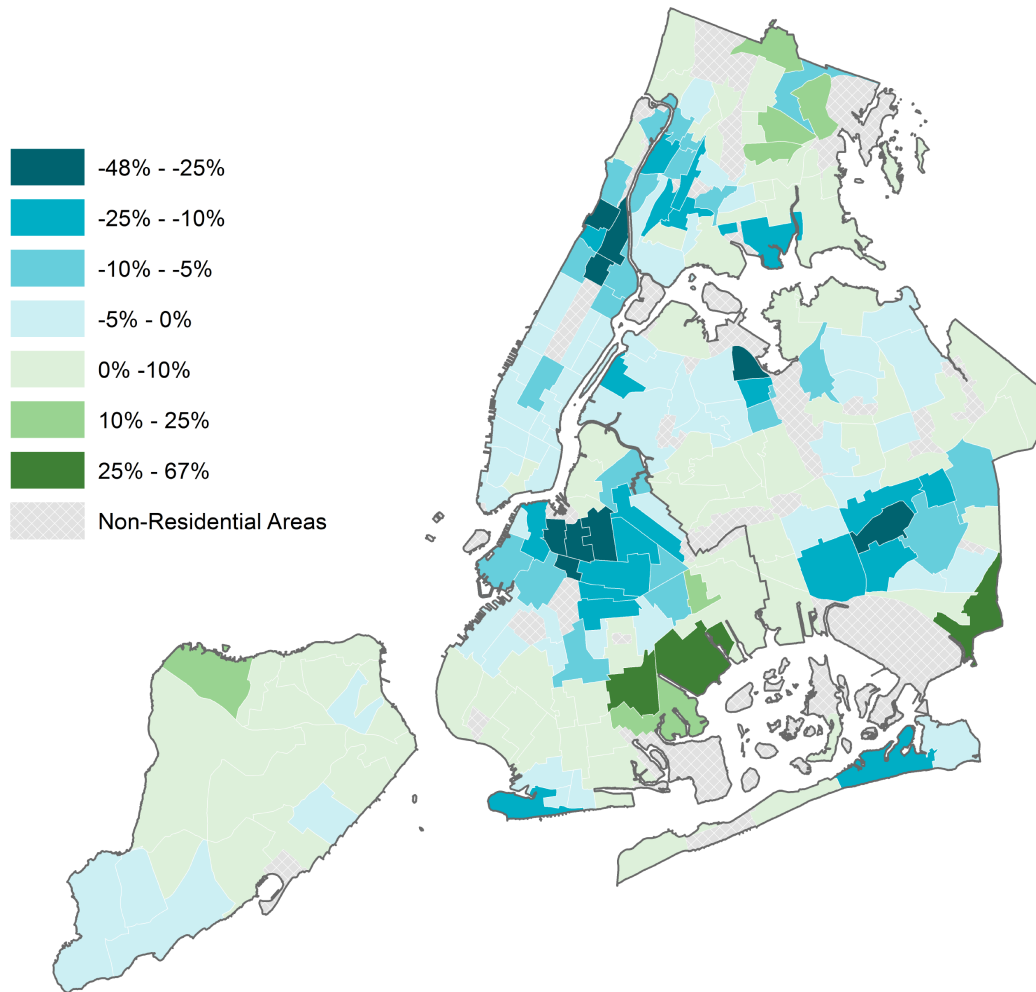
Figure 5.19 also shows that there are also large sections of New York City with few Black New Yorkers, including much of Manhattan, Brooklyn neighborhoods west and south of Prospect Park, and much of Queens and Staten Island.

Figure 5.19 Share of Black Population by NTA, 2012-2016



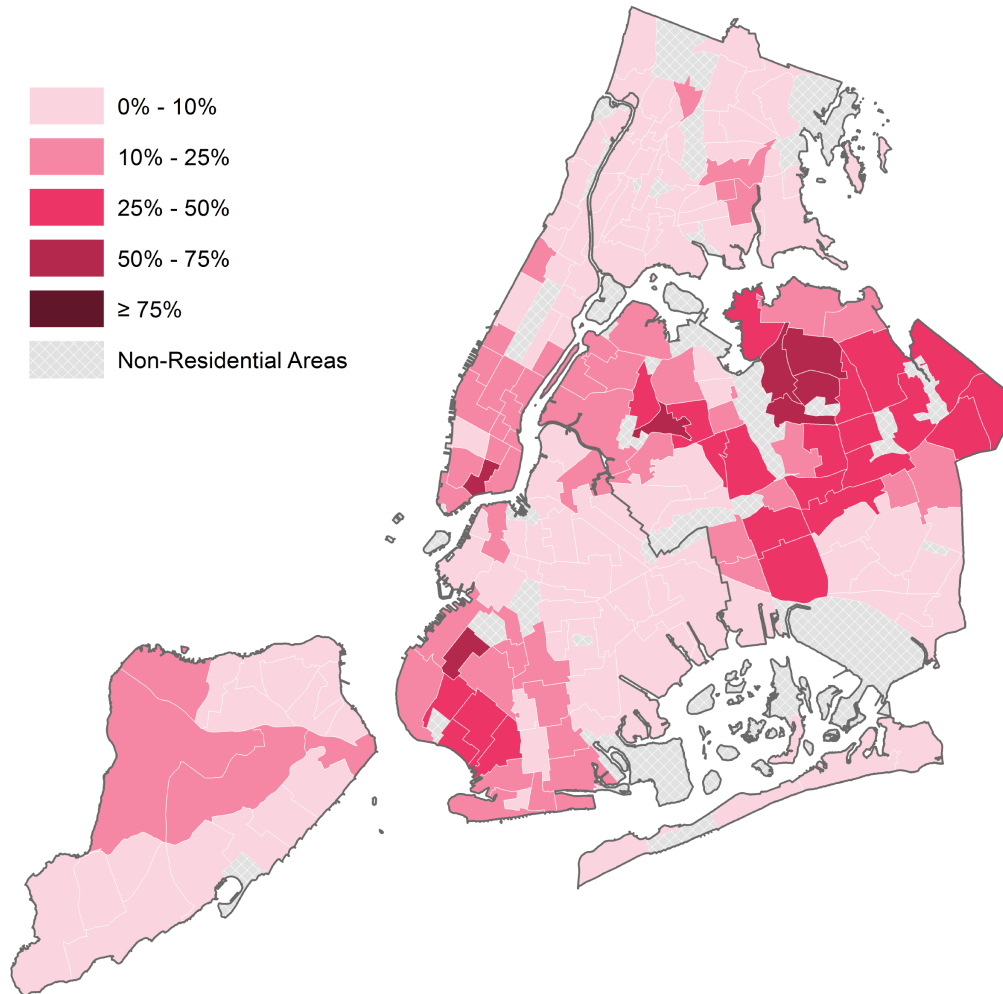
Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Figure 5.20 Change in Share of Black Population by NTA, 1990 to 2012-2016



Sources: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded. Note: Map shows the change in percentage points. The calculation should not be interpreted as percent change.

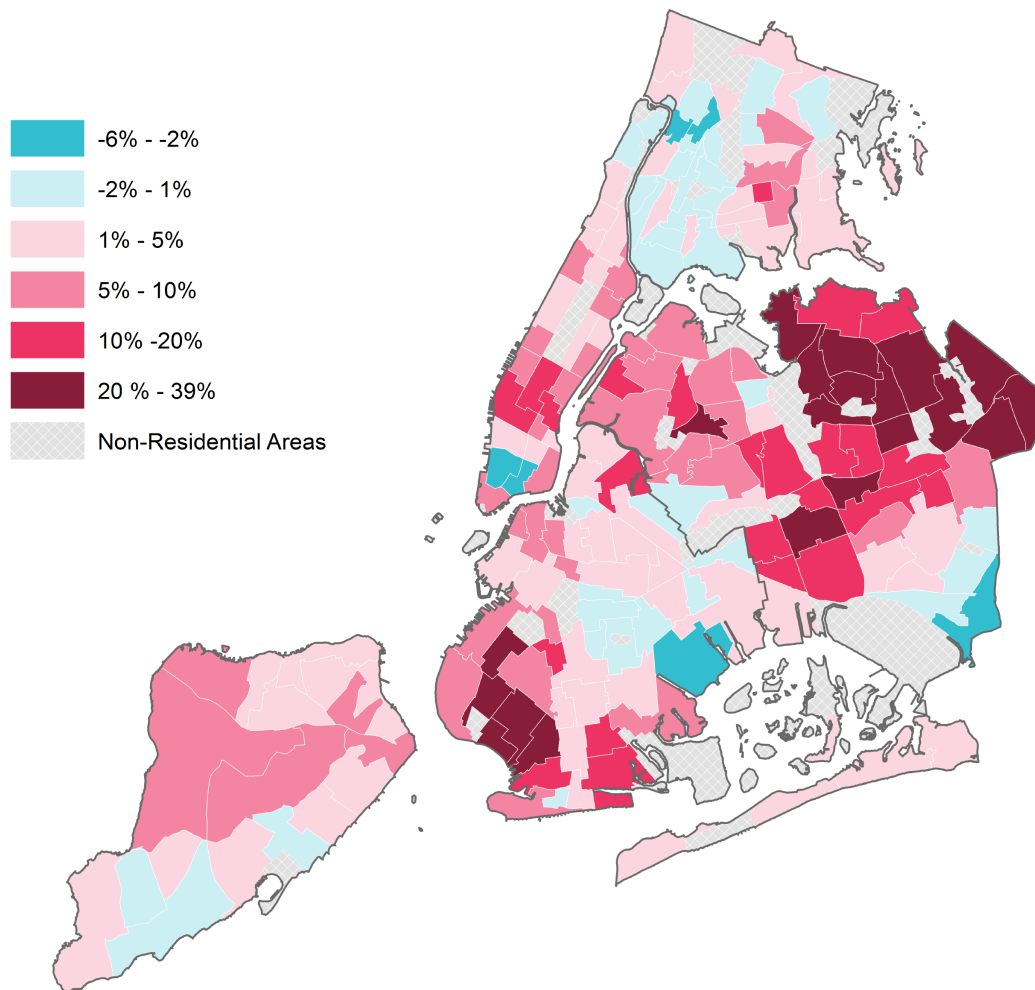
Finally, Figure 5.21 illustrates that, even though Asian/PI New Yorkers are only 14% of the city's overall population, they constitute the majority group in several neighborhoods of Queens centered around Flushing, and Asian/PI New Yorkers also constitute an increasingly large share of neighborhoods throughout many other Queens neighborhoods and southern Brooklyn.

Figure 5.21 Share of Asian/PI Population by NTA, 2012-2016

Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

In addition, as seen in Figure 5.22, Asian/PI New Yorkers have decreased in share in the fewest number of neighborhoods, as compared to Whites, Blacks, and Hispanics, and the decreases were relatively small, as compared to the decreases seen in Figures 5.16, 5.18, and 5.20.

Figure 5.22 Change in Share of Asian Population by NTA, 1990 to 2012-2016



Sources: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded. Note: Map shows the change in percentage points. The calculation should not be interpreted as percent change.

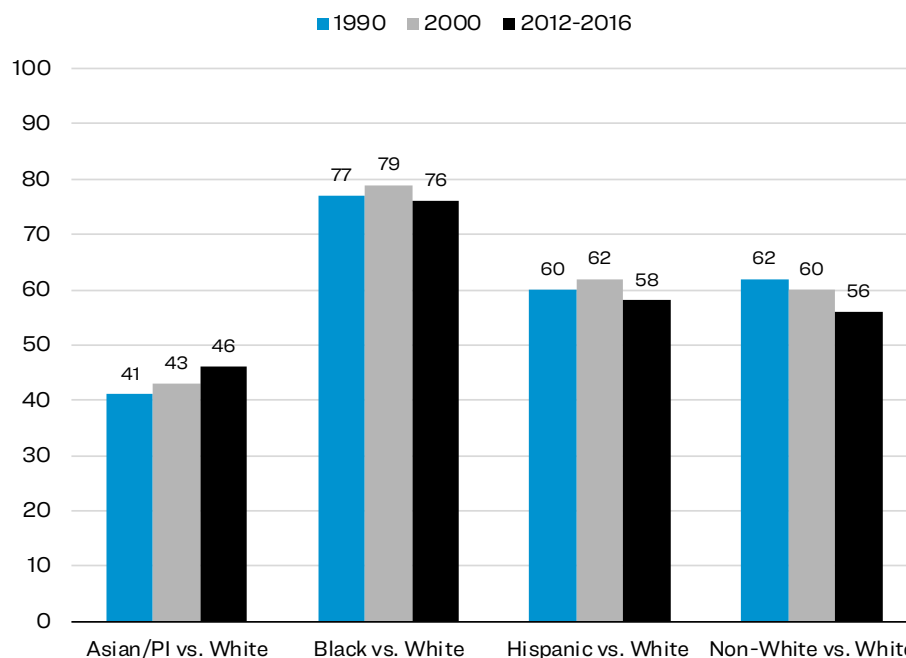
B. Numerical Measures of Segregation

The next step is to analyze the extent to which the major racial and ethnic groups live together or separately in New York City's neighborhoods. Academic researchers have developed many tools to understand residential patterns by race and ethnicity.⁴³ This part uses two of the most commonly used measures—the dissimilarity index and the isolation index—to provide a numerical analysis of racial segregation in New York City.

⁴³ John Iceland, et al., "Racial and Ethnic Residential Segregation in the United States: 1980-2000: Appendix B – Measures of Residential Segregation," Census 2000 Special Reports (Aug. 2002), available at: https://www.census.gov/hhes/www/housing/resseg/pdf/app_b.pdf.

The first measure is the dissimilarity index, which examines the evenness with which two racial groups are distributed across a geographic area, such as a neighborhood. It can be interpreted as the percentage of either group that would have to move so that each neighborhood would have the same proportion of both groups as the city's overall population. The dissimilarity index ranges from 0, which represents perfect integration, to 100, which indicates total segregation. According to guidance from HUD published in 2015, dissimilarity scores of 0 to 39 represent “low” segregation; 40 to 54 represents “moderate” segregation; and 55 to 100 represents “high” segregation.⁴⁴

Figure 5.23 Dissimilarity Index by NTA



Sources: 1) 1990, 2000: HPD calculations based on data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. 2) 2012-2016: HPD calculations based on ACS 2012-2016, five-year estimates, Table B03002

Figure 5.23 presents New York City's dissimilarity scores by using White New Yorkers, who remain the largest racial or ethnic group in the city, as the group to which other groups are compared. Figure 5.23 also presents New York City's dissimilarity scores based on NTAs, which—as described above—are representative of commonly accepted neighborhood boundaries across the five boroughs. While many segregation analyses use census tracts to compare a city's overall population to a smaller geographic area, it is not unusual for a single housing complex in New York City to have its own census tract because of the city's high population density. Therefore, measuring segregation by NTA provides a more accurate picture of New Yorkers' lived experiences in their neighborhoods than by census tract.⁴⁵

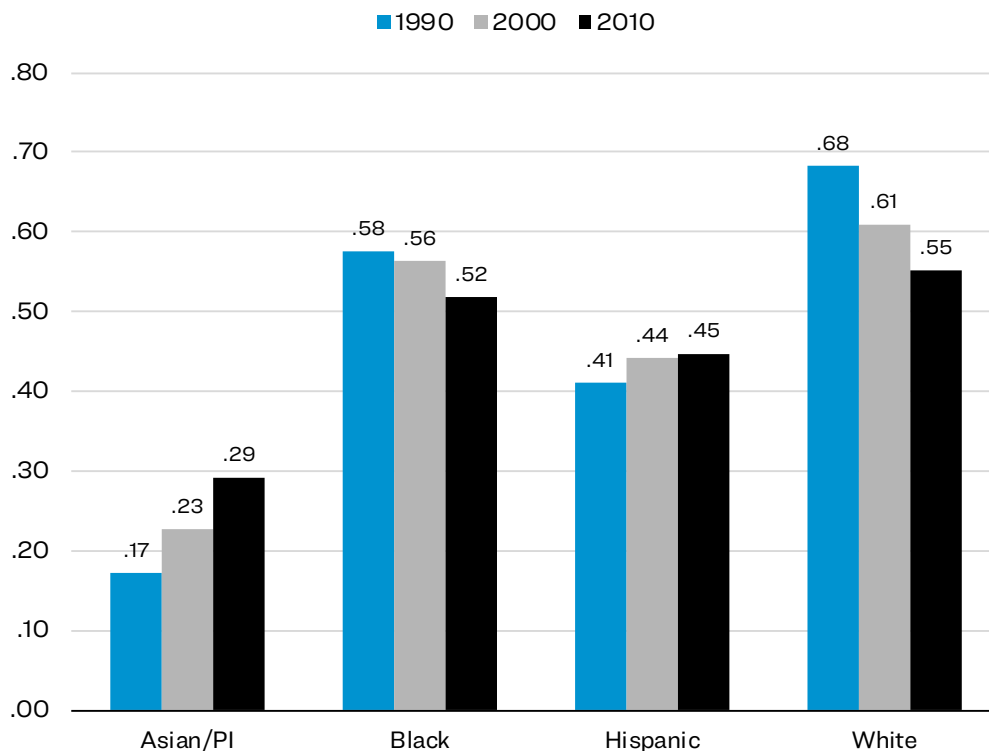
⁴⁴ U.S. Department of Housing and Urban Development, “AFFH Rule Guidebook,” (Dec. 31, 2015), p. 61, available at: <https://files.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>.

⁴⁵ The City also calculated all of these analyses by census tract in addition to NTA. While measuring segregation by census tract shows somewhat higher degrees of segregation across all comparison groups, the conclusions from these measures are the same: segregation in New York City has remained at moderate to high levels over the past 25 years.

Between 1990 and 2012-16, Figure 5.23 shows that New York City's degrees of segregation have remained at moderate to high levels, depending on the comparison groups. For example, the Asian/PI vs. White dissimilarity has increased slightly but remained moderate, meaning that these two racial groups have become more geographically separated. The Black vs. White, Hispanic vs. White, and non-White vs. White dissimilarities remain high but have decreased over time.

The second commonly-used measure of residential patterns by race and ethnicity is the isolation index, which examines the extent to which people are exposed only to members of their own group in their neighborhood. Lower isolation values indicate lower levels of segregation and indicate a higher likelihood to meet or interact with a member of another group.

Figure 5.24 Isolation Index by NTA



Sources: 1) 1990, 2000: HPD calculations based on data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. 2) 2012-2016: HPD calculations based on ACS 2012-2016, five-year estimates, Table B03002

Figure 5.24 demonstrates that isolation index trends over time have been mixed. The isolation of White and Black New Yorkers has declined, while the isolation of Asian/PI and of Hispanic New Yorkers has increased. However, the isolation index is sensitive to overall shares within the city's population, suggesting, for example, that the increased isolation of Asian/PI and Hispanic New Yorkers could be the result of the significant increases since 1990 in the Asian/PI and Hispanic populations, rather than a reflection of greater segregation.

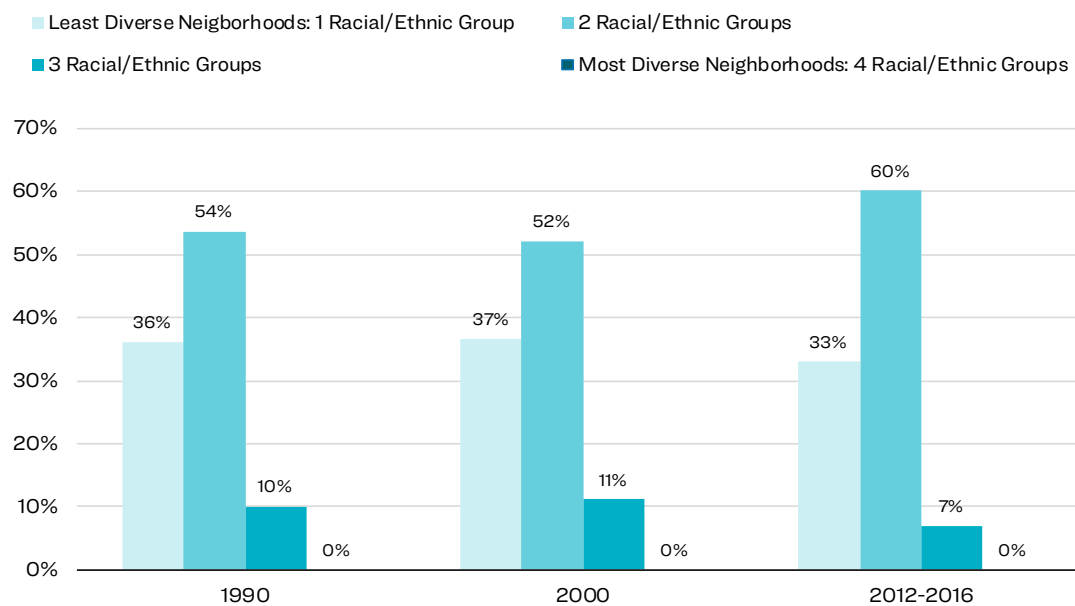
These measures indicate persistent degrees of neighborhood segregation over the last three decades despite the fact that the city became more diverse overall and many neighborhoods experienced dramatic changes in their racial or ethnic composition.

C. Neighborhood Proportionality

While the dissimilarity and isolation indexes are often used to measure segregation across the country, the diversity of New York City includes nuance that these indexes do not capture. The dissimilarity and isolation indexes use a single comparison group—for example, White New Yorkers in Figures 5.23 and 5.24 above—to calculate segregation. In order to capture more of the diversity of New York City, the following two approaches look at all four major racial and ethnic groups simultaneously.

The first approach—Neighborhood Proportionality—is similar to the dissimilarity index, because it examines whether the population of a specific group in each neighborhood is representative of its population in the city as a whole. Under this approach, a group is counted as represented in a neighborhood if its neighborhood share is at least 80% of its city-wide share. As an example, Black New Yorkers in 1990 were approximately 25% of the city’s overall population; therefore, to be counted as represented in a neighborhood, Black New Yorkers would have to be at least 20% of the neighborhood’s population, which was 80% of their city-wide share.

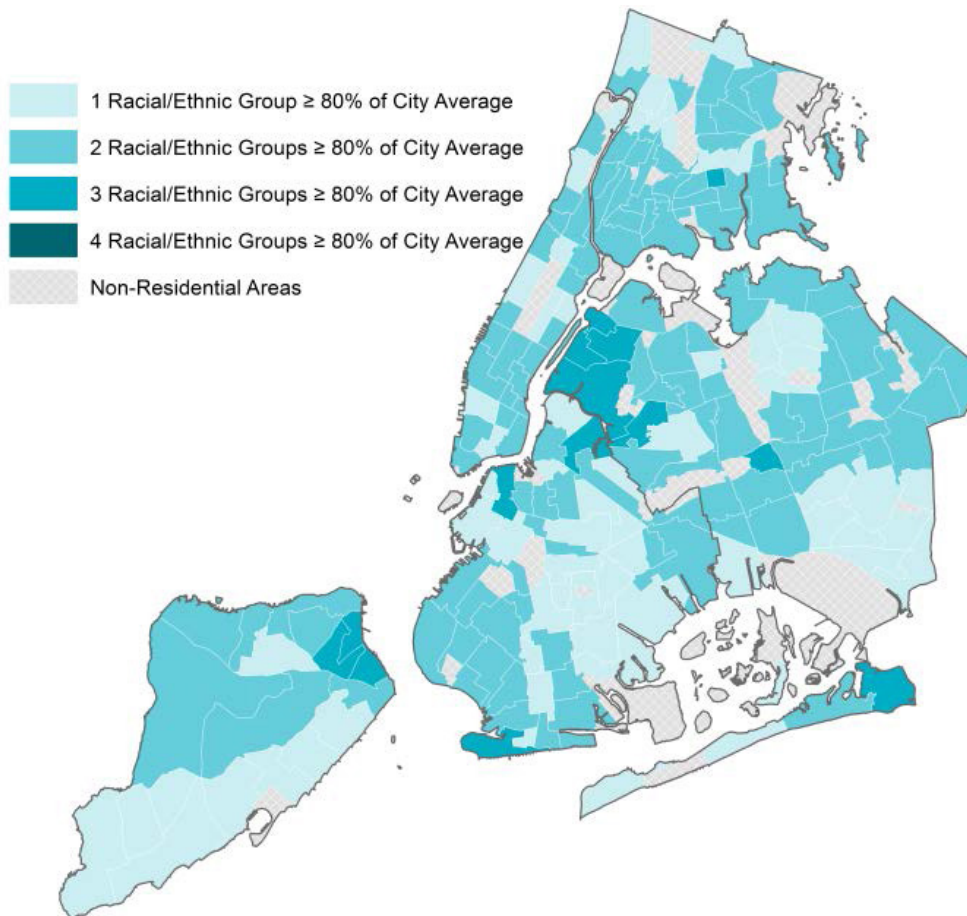
Figure 5.25 Neighborhood Proportionality by NTA



Sources: 1) 1990: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 2) 2000: Decennial 2000 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 3) 2012-2016: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Figure 5.25 shows that, over the past 25 years, no neighborhood in New York City has had all four racial and ethnic groups represented proportionally. In addition, the number and share of the most and least diverse neighborhoods declined modestly between 1990 and 2016, while the number of neighborhoods in which two groups are proportionally represented increased.

Figure 5.26 Neighborhood Proportionality, 2012-2016

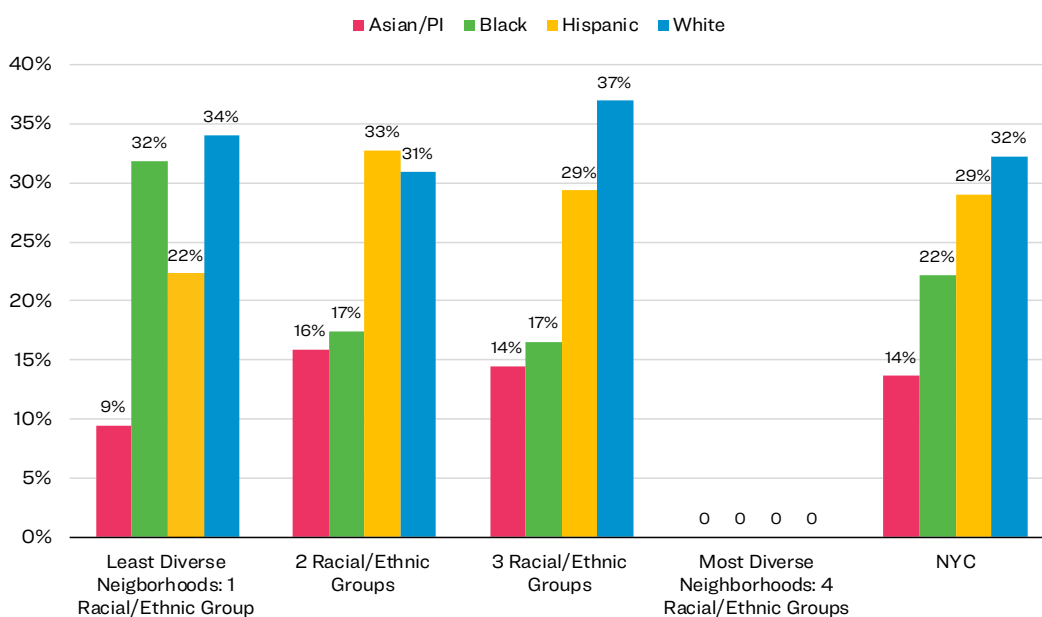


Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Figure 5.26 shows how these neighborhoods are distributed across the city. Again, no neighborhood is shaded the darkest blue, because no neighborhood has all four groups proportionally represented. Of the 13 neighborhoods in which three racial or ethnic groups are represented proportionally, many of them are clustered in western Queens.

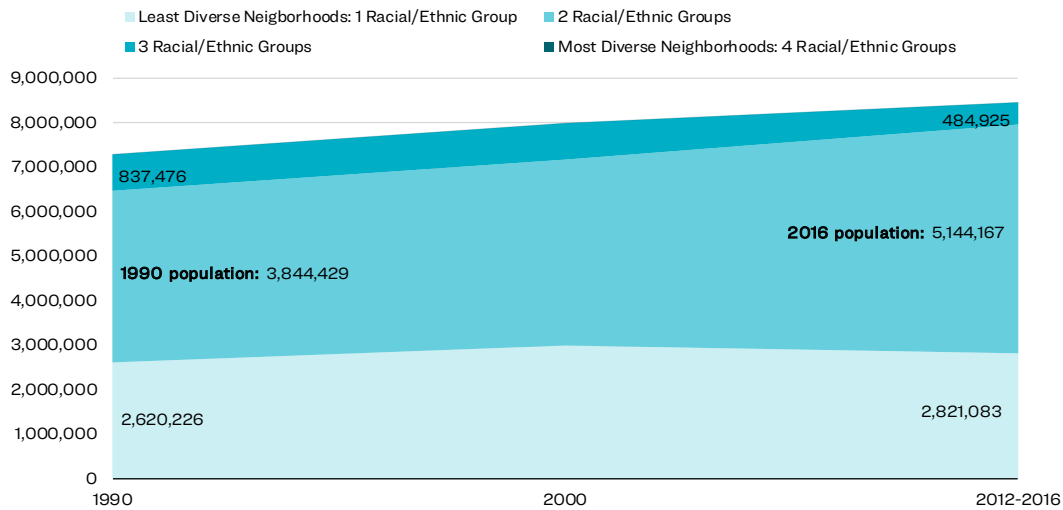
Finally, Figure 5.27 shows the racial and ethnic composition of each type of neighborhood. For example, in looking at all of the least diverse neighborhoods—where one racial or ethnic group is proportionally represented—34% of the population is White and 32% of the population is Black. These numbers mean that White and Black New Yorkers are over-represented in these least diverse neighborhoods, while Black New Yorkers are under-represented in neighborhoods with three racial or ethnic groups proportionally represented.

Figure 5.27 Neighborhood Proportionality and Racial Composition, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B03002.

Overall, the share of New Yorkers living in the least diverse neighborhoods decreased slightly over the last three decades; almost 36% of the population, or 2.6 million New Yorkers, lived in the least diverse neighborhoods in 1990, compared to 33%, or 2.8 million New Yorkers, in 2016, as seen in Figure 5.27. Moreover, the number of New Yorkers living in neighborhoods with three racial or ethnic groups proportionally represented decreased over the last three decades: in 1990, 10% of the population, or 800,000 New Yorkers, lived in these neighborhoods, compared to 6% of the population, or 480,000 New Yorkers, in 2016.

Figure 5.28 Neighborhood Proportionality and Total Population

Sources: 1) 1990: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 2) 2000: Decennial 2000 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 3) 2012-2016: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

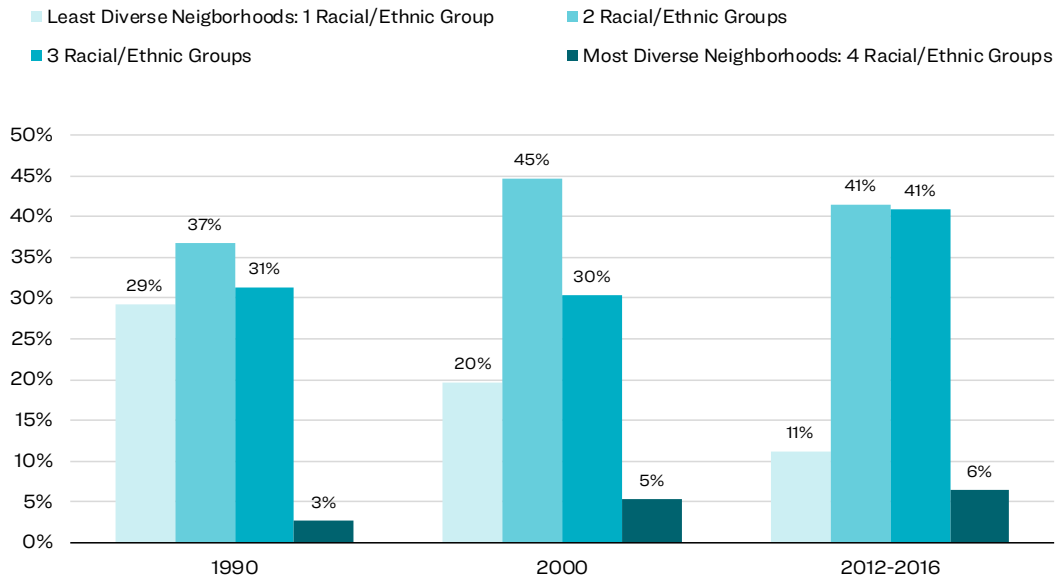
D. Neighborhood Presence

Another approach to measuring racial and ethnic diversity in New York City's neighborhoods is to consider the presence of each racial group in a neighborhood. Under this approach, a group is counted as represented in a neighborhood if its neighborhood share is at least 10%; the group's overall population in the city does not impact these calculations. Therefore, the most diverse neighborhoods under this measure are those in which Black, Hispanic, Asian/PI, and White New Yorkers each make up at least 10% of the neighborhood's population.

Figure 5.29 provides a summary of neighborhood diversity using this method. Unlike the Neighborhood Proportionality measure, this Neighborhood Presence measure clearly suggests that the city's neighborhoods have become more diverse over the past 25 years. In 1990, only five of the city's 188 neighborhoods were the most diverse under this measure, and 55 neighborhoods were the least diverse. Between 1990 and 2000, however, the number of most diverse neighborhoods doubled, while the number of least diverse neighborhoods declined from 55 to 37. By 2012-16, 12 neighborhoods can be categorized as the most diverse, and only 21 are the least diverse.

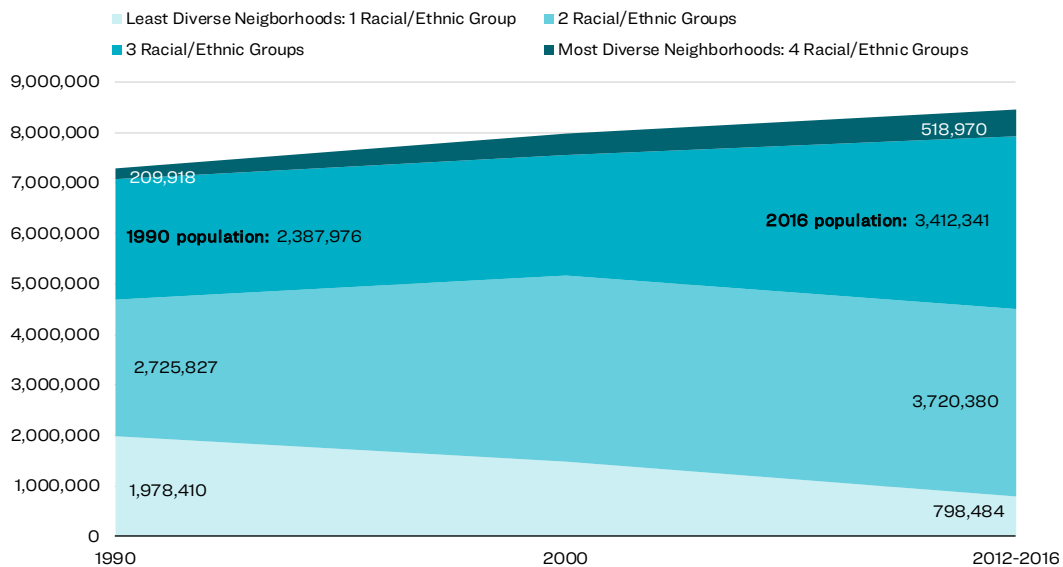
In terms of population, Figure 5.30 shows that while almost 27% of New Yorkers—almost 2 million people—lived in the least diverse neighborhoods in 1990, only 9%—approximately 800,000 people—lived in these neighborhoods in 2012-16. During the same time, the number of New Yorkers living in the most diverse neighborhoods increased from 210,000 to 520,000, but remained a very small percentage overall (only 6% in 2016). Taken together, the data show that most New Yorkers do not live in the least or most diverse neighborhoods, but rather live in neighborhoods with some, but incomplete, racial diversity.

Figure 5.29 Neighborhood Presence by NTA



Sources: 1) 1990: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 2) 2000: Decennial 2000 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 3) 2012-2016: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

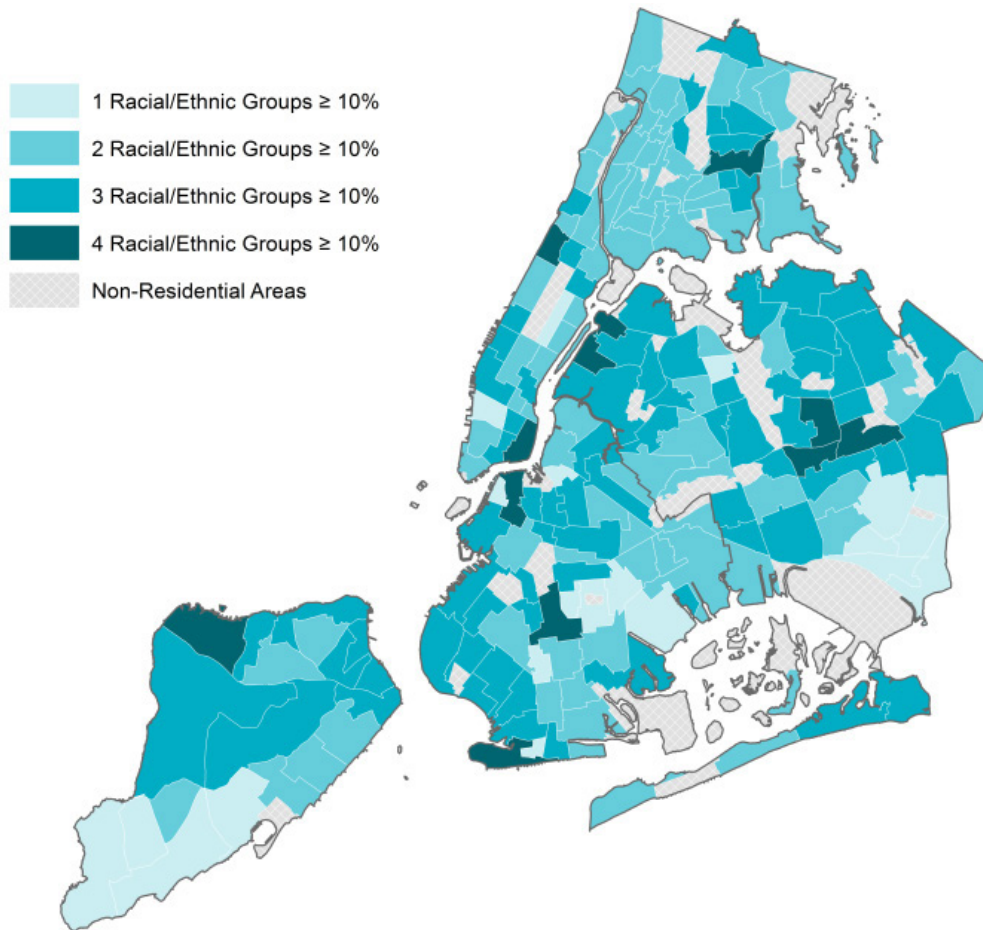
Figure 5.30 Neighborhood Presence and Total Population



Sources: 1) 1990: Decennial 1990 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 2) 2000: Decennial 2000 data from IPUMS NHGIS, University of Minnesota, www.nhgis.org. Unpopulated areas are excluded. 3) 2012-2016: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Further, as seen in Figure 5.31 below, each borough has at least one neighborhood in which all four major racial and ethnic groups meet the 10% threshold. Like in the Neighborhood Proportionality measure, Queens is the borough with the largest number of most diverse neighborhoods.

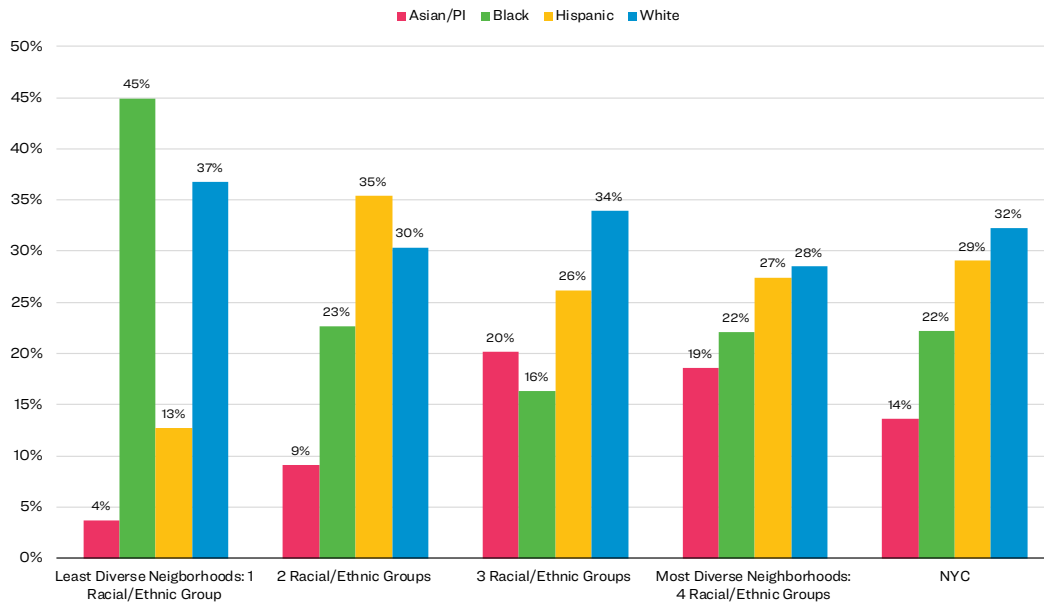
Figure 5.31 Neighborhood Presence, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

Finally, Figure 5.32 presents the racial composition of each neighborhood type. In looking at all of the least diverse neighborhoods—where one racial or ethnic group is present—45% of the population is Black and 37% of the population is White; like in the Neighborhood Proportionality measure, White and Black New Yorkers are over-represented in these least diverse neighborhoods. In contrast, the most diverse neighborhoods tend to have a greater percentage of Asian/PI New Yorkers than the city as a whole.

Figure 5.32 Neighborhood Presence and Racial Composition, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B03002. Unpopulated areas are excluded.

E. Conclusion

Taken together, these various measures of living patterns by race and ethnicity show that New York City is both increasingly diverse and still segregated. While the racial composition of many neighborhoods has changed dramatically since 1990, the city’s high degree of segregation has not changed meaningfully by most measures. The data also indicates that how segregation and diversity are defined is crucial; conclusions drawn about the diversity of the city’s neighborhoods are very different depending on whether one looks at the dissimilarity index between White and Black New Yorkers or the number of most diverse neighborhoods under the Neighborhood Presence measure.

As noted earlier, there is no consensus among New Yorkers or among academics over the right way to define an integrated neighborhood. In the years ahead, during the implementation of Where We Live NYC, the City plans to continue engaging New Yorkers in this conversation.

Living Patterns of New York City Residents by Poverty Rate

Urban policy has long focused on the intersection between poverty and race. For example, HUD’s guidance regarding the AFFH rule directed cities to pay particular attention to “Racially or Ethnically Concentrated Areas of Poverty,” which are defined as neighborhoods where there are both a high share of people of color (50% or more) and people who are poor (40% or more).⁴⁶ Throughout the Where We Live NYC planning process, however, members of the Fair Housing Stakeholder Group expressed concern with limiting this report’s attention to such areas when discussing racial and economic segregation. Stakeholders encouraged the City also to identify concentrated areas of wealth with a high share of White New Yorkers.⁴⁷

While accurately measuring wealth is challenging with available data, measuring areas that have notably high and low poverty rates in relation to race can provide important insights on the intersection of poverty, race, and place.

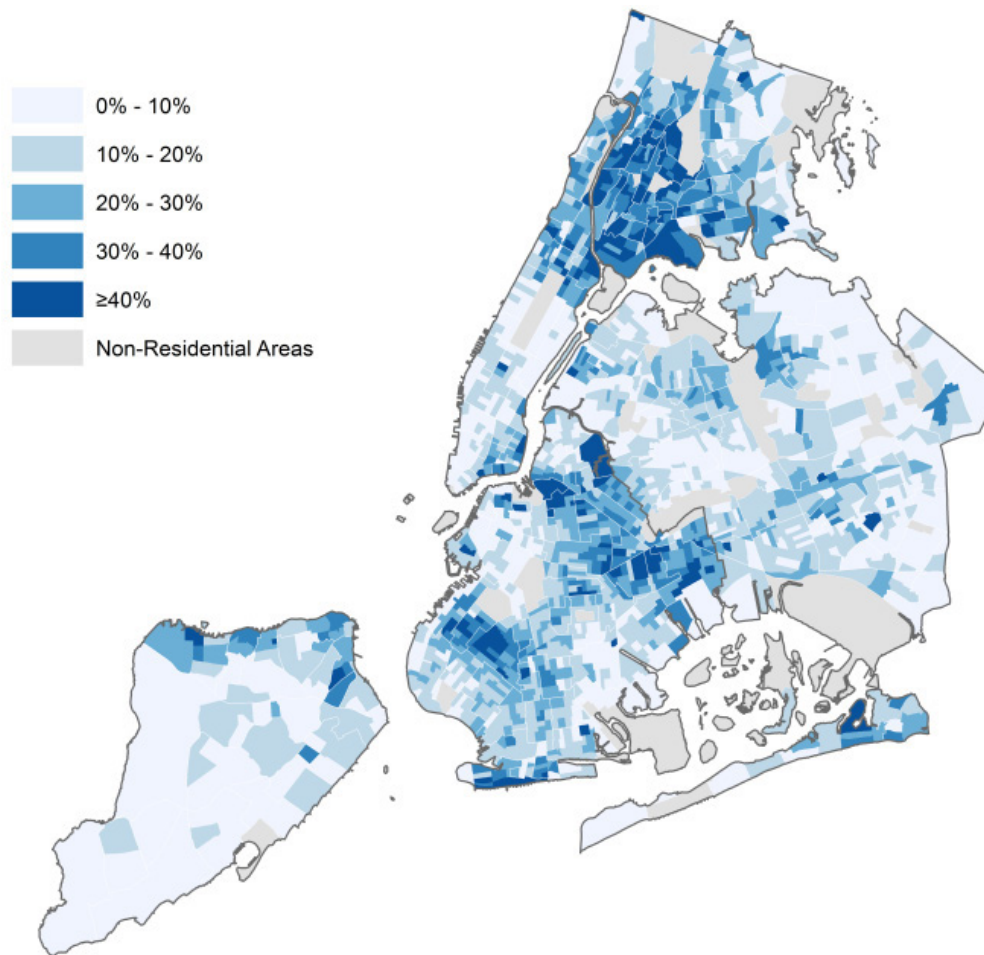
As background for discussing the intersection between poverty and race, it is important to look at the overall poverty rate in New York City, which has changed little over the past three decades.⁴⁸ New York City’s poverty rate was 19.3% in 1990, 21.2% in 2000 and 20.3% in 2016. However, there are important patterns in the concentration of poverty across the city.

Figure 5.33 shows poverty rates in census tracts today. Most areas that had especially high poverty rates (40% or more) or low poverty rates (less than 10%) in 1990 are in the same category today, though poverty levels have fallen significantly in some areas of core Manhattan and parts of the waterfront in Brooklyn and Queens. On the other hand, poverty rates have increased in parts of the Bronx, Far Rockaway, and northern Staten Island. Overall, in 1990, 40% of census tracts across the city were low poverty and 13% of census tracts were high poverty; in 2012-2016, 28% of census tracts are low poverty and 8% of census tracts are high poverty, indicating a meaningful increase in socioeconomic diversity over the past 25 years.

46 U.S. Department of Housing and Urban Development, “AFFH Rule Guidebook,” (Dec. 31, 2015), p. 68, available at: <https://files.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>.

47 For recent academic research on this issue, see Edward G. Goetz et al, “Racially Concentrated Areas of Affluence: A Preliminary Investigation,” *Cityscape: The Fair Housing Act 50* (2019), 21(1): 99, available at: <https://www.huduser.gov/portal/periodicals/cityscape/vol21num1/ch4.pdf>.

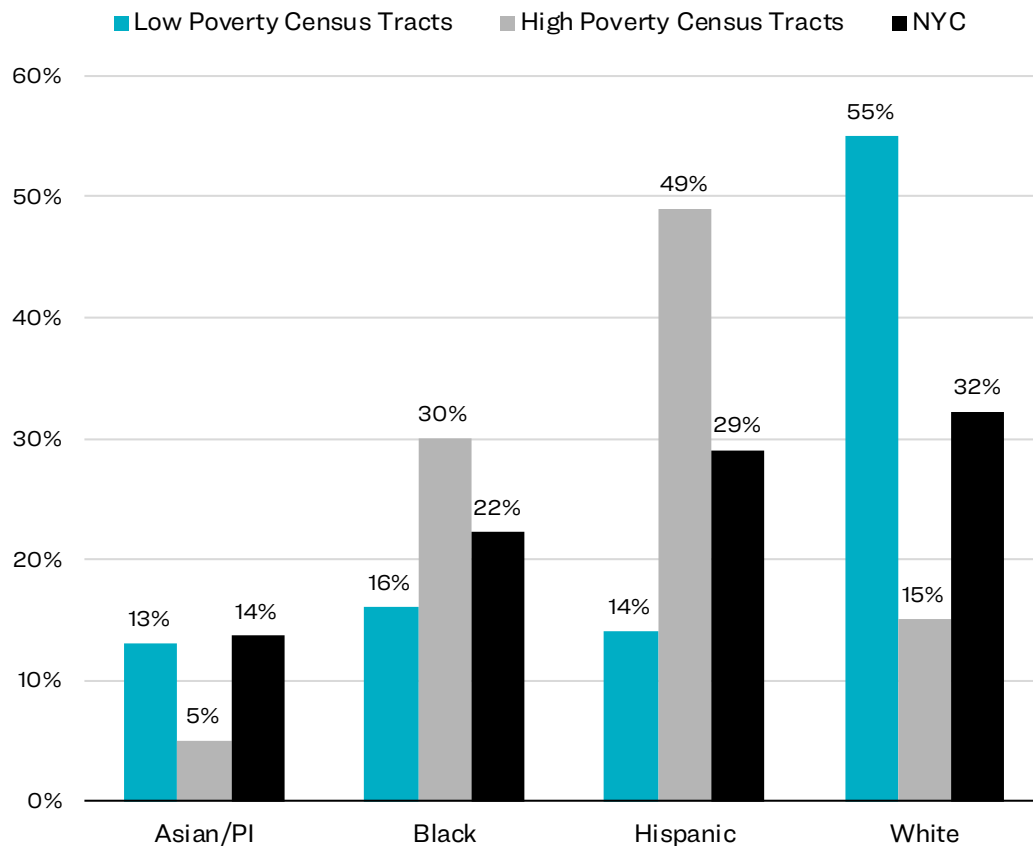
48 Measures of poverty generally include two components: (1) a definition of income that represents resources available to a household, and (2) a definition of a minimal poverty threshold adjusted for household size. If a household’s income measure is less than their assigned minimal income threshold, they are defined as experiencing poverty, and the share of people living below their assigned poverty threshold constitutes the poverty rate. This report uses the U.S. Census Bureau’s poverty measurement to be consistent with other measurements in the report and to trace back the historical poverty rate in New York City. However, the Mayor’s Office for Economic Opportunity has also developed the NYCgov Poverty Measure, which adapted the U.S. official poverty rate by incorporating housing costs in New York City and a range of after-tax and in-kind income benefits. For more information, see: <https://www1.nyc.gov/site/opportunity/poverty-in-nyc/poverty-measure.page>.

Figure 5.33 Poverty Rate by Census Tract, 2012-2016

Source: ACS 2012-2016, five-year estimates. Table B17001. Unpopulated areas are excluded.

Figure 5.34 displays the racial and ethnic composition of high- and low-poverty census tracts. When looking at New York City as a whole, Black and Hispanic New Yorkers are overrepresented in high-poverty areas, while White New Yorkers are the only racial group overrepresented in low-poverty areas.

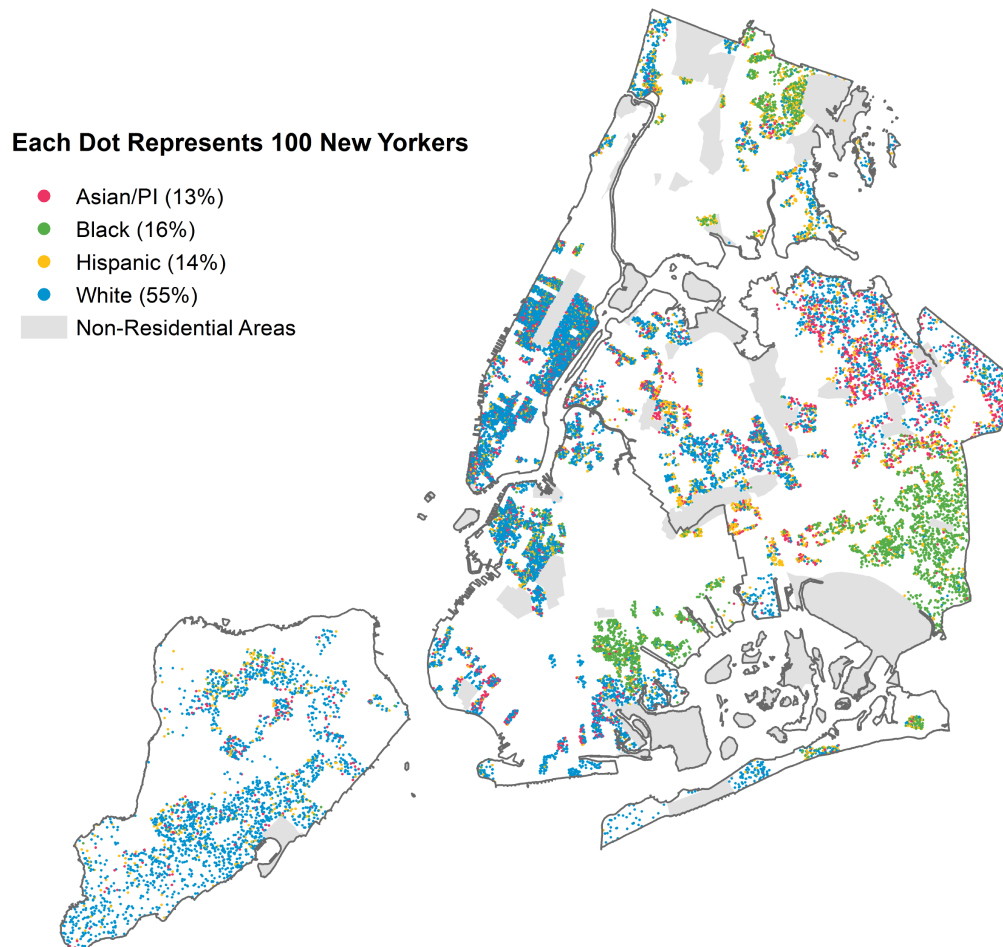
Figure 5.34 Composition of Low-Poverty (<10%) and High-Poverty (>40%) Census Tracts by Race and Ethnicity, 2012-2016



Sources: ACS 2012-2016, five-year estimates. Table B03002 for race/ethnicity and Table B17001 for poverty – tract level data.

The following two maps display the intersection of race and high- and low-poverty census tracts across the five boroughs. Areas with a small share of people living in poverty are shown in Figure 5.35. White New Yorkers predominate in low-poverty areas in Manhattan, Staten Island, and western Brooklyn, and are the only group over-represented in low-poverty areas as compared to their city-wide share of the population. Other groups are concentrated in a few low-poverty areas spread throughout New York City: Flatlands, southeastern Queens, and the northern Bronx are predominantly Black; parts of northeastern Queens are predominantly Asian/PI; and parts of southern Queens have large Hispanic populations. Parts of Staten Island and north-eastern Queens are racially diverse while also having low rates of poverty.

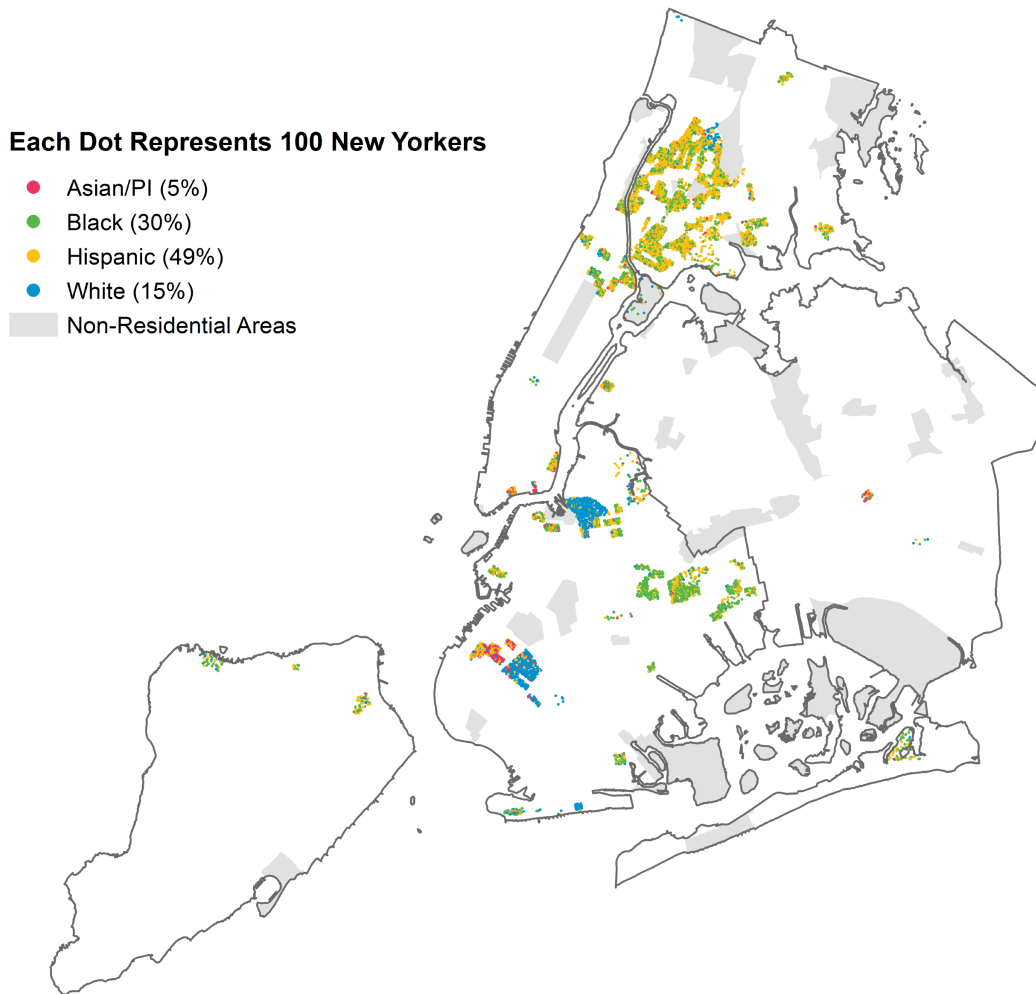
Figure 5.35 Composition of Low-Poverty (<10%) Census Tracts by Race and Ethnicity, 2012-2016



Source: ACS 2012-2016, five-year estimates. Table B17001. Unpopulated areas are excluded.

Figure 5.36 shows the racial and ethnic composition of high-poverty census tracts. Many of these tracts are located in the South Bronx, where Hispanic and Black New Yorkers have a large presence. There is a cluster of high-poverty, majority-Black Census tracts in eastern Brooklyn, while high-poverty White areas are concentrated in Borough Park and Williamsburg, and high-poverty Asian/PI areas are concentrated in Sunset Park.

Figure 5.36 Composition of High-Poverty (>40%) Census Tracts by Race and Ethnicity, 2012-2016



Sources: ACS 2012-2016, five-year estimates. Table B03002 for race/ethnicity and Table B17001 for poverty – tract level data.

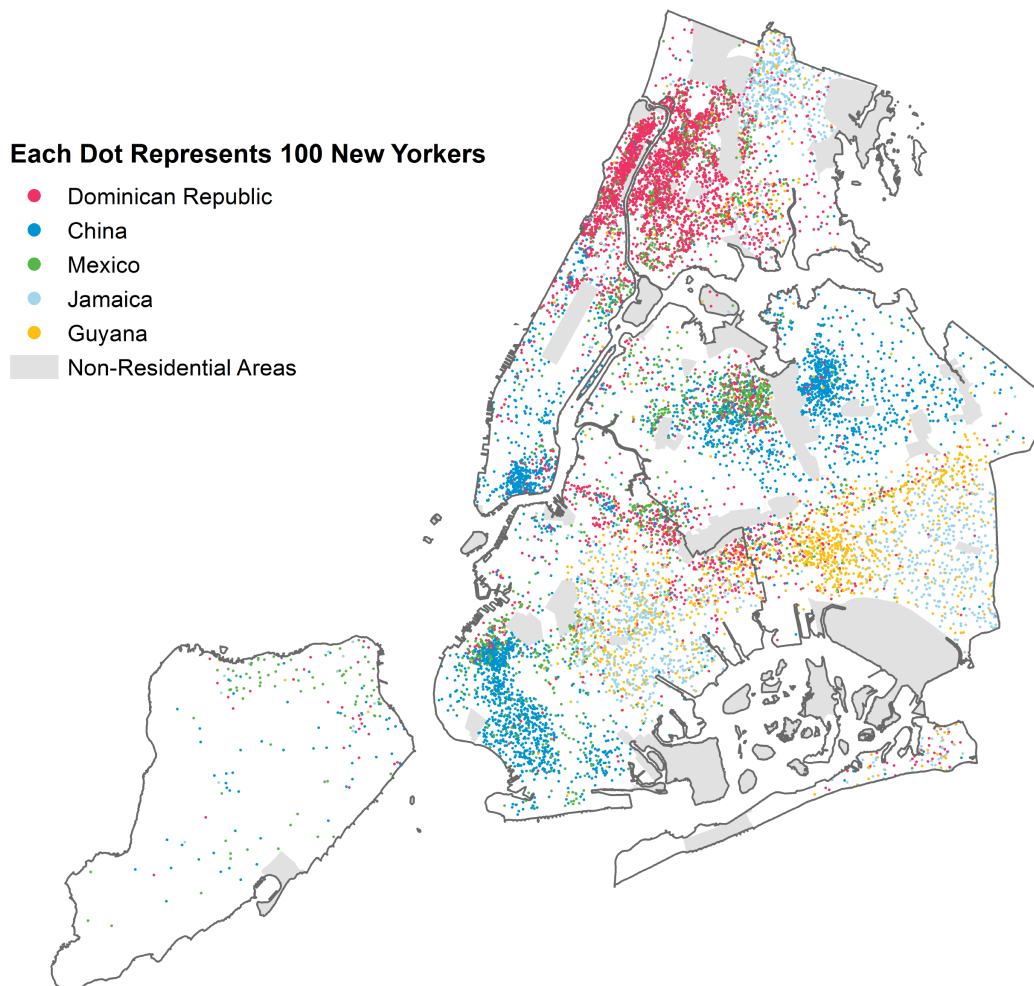
Living Patterns of New York City Residents by National Origin

New York City is currently home to 3.2 million foreign-born residents, the largest number in city history, and immigrants comprise nearly 31.7% of the city's population.⁴⁹ The 10 nations constituting the largest sources of the foreign-born residents are the Dominican Republic, China, Mexico, Jamaica, Guyana, Ecuador, Haiti, Trinidad and Tobago, Bangladesh, and India.

⁴⁹ Mayor's Office for Immigrant Affairs, "State of Our Immigrant City: MOIA Annual Report for Calendar Year 2018," available at: https://www1.nyc.gov/assets/immigrants/downloads/pdf/moia_annual_report%202019_final.pdf.

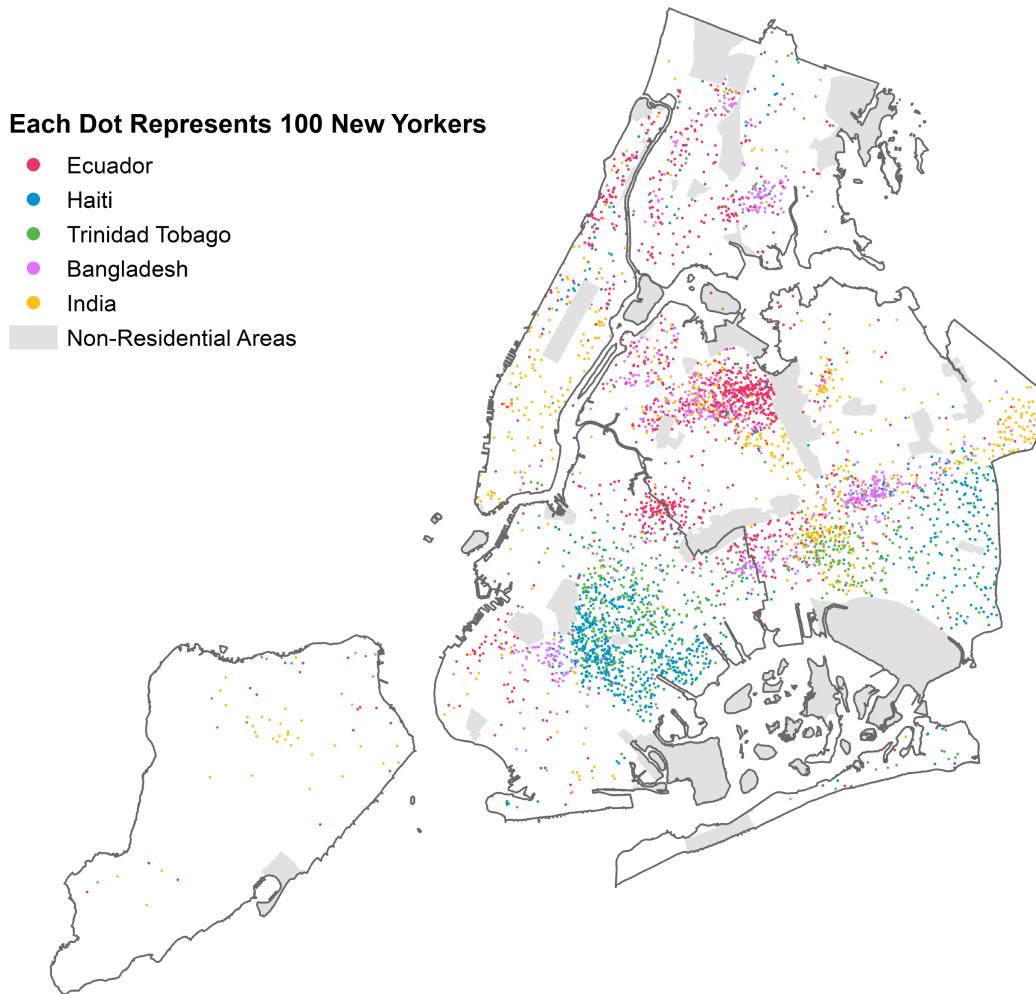
Immigrants from each of these countries tend to be clustered in specific areas of the city, which are displayed in Figures 5.37 and 5.38. To name a few examples, a large Dominican community resides in Washington Heights (MN) and the South Bronx, while residents originally from China cluster in several neighborhoods such as Chinatown (MN), Sunset Park West (BK), Bensonhurst (BK), and Flushing (QN). Jackson Heights and Corona in Queens are exceptions, where immigrants from multiple nations live.

Figure 5.37 Top 1-5 Largest Foreign Nationality Groups by Place of Birth, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table B0500 tract level data.

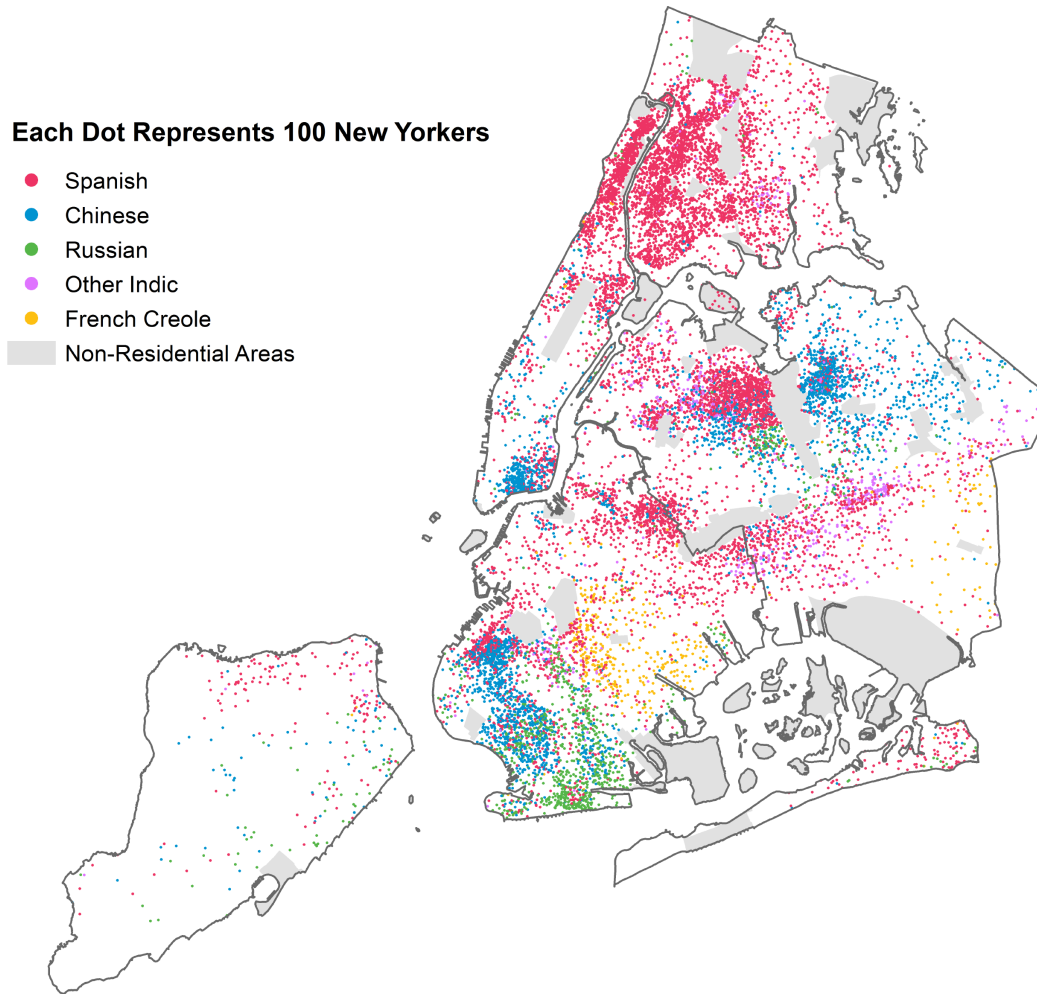
Figure 5.38 Top 6-10 Largest Foreign Nationality Groups by Place of Birth, 2012-2016



Sources: ACS 2012-2016, five-year estimates, Table B0500 tract level data.

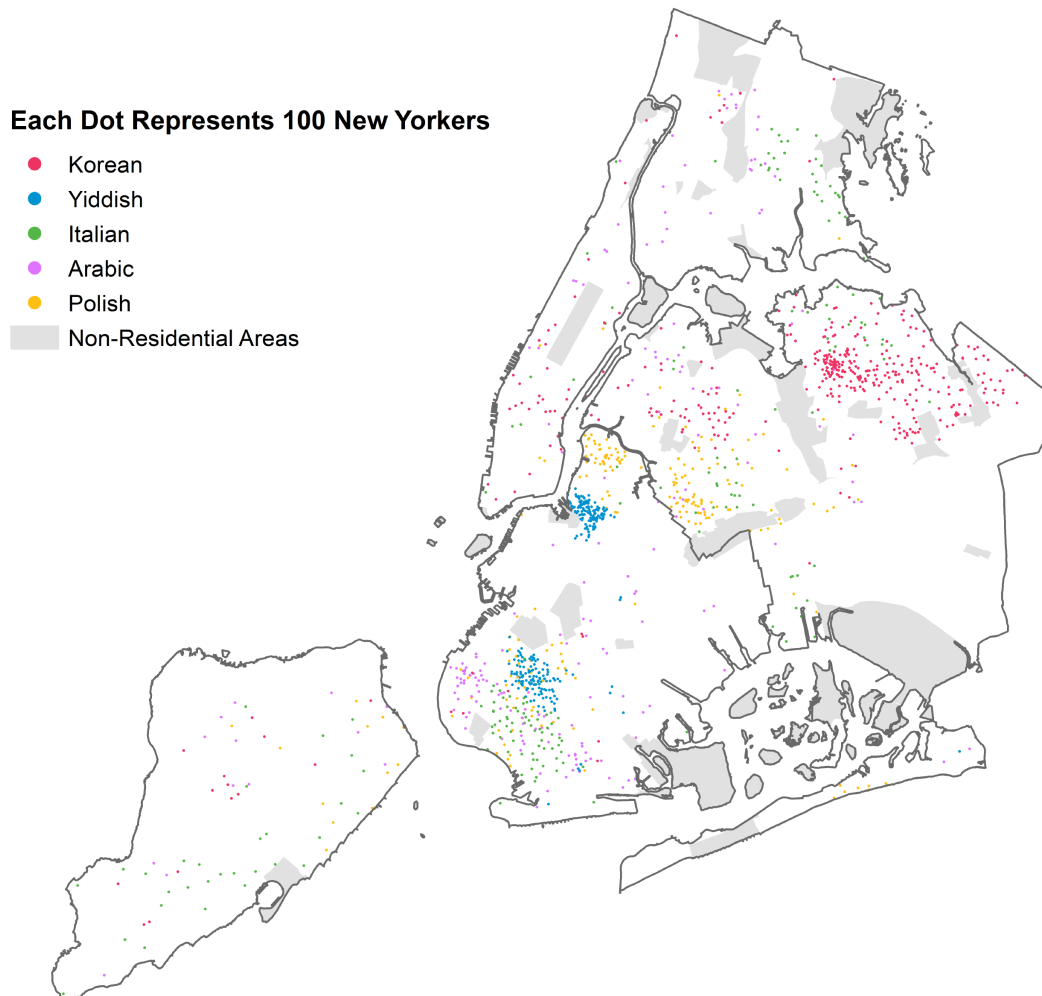
Figures 5.39 and 5.40 show the largest language groups with limited English proficiency. These maps similarly demonstrate a highly diverse city, though residents sharing the same native languages tend to concentrate in the same areas. A large Spanish-speaking community resides in the Bronx, Washington Heights (MN), and East Harlem (MN), while a large Russian-speaking population clusters in Brooklyn's Brighton Beach and Sheepshead Bay, and Yiddish-speaking residents cluster in Brooklyn's Williamsburg and Borough Park.

Figure 5.39 Top 1-5 Languages Most Spoken by People with Limited English Proficiency, 2011-2015



Sources: ACS 2011-2015, five-year estimates, Table B16001 tract level data. Note that this Figure draws from a slightly different sample than other Figures in this report, because the U.S. Census Bureau discontinued publishing this table after 2011-2015.

Figure 5.40 Top 6-10 Languages Most Spoken by People with Limited English Proficiency, 2011-2015



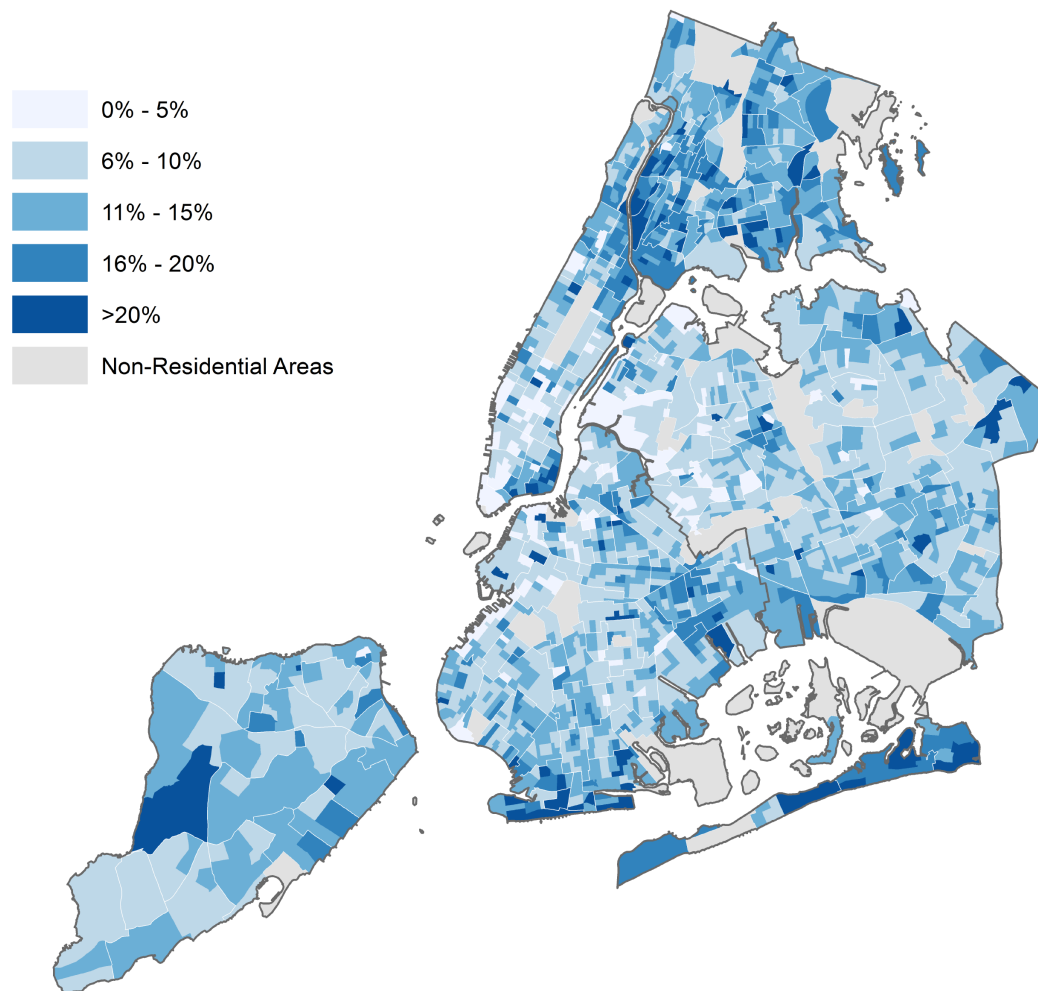
Sources: ACS 2011-2015, five-year estimates, Table B16001 tract level data. Note that this Figure draws from a slightly different sample than other Figures in this report, because the U.S. Census Bureau discontinued publishing this table after 2011-2015.

As noted earlier in this section, residents of different immigrant communities who participated in the Community Conversations shared a variety of perspectives on living in neighborhoods with residents of a similar background. Some depended on such enclaves to practice cultural traditions, attend places of worship, shop for specialized goods, or connect with neighbors, employers, and doctors who spoke their language. Enclaves were also described as places of security, where residents could feel safe and accepted in their neighborhood. Other residents from these same immigrant communities preferred living in diverse neighborhoods, believing that integrated neighborhoods would create more opportunity and economic advancement.

Living Patterns of New York City Residents with Disabilities

New York City is also home to approximately 1 million New Yorkers who identify as living with a disability,⁵⁰ and New Yorkers with disabilities show patterns of concentration by neighborhood. Figure 5.41 shows a clustering of census tracts with a high concentration (>20%) of New Yorkers with disabilities in the Bronx, upper Manhattan, the Lower East Side, parts of east Brooklyn, Coney Island, and the Rockaways. Many of these areas also have high levels of poverty, as seen by comparing Figures 5.33 and 5.41.

Figure 5.41 Disability Rate by Census Tract, 2012-2016



Source: ACS 2012-2016, five-year estimates, Table S1810 - tract level data. Unpopulated areas are excluded.

⁵⁰ Mayor's Office for People with Disabilities, "AccessibleNYC: An Annual Report on the State of People Living with Disabilities in New York City, 2018 Edition," available at: <https://www1.nyc.gov/assets/mopd/downloads/pdf/accessi-ble-nyc-2018.pdf>.

But patterns of neighborhood concentration are not the only relevant measure when considering “integration” for people with disabilities, because integrated living patterns for people with disabilities has a specific and different meaning than definitions of racial integration and segregation. For people with disabilities, “integration” is also viewed from a building perspective, and the focus is on whether those living with disabilities are isolated from those without disabilities.

Members of the Fair Housing Stakeholder Group and New Yorkers with disabilities who participated in Community Conversations raised myriad challenges that they face in finding independent and integrated living options. Many people with disabilities live in institutional settings (like group, nursing, and adult homes), but expressed a preference to live in integrated settings with neighbors who have a range of abilities. These preferences were often driven by a desire for independence, equity, and safety.

As recognized by HUD, there are limited data sources available to understand patterns of building-level integration for people with disabilities.⁵¹ While Section 5.5 examines the accessibility of the housing stock in New York City, the City of New York does not have reliable data about how isolated or integrated people with disabilities are on a building level. However, the City continues to expand the various ways in which it collects data and use those data to improve access and equity in all types of housing. For example, the City has committed to expand the collection of data about affordable housing residents and their homes as part of the New York City Housing and Vacancy Survey (HVS), the representative survey of the housing stock that the city conducts about every three years in partnership with the U.S. Census Bureau. In future survey cycles, HVS will also seek more information about the residential patterns of people with disabilities.

⁵¹ U.S. Department of Housing and Urban Development, “AFFH Rule Guidebook,” (Dec. 31, 2015), p. 102, available at: <https://files.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>.

5.3 Where School Children Live

Introduction

The previous section described patterns of residential segregation and integration in New York City, focusing on the continued separation of New Yorkers by race and ethnicity. This section extends the analysis by examining patterns of residential segregation and integration among New York City's public elementary school students and how those patterns connect to where students attend school.

New York City's public school system is by far the largest in the United States. During the 2017-2018 school year, more than 1.1 million students attended approximately 1,800 public schools administered by the New York City Department of Education (DOE) and various charter programs. Segregation by race and socioeconomic status has been an issue in New York City's schools for decades, and there are large disparities in academic outcomes by both characteristics.⁵² DOE's *Equity and Excellence for All* initiative, introduced in 2015, is confronting school segregation and racial and socioeconomic disparities in student outcomes through crucial, school-based changes.⁵³

Addressing Education Disparities

Over the past five years, the City has invested significantly in education—working to ensure all students benefit from an excellent education—resulting in increasing graduation rates, college readiness, and college attendance. The City has taken innovative steps to confront the root causes of racial and socioeconomic disparities in education outcomes, which have persisted here and across the country for too many years. New York City has become the national model for early childhood education by providing free, universal pre-K for all 4-year-olds and ramping-up access for 3-year-olds in the highest need neighborhoods. These initiatives address key structural inequities present in a child's earliest years in order to generate life-long benefits. New York City has also invested in free breakfast and lunch for all school children, eliminating the cost burden for families and sharpening all students' bodies and minds; expanded implicit bias training for staff and teachers; and funded community-driven diversity plans to drive the push for more integrated schools forward. These and many other initiatives described in Sections 5.4 and 5.5 reflect New York City's commitment to ensure every child has access to the resources they need to thrive inside and outside the classroom.

⁵² Eliza Shapiro, "Segregation Has Been the Story of New York City's Schools for 50 Years," *New York Times* (Mar. 26, 2019); Ford Fessenden, "A Portrait of Segregation in New York City's Schools," *New York Times* (May 11, 2012).

⁵³ New York City Department of Education, "Equity and Excellence for All: Diversity in New York City Public Schools," (Sept. 2015), available at: <https://www.schools.nyc.gov/docs/default-source/default-document-library/diversity-in-new-york-city-public-schools-english>.

The Where We Live NYC planning process has focused on two aspects of students' lives outside of the classroom that significantly impact patterns of enrollment and their performance in school: The segregation of the neighborhoods in which they live, which is explored in this section, and the presence or absence of resources and amenities in their neighborhoods, which is explored in the following sections. These core fair housing issues have broad implications for children's access to opportunity in New York City. Research has shown that while neighborhoods matter for people of all ages, they have the most lasting impact on young children across many areas of well-being and opportunity.⁵⁴

As part of DOE's *Equity and Excellence for All* initiative, a broadly representative and independent School Diversity Advisory Group ("SDAG") was created. SDAG recently published two reports, "Making the Grade: The Path to Real Integration and Equity for NYC Public School Students," and "Making the Grade II: New Programs for Better Schools," which document the extensive benefits all children attending diverse and inclusive schools experience.⁵⁵ Students of all racial backgrounds have better academic outcomes, improved critical thinking, and increased creativity when they learn in diverse classrooms. Diverse classrooms also improve social-emotional skills, reduce implicit bias between students, and prepare students for long-term success in increasingly diverse and global work environments.⁵⁶

As data in this section shows, residential segregation is an important factor that influences the continued segregation of New York City's schools. But the data here and other recent research also indicate that the relationship between residential patterns and school enrollment is more complicated than previously assumed, especially given the City's relatively complex enrollment and school choice policies.⁵⁷

For example, the perceived quality of schools and their associated enrollment policies can strongly influence where families choose to live and adjacent housing prices.⁵⁸

54 Raj Chetty, et al., "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment," *American Economic Review* (2016), 106(4): 855-902.

55 New York City School Diversity Advisory Group, "Making the Grade: The Path to Real Integration and Equity for NYC Public School Students," (Feb. 2019), pp. 6-7; SDAG, "Making the Grade II: New Programs for Better Schools," (Aug. 2019), available at: <https://www.schooldiversity.nyc/>.

56 SDAG, "Making the Grade," pp. 26-31. See also Amy Stuart Wells, et al., "How Racially Diverse Schools and Classrooms Can Benefit All Students," The Century Foundation (Feb. 9, 2016), available at: https://production-tcf.imgix.net/app/uploads/2016/02/09142501/HowRaciallyDiverse_AmyStuartWells-11.pdf. For a fact-sheet summary, see: The Century Foundation, "The Benefits of Socioeconomically and Racially Integrated Schools and Classrooms," (Apr. 29, 2019), available at: https://production-tcf.imgix.net/app/uploads/2016/02/26171529/Factsheet_Benefits_FinalPDF.pdf.

57 On New York City, see Nicole Mader, et al., "The Paradox of Choice: How School Choice Divides New York City Elementary Schools," Center for New York City Affairs (May 2018), available at: <http://www.centernyc.org/the-paradox-of-choice/>; NYU Furman Center, "The Diversity of New York City's Neighborhoods and Schools," (2019), available at: https://furmancenter.org/files/sotc/2018_SOC_Focus_Web_Copy_Final.pdf. On national research, see Ryan Coughlan, "Divergent Trends in Neighborhood and School Segregation in the Age of School Choice," *Peabody Journal of Education* (2018), 93(4): 349.

58 Ann Owens, "Racial Residential Segregation of School-Age Children and Adults: The Role of Schooling as a Segregating Force," *Russell Sage Foundation Journal of the Social Sciences* (2016), 3(2): 67; Ann Owens, "Inequality in Children's Contexts: Income Segregation of Households With and Without Children," *American Sociological Review* (2016), 81(3): 549.

In New York City, real estate articles discuss DOE's complex school enrollment policies and brokers' advertisements highlight whether children who live there will receive priority admission to coveted schools, particularly those with high test scores.⁵⁹ Members of the Fair Housing Stakeholder group also raised these dynamics and noted that perceptions of school quality in New York City are often based on standardized test scores, which not only influence where parents decide to live, but also may reinforce bias against schools with more low-income students of color and immigrant students and do not accurately capture the most important dimensions of student growth and well-being.

What Does School Integration Mean?

The students, parents, teachers, advocates, and researchers that comprise the School Diversity Advisory Group (SDAG) emphasize why school integration must mean more than the movement of students of different races and ethnicities between schools. SDAG adopted a framework developed by students called the "5Rs of Real Integration"—Race and Enrollment; Resources; Relationships; Restorative Justice; and Representation—which strives for a more equitable school system where all students receive the resources and opportunities they need to reach their full educational potential. However, because this report is focused on the nexus between residential choices and access to educational opportunity, the focus of this Chapter will be on the first "R," "Race and Enrollment."

For more information, visit <https://www.schooldiversity.nyc/>.

Together, these studies and norms suggest that residential patterns and school enrollment policies simultaneously influence each other. In order to provide more opportunities for all New Yorkers to live in thriving, integrated neighborhoods and for students to access diverse educational environments, the City of New York must consider the complicated dynamics between families' residential choices and school enrollment in making its fair housing plan. This section provides demographic data on New York City's public school students, shows where elementary school students live, and analyzes patterns of elementary school enrollment, all of which influence school and neighborhood diversity.⁶⁰

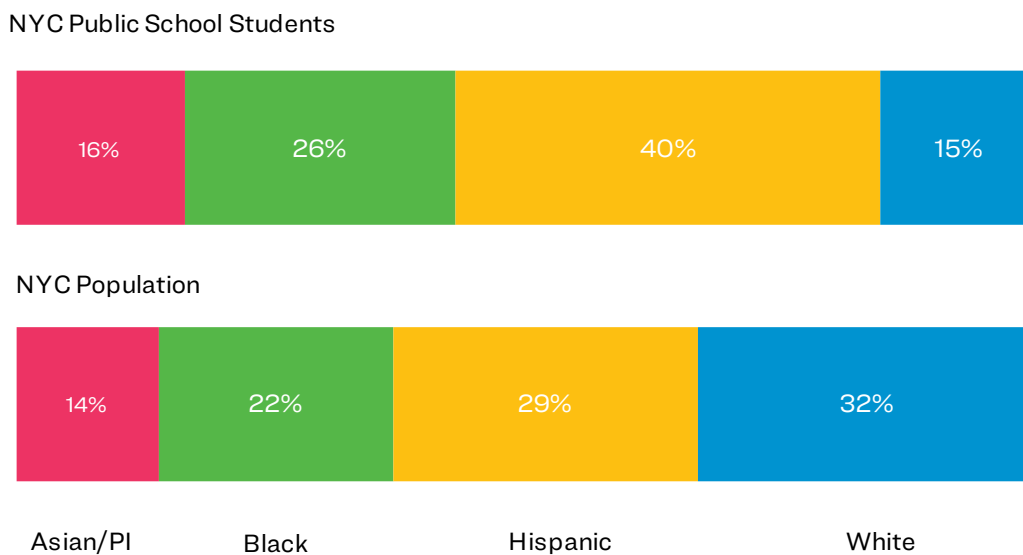
59 Lucy Cohen Blatter and Mimi O'Connor, "The Buyer's and Renter's Guide to the NYC Elementary School Game," (Sept. 7, 2018), Brick Underground, available at: https://www.brickunderground.com/blog/2013/03/buyers_and_renters_guide_to_NYC_grade_schools.

60 As discussed more fully below, this section focuses on elementary schools because where young students attend school is most closely connected to where they live, due to their age and DOE's enrollment policies. When students advance to middle and high school, they have more choice and the likelihood that they attend school in the area surrounding their home decreases significantly. For example, 91% of elementary school students attend school in the school district in which their home is located, while only 40% of high schoolers do. Since this plan is focused on the connections between where New Yorkers live and their access to opportunity, elementary schools are the focus of this education section.

Patterns of Residential Segregation Among Elementary School Students

The composition of students in New York City’s public and charter schools is similar to, but not the same as, the racial and ethnic demographics of all city residents. The city has far fewer White and far more Hispanic public school students than those groups’ share of the city’s population. As Figure 5.42 shows, 40% of students in public and charter schools identified as Hispanic, 26% as Black, 16% as Asian/PI, and 15% as White during the 2017-2018 school year, while New York City’s overall population is 29% Hispanic, 22% Black, 14% Asian/PI, and 32% White.

Figure 5.42 Composition of NYC Public School Students, 2017-2018



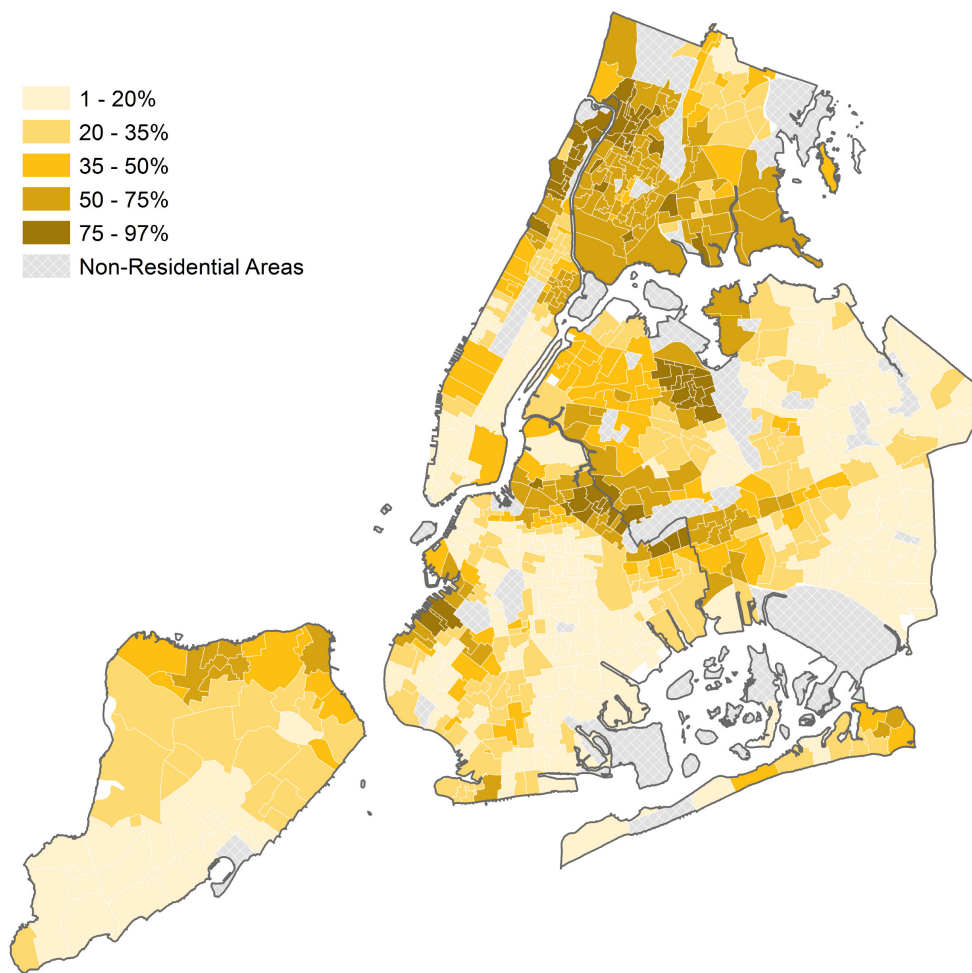
Sources: New York City Department of Education “2013 - 2018 Demographic Snapshot.” Limited to school year 2017-2018. All races are mutually exclusive. Hispanic includes all races. Not shown: 2.5% other or N/A. Total Enrollment PK-12: 1.1 million students in 1800+ schools. Both district and charter schools are included. HPD calculations based on ACS 2012-2016, 5-year estimates, Table B03002 for NYC population statistics.

Maps of where students live are a critical starting point for conversations on residential and school diversity, and the following maps focus on elementary school students, whose school attendance—due to their age and DOE’s enrollment policies—is most closely connected to where they live.

These maps rely on “school zones” as the level of geography for analysis. School zones are the smallest geographic area by which the school system is divided. Though a school zone often captures only a few blocks in each direction, they are crucial geographic areas to analyze because most New York City school children receive priority in the admissions process for a specific elementary school that is linked to the specific school zone in which their family lives. As a result, the racial composition of the school children who live in each school zone is an important link to the enrollment patterns at elementary schools.

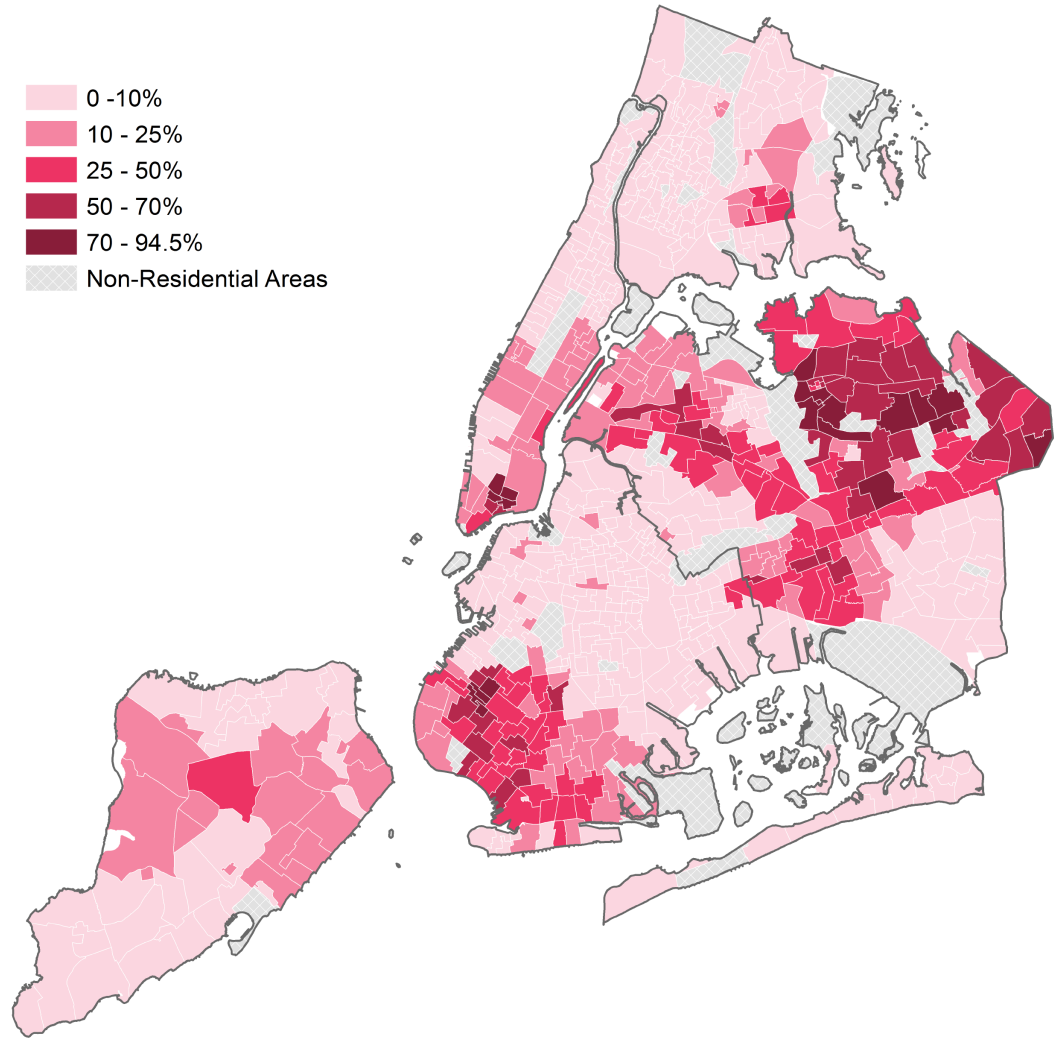
Figures 5.43 through 5.46 show the racial composition of public elementary school students who live in each elementary school zone across the five boroughs. In other words, these figures illustrate the living patterns of families who have children in the public school system—whether in district or charter schools. These figures highlight sharp geographic divides by race among elementary school students, which are even starker than Figures 5.37 through 5.39 in the previous section, which illustrated residential patterns by racial and ethnic group among all New Yorkers. There are many school zones where students of an individual racial or ethnic group make up more than 90% of the students who live in the zone. In addition, despite the fact that Black and Hispanic students comprise a sizeable majority of students in the public school system, these maps indicate many school zones where few Black and Hispanic students live.

Figure 5.43 Share of Kindergarten to 5th Grade Students Living in School Zone Who Are Hispanic, 2017-2018



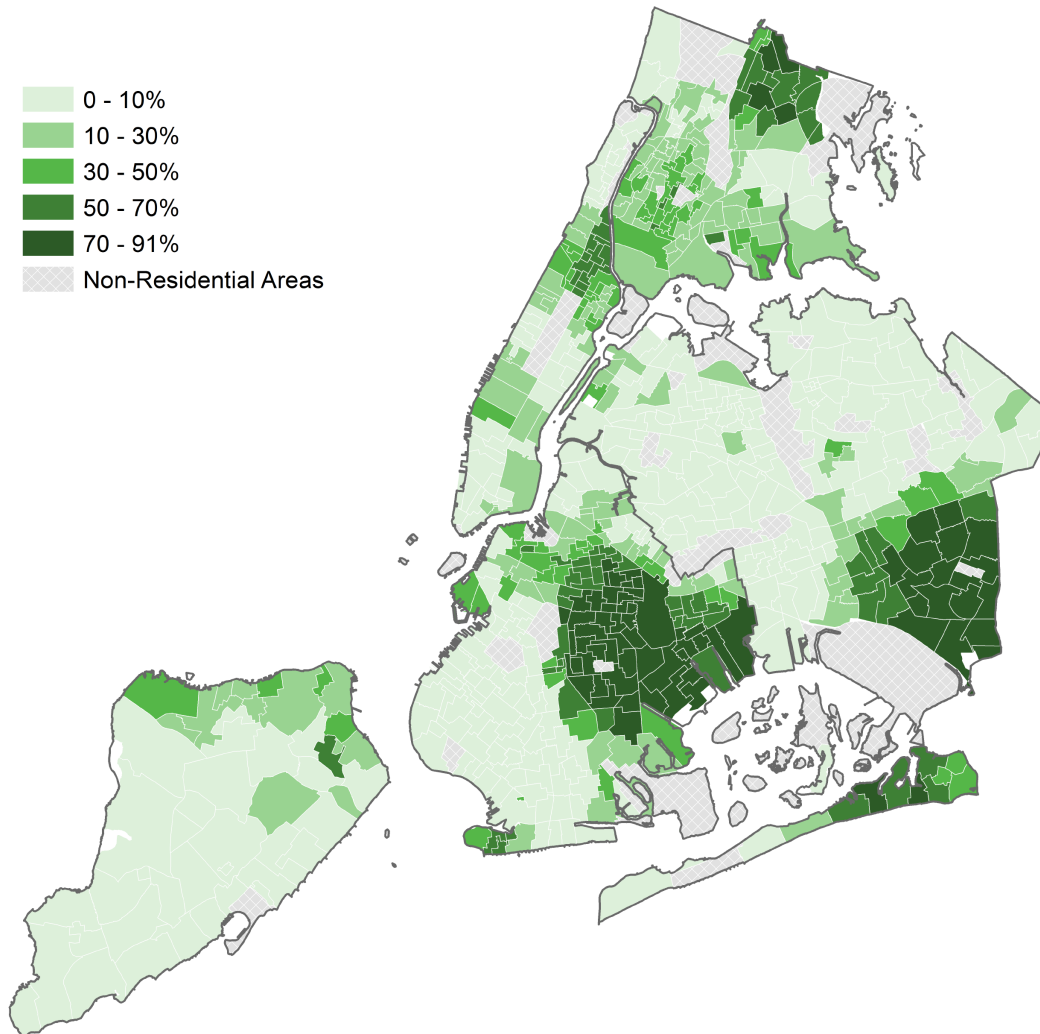
Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Includes both district and charter school students.

Figure 5.44 Share of Kindergarten to 5th Grade Students Living in School Zone Who Are Asian/PI, 2017-2018



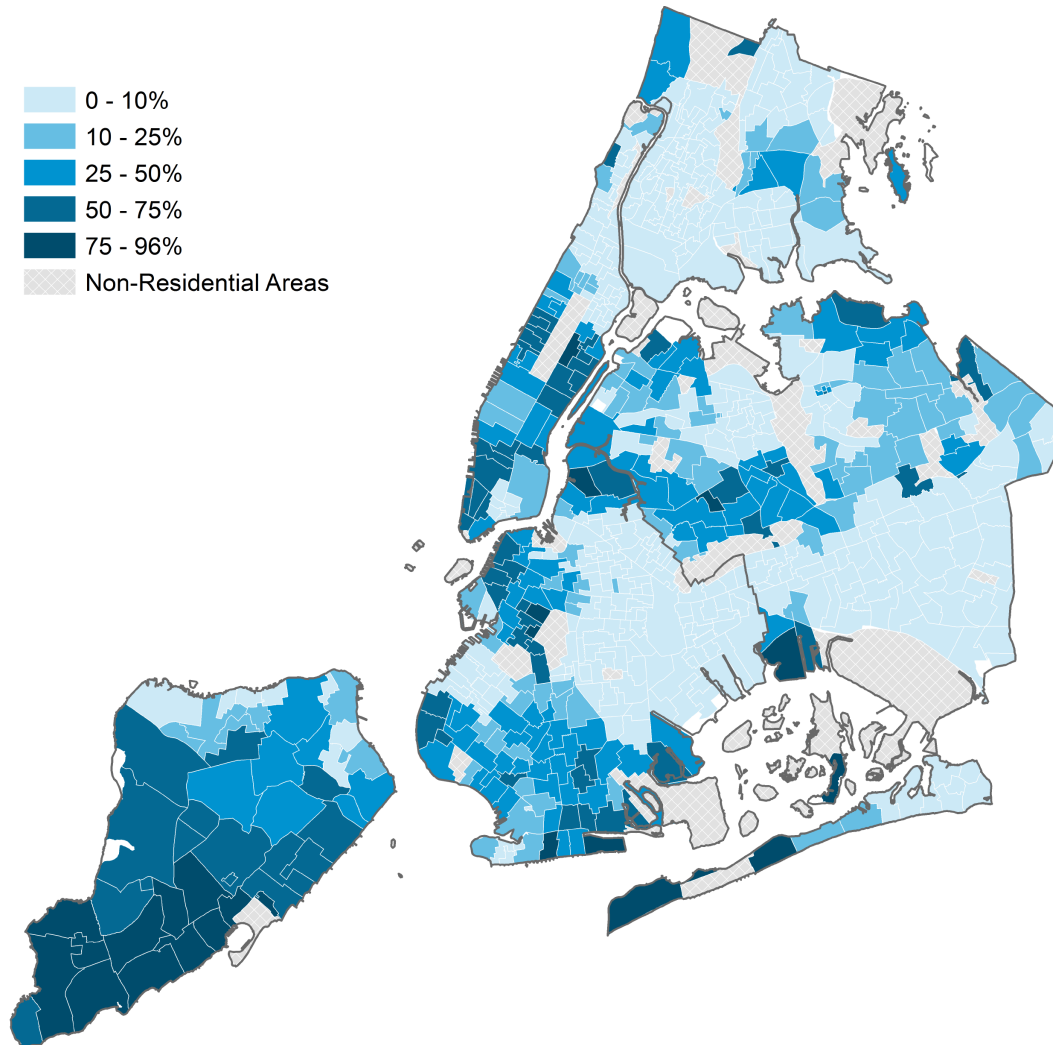
Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Includes both district and charter school students.

Figure 5.45 Share of Kindergarten to 5th Grade Students Living in School Zone Who Are Black, 2017-2018



Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Includes both district and charter school students.

Figure 5.46 Share of Kindergarten to 5th Grade Students Living in School Zone Who Are White, 2017-2018

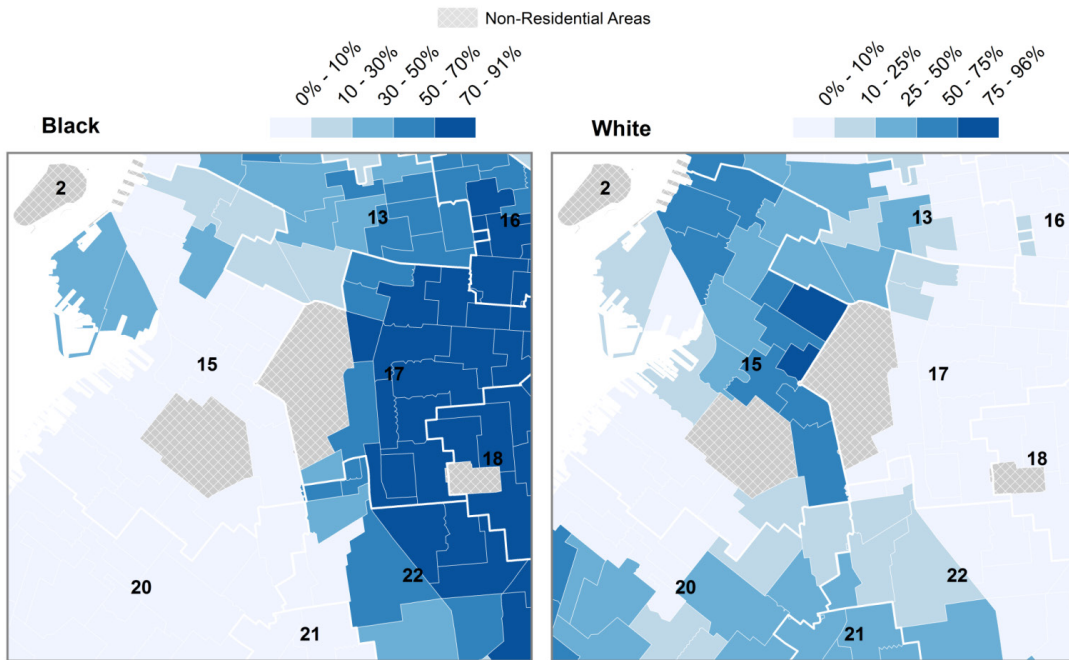


Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Includes both district and charter school students.

These patterns also appear over relatively small geographic areas. Figure 5.47 focuses on areas of central and southern Brooklyn, home to both predominately White and Black neighborhoods, as well as neighborhoods undergoing significant demographic changes. The figures show the divide in racial composition among nearby school zones. Although the percentage categories are slightly different in each figure (to be reflective of each group's city-wide distribution), they illustrate that nearby school zones can have significantly different demographic distributions for the elementary school age children living in each area. The areas located directly on either side of Prospect Park, representing a division between the areas of Park Slope (District 15) and

Flatbush and Crown Heights (District 17), are home to almost entirely different demographics. Those on the western side of Prospect Park are predominately White, and those on the eastern side are predominately Black.

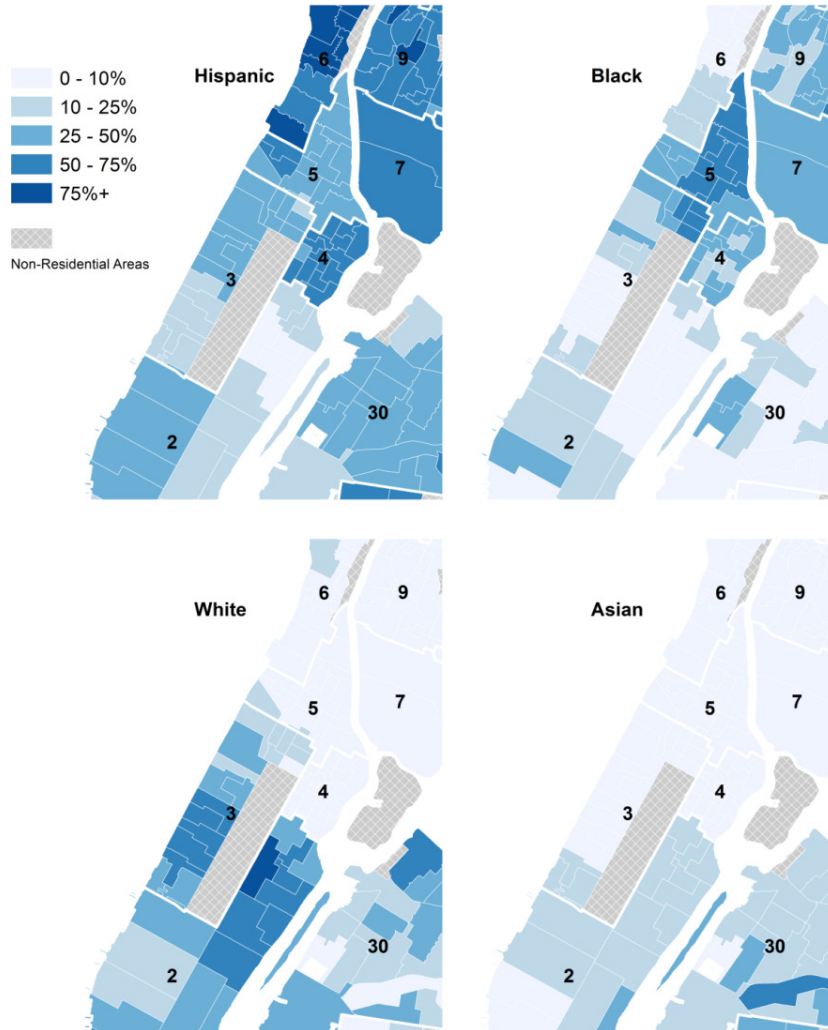
Figure 5.47 Central and Southern Brooklyn: Share of Students Living in School Zone Who Are Black and Share Who Are White, 2017-2018



Note: Thicker white lines indicate Community School district Boundaries, and thin white lines indicate school zone boundaries. Includes both district and charter school students.

Figure 5.48 shows a similar close-up for parts of central and northern Manhattan, including Midtown, the Upper West Side, the Upper East Side, West Harlem, Central Harlem, and East Harlem. Many school zones on the Upper East Side (District 2) and, to a lesser extent, on the Upper West Side (District 3) have few Black and Hispanic students living in the zone, while White and Asian/PI students are mostly absent in East and Central Harlem (Districts 4 and 5).

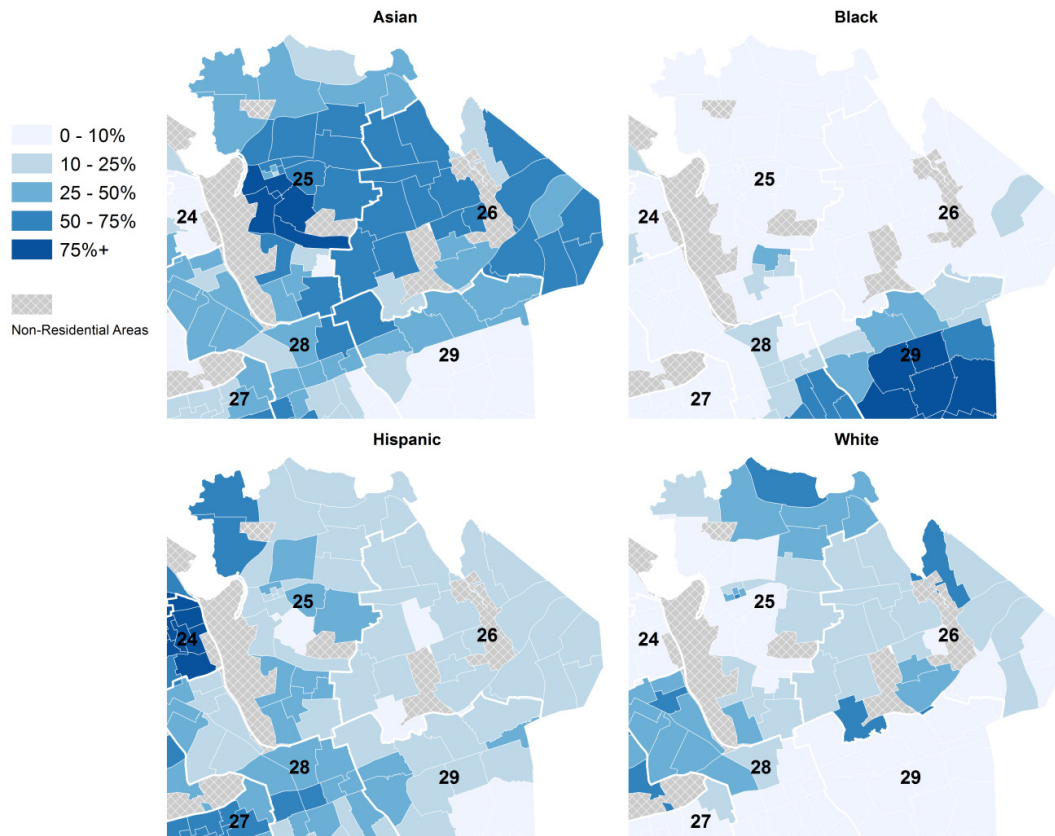
Figure 5.48 Central and Northern Manhattan: Share of Students Living in School Zone by Race and Ethnicity, 2017-2018



Note: Thicker grey colored lines indicate Community School district Boundaries, and thin white lines indicate school zone boundaries. Includes both district and charter school students.

Finally, Figure 5.49 shows a close-up of districts in eastern Queens. School zones to the north of the Grand Central Parkway in northeastern Queens (Districts 25 and 26) are home to substantial shares of White, Hispanic, and Asian/PI students, reflecting some level of diversity. However, the map also shows that Black students are largely absent from many zones, and instead live in intensely concentrated zones immediately to the south, throughout southeastern Queens (District 29). These districts are reflective of a city-wide pattern of particular concentration for Black students, as displayed in Figures 5.47 and 5.48 above.

Figure 5.49 Eastern Queens: Share of Students Living in School Zone by Race and Ethnicity, 2017-2018



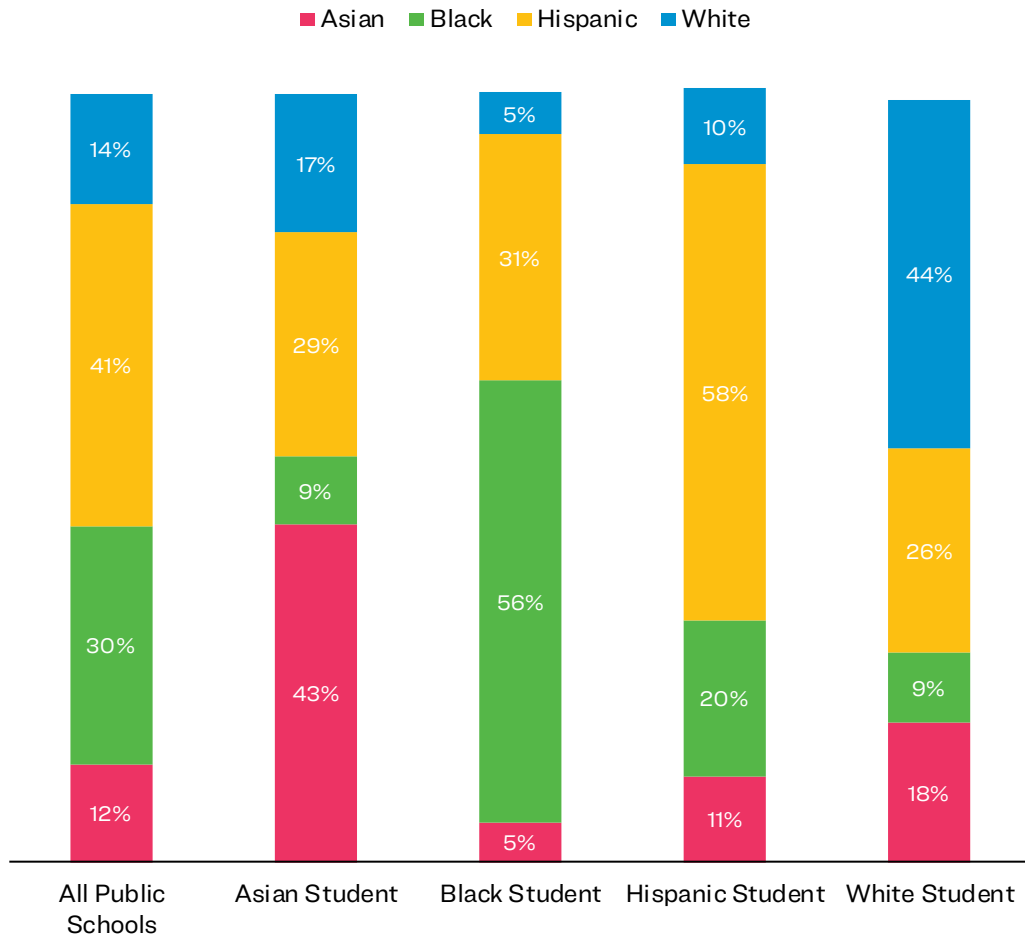
Note: Thicker grey colored lines indicate Community School district Boundaries, and thin white lines indicate school zone boundaries. Includes both district and charter school students.

Residence and Enrollment

To evaluate segregation in the City’s elementary schools, the NYU Furman Center recently measured whether students of each major racial and ethnic group attend schools with peers of different racial and ethnic backgrounds. In other words, to what extent do students attend schools with students of their own racial group versus different groups?

Figure 5.50 shows that while all students attend schools with a disproportionately high share of members of their same racial group, White and Asian elementary school students experience this over-representation more so than Hispanic or Black students. For example, the typical White elementary school student attends a school that is 44% White, even though White students are only 14% of all public elementary school students. Figure 5.50 also shows that the typical Black student attends a school with very few White (5%) or Asian (5%) students.

Figure 5.50 Racial Composition of Schools Attended by Average Public Elementary School Student, 2017-2018

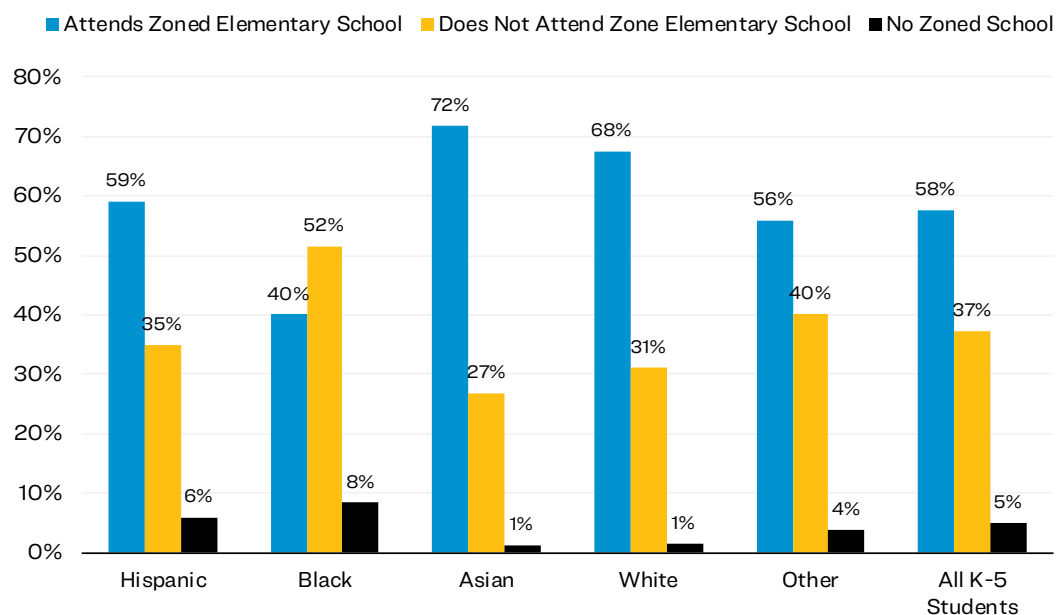


Source: NYU Furman Center, “The Diversity of New York City’s Neighborhoods and Schools,” (May 2019), available at: https://furmancenter.org/files/sotc/2018_SOC_Focus_Web_Copy_Final.pdf. Note: The first bar shows the overall racial composition of public elementary schools, which indicates that an elementary school perfectly representative of the student population would be approximately 12% Asian, 30% Black, 40% Hispanic, and 14% White. The numbers in these Figures do not add to 100%, because students of an “Other” racial group are not included. Includes both district and charter schools.

These enrollment patterns are clearly influenced by the stark geographic divides in residential patterns displayed above and the priority in admissions that many students receive to elementary schools near their homes. But school enrollment is not solely determined by the patterns of where students live and how school zones function. As part of the system that determines who can attend each school, DOE does not require students to enroll in their local, zoned school. Rather, students and their families can “opt-out” of their zoned school and apply to schools across the city for which they do not receive a priority, though families may be constrained by the availability of seats in their desired school and transportation time and costs.

During the 2017-2018 school year, 37% of public elementary school students did not attend the elementary school for which they were zoned, and these numbers varied considerably by race. As shown in Figure 5.51, Black students were far less likely to attend the elementary school for which they were zoned as compared to all other students, particularly White and Asian students, which is partially attributable to high charter school enrollment rates among Black students.⁶¹

Figure 5.51 Share of Kindergarten to 5th Grade Students Attending Their Zoned School, By Race and Ethnicity

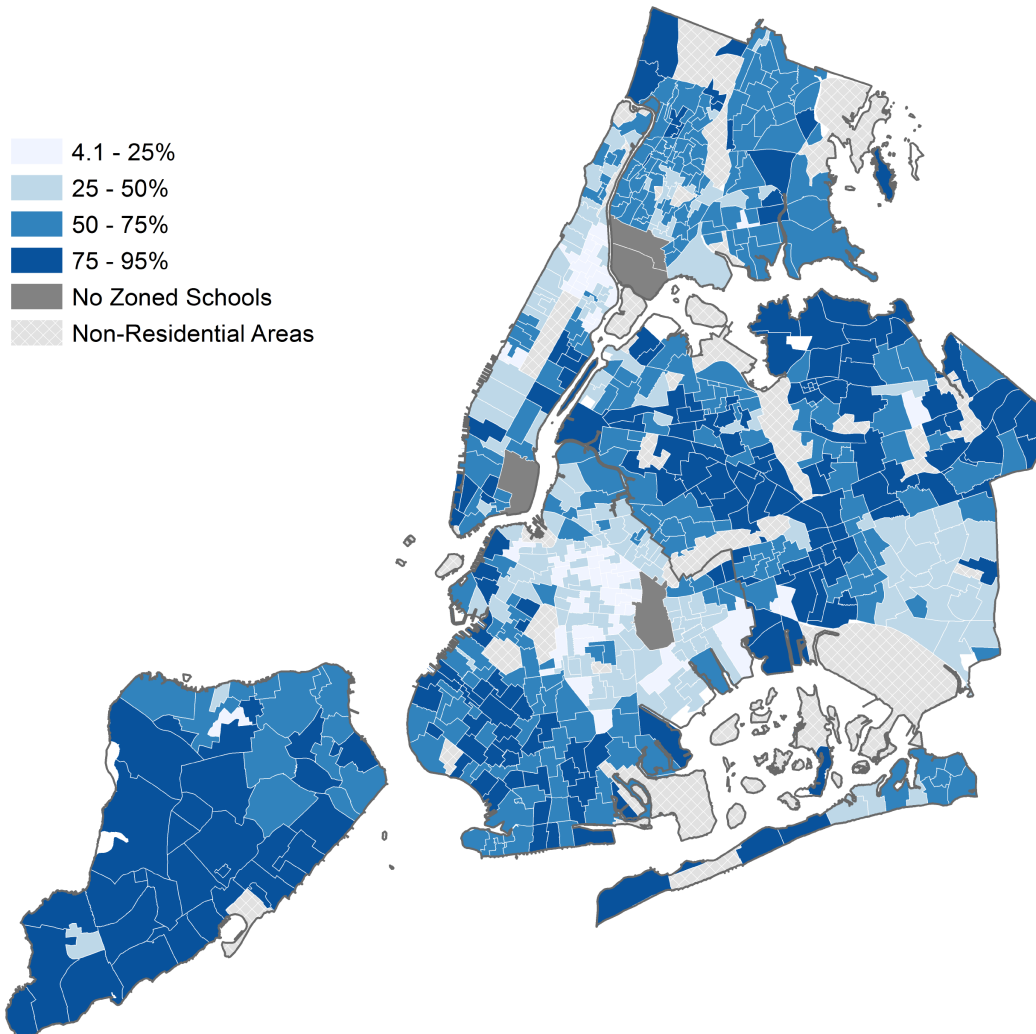


Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Note: Includes both district and charter schools. While the vast majority of residences in New York City are assigned a “zoned” school, some school districts do not have elementary school zones, and so residences within these districts do not have a zoned school. Districts 1, 7, and 23—known as “choice” districts—have no zoned elementary schools. For more information, see: <https://www.schools.nyc.gov/enrollment/enroll-grade-by-grade/kindergarten>.

Figure 5.52 shows how these choices manifest in school zones across the five boroughs. This map illustrates the rate at which families living in each elementary school zone decide to attend their zoned elementary school. Students attend their zoned school at rates that range dramatically—from a low of 4.1% to a high of 95%. The lowest rates appear in predominately Black neighborhoods in central Brooklyn and areas of Harlem, which is consistent with the data from Figure 5.51, above.

⁶¹ New York City Independent Budget Office, “Demographic Characteristics of Charter School Students,” (July 2015), available at: <https://www.nyccharterschools.org/sites/default/files/school-indicators-for-new-york-city-charter-schools-2013-2014-school-year-july-2015.pdf>

Figure 5.52 Share of Kindergarten to 5th Grade Students Attending Their Zoned School, 2017-2018



Source: NYC Department of Education tabulation of K-5 students during 2017-2018 school year. Certain zones do not have any zoned schools. Includes both district and charter schools.

The rate at which students attend their local, zoned schools is particularly important for considering the residential choices of families with children. Because of the enrollment priority awarded to students living within a school zone, wealthier families who are able to pay more for housing can choose to move into a school zone connected to a school with a good reputation, and their children will be more likely to win enrollment in that local school than the students of families not living in the zone. This dynamic also increases the price of housing in neighborhoods with schools that are perceived to be the best and potentially limits the ability of lower-income families living in that area to stay in place and of other lower-income families to move to that area and to send their children to those schools.

However, the forces that contribute to the rates of enrollment in Figure 5.52 are myriad. Some of the school zones near Downtown Brooklyn, for example, are increasingly affluent and diverse, but the students living in the school zones have very low rates of enrolling in the zoned school. These low rates of enrollment may be because new, more affluent parents living in these areas are choosing and able to “opt-out” of their local schools. A recent study of families with kindergartners in DOE schools indicate, for instance, that a majority of White parents in gentrifying neighborhoods do not choose to send their children to their zoned school, and instead choose to send their children to schools with fewer low-income students and students of color.⁶² This data suggests that even when neighborhoods become more diverse, the schools in that neighborhood may not reflect the neighborhood’s increasing diversity.

Taken together, data on the demographics of families with elementary school children in each school zone and on the rates of school choice indicate that conversations on school diversity must consider both housing and school policies. The following section on neighborhood disparities also considers a broader range of factors that affect students’ lives and how those experiences may also affect their success in the classroom.

Students With Disabilities

Approximately 228,000 students—or 1 out of every 5—in the public school system experience a disability, and they are served in a variety of educational settings. While the living patterns of students with disabilities are much more evenly represented in school zones across the city than students of each racial and ethnic group, students with disabilities often face unique barriers in accessing educational opportunity, whether the students are served in general classrooms or in specialized programs and environments. The School Diversity Advisory Group has documented the benefits to all students when students with disabilities are meaningfully integrated into diverse and inclusive classrooms. In its latest capital budget, DOE dedicated an additional \$750 million over the next five years to ensure that at least a third of schools in each public school district are fully accessible.

⁶² Mader, et al., “The Paradox of Choice,” p. 21.

5.4 Neighborhood Disparities

Introduction

New York City has a strong and diverse economy, an extensive public transit system, and world-class higher education, health, cultural, and technology institutions. But access to these resources is not shared equally, and is often connected to where New Yorkers live.

This section highlights disparities that are clustered by neighborhood in New York City, paying particular attention to how these disparities intersect with the racial and ethnic composition of those neighborhoods. This section shows that a history of unjust discrimination and forced segregation have contributed to the concentration of advantages and disadvantages in specific places across the five boroughs.

Over the past five years, the City has taken unparalleled steps to address these disparities with initiatives such as *Take Care New York 2020*, the *Mayor's Action Plan for Neighborhood Safety*, and many others discussed in Chapter 3. The common thread linking these initiatives is a focus on how many disparities – ranging from high rates of infant mortality to low rates of on-time high school graduation – are found in many of the same neighborhoods. While it will take years and even decades for the benefits of these programs to be fully realized, the data collected here highlight the urgency of this work.

The purpose of this section's assessment is not to assign simple labels to neighborhoods as “good” or “bad.” New York City's current and future residents have diverse needs and preferences, which mean that specific resources may or may not be relevant to each person's neighborhood choice. For example, a single adult whose primary concern is commuting time may not think much about how children who live in a neighborhood are performing in school. But for families with young children, a neighborhood's impact on their child's education is likely critical in their choice of where to live.

Moreover, this section does not include an analysis of every type of resource or amenity that matters for families and communities, such as New York City's extensive public library and parks systems. Instead, this section focuses on metrics that clearly show disparities by neighborhood in order to provide a foundation for the policies that the City will implement over the next five years to ensure that all neighborhoods can thrive.

Engagement Feedback

Through Where We Live NYC's extensive community participation process, hundreds of New Yorkers discussed their experiences in particular neighborhoods and in the city as a whole. Many New Yorkers said that New York City offered unparalleled opportunities that they could not find anywhere else. Residents celebrated the City's strong safety net of social services, access to good education, and diverse cultures and identities. From LGBTQ individuals to immigrants, residents shared that they came to New York City to find acceptance and build a better life.

New Yorkers also discussed in great detail how investments from government and the private sector vary dramatically across different neighborhoods. Many reflected on the impact historic and present-day racism have on residents' access to opportunity, and said that neighborhoods with more White residents often had more wealth, investment, and higher-quality amenities. In addition, New Yorkers discussed how neighborhood change and the influx of wealthier residents can quickly shift the landscape of opportunity in a given neighborhood, bringing amenities and attention to areas that were long under-resourced. In some instances, residents reported that these changes led to better amenities for everyone. But others reported that change created a more complex dynamic, increasing the risk and fear of displacement, and increasing a sense of being racially profiled by their neighbors and subject to heightened police surveillance.

When asked to define thriving neighborhoods, members of the Fair Housing Stakeholder Group described places where residents are healthy, secure in their housing and community, and have access to amenities and resources that empower economic mobility, agency, and choice. Stakeholders and participating residents also stressed the importance of diversity and a sense of social cohesion among neighbors.

Economic Opportunity

For decades, researchers have analyzed the relationship between residents' well-being and indicators of advantage and disadvantage within a neighborhood.⁶³ One of the most important indicators of disadvantage is concentrated poverty, because it is often associated with other disadvantages, such as housing instability, under-resourced schools, and the prevalence of environmental hazards.⁶⁴ As introduced in Section 5.2, poverty rates across New York City vary considerably and are closely connected to race. White New Yorkers are over-represented in census tracts with low levels of poverty, as compared to their overall share in New York City, while Black and Hispanic New Yorkers are over-represented in high-poverty census tracts.

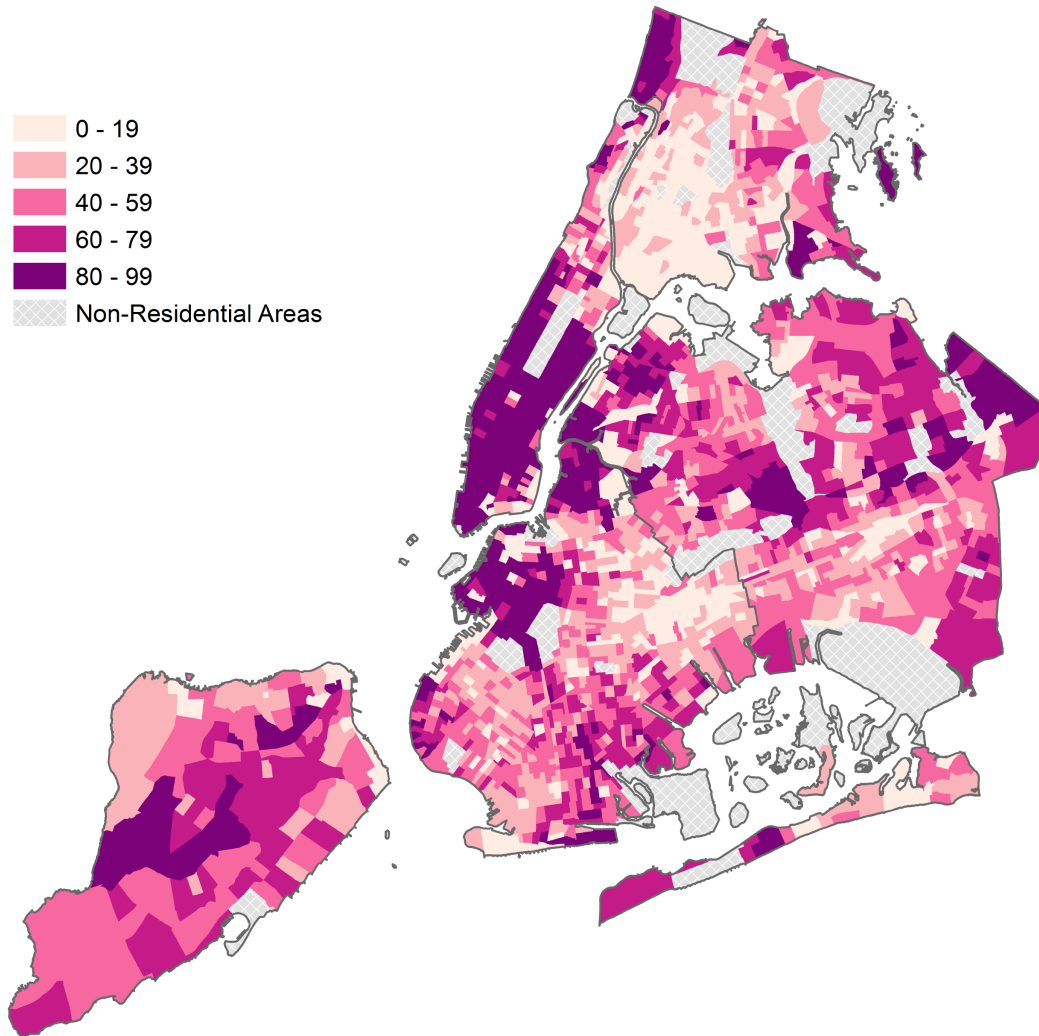
The neighborhood-based patterns of who is employed, who participates in the official labor force, and who has a bachelor's degree also follow similar demographic patterns. Figure 5.53 uses the "Labor Market Engagement Index," created by HUD for the purposes of fair housing planning, to understand these metrics at the census-tract level. The higher the number, the stronger the rates of employment, labor force participation, and educational attainment are in the neighborhood as compared to national averages.

Figure 5.53 shows that areas of New York City rank both among the highest and the lowest nationally on the Labor Market Engagement Index. Large parts of the Bronx and central and eastern Brooklyn—whose residents are predominantly Black and Hispanic—score very low on the index, while much of core Manhattan, Downtown Brooklyn, and Long Island City—whose residents are disproportionately White and Asian—score very highly on the index.

⁶³ William Julius Wilson, *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*, University of Chicago Press (1987); Robert J. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect*, University of Chicago Press (2011).

⁶⁴ Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality*, University of Chicago Press (2013).

Figure 5.53 Labor Market Engagement Index, 2006-2010

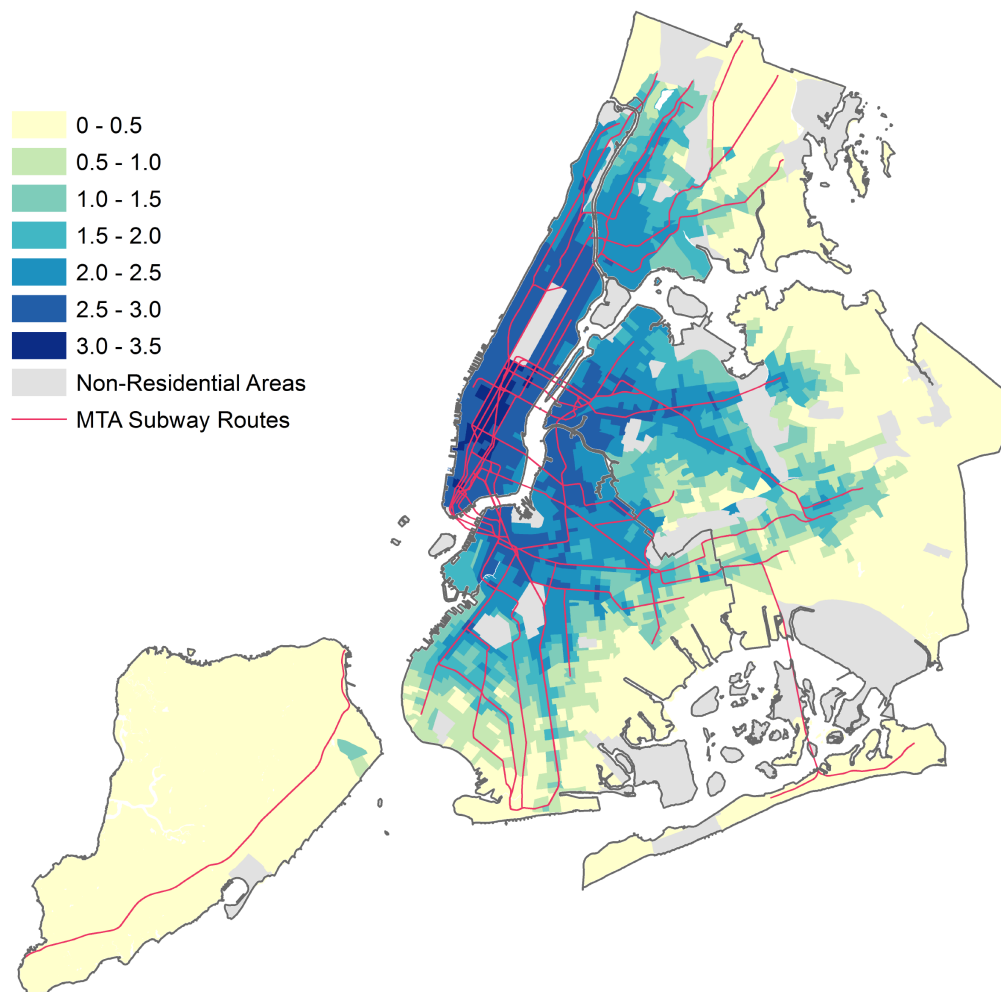


Sources: HUD AFFH-T Data (AFFHT0004), based on U.S. Census Bureau, 2006-2010 American Community Survey. The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. The labor market index is a linear combination of these three standardized vectors. Values are percentile ranked nationally and range from 0 to 100. Unpopulated areas are excluded.

In many cities across the country, low scores on the Labor Market Engagement Index are connected to limited access to affordable public transportation. But as seen in Figure 5.54, which shows the number of jobs that a New Yorker can reach within a 60-minute commute on public transit, New York City's public transportation network provides affordable connections between neighborhoods that scored low in Figure 5.53 and millions of jobs.

People living in Lower and Midtown Manhattan, Downtown Brooklyn, and areas of western Queens have the most jobs accessible within an hour by public transit or walking, but lower-income neighborhoods in Upper Manhattan, the South Bronx, and Central Brooklyn are also well served. This analysis, however, does not take into account disabilities that some commuters might have and the barriers they might face in accessing public transit, which are discussed in more depth below.

Figure 5.54 Number of Jobs Accessible within an Hour by Transit



Sources: Transit travel time calculated by NYC Department of City Planning through Open Trip Planner. Jobs data is from Longitudinal Employer-Household Dynamics Workplace Area Characteristics Private Primary Jobs (2015). This analysis does not consider commuters' potential disability.

Figure 5.54 is particularly important for understanding the fear of displacement in some lower-income neighborhoods. Given the city's current environment, which combines population and job growth with housing scarcity, lower-income neighborhoods with relatively inexpensive housing costs, proximity to wealthier areas, and access to jobs may be vulnerable to price increases in unregulated housing and competition from higher-income people seeking housing as demand grows.⁶⁵ Absent measures to sustain and grow the supply of affordable housing, including affordability protections and the production of additional mixed-income housing, concerns exist that these neighborhoods can become inaccessible to low-income families seeking housing, who might have to seek housing in neighborhoods with fewer transit options and longer commutes.⁶⁶ As discussed more fully in Chapter 6, the City is using a variety of tools to ensure that New Yorkers are empowered to access affordable housing in their neighborhoods.

An analogous consideration is the accessibility of jobs to New Yorkers in lower-income neighborhoods, whose residents have lower rates of educational attainment on average. Figure 5.55 shows the location of jobs held by workers without a bachelor's degree. The Manhattan core provides by far the largest concentration of jobs available to workers at all skill levels, and is serviced by the greatest density of transit options. But even when residents live near transit, commutes to jobs in the core are of course longer for residents who live farther away.

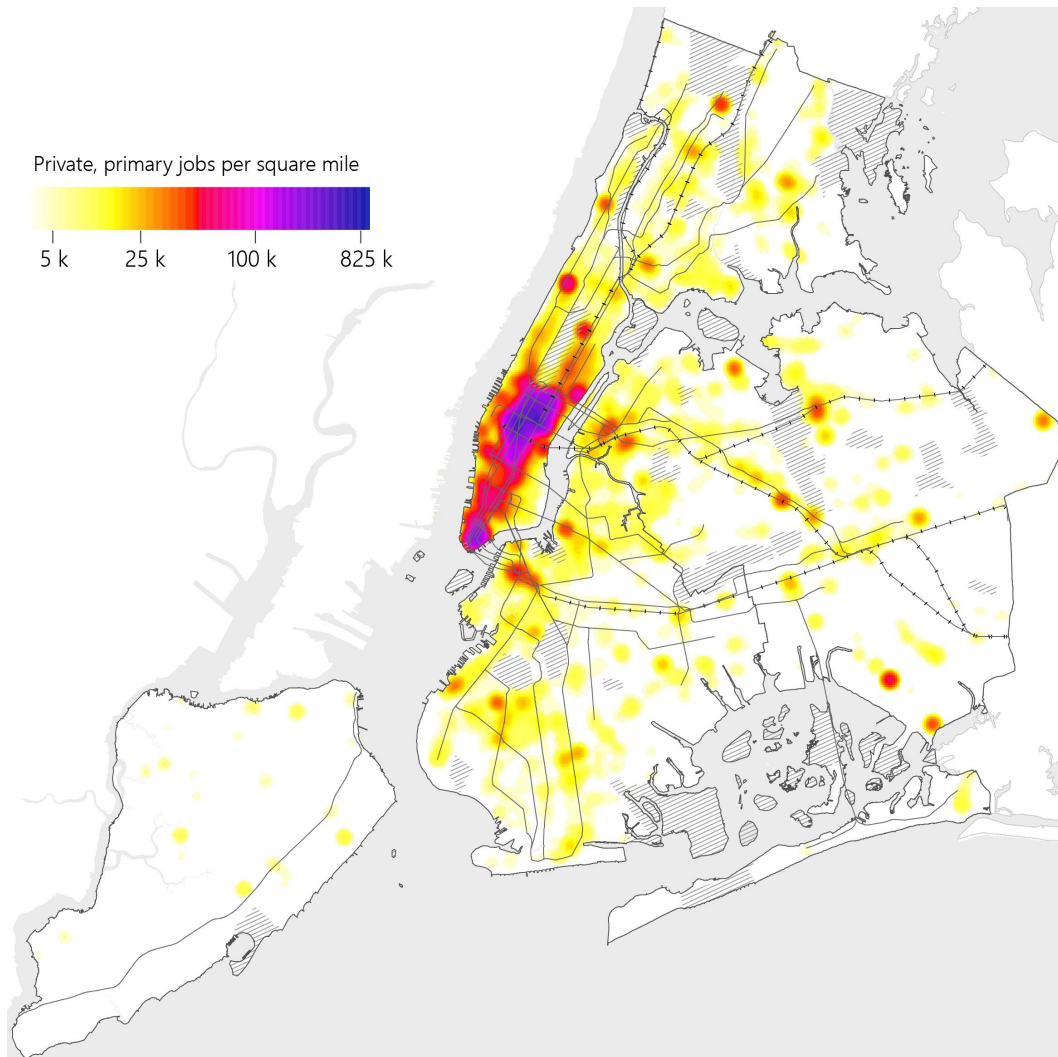
Employment clusters outside the Manhattan core also offer significant job opportunities, which may provide shorter commutes for many residents. These centers include Downtown Brooklyn; Long Island City, Flushing, and the airports in Queens; the Hub in the Bronx; and near large institutions, such as hospitals, in locations throughout the city. However, because the subway system was designed primarily to bring travelers to the Manhattan core, employees in many of these centers rely not only on the subway, but also on buses and other options to reach their jobs, which have experienced particular challenges in speed and reliability recently.⁶⁷

65 NYC Department of City Planning, "Mandatory Inclusionary Housing: Promoting Economically Diverse Neighborhoods," (Sept. 2015), pp. 25, 65, available at: https://www1.nyc.gov/assets/planning/download/pdf/plans-studies/mih/mih_report.pdf.

66 Joint Center on Housing Studies of Harvard University, "The State of the Nation's Housing," (2016), p. 32, available at: https://www.jchs.harvard.edu/sites/default/files/jchs_2016_state_of_the_nations_housing_lowres_1.pdf.

67 Winnie Hu, "For Health Care Workers, the Worst Commutes in New York City," The New York Times, (Jan. 31, 2018), available at: <https://www.nytimes.com/2018/01/31/nyregion/health-care-worker-commutes.html>.

Figure 5.55 Jobs Held by New Yorkers Without a Bachelor's Degree



Source: Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES), 2015

Public Transportation

New York City's vast public transportation system provides neighborhoods of all incomes with access to millions of jobs each day and to the region's diverse resources and amenities.⁶⁸ By making it possible to access employment, services, and a wide range of other resources and activities without having to bear the expense of owning a private vehicle, the city's public transit resources are a critical element in promoting economic opportunity for New Yorkers.

⁶⁸ Jorge Hernandez et al, "Mobility, Economic Opportunity, and New York City Neighborhoods," available at: <https://wagner.nyu.edu/files/rudincenter/2015/11/JobAccessNov2015.pdf>.

New York City's transportation network faces considerable challenges, however, particularly with respect to serving New Yorkers who are living with disabilities. The majority of subway stations are not accessible to people with disabilities who require stair-free access. Figure 5.56 displays the accessible, partially accessible, and inaccessible subway stations throughout New York City. Many accessible stations are in major commercial hubs, particularly in Manhattan and Downtown Brooklyn. Some neighborhoods contain no accessible stations at all. Current and future residents with disabilities may feel excluded from these neighborhoods because of limited accessibility options. Conversely, because of New York City's constrained housing market, residents with disabilities may be stuck in neighborhoods that do not serve their transit needs.

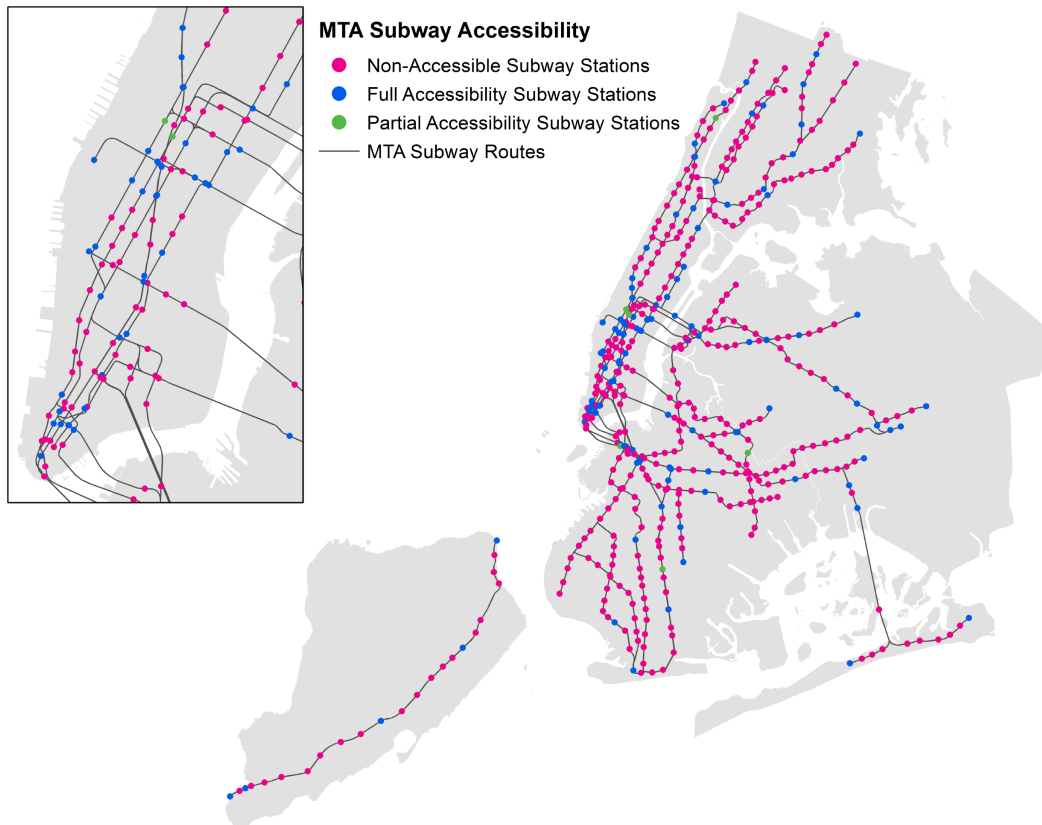
Currently, only 120 of the City's 493 stations are either partially or fully accessible.⁶⁹ While these stations represent 24% of the system, they serve 48% of daily ridership. There are 53 accessible stations in Manhattan, 13 in the Bronx, 20 in Queens, 28 in Brooklyn, and 5 in Staten Island. These stations have a total of approximately 270 elevators, and there are currently 25 subway stations in progress to become accessible. When these 25 stations are complete, the system will be 29% accessible by station count, and stations that serve 53% of daily ridership will be accessible.

Accessibility Efforts

As part of its *Fast Forward Plan*, the MTA's New York City Transit (NYCT) has committed to a multi-faceted program to accelerate accessibility, which includes the goal of adding 50 new accessible stations in the next five years. NYCT recently hired its first Senior Advisor for System-wide Accessibility, who is leading NYCT to pursue additional physical station improvements like narrowing gaps between train cars and platforms, improved signage, continuing to install tactile platform edge warning strips in stations, as well as exploring additional wayfinding and accessibility technology and design to improve experiences in the system for people with disabilities. NYCT is also implementing enhanced disability awareness and sensitivity training for all employees, better information regarding elevator outages and alternate route information on its website, via kiosks, email, mobile app and text alerts, and more direct routes through a new Access-A-Ride scheduling and dispatch system. For more information, see: <https://fastforward.mta.info/>.

In addition, the NYC Department of City Planning is working with the MTA to propose a citywide expansion of zoning tools recently created as part of specific neighborhood rezonings, which require developments adjacent to transit stations to consult with the MTA about providing an easement for elevator and/or stair access to stations. In order to ensure that the transit easement does not impair the capacity for housing or other uses on sites, limited zoning relief would be provided.

⁶⁹ In "fully accessible stations," all platforms are accessible. "Partially accessible stations" have only some accessible platforms, which might limit travelers' ability to transfer between subway lines.

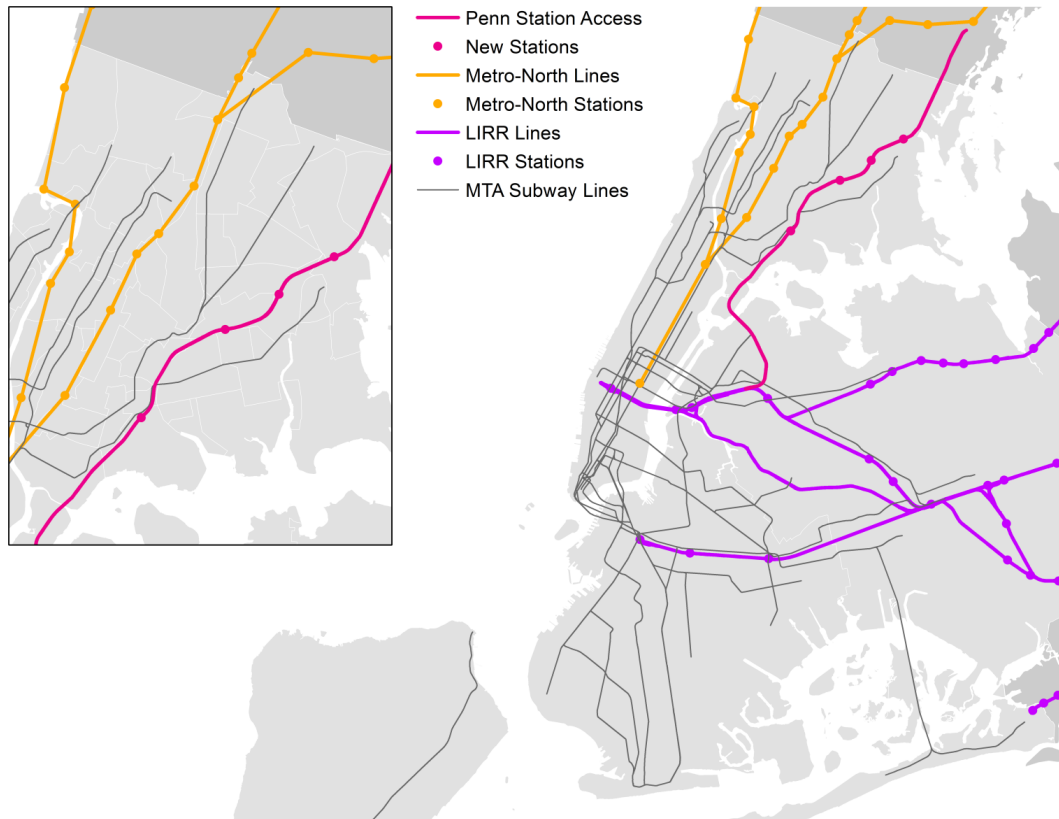
Figure 5.56 Subway Accessibility, 2018

Source: Metropolitan Transportation Authority (July 2018).

There are also neighborhood-based gaps in access to the Long Island Rail Road (LIRR) and Metro-North commuter lines, which provide a faster form of public transportation than the subway or bus. A significant expansion of access to these transit options is the upcoming construction of four new Metro-North stations in parts of the East Bronx along underutilized Amtrak rail lines, which is displayed in Figure 5.57 as “Penn Station Access.” All of these stations will be fully accessible to people living with disabilities, and they will provide a reliable and rapid form of public transit to neighborhoods that have limited or no access to the subway system.

While commuter rail offers an additional public transit option beyond the subway and bus, peak fares for Metro-North and LIRR service within New York City are significantly higher than a subway or bus ticket, and they do not provide a free transfer to the subway or bus if additional travel is needed. These fare structures are not designed to maximize ridership or mobility among city residents, including low-income residents who rely on public transit.

Figure 5.57 Metro-North, Long Island Rail Road, and Proposed Penn Station Access Stations



Source: New York City Department of City Planning.

Expanding Access to the Long Island Railroad

To encourage ridership on elements of the transit network with available capacity, the MTA launched the “Atlantic Ticket” field study in 2018. The initiative allows riders to purchase a single ticket from select LIRR stations at a discounted rate or a weekly ticket that operates from the same stations and includes free transfers to the subway or local bus. This field study program lowers the cost of commuter rail for residents living in areas of Central Brooklyn and southeast Queens, which contain many neighborhoods with a predominantly Black population, and could serve as a precedent for increased commuter rail ridership within New York City. For more information, see: <https://new.mta.info/fares-and-tolls/long-island-rail-road/atlantic-ticket>.

Finally, the future of the city’s bus service is a crucial issue for all New Yorkers. It is especially important for people of color, people living with disabilities, the growing elderly population, and workers in expanding low-wage service and healthcare industries, who must travel to work sites that are not concentrated in the Manhattan core and often during off-peak hours.⁷⁰ Figure 5.58 shows the composition of New Yorkers whose primary mode of transit to work is the bus or the subway, which are the two most common commuting modes within New York City.

Figure 5.58 Profile of New Yorkers Commuting to Work

	Bus Commuters	Subway Commuters	All New Yorkers
Median Income (of employed)	\$28,455	\$40,000	\$38,840
Bachelor's Degree or Higher (age 25+)	31%	48%	36%
Parent (age 16+) with children at Home	42%	33%	36%
Foreign Born	55%	49%	41%
Person of Color	75%	66%	67%
Work in Healthcare, Hospitality, Retail, Food Services, or cultural industries	49%	38%	38%

Source: New York City Comptroller, “The Other Transit Crisis: How to Improve the NYC Bus System,” (Nov. 2017), available at: <https://comptroller.nyc.gov/wp-content/uploads/documents/The-Other-Transit-Challenge.pdf>.

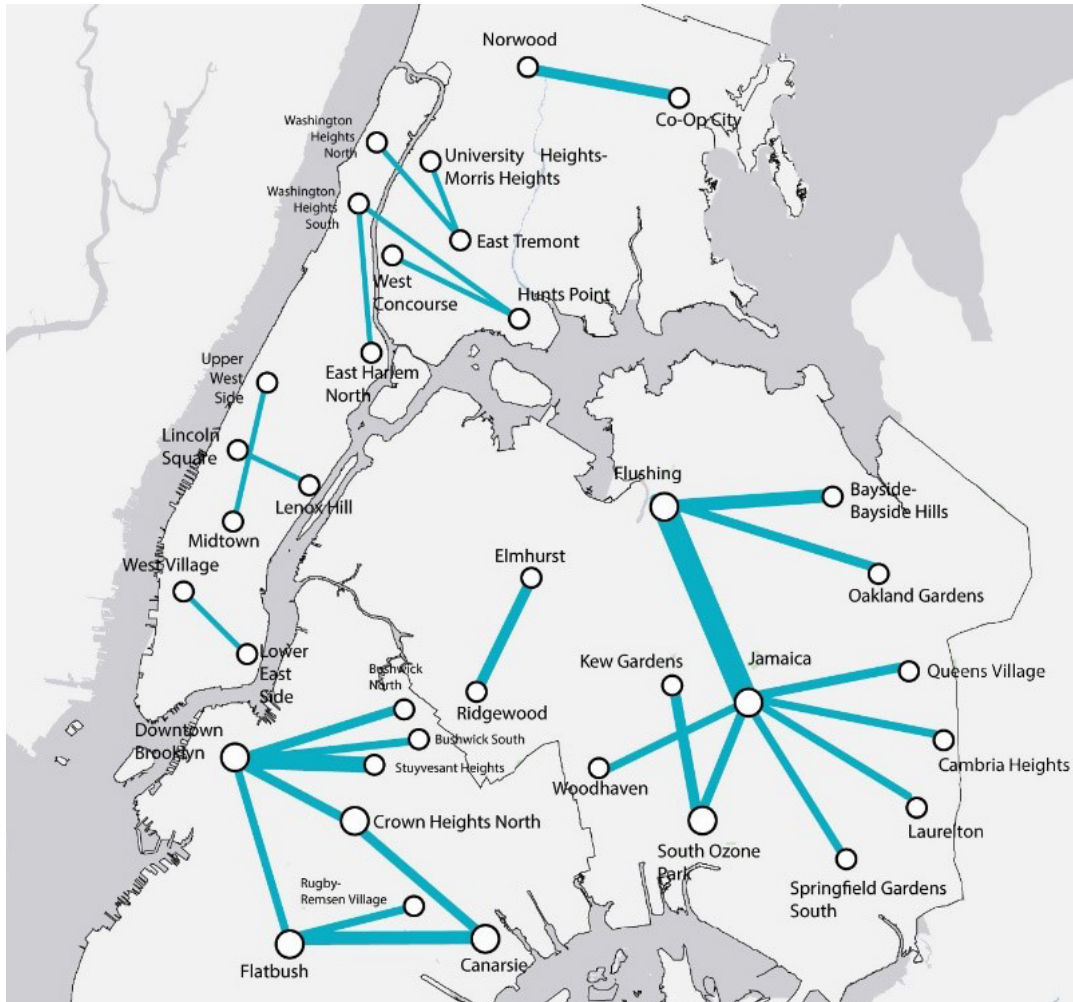
Nearly 2.3 million New Yorkers ride buses every day. Bus speeds throughout the city have slowed in recent years to an average of 7.44 miles per hour in 2016.⁷¹ Slow speeds for this important transit service are often due to traffic, clogged bus lanes, and other street conditions, as well as design issues with the bus system itself, including lack of all-door boarding and bus routes with frequent stops.

Figure 5.59 shows 28 heavily traveled routes that are particularly long (taking over 30 minutes to traverse) and slow (averaging less than 8 miles per hour). These “long and slow” trips are important to daily travel and relied on by many New Yorkers, especially those beyond the range of the subway network. In many cases there may not be a better transit alternative to these time-consuming bus trips, which are particularly concentrated in areas of central Brooklyn, connections to Jamaica in Queens, and various routes in the South Bronx—areas that are predominately low-income communities of color.

70 NYC Department of City Planning, “NYC Workers without a Bachelor’s Degree,” (April 2019), available at: <https://www1.nyc.gov/assets/planning/download/pdf/about/dcp-priorities/data-expertise/nyc-workers-without-bachelor-degree-info-brief.pdf>.

71 NYC Department of Transportation, “New York City Mobility Report,” (June 2018), available at: <http://www.nyc.gov/html/dot/downloads/pdf/mobility-report-2018-print.pdf>.

Figure 5.59 Long and Slow Bus Trips



Source: NYC Department of Transportation, "2017 Bus Forward Report." The MTA identified trips between neighborhoods that take longer than 30 minutes; are slower than 8mph; and over 900 people use on an average weekday.

Improving Bus Speeds

The MTA and the NYC Department of Transportation are working together on a major effort to improve bus speeds throughout the city called the *Better Buses Action Plan*. Goals of this Action Plan include improving citywide bus speeds by 25% by the end of 2020 and installing 10-15 miles of bus lane per year. The key to meeting these goals will be implementing a host of targeted bus priority projects in neighborhoods throughout the city, many of which aim to improve the “long and slow” trips identified in Figure 5.59. For more information, see: <https://www1.nyc.gov/html/brt/downloads/pdf/better-buses-action-plan-2019.pdf>.

Health, Environment, Safety, and Financial Well-Being

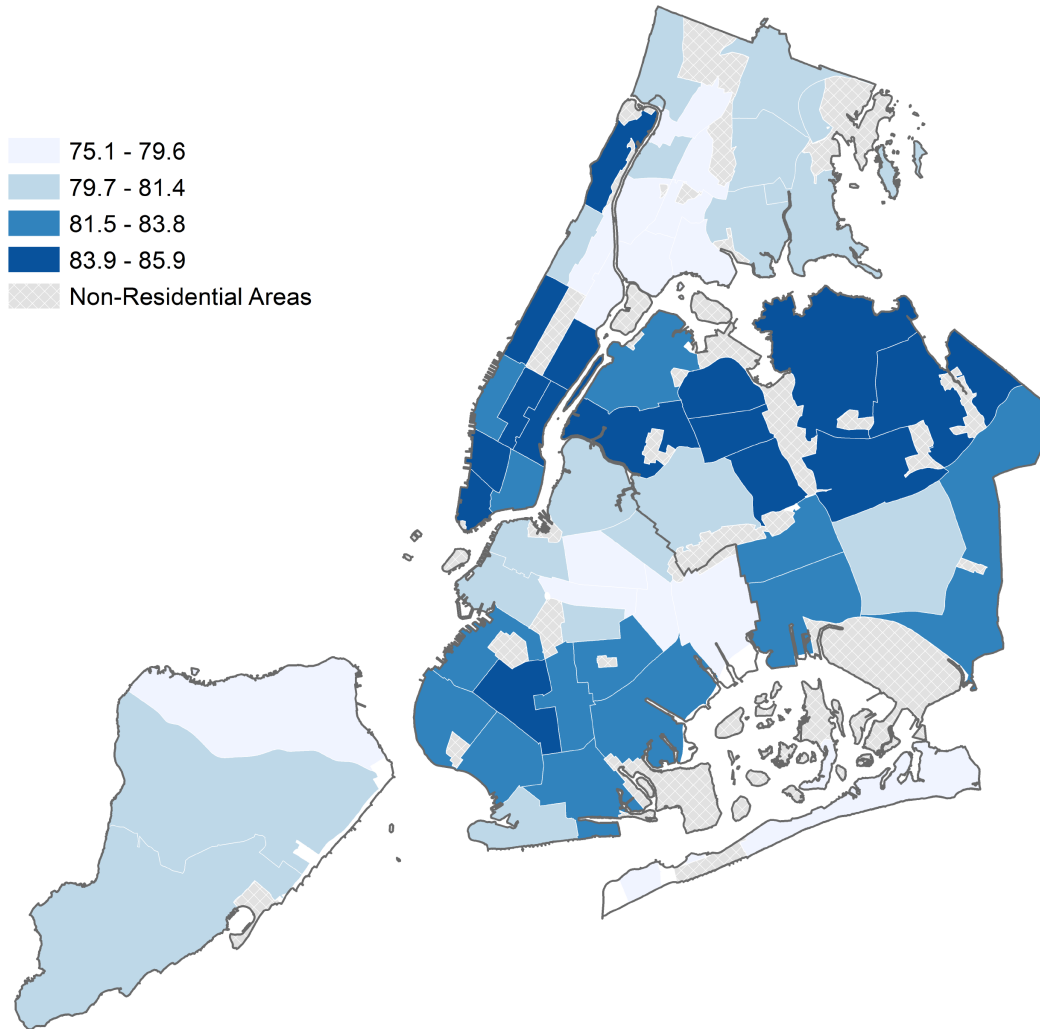
A. Health and Environment

New York City’s Department of Health and Mental Hygiene (DOHMH) has focused the City’s attention on dramatic disparities in health outcomes that appear across neighborhoods through the publication of its Community Health Profiles and *Take Care New York 2020*, the City’s blueprint for improving every community’s health.⁷² A few of these disparate outcomes are highlighted here: life expectancy, infant mortality, and asthma-related emergency department visits among children.

Figure 5.60 shows New Yorkers’ average life expectancy by Community District.⁷³ This map illustrates that a baby born in the Manhattan neighborhoods of Tribeca and the Upper East Side, which are predominantly White, is expected to live for 86 years, while a baby born in Brownsville, Bedford-Stuyvesant, or the Rockaways, which are predominantly Black, is expected to live between 75 and 77 years. Some of these stark spatial disparities in life expectancy occur between neighborhoods that border each other, such as in Manhattan between the predominately Hispanic area of East Harlem (77.5 years) and the affluent, largely White community of the Upper East Side (86.1 years). There are no genetic differences between racial and ethnic groups that account for these inequities. Rather, they are the result of centuries of policies and practices that shape the social determinants of health—the conditions in which people are born, grow, live, work, and age.

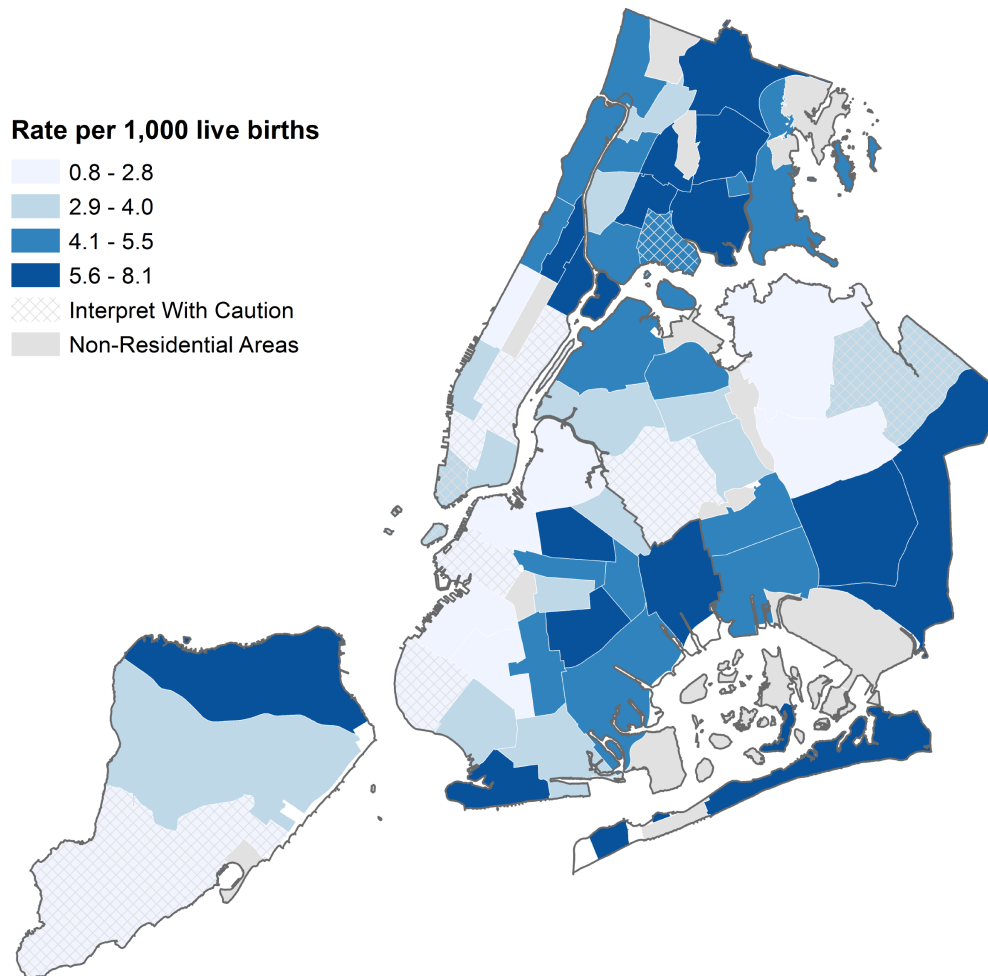
72 Community Health Profiles are available by borough and by community district at: <https://www1.nyc.gov/site/doh/data/data-publications/profiles.page>. For additional information on Take Care New York 2020, see: <https://www1.nyc.gov/site/doh/health/neighborhood-health/take-care-new-york-2020.page>.

73 Because data on health disparities are not available at the “Neighborhood Tabulation Area” level, this section provides data on life expectancy and infant mortality at the larger “Community District” level. For more information on the geographic areas used in this report, see Section 5.2.

Figure 5.60 Life Expectancy at Birth by Community District

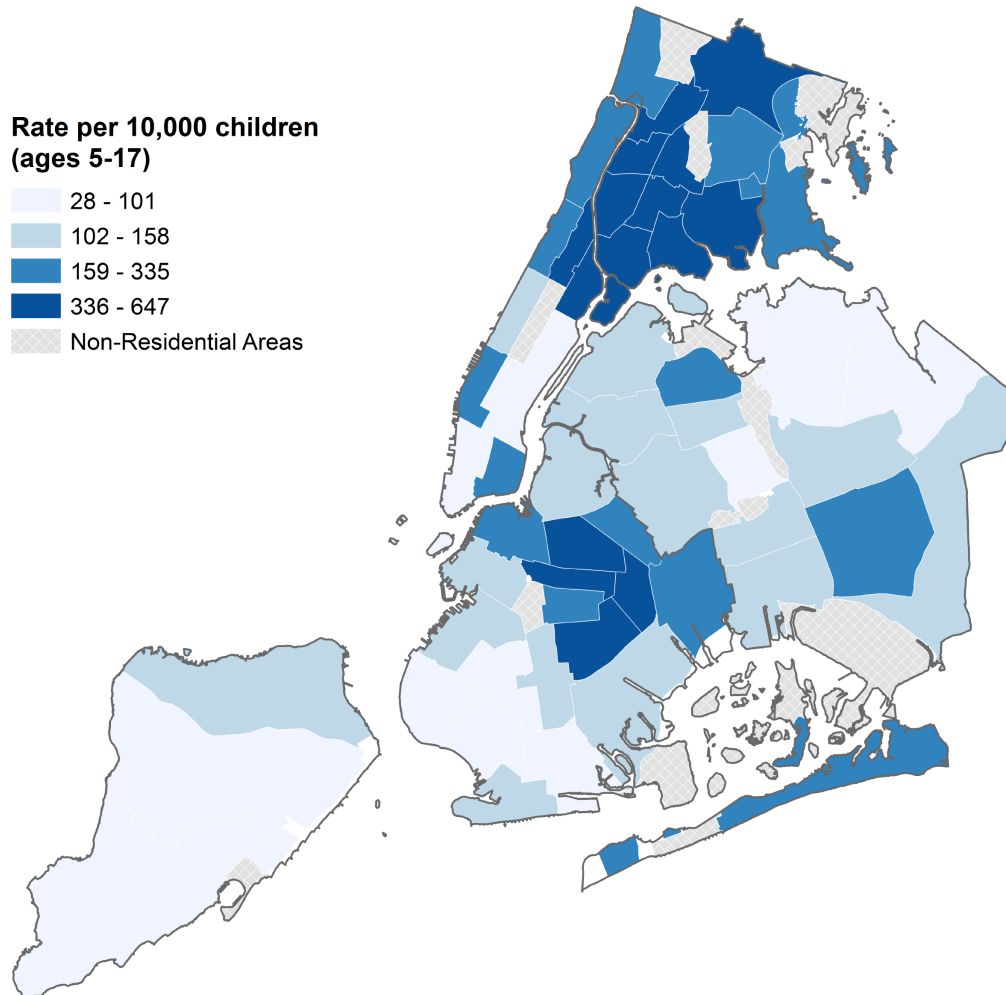
Source: NYC DOHMH, Bureau of Vital Statistics, 2006—2015. From the “Community Health Profiles” public use dataset, available here: <https://www1.nyc.gov/site/doh/data/data-publications/profiles.page>.

Figure 5.61 shows rates of infant mortality—or death of a child before the age of 1—across the city’s community districts. Large swaths of predominately Black areas of Central Brooklyn and Southern Queens and of many predominately Hispanic areas of the Bronx, such as Morris Park, Bronxdale, Williamsbridge and Baychester, have rates of infant mortality that are almost double that of the city-wide average (4.4). In Staten Island, the rate of infant mortality in Port Richmond (4.8), which has a large immigrant population, is over 70% higher than that of nearby predominately White Willowbrook/South Beach (2.8).

Figure 5.61 Infant Mortality by Community District

Source: NYC DOHMH, Bureau of Vital Statistics, 2013–2015. From the “Community Health Profiles” public use dataset, available here: <https://www1.nyc.gov/site/doh/data/data-publications/profiles.page>. Note: In some Community Districts, the infant mortality rate shown here have a larger margin of error, because these areas have far fewer children born than others in New York City. These areas are indicated on the map with “Interpret with Caution.”

Figure 5.62 shows the rate of asthma-related emergency department visits among children by community district. In predominantly Hispanic Mott Haven and Melrose in the Bronx (where the rate is 647 per 10,000 children) and East Harlem in Manhattan (580), the annual rate of children’s visits to emergency rooms is well over 20 times the rate for children from some low-density areas of the city, such as Bayside and Little Neck in Queens (38), as well as in parts of affluent Manhattan, like predominately White areas of the Upper East Side (49) and Greenwich Village and Soho (38). Asthma has a significant impact on many aspects of children’s—and their families’—well-being, affecting children’s ability to play and increasing family healthcare costs. It is also one of the leading causes of school absenteeism, as described more fully below.

Figure 5.62 Asthma Hospitalization Rate for Children by Community District

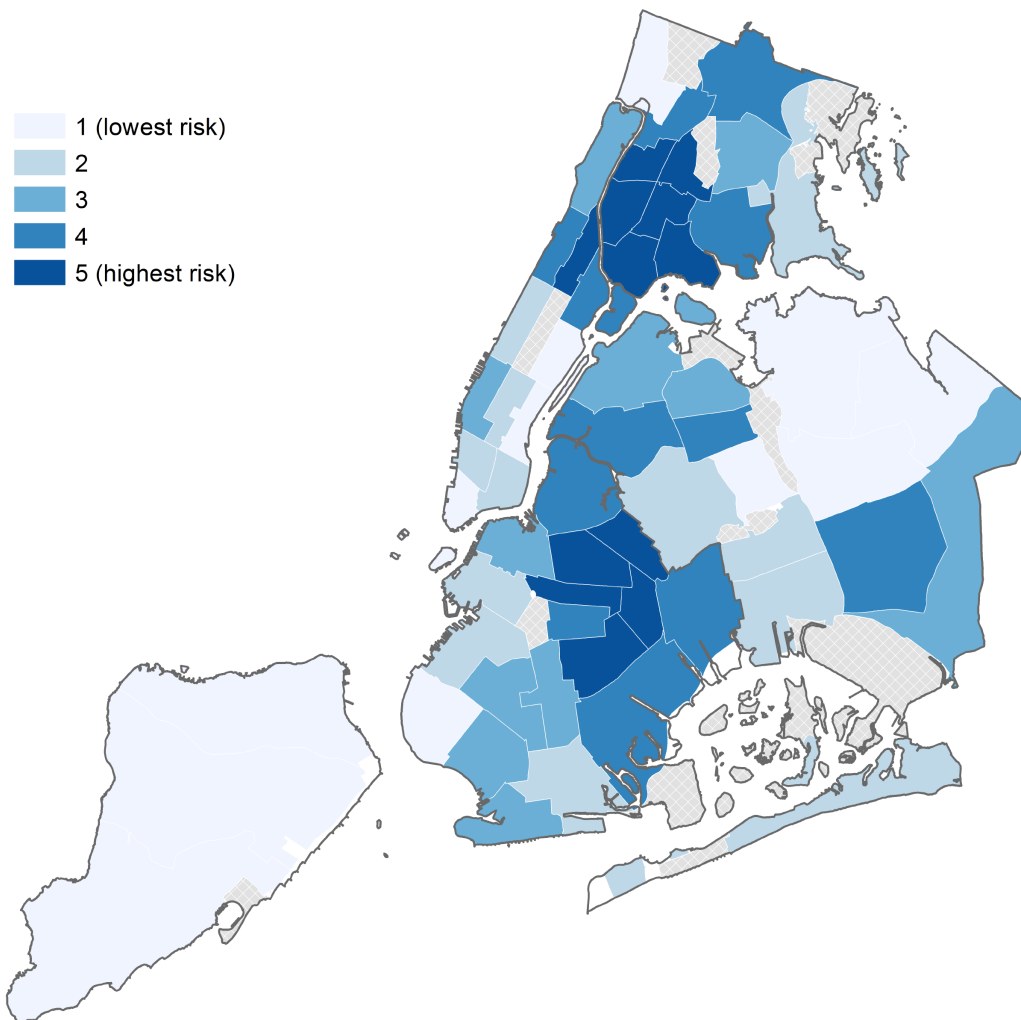
Source: NYC DOHMH, Bureau of Vital Statistics, 2013–2015. From the “Community Health Profiles” public use dataset, available here: <https://www1.nyc.gov/site/doh/data/data-publications/profiles.page>.

DOHMH, the Mayor’s Office of Resiliency, and other agencies have also focused on New Yorkers’ varying vulnerability to extreme heat conditions, which is the leading cause of death among all extreme weather events in the nation. Figure 5.63 displays a heat vulnerability score, which is a measure of how at-risk a neighborhood is during extreme heat compared with other neighborhoods; areas most vulnerable to heat illness and death are primarily low-income communities of color. These neighborhoods usually have a high percentage of impermeable surface, limited tree canopy, and few spaces for parks and recreation.⁷⁴ The threat of extreme heat will likely be exacerbated by climate change: the New York City Panel on Climate Change projects up to a 5.7°F increase in average temperatures and a doubling of the number of days above 90°F by the 2050s.

⁷⁴ The Cool Neighborhoods NYC initiative brings together financial and educational resources to help New Yorkers who are especially vulnerable to extreme heat because of their neighborhood of residence, age, social isolation, or financial resources. For more information, see: https://www1.nyc.gov/assets/orr/pdf/Cool_Neighborhoods_NYC_Report_FINAL.pdf.

Climate change also presents existential challenges to the city's expansive waterfront and the approximately 36,000 residential buildings that lie within the city's current high-risk flood zone. The City of New York is addressing climate change at its root causes and by preparing for its potential impacts. The City's OneNYC plan commits to achieving carbon neutrality by 2050 and adapting the city to withstand and emerge stronger from the impacts of climate change. The City will also explore how the high-risk flood zone is expected to change by 2050 and beyond, and how sea-level rise and more frequent and intense floods may drive residential displacement from vulnerable neighborhoods.⁷⁵

Figure 5.63 Heat Vulnerability Index



Sources: American Community Survey, New York City Department of Parks and Recreation, U. S. Geological Survey, United States Census; AC - New York City Housing and Vacancy Survey (HVS). For more information, please see: http://a816-dohbosp.nyc.gov/IndicatorPublic/EPHTPDF/HVI_FAQ.pdf.

⁷⁵ For more information, see: <https://onenyc.cityofnewyork.us/wp-content/uploads/2019/05/OneNYC-2050-A-Livable-Climate.pdf>.

B. Safety

One of the most important social determinants of health is exposure to violence. Safe environments are foundational to family and community well-being. Direct victimization of violent crime has obvious negative impacts on victims and their families, but exposure to violence—witnessing a homicide or robbery, hearing gun shots, feeling unsafe in one’s surroundings—also causes tremendous harm to entire communities. From affecting the mental health of adults by increasing anxiety, stress, and fear, to severely damaging early childhood development and academic performance, the ripple effects of exposure to violence are major chronic stressors on communities.⁷⁶ Incarceration also has profound impacts on community health. For example, a recent study in New York City showed that between 2011 and 2015, approximately 6,000 potentially avertable premature deaths were associated with incarceration.⁷⁷

Like many other cities, New York City has experienced a tremendous decrease in violence over the past 30 years, which has profoundly improved health and general community well-being.⁷⁸ But far more work is needed, as violence and incarceration continue to be concentrated in neighborhoods whose residents are predominantly Black and Hispanic, with severe and lasting consequences.

Anti-violence Initiatives in NYC

Over the past five years, the Mayor’s Office of Criminal Justice (MOCJ) and the New York City Police Department (NYPD) have prioritized new models of engagement with communities where violence is disproportionately concentrated. The Mayor’s Office to Prevent Gun Violence (OPGV) serves as a coordinating agency, linking City initiatives, community-based nonprofit organizations, and everyday New Yorkers to partner in creating healthy, vibrant communities and addressing the causes and traumas of gun violence in New York City. This collaboration is built on the understanding that violence is a crisis with roots in structural racism, economic distress, trauma, and behavioral and public health. It also complements the NYPD’s expansion of Neighborhood Policing, through which NYPD’s patrol model has been restructured and decentralized. Local Neighborhood Coordination Officers (NCOs) meet at least quarterly with engaged neighborhood residents in what are known as “build-the-block” meetings to learn about problems and to share responsibility for safety and security; the thrust of Neighborhood Policing is sector-based local officers doing their police work with the community.

⁷⁶ New York City Department of Health and Mental Hygiene, “Violence: A Health Issue,” available at: <https://www1.nyc.gov/site/doh/health/neighborhood-health/anti-violence.page>. On school impact, see Patrick Sharkey, et al., “High Stakes in the Classroom, High stakes on the Street: The Effects of Community Violence on Student’s Standardized Test Performance,” *Sociological Science* (May 2014), 14(1): 199.

⁷⁷ Kathleen H. Reilly, et al., “Potentially Avertable Premature Deaths Associated with Jail Incarceration in New York City,” *Journal of Community Health* (Jan. 2019).

⁷⁸ Patrick Sharkey, *Uneasy Peace: The Great Crime Decline, the Renewal of City Life, and the Next War on Violence*, W.W. Norton & Company (2018).

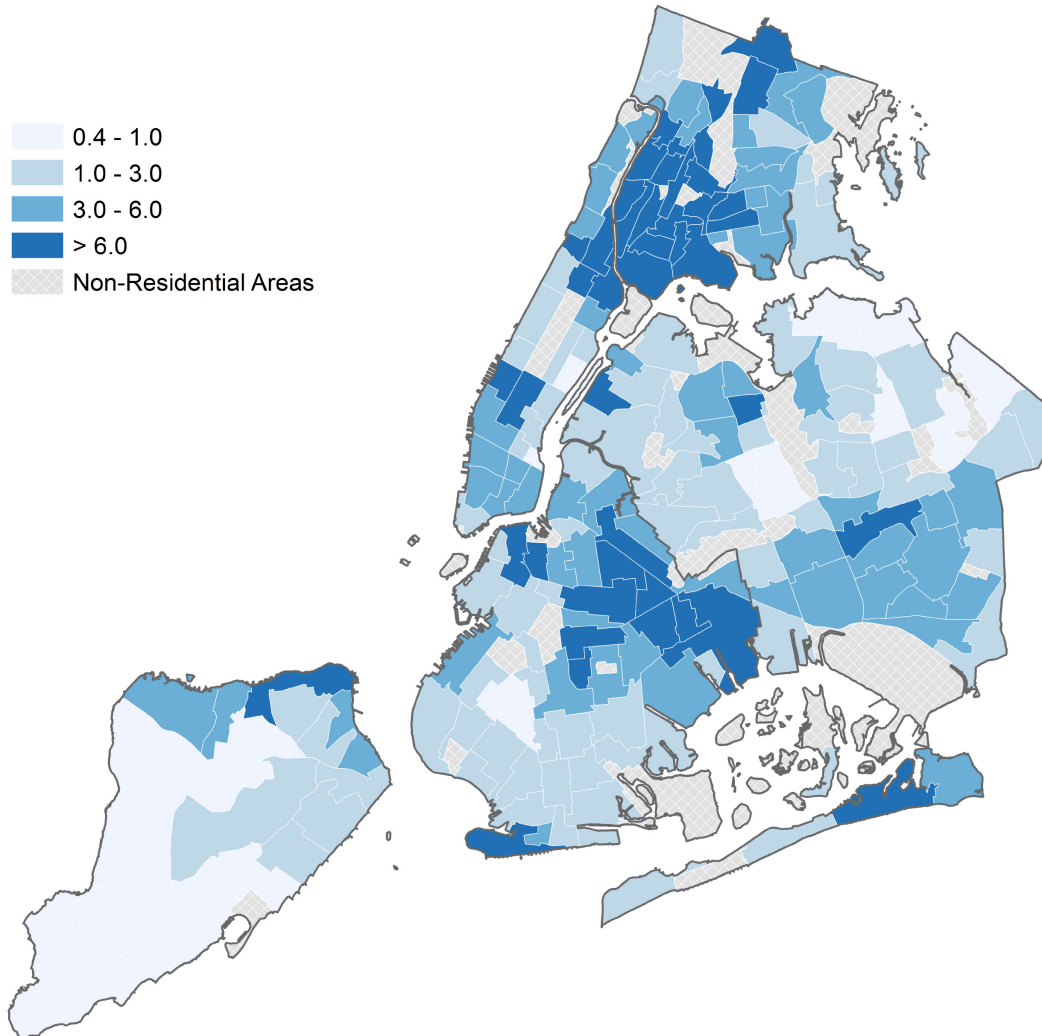
Mayor's Action Plan for Neighborhood Safety

In 2014, the Mayor's Action Plan for Neighborhood Safety (MAP) launched in response to a spike in violence in public housing. This complex, City-led initiative channels resources into 15 NYCHA developments and surrounding neighborhoods with high rates of violence. Most importantly, MAP creates a larger role for residents in improving their own communities—because a sustainable peace is one where residents have a role in defining and maintaining public safety. MAP brings residents, government, and non-profits together through NeighborhoodStat (NSTAT) to collectively identify and solve problems. Facilitated by MAP engagement coordinators, who are hired and trained by project partners the Center for Court Innovation, local NSTAT meetings are led by stakeholder teams made up of residents and partners from over 10 City agencies who gather to discuss issues of concern, identify common goals, and begin the process of organizing people and resources to implement real change.

Figure 5.64 shows a measure of the prevalence of certain reported violent felonies—homicides, robberies, and felony assaults—by neighborhood and by number of residents. The areas with the highest reported violent crime rates are in areas of the South Bronx, portions of Harlem, Norwood to Wakefield in the North Bronx, and portions of central and east Brooklyn, all of which have predominantly Black or Hispanic populations. Smaller areas that also have high rates of community violence are on the north shore of Staten Island, Coney Island, Queensbridge, Jamaica, and the Rockaways. Midtown Manhattan and Downtown Brooklyn have elevated rates of NYPD complaints due to their high volume of daily visitors; it is therefore less likely that residents of these areas experience crime in the same way or to the same degree as residents of other, more residential neighborhoods that are predominately communities of color, such as the Melrose and Mott Haven neighborhoods of the Bronx and Brownsville and East New York in Brooklyn.

Given these highly unequal spatial patterns of violent crime, Black and Hispanic New Yorkers have the highest rates of exposure to violent felony crimes near their homes, as described earlier in Section 5.1. Communities also experience the consequences of violence differently because of a history of discrimination in the criminal justice system that underlies the different rates at which racial and ethnic groups are policed and incarcerated.⁷⁹ That imprisonment and the consequences of incarceration are felt most severely in certain communities in New York City is made clear in Figure 5.65. The map shows the rates of adults admitted to jails managed by the New York City Department of Corrections by neighborhood of residence. Incarceration rates are elevated in Central and East Brooklyn, Upper Manhattan, the Bronx, and parts of Queens. The highest rates of incarceration are in the Brooklyn neighborhoods of Ocean Hill (19.1%) and Brownsville (15.3%), where Black households make-up more than 78% of the population, and in East New York (15.6%), which is predominately Black and has a substantial Hispanic population.

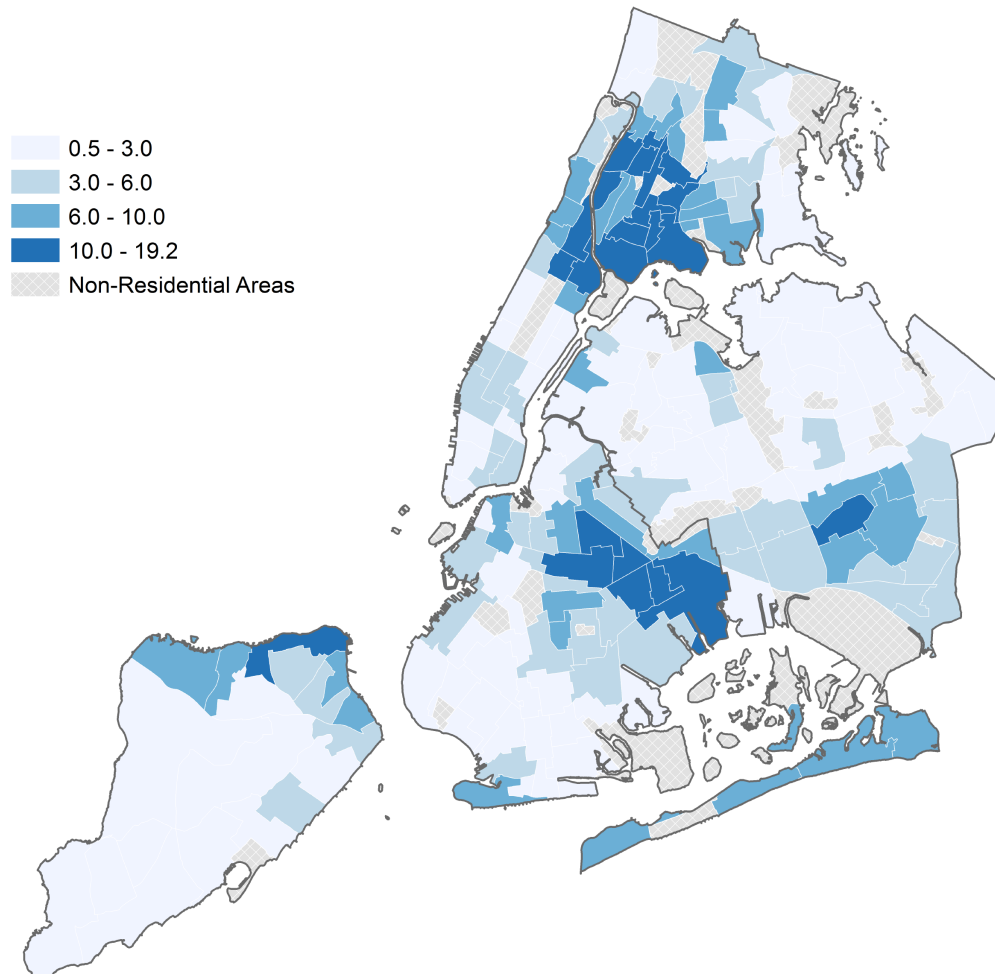
⁷⁹ Michelle Alexander, *The New Jim Crow: Mass Incarceration in the Age of Colorblindness*, The New Press (2010); Elizabeth Hinton, *From the War on Poverty to the War on Crime*, Harvard University Press (2017).

Figure 5.64 Exposure to Violent Crime by NTA, 2017

Sources: HPD tabulations of historic NYPD complaints (Source: NYC Open Data) and U.S. Census Bureau (Source: HUD AFFH-T). Notes: Data include valid homicide, robbery, and felony assault complaints reported to NYPD during calendar year 2017. Only complaints with spatial coordinates have been mapped, and the locations of some complaints are approximate. See NYPD documentation for additional notes. Rates are constructed using population in 2010.

Incarceration is least commonly experienced in the predominately White communities of Stuyvesant Town/Peter Cooper Village and the Upper East Side (0.5%) in Manhattan and Brooklyn Heights-Cobble Hill in Brooklyn (0.7%). In these areas, the rates of incarceration are 20 times less than those in the highest areas of New York.

Figure 5.65 Jail Incarceration Rate by NTA, 2011-2016



Sources: NYC Department of Health and Mental Hygiene "Neighborhood Health Atlas," based on data from NYC Department of Correction, 2011-2016. Crude rate of incarcerated adults in NYC Department of Correction facilities per 1,000 population ages 18 and older. Addresses at admission to New York City Department of Correction facilities were geocoded; 69% of all records could be geocoded to a valid NTA. Unpopulated areas are excluded.

Incarceration brings a host of collateral consequences for not only the incarcerated individual, but also for their families and their communities, which significantly impact their ability to find safe and stable housing in a variety of neighborhoods. For families, incarceration may produce economic and housing insecurity, adding stress, additional demands on family members, and potentially causing homelessness. For communities, incarceration affects social ties, impacts mental health, and drains economic activity and business development. Upon re-entry, a history of criminal-justice involvement may reduce employment opportunities and limit access to quality housing because of discrimination in the housing market against individuals with criminal records.⁸⁰

⁸⁰ John Bae et al, "Coming Home: An Evaluation of the New York City Housing Authority's Family Reentry Pilot Program," (Nov. 2016), p. 7, available from: https://storage.googleapis.com/vera-web-assets/downloads/Publications/coming-home-nycha-family-reentry-pilot-program-evaluation/legacy_downloads/NYCHA_report-032917.pdf.

Supporting Re-entry and Building Community Ties

The New York City Department of Probation (DOP) has sought to address the concentrated effects of involvement with the criminal-justice system through the development of its Neighborhood Opportunity Network (NeON) centers. NeON centers are located in neighborhoods with the highest density of DOP clients—including Brownsville, East New York, Bedford-Stuyvesant, Central Harlem, South Jamaica, the South Bronx, and Bay Street in Staten Island—which are also the neighborhoods with the highest rates of incarcerated residents. These centers bring together local service providers, businesses, and residents to centralize relevant services and activities in order to promote the success of people on probation and the communities in which they live.

One of the links between NeON, the Mayor’s Action Plan for Neighborhood Safety, and NYPD’s community policing model is a focus on supporting local non-profit organizations and creating or improving spaces for building community ties. Researchers have emphasized the importance of active non-profit organizations and bonds between community members in improving not only neighborhood safety, but also a range of other health outcomes, including asthma, low birth weight, and heat-wave deaths. Additional efforts by City agencies to support local non-profits and social cohesion include DCLA’s Building Community Capacity initiative, DOT’s Plaza Program, and the Department of Parks and Recreation’s Community Parks Initiative. And as part of its Community Health Survey, DOHMH has begun to track the rate at which neighborhood residents feel that people in their neighborhood are willing to help their neighbors. Over the long-term, this data will assist the City in understanding the relationship between social ties and important neighborhood outcomes.

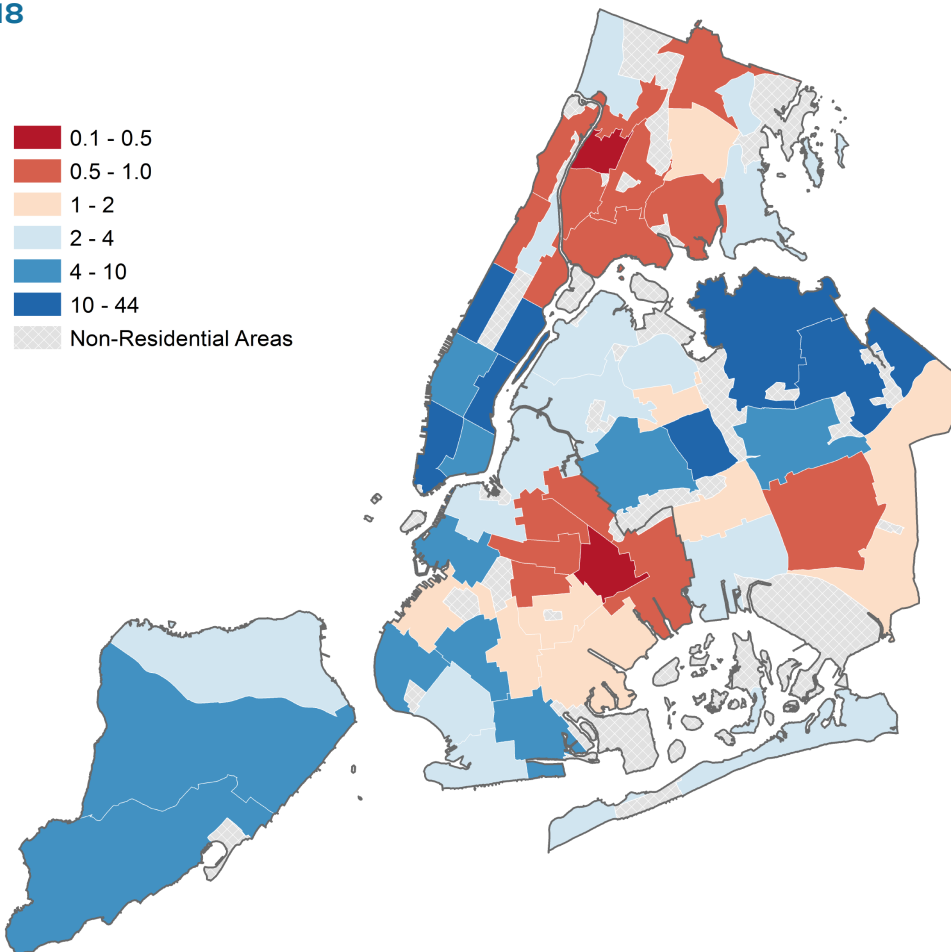
C. Financial Health

New York City’s Department of Consumer and Worker Protection (DCWP) (formerly the Department of Consumer Affairs) and its Office of Financial Empowerment (OFE) have focused on developing a framework of metrics to understand how neighborhoods can promote or hinder financial health and how financial security can be improved. Through its framework of neighborhood financial health indicators, which are examined in “How Neighborhoods Help New Yorkers Get Ahead: Findings from the Collaborative for Neighborhood Financial Health,” OFE has gathered extensive information about how financial resources vary by neighborhood.⁸¹ Neighborhood conditions that promote long-term financial resiliency and provide resources that residents can use to spend, save, borrow, and plan for life contribute to a strong and cohesive neighborhood and local economy.

⁸¹ NYC Department of Consumer Affairs, “How Neighborhoods Help New Yorkers Get Ahead: Findings from the Collaborative for Neighborhood Financial Health,” (Dec. 2017), available at: <https://www1.nyc.gov/assets/dca/downloads/pdf/partners/Report-HowNeighborhoodsHelpNYersGetAhead.pdf>.

Figure 5.66 uses the location of financial service providers, including banks, credit unions, pawnshops, and check cashers, to analyze the type of financial resources that are available in different neighborhoods. Because they charge high interest rates and fees and impose riskier terms, pawnshops and check cashers can damage the financial health of hard-working New Yorkers with low incomes. Figure 5.66 therefore examines the ratio of banks and credit unions to check cashers and pawnshops in each of the City's community districts. Figure 5.66 shows that in many New York City neighborhoods that are predominately Black and Hispanic, there are more check cashers and pawnshops than banks and credit unions. In areas in dark red, the number of pawnshops and check cashers is two to ten times the number of banks and credit unions. As one resident of East Harlem said to OFE, "We're... flooded with check cashers and pawnshops. Whatever little left that poor families have, [these businesses are] just stripping them of value... because families are in desperate need."

Figure 5.66 Comparison of Banks/Credit Unions to Check Cashers/Pawnshops, 2018



Source: Department of Consumer Affairs. Bank branch data: FDIC Summary of Deposits - June 2018; Credit Union data: National Credit Union Administration - November 2018; Check Cashers: New York State Department of Financial Services - November 2018; Pawnshops: New York City Department of Consumer Affairs - March 2019. Note: A ratio of 0.1 means that for every 1 bank or credit union, there are 10 check cashers or pawnshops, where as a ratio of 10 means that for every 1 check casher or pawnshop, there are 10 banks or credit unions.

Another critical indicator is credit score, which reflects an individual’s perceived likelihood to repay their debts by analyzing a portion of the individual’s financial history, including credit card debt, student loans, auto loans, mortgages, and personal accounts. This number carries significant implications for the financial well-being of families, impacting everything from the ability and cost to get a mortgage to meeting minimum credit score requirements in the rental housing market. However, many Americans do not have enough of a financial history to generate a credit score—because of their youth, immigration status, or lack of interaction with financial institutions and resources. These individuals are considered “unscorable,” and the United States Consumer Financial Protection Bureau estimates that 21% of New Yorkers are unscorable.⁸²

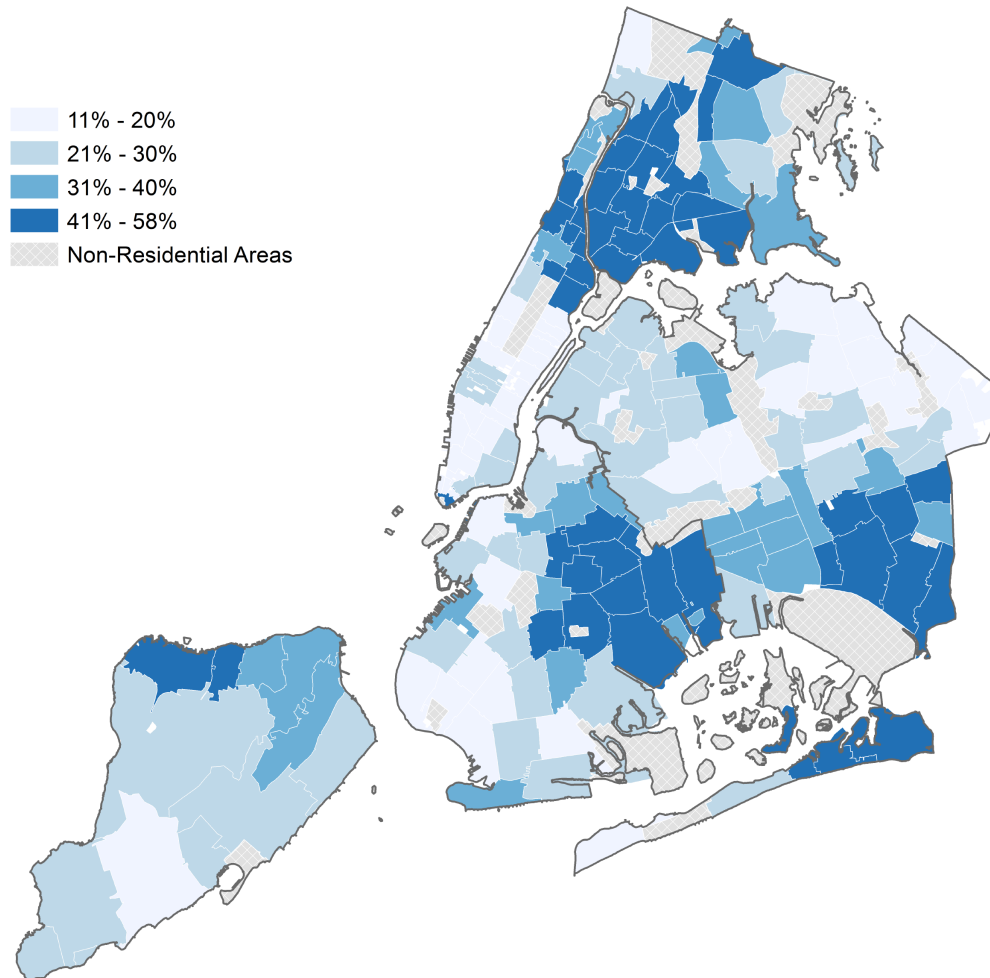
Figure 5.67 shows the percentage of people by New York City ZIP Code with “subprime” credit, which is a score of 600 or below, or who are “unscorable.” Residents with subprime credit or who are unscorable may be charged higher interest rates when trying to access loans or may be rejected by landlords who believe that relatively low credit scores demonstrate a greater likelihood of non-payment of rent. While HPD ensures that New Yorkers cannot be rejected from its affordable housing options simply due to their credit score or lack of credit history, such protections are not applicable to most of the city’s housing stock.⁸³

There are some ZIP Codes in the Bronx, Central Brooklyn, and southeast Queens—all areas with predominant populations of people of color—where more than 50% of the population has subprime credit or is unscorable. These neighborhoods also have some of the highest ratios of pawnshops and check cashers to banks and credit unions, as seen above in Figure 5.66. Together, these factors indicate that certain neighborhoods have little access to the financial services and resources that are critical to residents’ financial stability and ability to build assets.

82 New York City Comptroller, “Making Rent Count: How NYC Tenants Can Lift Credit Scores and Save Money,” (Oct. 2017), p. 7, available at: <https://comptroller.nyc.gov/wp-content/uploads/documents/Rent-and-Credit-Report.pdf>.

83 For more information about HPD’s guidelines for accessing its affordable housing, see: <https://www1.nyc.gov/assets/hpd/downloads/pdf/developers/marketing-handbook.pdf>.

Figure 5.67 Share of Residents with a Subprime or No Credit Score



Source: New York City Comptroller, “Making Rent Count: How NYC Tenants Can Lift Credit Scores and Save Money,” (Oct. 2017), <https://comptroller.nyc.gov/wp-content/uploads/documents/Rent-and-Credit-Report.pdf>.

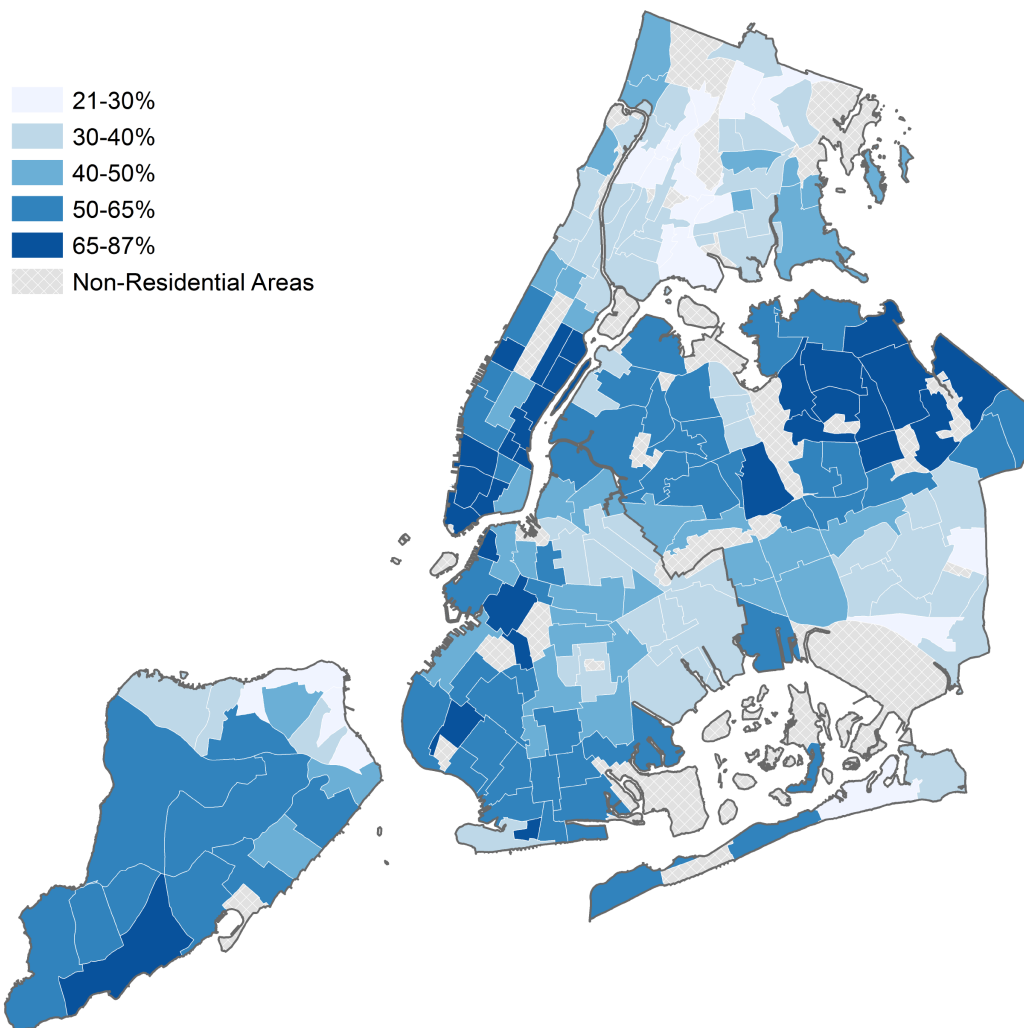
Education

Innumerable factors affect a child’s ability to thrive in school, and many of these factors vary considerably by the neighborhood in which a child lives—whether measured in its rate of asthma-related emergency room visits, the prevalence of violent crime, or its availability of safe and affordable housing. While it can be difficult to connect any individual factor to students’ success in schools, one recent analysis conducted by researchers at New York University and the University of Southern California found that exposure to violent crime accounts for over 30 percent of the Black-White English language arts (ELA) test-score gap for students in New York City public elementary schools,⁸⁴ and, as discussed above, violent crime is now clustered in a small number of neighborhoods in New York City.

84 Patrick Sharkey, et al., “High Stakes in the Classroom, High stakes on the Street: The Effects of Community Violence on Student’s Standardized Test Performance,” *Sociological Science* (May 2014), 14(1): 199.

This section, therefore, examines data from the Department of Education (DOE) on education outcomes of public elementary and middle-school students by the neighborhood in which they live, regardless of the location of the schools they attend. As discussed in Section 5.3, an increasing number of students in the city are not enrolled in the elementary schools closest to their homes, so examining student performance at each school is not necessarily indicative of how well the students who live near that school are performing.

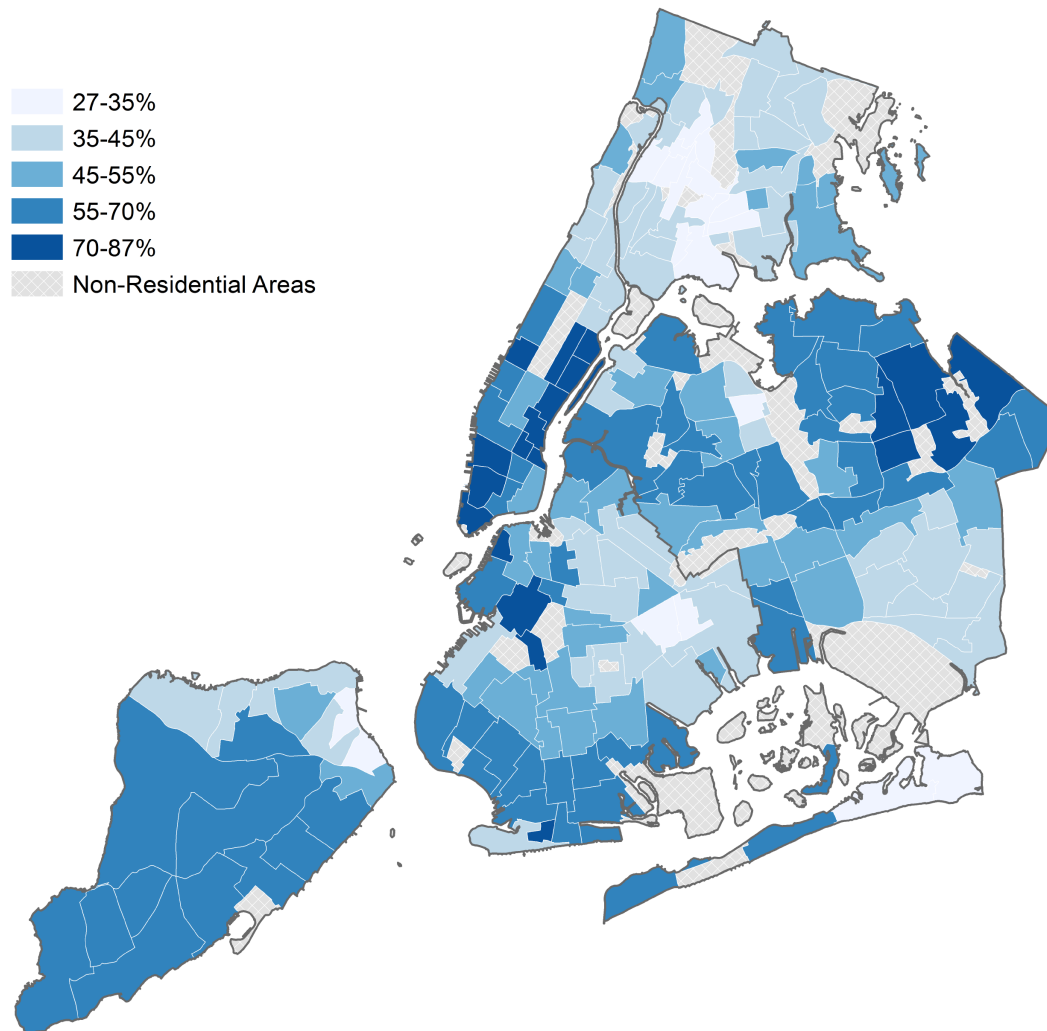
Figure 5.68 3rd-8th Grade Math Proficiency by Where Students Live



Source: Custom tabulations from the Department of Education for 2017-2018 school year. Includes both district and charter school students.

Figure 5.68 shows the rates of proficiency on State-level math tests for 3rd to 8th graders living in different neighborhoods, and Figure 5.69 shows this rate for the ELA exam. There are significant disparities in academic outcomes by where students live.

Figure 5.69 3rd-8th Grade English Language Arts (ELA) Proficiency by Where Students Live

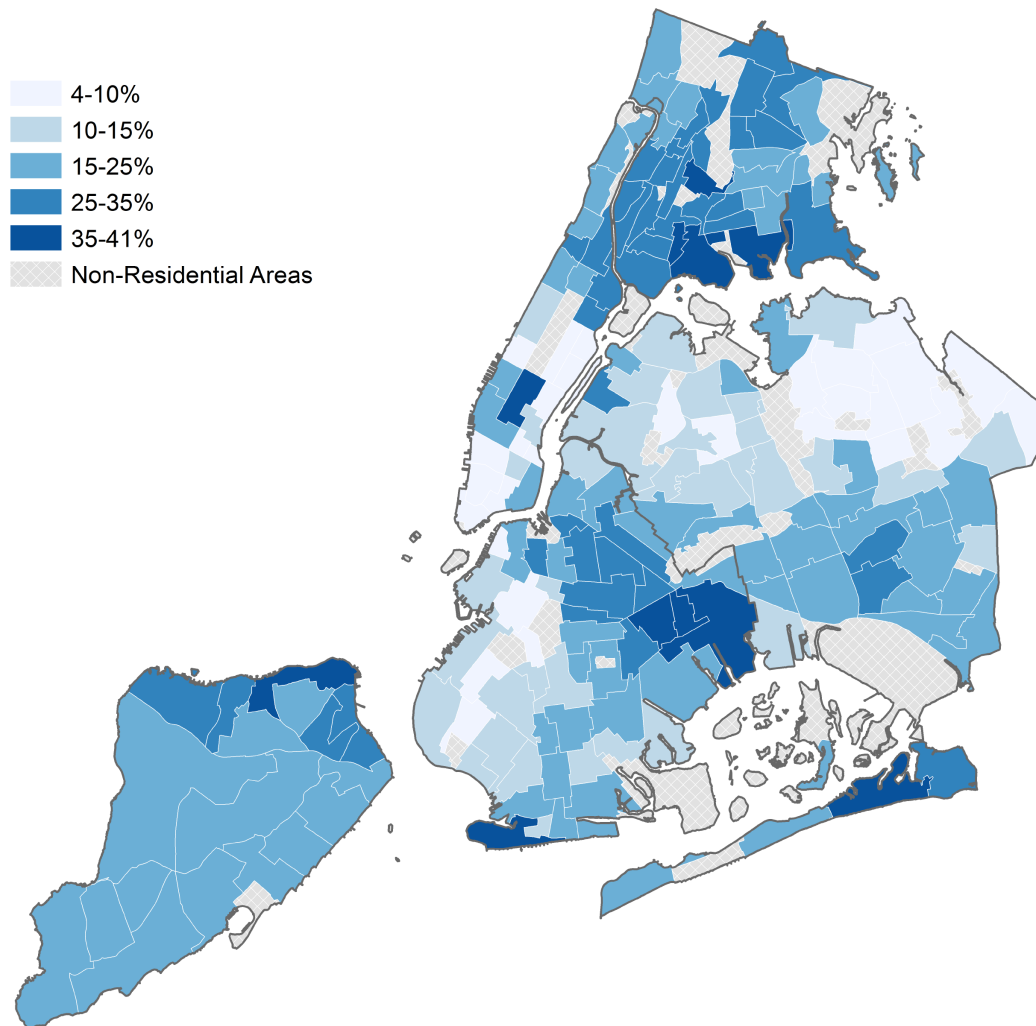


Source: Custom tabulations from the Department of Education for 2017-2018 school year. Includes both district and charter school students.

Figure 5.70 shows the rate of chronic absenteeism for students living in different neighborhoods. In some neighborhoods of New York City, more than 30% of 3rd through 8th grade students are chronically absent from school. Figure 5.70 is almost an inverse of Figures 5.68 and 5.69; where rates of chronic absenteeism are particularly high, the rates of student proficiency are particularly low.

Absenteeism is also closely connected to a range of factors in a student’s life outside of the classroom, such as exposure to elevated asthma risks and experiencing housing instability.⁸⁵

Figure 5.70 3rd-8th Grade Chronic Absenteeism Rate by Where Students Live

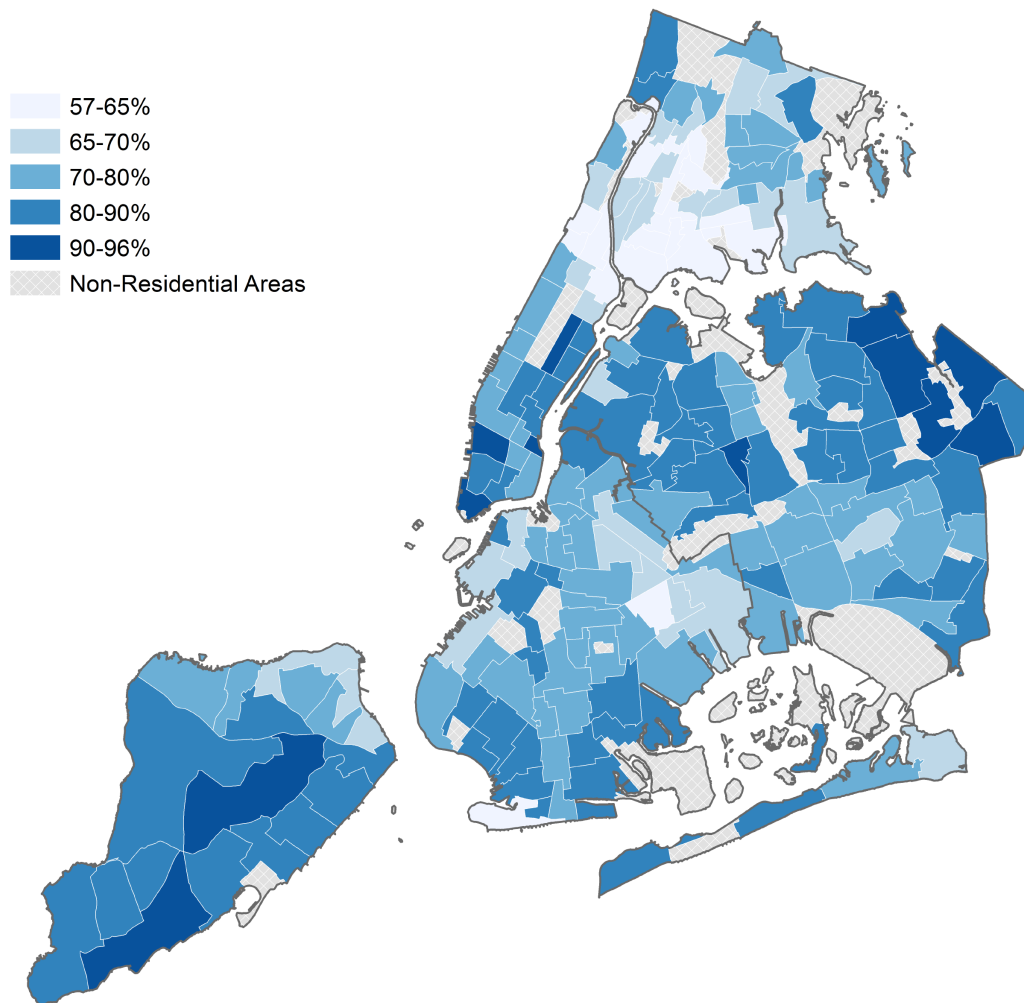


Source: Custom tabulations from the Department of Education for 2017-2018 school year. Includes both district and charter school students.

⁸⁵ Mary Cunningham and Graham MacDonald, “Housing as a Platform for Improving Education Outcomes among Low-Income Children,” (May 2012), p. 7, available at: <https://www.urban.org/sites/default/files/publication/25331/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.PDF>; Erin Einhorn and Lori Higgins, “Inside Detroit’s efforts to address one of the biggest obstacles to better schools: sky-high absenteeism,” (Apr. 23, 2019), available at: <https://www.chalkbeat.org/posts/detroit/2019/04/23/inside-detroits-efforts-to-address-one-of-the-biggest-obstacles-to-better-schools-sky-high-absenteeism/>.

Finally, the large neighborhood disparities in education outcomes seen in elementary and middle school test scores also appear in graduation rates, even though the majority of high schoolers do not attend high school in their local school district and nearly 20% of students do not attend in their home borough. Figure 5.71 shows the graduation rates from New York City public schools by neighborhoods of where students live. Neighborhoods with the highest graduation rates of its residents are the West Village and Upper East Side, and the lowest are in Harlem, Inwood, Coney Island, and many parts of the south and central Bronx.

Figure 5.71 High-School Graduation Rate by Where Students Live



Source: Custom tabulations from the Department of Education for 2017-2018 school year. Includes both district and charter school students.

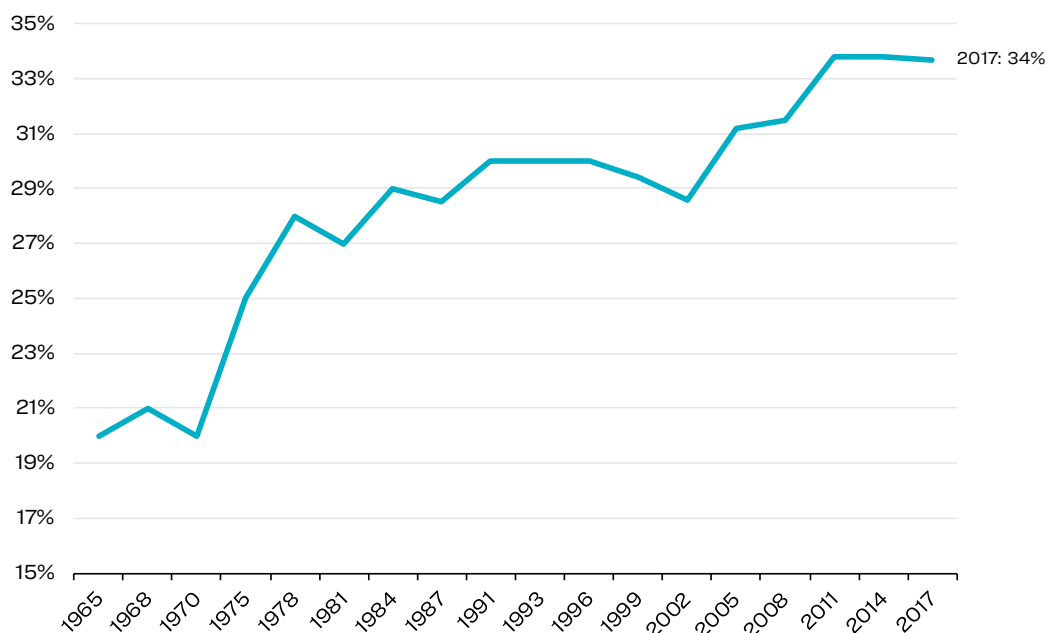
5.5 Housing Stock and Experiences

Introduction

Housing is an essential part of the environment in which New Yorkers live. It can affect physical health by exposing residents to hazards and triggers. It can affect financial health by limiting the disposable income that can be spent on other basic necessities or by increasing owners' assets and wealth over the long-term. It is also a crucial source of social interaction—one that many New Yorkers rely on as the primary source of social support and connection. Well-maintained, safe, affordable housing provides a stable base from which to launch a healthy and satisfying life.

Previous sections in this chapter described where New Yorkers of different personal characteristics live in relation to each other and how access to resources and opportunities differs dramatically by neighborhood. This section turns to the housing that New Yorkers live in—the 3.5 million housing units spread among houses, brownstones, and towers that 8.5 million New Yorkers call home.

Figure 5.72 Median Gross Rent to Income Ratio, 1965 – 2017



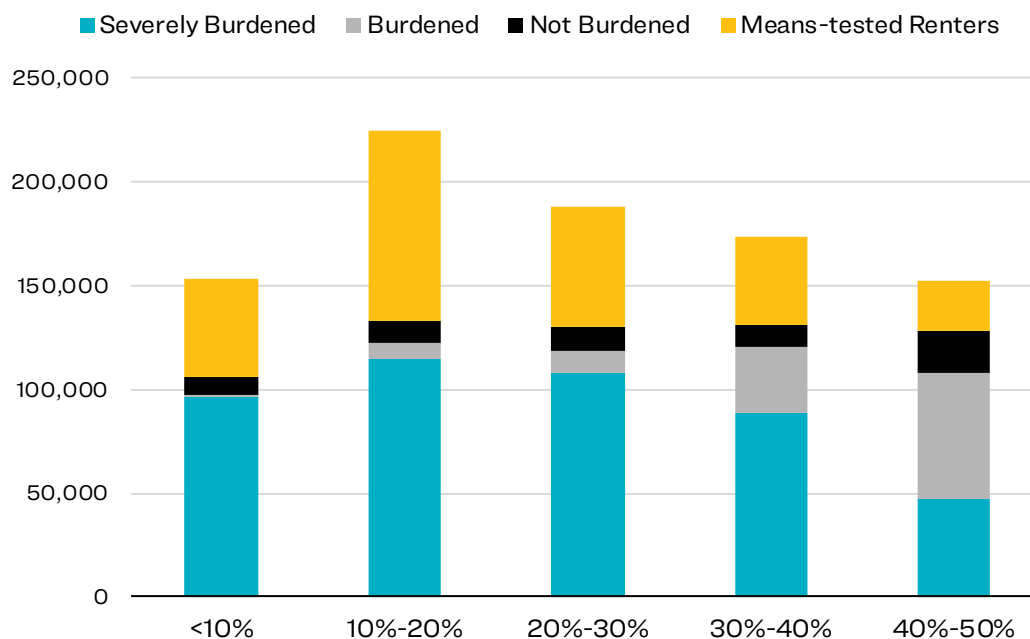
Source: NYC Housing and Vacancy Survey, 1965-2017. US Census Bureau/ NYC HPD

Despite the City's unparalleled investments in creating and preserving affordable housing, a shortage of housing options contributes, along with limited wage growth, to an ongoing affordability crisis. The share of tenants that are rent burdened—which means they are paying more than 30% of their income toward rent—remains at the highest level on record, and a record number of people are ex-

periencing homelessness, even among New Yorkers with full-time employment.⁸⁶ Moreover, in 2018, 95% of families with children in homeless shelters were people of color, largely Black and Hispanic.⁸⁷

Figure 5.72 above shows the median rent-to-income ratio from 1965 through 2017 for all renter households; in 2017, the typical New Yorker paid 34% of their income toward rental housing costs. Today, more than half of New York City renter households are rent burdened, including one third of renter households who are severely burdened and pay more than 50% of their income toward housing costs. This crisis is particularly acute for the 890,000 households in New York City who rent their homes and are extremely low- or very low- income according to federal housing guidelines. While 260,000 of these households benefit from living in public housing or receive federal housing vouchers—and are labeled as “means-tested renters” in Figure 5.73 below—630,000 extremely low- and very low-income households do not. In 2017, 90% of these 630,000 households were rent burdened, including 70% of whom were severely rent burdened.

Figure 5.73 Rent Burden of Extremely Low- and Very Low-Income Renter Households, 2017



Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD. “Extremely low-income” households are represented in the first three bars, while “very low-income” households are represented in the last two bars. “Means-tested renters” include those living in public housing and/or receiving a federal housing voucher.

86 Mireya Navarro, “In New York, Having a Job, or 2, Doesn’t Mean Having a Home,” *The New York Times* (Sept. 17, 2013); Mara Gay, “Thousands of Working New Yorkers are Living in Homeless Shelters,” *The Wall Street Journal* (Apr. 10, 2017).
87 NYC Department of Homeless Services Data Dashboard – Fiscal Year 2018, available at: <https://www1.nyc.gov/assets/dhs/downloads/pdf/dashboard/FY2018-DHS-Data-Dashboard-revised-1’30’2019.pdf>.

The data analysis in this section serves two primary functions. First, it examines New York City's current housing stock, focusing on the composition and location of different types of housing, as well as trends in where new housing is being built. Second, to better understand whether and how housing disparities might exist between different demographic groups, it evaluates four key issues that shape New Yorkers' experiences in their homes: affordability, quality, accessibility, and stability. Before analyzing the data, however, experiences in the housing market and feedback on government housing programs that New Yorkers provided in the Where We Live NYC participation process are described.

Turning the Tide on Homelessness

In 2017, the City of New York released a comprehensive strategy to address the homelessness crisis, which has been driven by years of wages not keeping up with the cost of housing. The City's primary goal is to keep families and individuals from losing their homes and ending up on the street or in shelter. Since 2013, the number of residential evictions by marshals in New York City has fallen by over 30%. During this time, the City began to provide legal assistance for low-income tenants facing eviction and strengthening other homelessness prevention programs.

When staying in a shelter is unavoidable, it is the City's goal to provide shelter in a way that enables New Yorkers who are homeless to stabilize their lives and move back into their communities as soon as possible. Reimagining the shelter system includes closing cluster apartments, closing commercial hotels and replacing them with approximately 90 new shelters to shrink the city-wide shelter footprint, improving the quality of services, and keeping people in their neighborhoods.

Engagement Feedback

Because of the high cost of housing, most New Yorkers who shared their experiences in Where We Live NYC's community participation process did not feel like they have meaningful options when choosing a home or neighborhood. Many participants reported compromising on poor conditions, crowding with extra roommates, or limiting their housing search to specific neighborhoods with less expensive housing options. Seniors and people with disabilities reported particularly limited housing options, because they are often seeking accessible and affordable homes on a fixed income.

- “Affordability dictates everything. The conversation with clients is about where they can afford to live, and then we plan for safety afterwards. Same with school quality—my clients would love to live in a place with good school quality, but they can't afford it. There is a hierarchy of needs. You can't even get to other needs or wants, because first you have to live in a place you can afford.” – Service Provider at Community Conversation, Anti-Violence Project

- “I don’t want to be rent burdened. I want to have a life. I want to have disposable income at the end of the month. I want to do things after I pay my bills. That’s your ability to buy food, buy clothing, and not live paycheck to paycheck.” – Community Conversation Participant, Banana Kelly CIA

Participating New Yorkers also discussed relying heavily on government-assisted housing programs to survive in a market that feels too expensive. For many, these programs provided positive, even transformative, opportunities—serving as a pathway out of homelessness or a chance for true housing stability. However, residents also reported that participating in these government programs can limit neighborhood choice. Many residents accepted into these programs prioritized an affordable home, regardless of location. This can mean moving away from friends and family, or moving into neighborhoods with fewer resources.

Once they moved in, some participants reported feeling stuck with no pathway for leaving publicly-supported housing—particularly NYCHA—because of the lack of affordability in the housing market. Some residents who participate in rental assistance programs also reported feeling “quarantined” in certain neighborhoods due to discrimination, voucher payment limits, and red tape for themselves as well as landlords.

Public Housing (NYCHA):

- “I can’t leave NYCHA. Right now, at end of pay week, I have \$200-300 after rent. And if I moved, I would only have \$5 left. I would go hungry in a nice apartment.” – Community Conversation Participant, NYCHA Public Housing
- “NYCHA said to me, ‘You can pick three areas.’ My daughter and I lived in Astoria, so I asked to move to Queens or Manhattan or Brooklyn. I didn’t know Staten Island. But I was sent here, and I took it because I needed it. But in these years that I can still walk, I don’t want to be two hours from my daughters and my grandkids.” – Community Conversation Participant, NYCHA Public Housing
- “The lack of repairs makes it hard to want to keep staying, but [NYCHA] is the only place nearby that many people can afford.” – Community Conversation Participant, Fifth Avenue Committee

New Affordable Housing (HPD):

- “The first apartment I got [through HPD’s housing lottery] was in Manhattan. I didn’t have a choice about it because it was subsidized housing. I had to go where the housing was, due to accessibility and affordability. So, I had to break off everything I had in Brooklyn and start over with friends, doctors, and everything. I did give that up but I got more in return.” – Community Conversation Participant, Brooklyn Center for Independence of the Disabled
- “Low-income people don’t really have a choice. We’re in our building because we got chosen by the lottery. Most people live in the building because they don’t have a choice. I’m just there. I don’t feel connected to my neighborhood and don’t know my neighbors.” – Community Conversation Participant, Center for Court Innovation

- “I’m in an HPD building. I wouldn’t have selected that location, but I was paying \$1,800 for a two-bedroom and that meant we were eating noodle soup every day. So I got into something, and it’s in Crown Heights, and it’s extremely affordable: two-bedroom at \$995. I was standing there shocked when I won. I’m on the 6th floor and I have a beautiful view of the city.” – Community Conversation Participant, Flatbush Development Corporation

Federal (Section 8) and City Vouchers:

- “They [Section 8 staff] gave me a list and they circled three different places in Far Rockaway. I have never lived in Far Rockaway. I lived in Brooklyn for 40 years. I would have preferred Brooklyn, but I was desperate so I chose the first thing they gave me, which was the Rockaways.” – Community Conversation Participant, Section 8 Housing Choice Voucher program
- “The City’s voucher is so limiting. You can’t leave the city, and also the amount of the voucher keeps your search incredibly closed. There is almost nothing but rooms available in the voucher price range. Now the cost of rooms has gone up to the point that the voucher will barely cover that.” – Community Conversation Participant, Neighbors Together

For many New Yorkers, the lack of housing choice has a fundamental impact on their lives—from day-to-day behaviors to planning for the future. Residents discussed the high stress and sacrifice that result from having little or no access to safe, quality, and affordable housing. Here are some experiences regarding housing choice and quality that were shared:

- A single mother got pneumonia because of poor heating in her apartment but was afraid to make a complaint because she was undocumented.
- A young immigrant moved five times in three years—once living in a windowless basement—to afford rent.
- A transgender person feared for their safety because they could not receive gender-affirming surgery since they did not have the required stable housing available for post-surgery care.
- In order to prepare fresh food for her family, a person using a rental voucher reported that she began barbecuing on the sidewalk outside her apartment after the landlord refused to fix her stove.
- A disabled 89-year-old took over an hour to get up the stairs each day because their rent-stabilized building had no elevator but was all they could afford.

Chapter 6 puts forward the City’s proposed strategies and actions to address these fundamental issues regarding New Yorkers’ housing options, both in government-assisted housing and in the private market.

New York City's Housing Stock

Introduction

New York City houses a total of about 8.5 million people in approximately 3.1 million occupied housing units. About two thirds of the occupied units, or 2.1 million units, are rented, and the remaining third of occupied units, or about 1 million units, are occupied by households that own their home.

A large majority of the city's occupied rental housing stock falls into one of two categories—rent-stabilized and market-rate—and each has approximately 900,000 units. Rent-stabilized units are predominantly in buildings built before 1974 and contain six or more units. A small number of units in older buildings with fewer than six units are also subject to rent stabilization, as are units in buildings receiving tax benefits or subject to regulatory agreements with the State or City. There are three categories of market-rate rental units: (1) units that were never rent-stabilized because their buildings contain fewer than six units or were built after 1974; (2) units that were subject to rent regulation but have decontrolled or been released from rent regulation; and (3) unregulated rental units in co-op and condo buildings.

New York City also has a substantial amount of government-assisted housing, which are categorized for the purposes of this section's analysis as "NYCHA," "Section 8," and "Other Regulated."

- **NYCHA:** New York City was the first in the nation to construct public housing, and NYCHA's properties remain the largest portfolio of public housing in the country. Public housing is affordable, means-tested housing for low- and moderate-income residents, who pay 30% of their income toward rent.
- **Section 8:** Section 8 vouchers are means-tested and rent levels are set at a specified percent of residents' incomes. But unlike public housing residents, people with vouchers mostly live in privately-owned buildings, and the government pays a portion of their rent.
- **Other Regulated:** Other Regulated housing includes units that are owned by the City or are regulated under a variety of federal, state, and local programs, including Mitchell-Lama, HUD-regulated, Article 4, Municipal Loan, Loft Board, and rent control units. Some of these units are means-tested and some are not.

Finally, a substantial segment of the housing stock has been subsidized through affordable housing programs operated by the City or State of New York. These programs generally set affordable rents at a single point in time and allow small increases over time—typically by making the unit rent-stabilized—rather than tying rents to tenant income each year. The City has a long history of financing the development and rehabilitation of privately-owned, publicly-subsidized, and rent-restricted housing.⁸⁸ Stretching back to the 1980s, the City has created or preserved about 450,000 units for its residents. Unfortunately, no single data source includes complete historical information on this subset of the housing stock separately from other types of government-assisted housing or rent-stabilization status, so these 450,000 units are represented in multiple categories described above.

⁸⁸ For example, see Alex Schwartz, "New York City and Subsidized Housing: Impacts and Lessons of the City's \$5 Billion Capital Budget Housing Plan," *Housing Policy Debate* (1999), 4(10): 839.

What We’re Doing to Ensure More Comprehensive Data on Affordable Housing

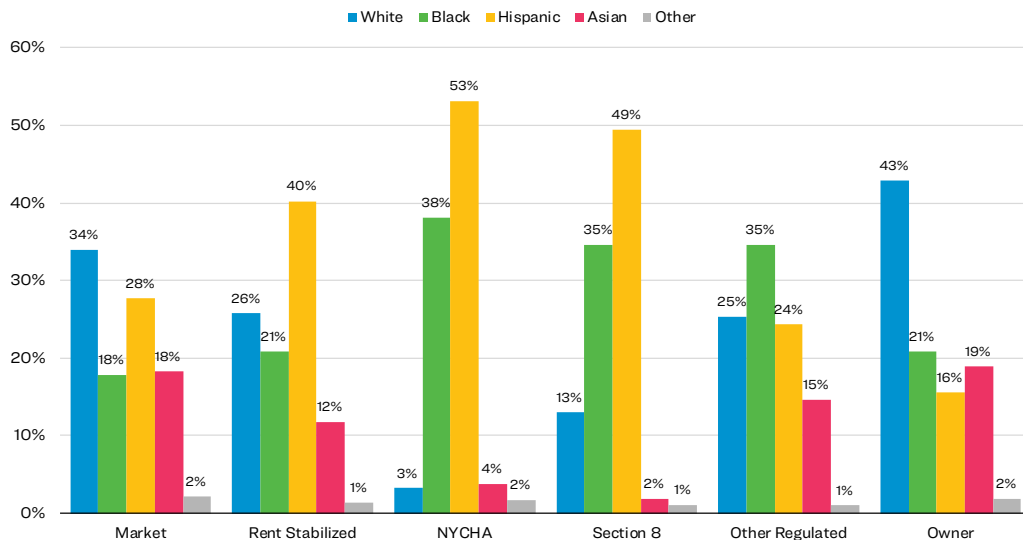
To continue its commitment to affirmatively further fair housing, the City is expanding the data it collects through the New York City Housing and Vacancy Survey (NYCHVS). The City conducts that survey about every three years in partnership with the U.S. Census Bureau. By better integrating information on all types of government-assisted housing into this survey effort, the City will have better information on the demographics and housing experiences of current residents of all rent-restricted housing, citywide. Among the data points that will be available in future survey cycles:

- Race/ethnicity
- Household composition
- Income, employment, and educational attainment
- Disability status
- Veteran status
- Rent burden
- Housing quality
- Length of residence
- Rent-stabilization status

Who lives in each housing type?

New York City’s population is not evenly distributed among the different housing types described in this section. Because different housing types can contribute to different experiences that residents have in their homes, it is important to analyze which populations live in each housing type. Differences by race and ethnicity, household composition, and foreign-born status, among others, may lead to different opportunities or constraints.

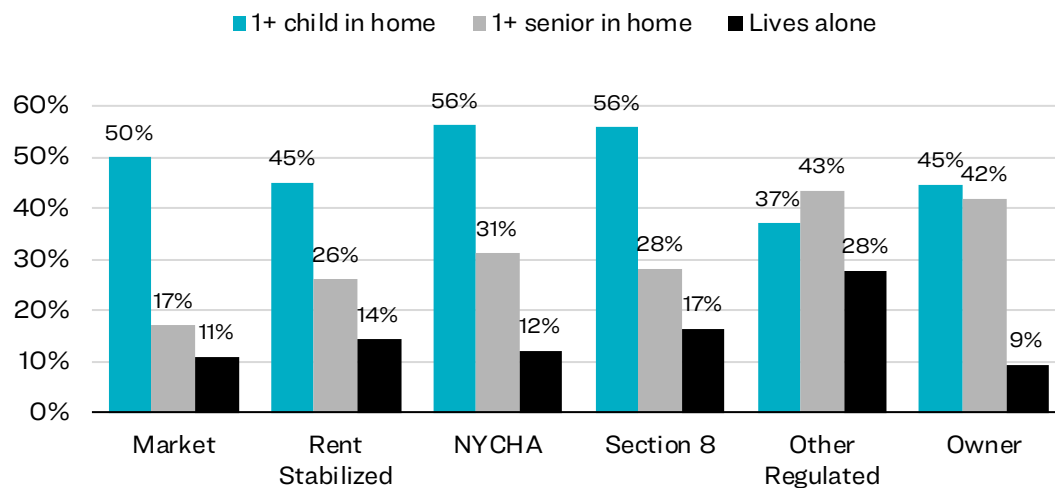
Figure 5.74 Race and Ethnicity by Housing Type



Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

Figure 5.74 illustrates that there is substantial variation among housing types in terms of the race and ethnicity of their residents. White residents represent the largest share of residents in both owner-occupied and market-rate rental units. Hispanic residents represent the largest share of New Yorkers in public housing, households with a voucher, and rent-stabilized units, though Black households are also disproportionately represented in public housing and in households renting with a voucher. Both Asian/PI and White residents are severely under-represented in public housing and households renting with a voucher.

Figure 5.75 Household Composition by Housing Type

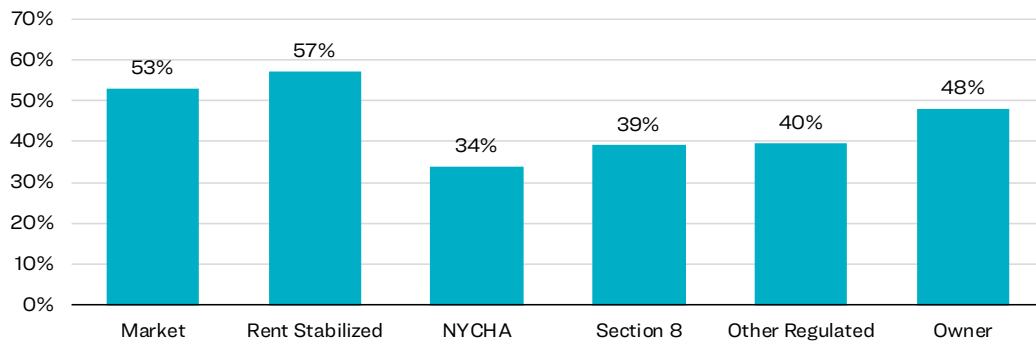


Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

Household composition can be measured in many ways beyond race and ethnicity. Here, three household types are considered: individuals who live alone, those who live with one or more children under age 18, and those who live with one or more seniors (someone age 62 or older). These are not mutually exclusive—a senior may live alone and a household with children may also have one or more co-resident seniors.

Figure 5.75 shows that more residents live with children in public housing or with a voucher than in any other type of housing, though a substantial share of households in all types of housing includes a child under the age of 18. Other regulated and owner-occupied housing have the largest shares of residents living with one or more seniors (43% and 42%), followed by public housing (31%), households with a voucher (28%), and rent-stabilized residents (26%). Only 17% of residents in market-rate housing live with a senior.

Across all housing types, about one in eight New Yorkers lives alone. Other Regulated has the highest share of individuals living alone (28%), and owner-occupied has the lowest (9%).

Figure 5.76 Foreign-born Status by Housing Type

Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

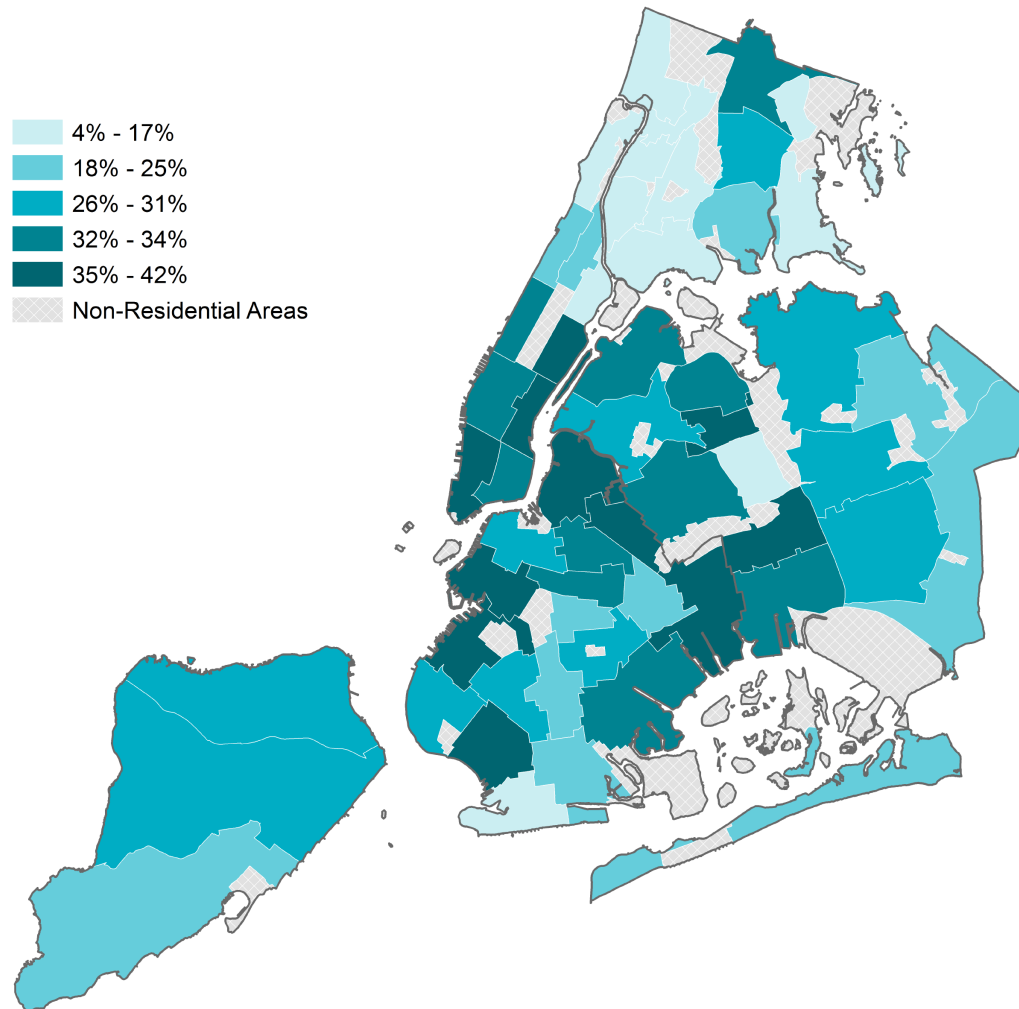
The housing stock also varies by foreign-born status of the head of household. Figure 5.76 illustrates that owner-occupied units, market-rate rentals, and rent-stabilized units are relatively similar in terms of the share of households that are headed by someone who was born outside of the United States, while public housing, units rented with a voucher, and other regulated units have significantly lower rates of foreign-born head of households. Public housing has the lowest share with 34%, followed by households with a voucher and other regulated housing.

Where is each type located?

Figures 5.77 to 5.81 below show the share of units of each housing type in each of the 55 sub-borough areas in New York City.⁸⁹ For example, Figure 5.77 below shows the share of each sub-borough's total housing units that is market-rate rental housing.

⁸⁹ While most of the analysis in this report uses Neighborhood Tabulation Areas (NTAs) as the primary geographic unit, NTAs are too small for analyzing data from the New York City Housing and Vacancy Survey (NYCHVS), which is the primary data source on the city's housing stock. This section relies on Public Use Microdata Areas (PUMAs), which have a minimum population of 100,000, are aggregated from census tracts, and approximate Community Districts (CDs) or combinations of CDs. (There are 59 CDs and only 55 NYC PUMAs because of such combinations.)

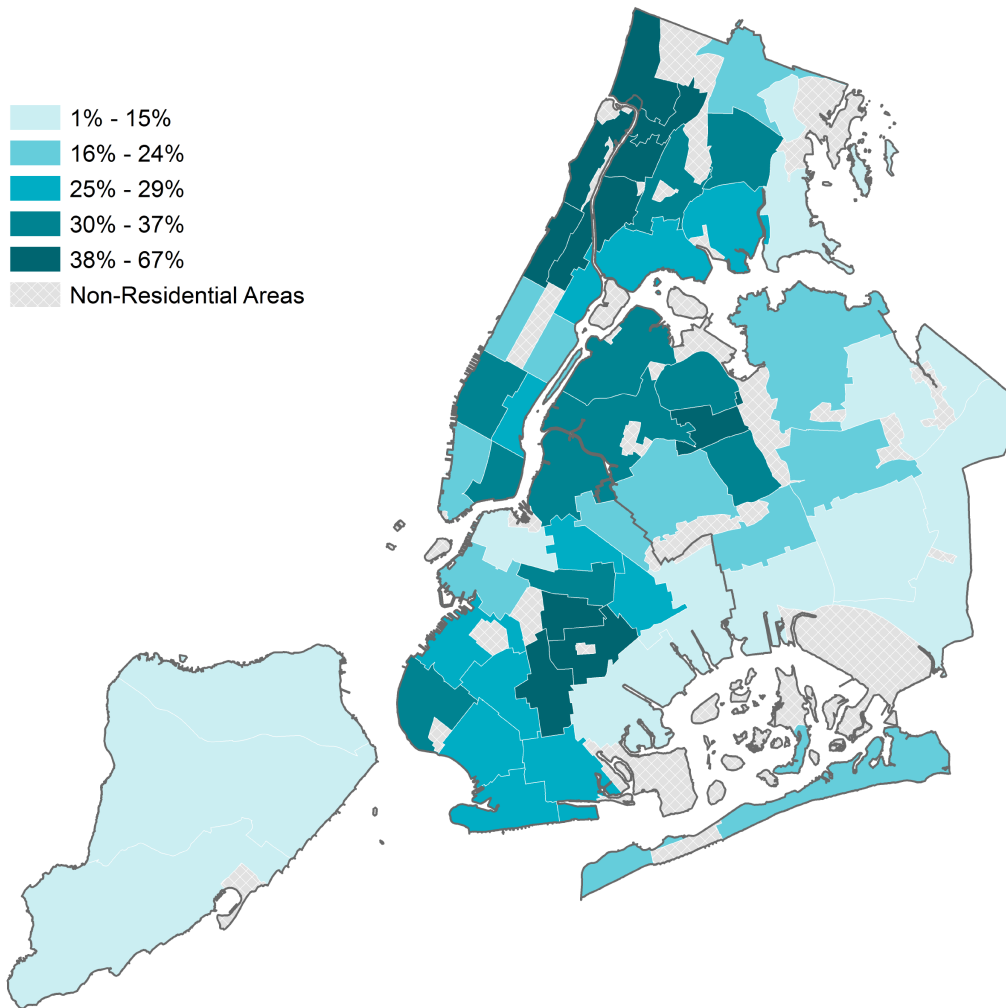
Figure 5.77 Market-Rate Rental Housing by Share of Total Units



Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

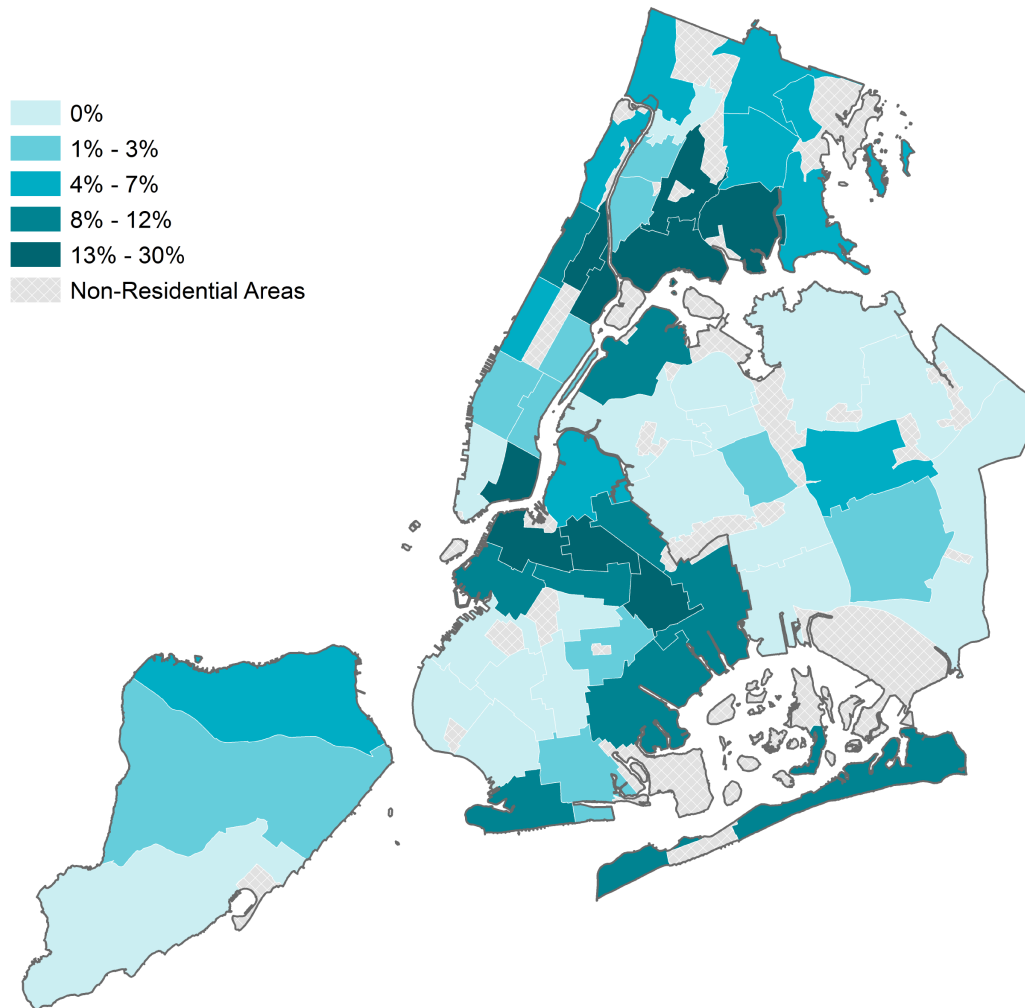
The highest concentration of market-rate rental housing is spread across parts of Lower and Midtown Manhattan, Brooklyn, and western Queens. In terms of absolute numbers, the largest amounts are located in Manhattan south of 110th street and specific areas of Brooklyn and Queens, including Greenpoint/Williamsburg, Bensonhurst, Ridgewood, Astoria/Long Island City, and Flushing.

Figure 5.78 Rent-Stabilized Rental Housing by Share of Total Units



Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

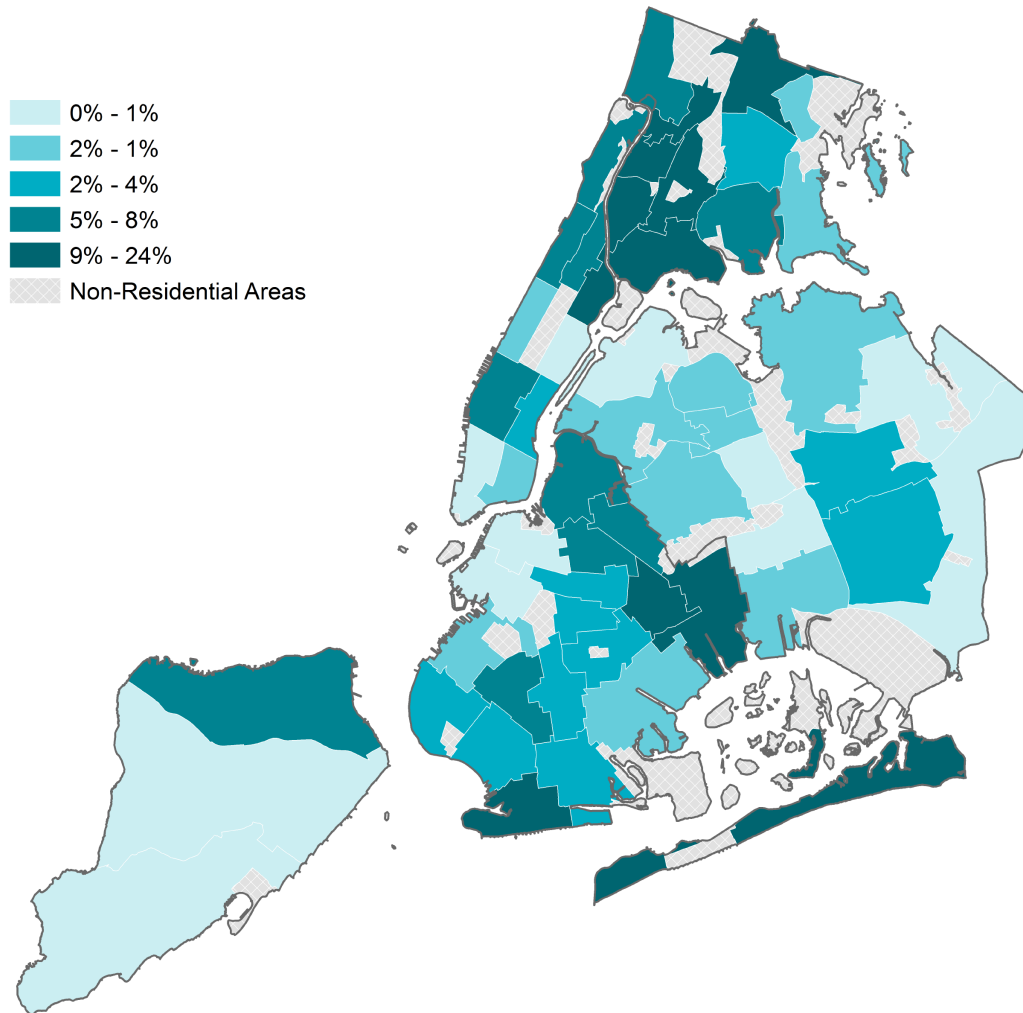
Figure 5.78 shows rent-stabilized housing by share of units in each neighborhood. The highest shares of rent-stabilized units are in Upper Manhattan above 110th Street, western neighborhoods in the Bronx, Elmhurst in Queens, and a cluster of neighborhoods in central Brooklyn, including South Crown Heights, Flatbush, and East Flatbush. There are fewer rent-stabilized units in Southeast Queens and Staten Island, where the homeownership rates are higher.

Figure 5.79 Public Housing by Share of Total Units

Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

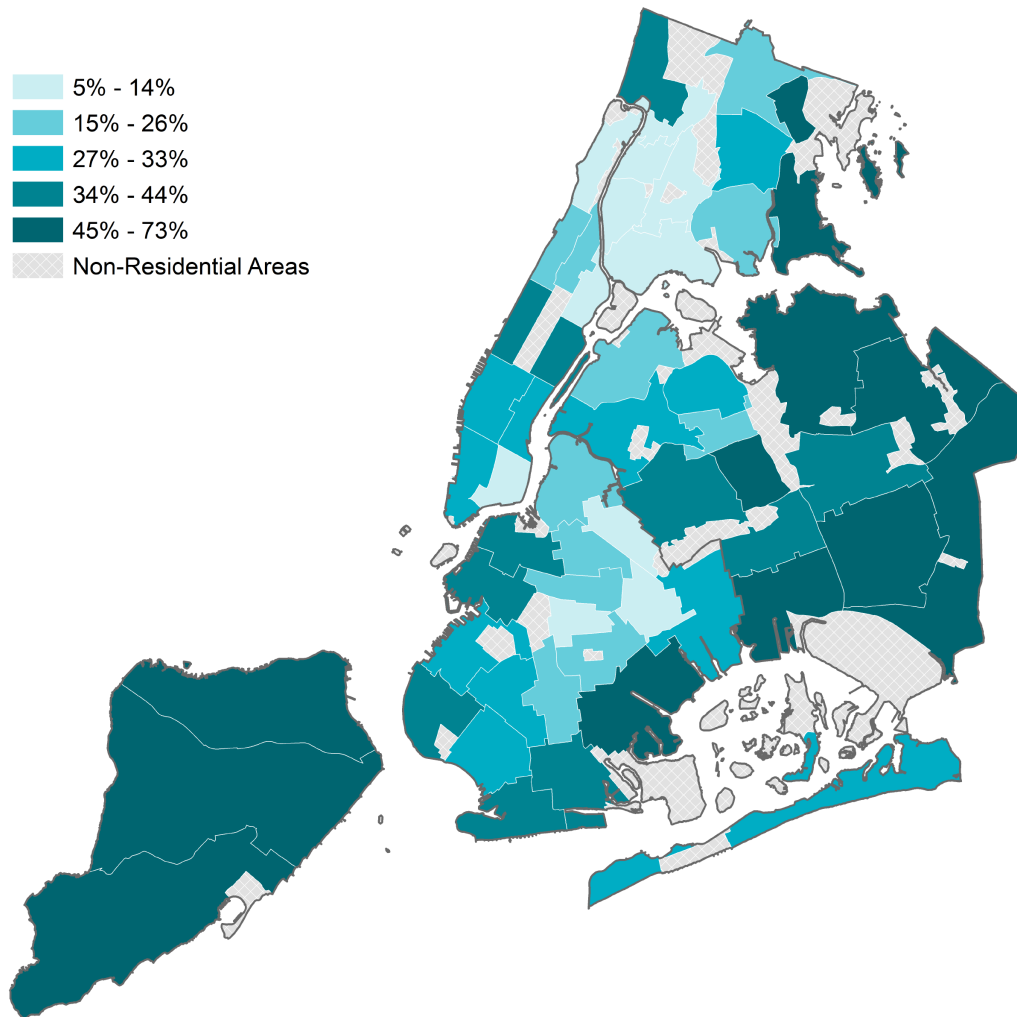
Figure 5.79 shows the location of public housing. The largest concentration of public housing is in the South Bronx and East and Central Harlem. A substantial number of public housing units are located in Brooklyn, including Brooklyn Heights/Fort Greene, Bedford Stuyvesant, and Brownsville/Ocean Hill. There are relatively few public housing units in Queens and Staten Island.

Figure 5.80 Share of Total Units Rented with Federal Housing Vouchers



Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

Figure 5.80 shows where people live who use federal rental assistance, under Section 8 of the Housing Act of 1937, which is typically referred to as Section 8 vouchers. These units overlap with other maps in this section, because Section 8 vouchers can be used in market-rate, rent-stabilized, or some government-assisted units. The highest concentrations are in the Bronx and upper Manhattan, with a large number of people also living in the Rockaways, Coney Island, East New York, and Brownsville.

Figure 5.81 Share of Owner-Occupied Housing

Source: NYC Housing and Vacancy Survey, 2017. US Census Bureau/NYC HPD.

Figure 5.81 shows the concentration of owner-occupied housing. Owner-occupied housing is a large portion of the housing stock in Staten Island and Southeast and Northeast Queens, and—in absolute numbers—there are also a substantial number of units in core Manhattan. While in other cities owner-occupied housing is nearly synonymous with single-family homes, it is important to note that in New York City owner-occupied housing includes many condominium and co-op buildings.

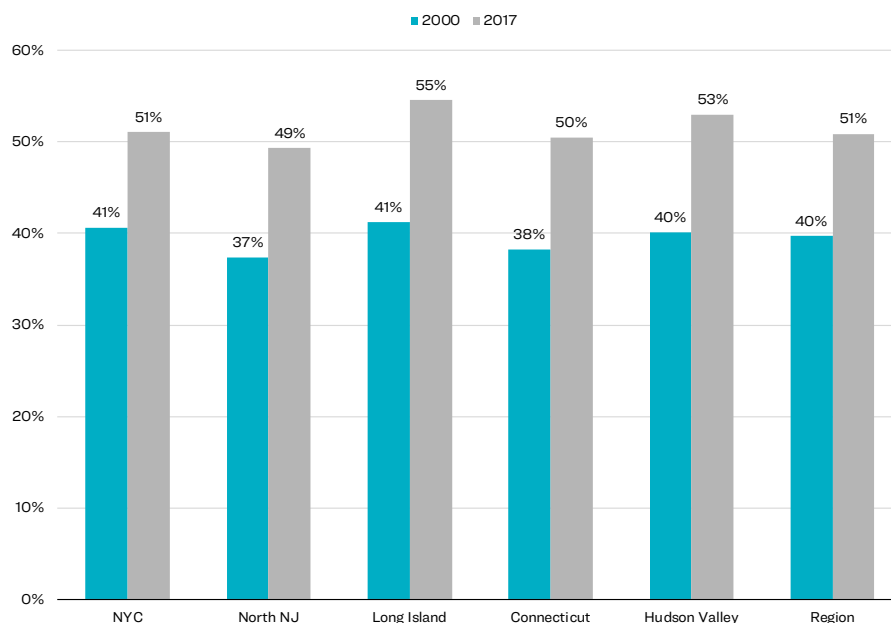
Regional Housing Trends

As discussed earlier in Chapter 4.2, New York City’s economy, population, and housing stock are interconnected with the larger, tri-state region. New York City historically has and continues to provide a disproportionate share of the region’s rental housing available to lower income residents, as well as of its multifamily housing generally.

There are more than 9 million housing units in the metropolitan area. Rental housing is concentrated in New York City: 39% of the region’s total units are located in the City, but 56% of the region’s rental housing is in the City. In addition, nearly half of the region’s homes are single-family (4.2 million units), 18% (1.6 million) are in buildings with two-to-four units, and 36% of homes (3.2 million) are in buildings with five or more units. Buildings that hold five or more units, typical of medium or larger multifamily buildings that can offer low-cost rental housing, are concentrated in New York City—where two-thirds of those units are located.⁹⁰

The regional barriers to creating multi-family and low-cost housing significantly constrain the choices of where to live that are available to people in New York City and the region as a whole. Low-density zoning, limited public transportation, and, in some areas, a history of discrimination and opposition to multi-family housing are among some of the barriers that result in limited housing options for low-income households and communities of color in the region.

Figure 5.82 Share of Renter Households Spending More than 30% of Income on Rent



Source: U.S. Census Bureau Decennial Census SF3 H073; U.S. Census Bureau ACS 5-Year Estimates 2013-2017 B25074. Note: 2017 represents a 5-year average of 2013-2017.

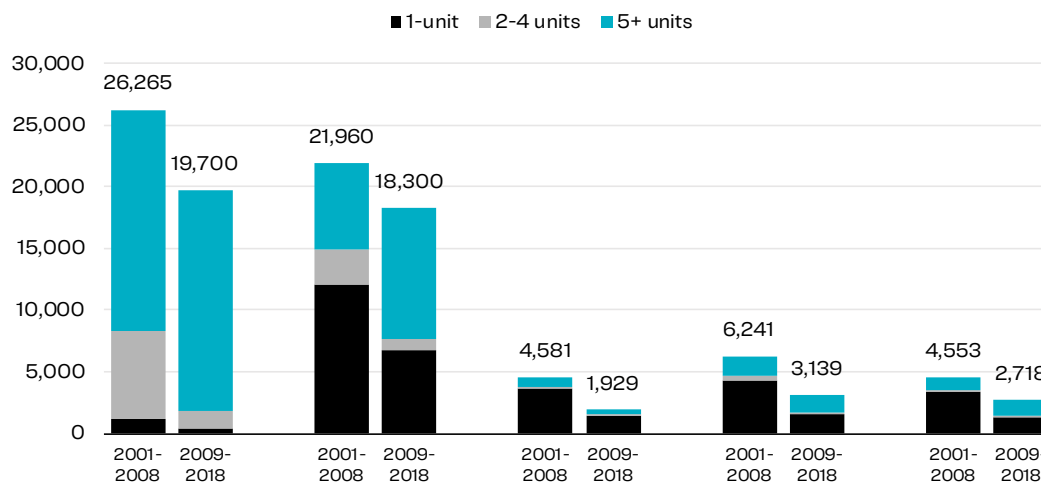
⁹⁰ U.S. Census Bureau ACS 1-Year Estimates, 2017.

Since 2000, the rent burden experienced by households has risen consistently across the region, with rents rising faster than incomes in most areas. While the share of New York City renter households that are rent-burdened has increased from 41% in 2000 to 51% in 2017, the increases were similar and or even greater in other parts of the region.

New York City has long been the region’s economic engine and holds the greatest concentration of jobs. Declines in the region’s housing production, combined with strong economic growth, pose major fair housing challenges. The continued limited production of housing across the region both reduces choices for where to live and likely contributes to increasing housing prices in New York City.

The region produced 30% fewer housing units per year after the Great Recession than in the prior decade. From 2001 to 2008, the Region collectively issued 508,800 permits for new housing units, averaging 63,600 units per year. From 2009 to 2018, this production significantly declined to 457,860 units in total, averaging 45,800 units per year.⁹¹

Figure 5.83 Average Number of Housing Units Per Year by Building Size, Pre- v. Post-Great Recession



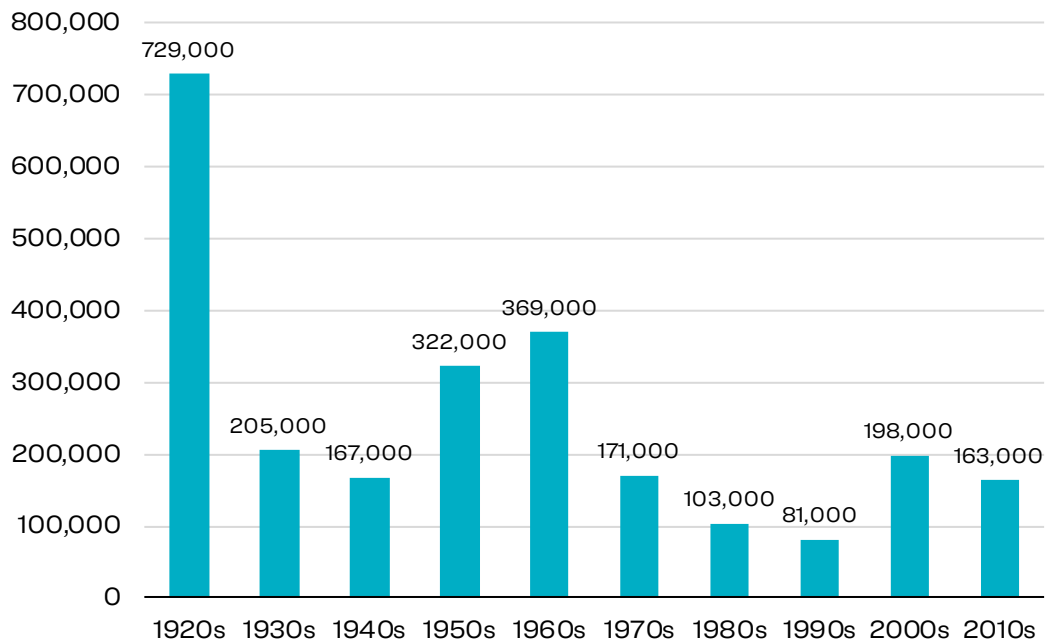
91 NYC Department of City Planning, The Geography of Jobs: NYC Metropolitan Region Economic Snapshot (Oct. 2019), available at: <https://www1.nyc.gov/assets/planning/download/pdf/planning-level/housing-economy/nyc-geography-jobs2-1019.pdf>.

Since the Great Recession, a disproportionate share of the region's 458,000 permits for new housing has been concentrated in New York City and northern New Jersey. New York City accounted for 43% of the Region's housing units permitted since 2009, while representing 37% of regional population, and North New Jersey similarly permitted 40% of new units while representing just 31% of the region's population. Long Island, southwest Connecticut, and the Hudson Valley, which have 32% of regional population, had just 17% of units permitted.

Where is new housing being built?

As discussed in Section 5.2, New York City's population has rebounded after a steep decline during the 1970s—well over 1 million more people live here today than in 1980. But as seen in Figure 5.84, fewer new housing units were completed during the 1980s and 1990s than in any decades on record, as neighborhoods devastated by housing loss in the 1970s began to recover and existing housing became reoccupied. In 2000, the city reached a new peak population, and the number of New Yorkers has steadily grown since then. Although housing construction picked up beginning in the 2000s, a lot less housing is being built today than during the first three-quarters of the 20th century.

Figure 5.84 New Housing Production by Decade



Source: NYC Department of City Planning, 2019

Between 2010 and 2018, 169,000 new housing units were completed in new buildings in New York City. Over one-third of completed units were located in Brooklyn (35%), followed by Manhattan (26%), Queens (20%), the Bronx (15%), and Staten Island (4%). The neighborhoods that added the most new units since 2010 include Long Island City (12,000 units), Williamsburg (8,900 units), Hudson Yards/Chelsea (7,600 units), Hell's Kitchen (7,600 units), and Downtown Brooklyn (7,300 units). These five neighborhoods contained over one quarter of new housing units citywide.

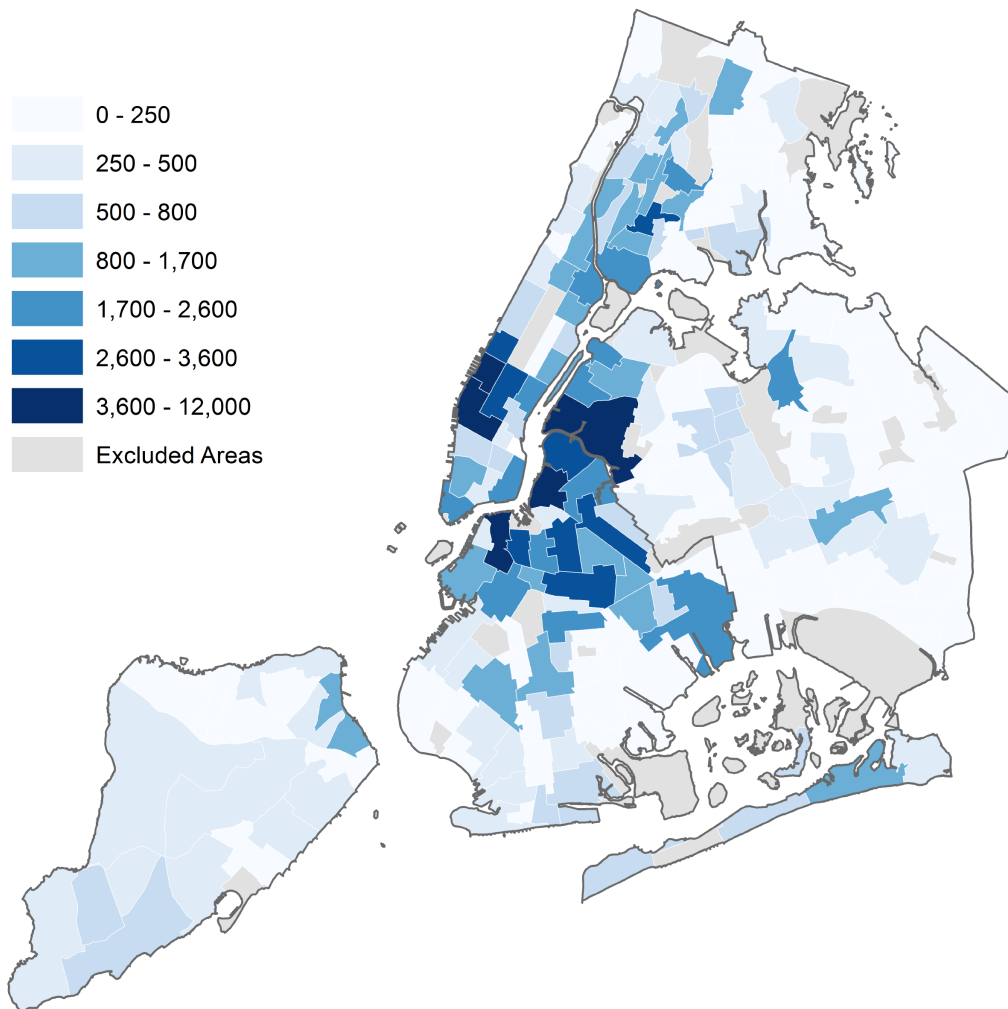
Development in Greenpoint-Williamsburg

As shown in Figure 5.85, the neighborhoods of Greenpoint and Williamsburg in North Brooklyn experienced some of the greatest concentration of housing development over the past nine years. This development was enabled by the 2005 rezoning of approximately 175 blocks of land on and near the East River waterfront in both neighborhoods from primarily industrial to mixed-use zoning. Between 2007 and 2019, this rezoning area experienced a net addition of 12,500 housing units, including over 1,000 new affordable units, and plans are filed with the Department of Buildings for an additional 4,900 housing units.

Along with the addition of new housing, the rezoning area experienced a significant population increase. According to the 2006-2010 ACS and the 2013-2017 ACS, respectively, the population in the rezoned area grew by 41%—from 31,899 to 45,067 residents. In comparison, New York City experienced an overall population growth of 6% during this time period. In addition, there was a statistically significant increase in the number of residents in all four major racial and ethnic groups, including an increase in Hispanic residents—reversing a trend of decline between 1990 and 2006-2010. While these numbers do not shed light on the specific housing experiences of families living in the rezoned area prior to 2005, they show that a large increase in the supply of market-rate and affordable housing coincided with stability in the area's racial and ethnic diversity.

For more information, see NYC Department of City Planning, "Greenpoint-Williamsburg Community Update," (Nov. 7, 2019), available at: https://www1.nyc.gov/assets/planning/download/pdf/planning-level/housing-economy/greenpoint-williamsburg_19.11.07.pdf.

Figure 5.85 Completed Housing Units in New Buildings, 2010-2018



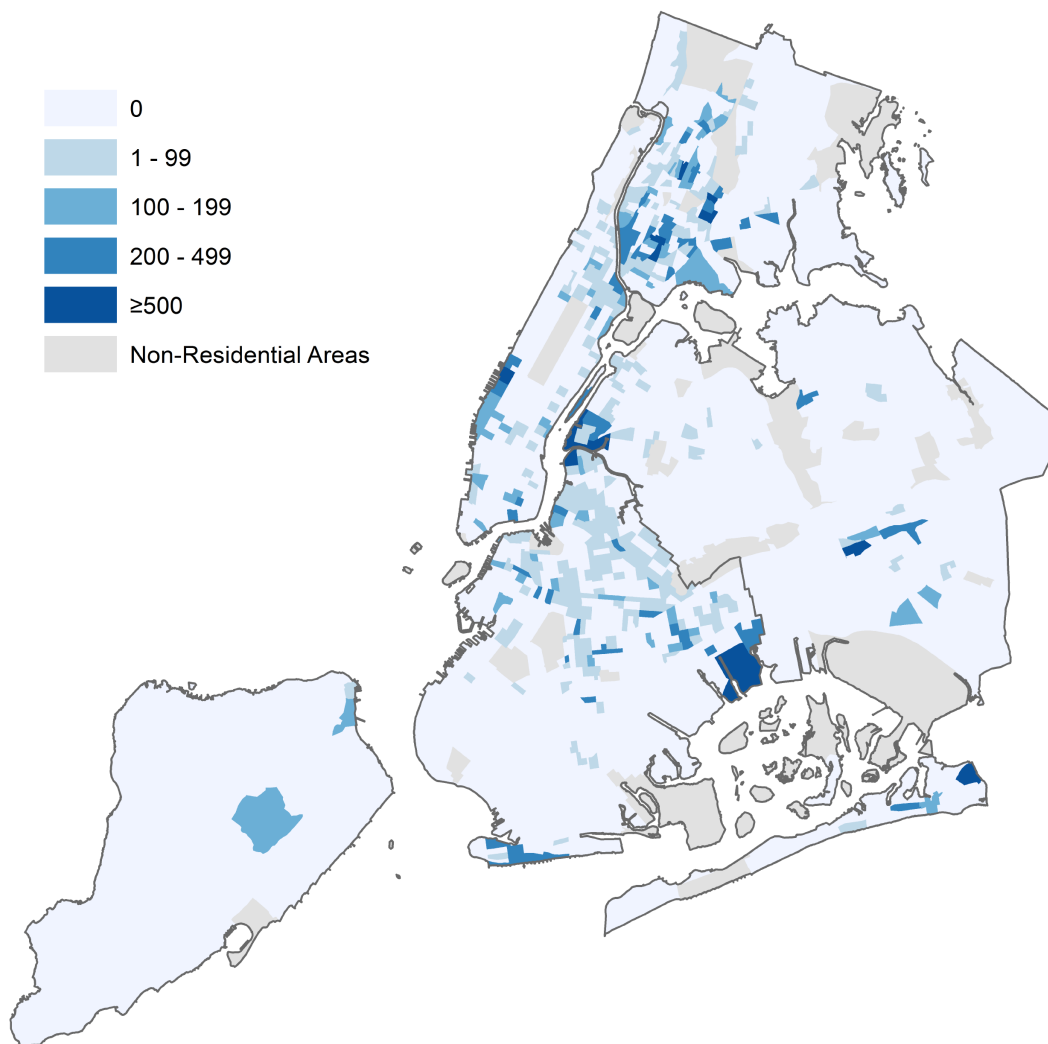
Source: NYC Department of City Planning Housing Database 19v1, compilation of NYC DOB Applications and Certificates of Occupancy Data.

A substantial portion of new housing construction is supported by government assistance. For example, in 2017, approximately 20% of new housing units completed in New York City were part of the *Housing New York* plan; these are regulated, income-restricted units that are affordable to a mix of low-, moderate-, and middle-income households.

Figure 5.86 shows the location of new construction units started under the *Housing New York* plan between January 2014 and March 2019. These nearly 40,000 units are located in many neighborhoods throughout the five boroughs, but—like Figure 5.85 above—there are also evident absences. The largest numbers of new affordable housing units are located in the South Bronx, East Harlem, Midtown West, Hunter's Point South, Greenpoint, and East New York, while

most of Staten Island, Queens, southern Brooklyn, and many parts of the Manhattan core are absent. A range of factors influence where new construction—and particularly new affordable housing—is built, including zoning, the cost and availability of land, and community opposition to or support for affordable housing. These factors and the City's plan to address them are explored in Chapter 6.

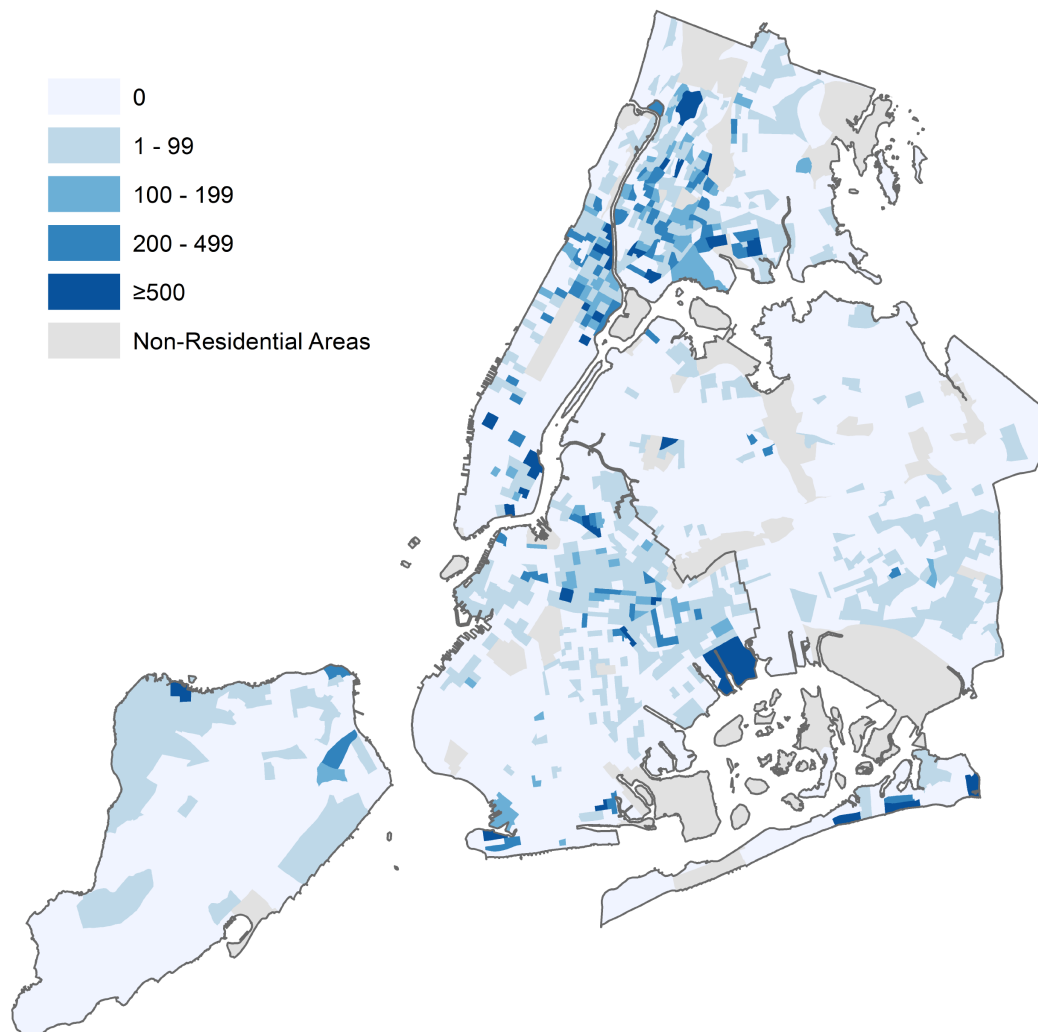
Figure 5.86 Housing New York, New Construction, 2014-2019



Source: NYC HPD, Housing New York new production data (2014-2019).

Lastly, Figure 5.87 shows the location of preservation units started under the *Housing New York* plan between January 2014 and March 2019. Preservation of affordable housing is the cornerstone of *Housing New York*, which will preserve 180,000 affordable homes through a range of programs that address the physical repair needs of privately-owned buildings while securing affordable rents for current and future residents. Between January 2014 and March 2019, HPD preserved nearly 85,000 housing units. As seen above in Figure 5.87, the location of preserved units is similar to, though not the same as, the location of new construction units shown above in Figure 5.86. The largest numbers of preserved units are located in Central and East Harlem, much of the Bronx, and East New York, while most of Staten Island, Queens, and southern Brooklyn are absent. Figure 5.87 also highlights a large amount of preserved units in Lower Manhattan and the north Bronx, which were not highlighted in Figure 5.82 above.

Figure 5.87 Housing New York, Preservation, 2014-2019



Source: NYC HPD, Housing New York new production data (2014-2019).

How Does Housing Matter?

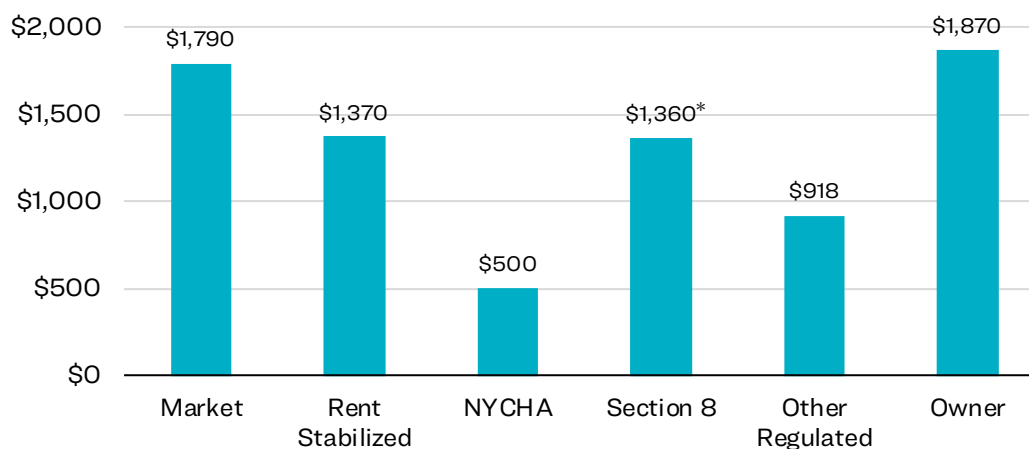
New Yorkers' experiences in their homes can be examined through many different metrics. This final part focuses on four key measures—affordability, quality, accessibility, and stability—that affect many aspects of people's lives beyond just housing. The proportion of a household's income spent on housing costs shapes residents' lives in important ways: the larger the share of one's income spent on housing, the less money left over to spend on food, healthcare, childcare, education, and other critical expenses. But there are also many other experiences in housing that also matter, including its quality, accessibility, and stability. Poor housing quality can contribute to health issues like asthma. Lack of accessible housing creates significant hardship for people with mobility impairments. Residential stability shapes the ability of people to form and maintain meaningful ties to neighbors and schools, but also may impede mobility to a new home or neighborhood.

This part approaches these measures in two steps. First, it examines how residents in each type of housing experience affordability, quality, accessibility, and stability. Second, it combines insights from earlier in this section, regarding who lives in each type of housing, to try to estimate how much the type of housing that New Yorkers live in or their protected characteristics affect the likelihood that they will experience unaffordable rents, poor quality housing, limited accessibility, or residential stability.

Housing Costs and Affordability

Housing costs are a primary driver of housing affordability. Housing is generally considered affordable when a household pays no more than 30% of its gross income toward housing costs. As noted at the beginning of this section, the typical New Yorker in 2017 paid 34% of their income toward housing costs.

Figure 5.88 Housing Cost by Housing Type



Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD. *Note: This cost comprises both a tenant's share of rent – which is typically 30% of the tenant's income – and the remainder that is paid by the rental assistance program.

Figure 5.89 Housing Costs and Incomes by Housing Type

Housing Type	Median Cost	Income at which cost is affordable	Median household income
Rental			
Market	\$1,790	\$71,600	\$72,000
Rent Stabilized	\$1,370	\$54,800	\$52,000
Public Housing / NYCHA	\$500	N/A	\$21,661
Federal Vouchers / Section 8	\$1,360*	N/A	\$29,636
Other Regulated	\$918	\$36,720	\$38,000
Owner	\$1,870	\$74,800	\$100,400
All Housing Types	\$1,500	\$60,000	\$67,000

Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD. *Note: This cost comprises both a tenant's share of rent – which is typically 30% of the tenant's income – and the remainder that is paid by the rental assistance program.

Figures 5.88 and 5.89 show that owner-occupied households have the highest monthly housing costs at a median of \$1,870. This includes the cost of the mortgage, maintenance fees in co-op and condos, taxes, insurance, and utilities. As seen in Figure 5.89, for this monthly cost to be affordable, a household would have to earn just under \$75,000 per year. Market-rate rental housing is the next most expensive at \$1,790 per month, while rent-stabilized housing has a median monthly rent of \$1,370 per month. The median rent of units in which a federal voucher is used is similar to rent-stabilized at \$1,360 per month, though it is important to note that this cost comprises both the tenant's share of rent and the remainder that is paid by the rental assistance program.

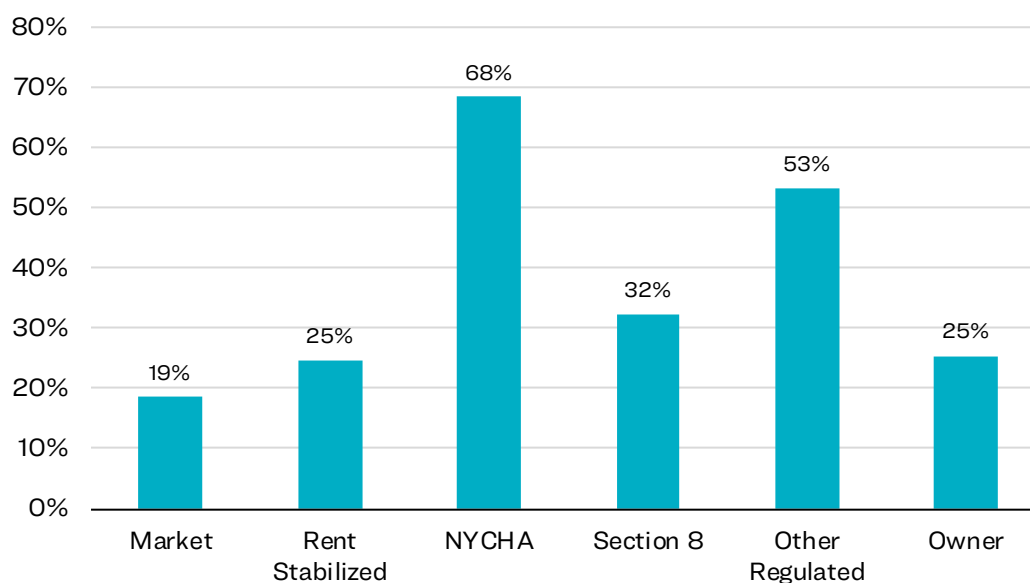
Reforming the New York City Property Tax System

A significant part of New Yorkers' housing costs is property taxes—whether paid directly by a homeowner or indirectly through a tenant's rent to a landlord. Ensuring that the property tax system's burdens are shared equitably has been a challenge for decades. In May 2018, the City convened an Advisory Commission on Property Tax Reform to evaluate all aspects of the current property tax system and to recommend reforms to make it fairer, simpler, and more transparent, while ensuring that there is no reduction in revenue used to fund City services. The Commission has held public hearings and will issue recommendations that may include changes that could be made at the City level, as well as those that would require State legislation.

Housing Accessibility

One measure of housing accessibility is whether a home can be accessed without climbing stairs.⁹² The inaccessibility of large portions of the housing stock creates significant hardship for New Yorkers with mobility impairments. Accessible units are also important for seniors looking to age in place and even families with small children.

Figure 5.90 Unit Accessibility by Housing Type



Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/ NYC HPD. Note: Accessibility is defined as units that do not require stairs to enter.

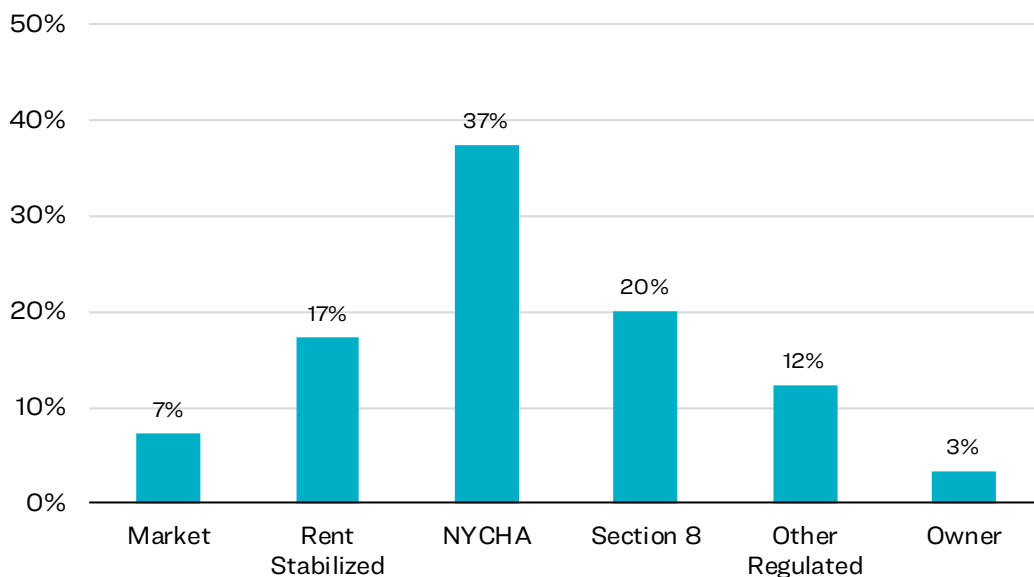
Figure 5.90 shows the proportion of accessible units by housing type. Public housing (68%) and other regulated units (53%) have the highest share of units that do not require stairs to get from the sidewalk to the unit, while one in four people in owner-occupied and rent-stabilized housing have units that do not require stairs. People living in market-rate rentals have the lowest accessibility, with only 19% of units accessible without stairs. Variations in the accessibility of the housing stock by housing type is likely to have significant impacts on the housing options available to New Yorkers in need of accessible housing.

⁹² The City recognizes that this single measure of accessibility is limited. The City of New York has committed to expand future cycles of the NYCHVS in order to better understand the residential experiences of people with disabilities and many other populations in New York City.

Housing Quality

Housing quality impacts residents' health, safety, and overall well-being. This report defines quality based on maintenance deficiencies. A home is considered low quality if the current occupant has reported three or more maintenance deficiencies, including lack of heat, need for an additional heating source, presence of rodents, toilet breakdowns, leaks, peeling paint or plaster, and holes in the floor.

Figure 5.91 Prevalence of Three or More Maintenance Deficiencies by Housing Type



Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD.

Figure 5.91 shows the prevalence of low quality housing by housing type. Public housing residents and households that have a voucher report the highest prevalence of low quality housing, with 37% and 20% of residents, respectively, reporting three or more problems in 2017. Seventeen percent of rent-stabilized residents reported three or more problems, followed by other regulated, where 12% reported poor quality housing. Market-rate rental and owner-occupied housing have the fewest maintenance problems, with 7% and 3% of residents, respectively, reporting low quality housing.

Length of Residence

Length of residence or “stability” in a home is determined by both resident and housing characteristics. For example, changes in household size or job location may guide decisions to move, while the ability to remain close to friends or a child’s school may increase the desire to stay. Housing policies may make mobility more or less likely through various approaches, such as tenant protections, price controls, or the availability of different-sized units.

Unlike other indicators, length of residence is not inherently good or bad. Consider a resident who would prefer to move to an elevator building yet is unable to find an affordable, accessible unit within her neighborhood; for her, stability is unwelcomed. But also consider a resident who maintains strong ties within his community who wishes to stay near family and friends after he retires; for him, stability is highly valued.

Figure 5.92 Average Length of Residence in Years by Housing Type



Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD.

Figure 5.92 shows the average length of residence in years by housing type. Residents of owner-occupied units stay in their homes for 19 years on average, while rent-stabilized residents average 13 years in their home. Market-rate renters average the shortest amount of time at seven years. Residents with the longest average tenures live in public housing and other regulated units—the latter includes several, small government-assistance programs, which largely serve long-term tenants who have aged in place.

Intersection of Housing Type and Population

This section has already shown that New Yorkers' housing experiences with respect to affordability, accessibility, quality, and stability vary by the type of home they live in. In addition, because each type of housing also varies along demographic lines, the positive and negative impacts of these experiences are distributed unevenly among New Yorkers by certain characteristics, most notably race. For example, because certain racial groups are more likely to live in certain types of housing, racial disparities in key housing experiences may be driven by the type of housing that they live in.

But housing type is not the only factor that affects residents' experiences with affordability, quality, accessibility, and residential stability. For example, household characteristics such as income or labor force participation are an important part of understanding affordability. The size and composition of a household may help to explain why some households are more likely to have stayed in their home for many years or moved more recently, net of other factors such as age or gender.

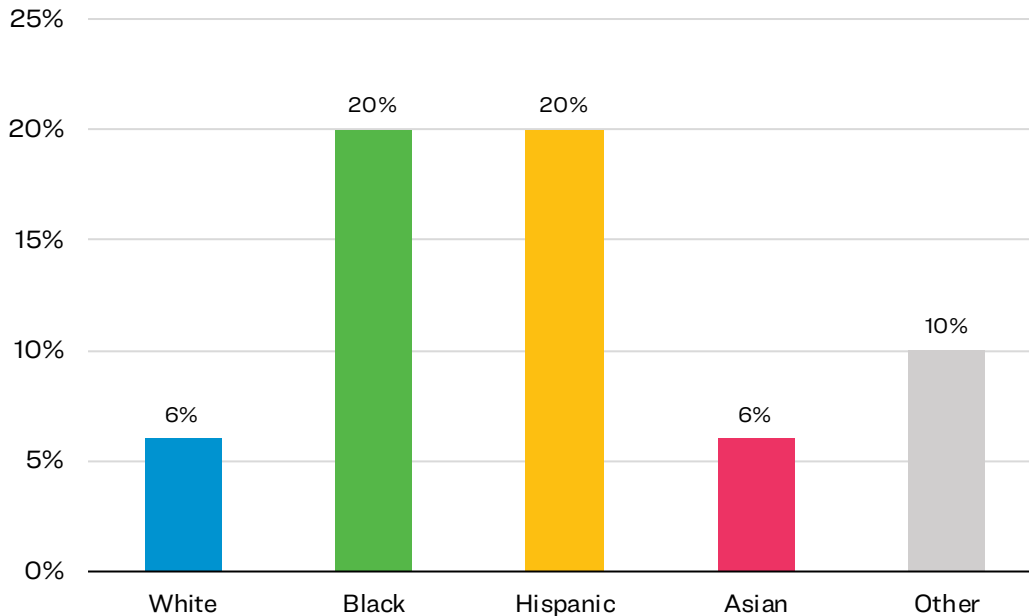
This final analysis uses statistical models to examine the chances that households among various protected classes will have high quality, affordable, accessible, or stable housing. In order to more confidently determine if there are major disparities among protected classes, these models “control” for personal, household, unit, and building characteristics that may help to explain differences. In other words, these models seek to isolate a single variable, such as a race or foreign-born status, to understand how New Yorkers' housing experiences differ by that variable.

Methods

To understand how certain characteristics, such as household size or income, partly explain the living conditions of different groups, we utilize a set of statistical models. All the data used for this analysis comes from the NYCHVS. The NYCHVS is a representative survey of the entire housing stock that is sponsored by the City of New York and conducted by the U.S. Census Bureau. It has been conducted about every three years since 1965, making it the longest running housing survey in the country.

We estimate the probability that someone will experience high cost burden, lower housing quality, and limited accessibility. These probabilities are akin to the percentage of persons in a group that experience a given outcome. For the fourth major housing experience, stability, we estimate how long a household is likely to have lived in their home. These models allow assessing the extent to which various characteristics—personal, sociodemographic, housing type, sociodemographic, building, or unit—explain differences in the characteristics of the housing different populations occupy. This, in turn, helps identify the most effective approaches to reducing these disparities.

Figure 5.93 Estimated Differences in Housing Quality by Race/Ethnicity, Unadjusted

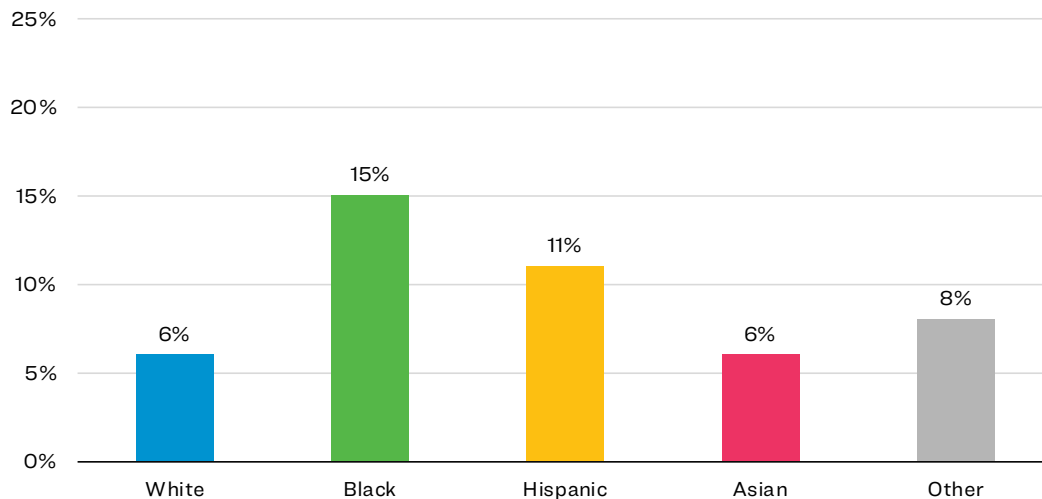


Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD.

Figure 5.93 illustrates the percentage of households that report lower housing quality within each of the major racial and ethnic groups, and does not control for any other characteristics that could contribute to these experiences. This “unadjusted” figure means that the statistical model does not control for other household characteristics that may contribute to this outcome. Black (20%) and Hispanic (20%) New Yorkers are each far more likely to report the presence of maintenance deficiencies in their homes than White New Yorkers (6%). Asian/PI New Yorkers (7%) are similarly likely to report maintenance deficiencies as White residents, and individuals of other races (10%) are slightly more likely to report experiencing lower quality housing.

Figure 5.94 repeats the analysis above, but controls other factors that could explain racial disparities in housing quality, including household characteristics, such as residents’ employment and education levels, and characteristics of a home, such as its type and age. When controlling for all these factors, the gap in quality between racial and ethnic groups narrows, but an important gap still remains: Black New Yorkers are still more than twice as likely to report lower quality housing as White and Asian New Yorkers. In other words, this analysis shows that Black New Yorkers have significantly higher rates of experiencing poor housing conditions, even after accounting for many other factors that could explain the disparities.

Figure 5.94 Housing Quality by Race/Ethnicity, Adjusted for Household and Housing Characteristics



Source: NYC Housing and Vacancy Survey, 2017, U.S. Census Bureau/NYC HPD.

With respect to housing quality, similar results were not found when the analysis focused on household composition or foreign-born status; the statistical models predict small-to-no differences in housing quality based on these characteristics. In addition, unlike housing quality, the models did not find disparities in housing affordability, accessibility, or stability based on race/ethnicity, household composition, or foreign-born status when household characteristics are controlled.

Taken together, this data has shown that the New York City population is not evenly distributed among housing types and that disparities in housing experiences—which are rooted in a complex mix of factors—exist across demographic groups. Important findings include:

- Market-rate housing has the lowest accessibility of all the housing types. Only 19% of market-rate units are accessible without stairs. This severely constrains the options for people with mobility impairments who are looking for housing on the private market.
- The prevalence of low quality housing is highest in public housing, which disproportionately serves Black and Hispanic New Yorkers.
- Black New Yorkers are more than twice as likely and Hispanic New Yorkers are almost twice as likely to report lower quality housing as White and Asian New Yorkers, even when fully controlling for a number of other characteristics.

These key findings are important components in the formation of goals and strategies to address disparities across different populations, which are discussed in Chapter 6.

5.6 Housing Discrimination and Enforcement

New Yorkers searching for a rental apartment, applying for a mortgage, trying to access housing assistance, or engaging in many other housing-related activities are protected by federal, state, and local fair housing laws. These laws seek to ensure that New Yorkers are not treated differently in the housing market because of protected characteristics, including, for example, race, sex, religion, and lawful source of income. The following section describes the fair housing protections provided to the people of New York City, summarizes the types of discrimination New Yorkers shared during the Where We Live NYC planning process, and reports on the fair housing enforcement and outreach activities conducted by government agencies in New York City in 2017 and 2018.

Fair Housing Protections

The New York City Human Rights Law (NYCHRL) is one of the oldest and broadest civil rights laws in the country, covering all protected characteristics included in the federal Fair Housing Act, plus several others. New York City residents are protected against housing discrimination based on their age, color, disability, gender, gender identity, immigration status, occupation, source of income (including housing assistance), marital or partnership status, military service, national origin, pregnancy, presence of children in the home, race, religion, sexual orientation, and status as a victim of domestic violence, sexual violence, or stalking. As of October 2018, the NYCHRL also provides a distinct legal claim against housing providers who fail to engage with residents with disabilities in cooperative dialogue about their need for a reasonable accommodation.

Fair housing laws do not just protect against direct discrimination; they also prohibit policies that have a disproportionate effect on a particular group. For example, when rental applications include requirements for certain credit scores or screen for criminal justice involvement, these practices can disproportionately impact people of color, immigrants, people with disabilities, and other groups who are often locked out of the financial opportunities needed to build good credit or face a history of discrimination in the criminal justice system.

The New York City Commission on Human Rights (CCHR) is the municipal agency responsible for enforcing the NYCHRL. In addition to investigating and prosecuting discrimination claims filed pursuant to the NYCHRL, CCHR also educates New Yorkers on their rights and responsibilities under the law. The volume of complaints CCHR receives and feedback gathered during the Where We Live NYC planning process highlight the fact that housing discrimination remains a widespread problem in the New York City housing market, comes in many forms, and significantly limits mobility and opportunity for many New Yorkers.

What Are Reasonable Accommodations?

The New York City Human Rights Law protects the rights of people with disabilities by requiring landlords, co-ops, and condominiums to make a reasonable accommodation for tenants, shareholders, or owners who are disabled. A reasonable accommodation can be structural, such as a ramp at the building entrance to provide wheelchair access or installing grab bars in a bathroom. A reasonable accommodation can also involve a policy change, such as permitting a tenant who is blind or has a psychological disability to have a guide dog or companion animal, despite a building's 'no pets' policy. Throughout the Where We Live NYC planning process, New Yorkers living with disabilities described several forms of housing discrimination that they experienced as house seekers and as tenants. Across the country and in New York City, instances of discrimination against people with disabilities account for the largest number of fair housing complaints each year, highlighting the persistent hurdles that people living with disabilities face in accessing housing that should, by law, be available and accessible to them.

- “At an apartment I went to see, that my girlfriend saw first, they didn’t have any problems. But when they see me and see my cane, they had a problem.” – Community Conversation Participant, Chhaya CDC
- “I work as a real estate agent and landlords will tell me to find tenants with no kids and no disabilities.” – Community Conversation Participant, Make the Road
- “I’m the president of the tenant association and I had to take the building on a rent strike because we had a ramp that was still not done.” – Community Conversation Participant, SAGE Advocacy & Services for LGBT Elders

For more information, see: <https://www1.nyc.gov/site/cchr/law/in-housing.page>.

Engagement Feedback

Discrimination in the Search Process

During the Where We Live NYC process, Community Conversation participants recounted many examples of discrimination they believed they experienced in interactions with landlords and brokers during their housing search process. Examples included receiving incorrect or different information about apartment availability or application requirements, such as fees, credit checks, or income thresholds, in instances where the differential treatment appeared to be based on race, ethnicity, or other protected characteristics.

- “When I was looking for my first apartment in Crown Heights I went alone and I gave the deposit. Then, I went back with my husband who’s Black and Puerto Rican. They told us it was rented. So we went to the Urban League and they sent a White person to check it out. We could have gone through a lawsuit but my husband didn’t want to because, even if we won, he didn’t want to live there knowing they would treat us badly.” – Community Conversation Participant, Fifth Avenue Committee

- “I am Black. I was filling out apartment applications and I was making a good amount of money. When I would check the ‘Black’ box on the application, I wouldn’t hear anything. So I didn’t fill it out... [But] when I got to the apartment, I saw the expression on the landlord’s face, and then I would hear every excuse under the sun: ‘Needed more proof of income, work, and so on.’ You start to give up. I would come with money in my hand to try and show them I was reliable. It is so difficult to prove [discrimination] sometimes. You feel it. You know the racial discrimination exists, but it can be incredibly hard to prove.”
– Community Conversation Participant, Neighbors Together
- “I went to get an apartment and was approved. I was moving in, and my boyfriend was coming with me. We had our stuff packed and had our deposit. We were both on the lease, and they saw him with tattoos, braids, they told me the apartment was already taken and wouldn’t let us move in. Everything was okay until they saw [he was Hispanic]. It was not an issue until he showed up.” – Community Conversation Participant, Banana Kelly CIA
- “I work as a real estate agent and landlords will tell me to find tenants with no kids and no [people with] disabilities.” – Community Conversation Participant, Make the Road

Intimidation, Harassment, and Neglect as Discrimination

Community Conversation participants—particularly immigrants, single women and single mothers, and transgender or gender nonconforming individuals—also described experiencing housing discrimination from current landlords and property managers in the form of intimidation and harassment. Examples included threatening or offensive language, financial exploitation, sexual harassment, and even physical violence appearing to be based on their protected characteristic. Community Conversation participants also described situations in which they believed landlords and property managers either refused to make repairs or purposely allowed their building or unit to fall into disrepair because of their membership in a protected class.

- “My landlord told me that he received a letter that ICE was coming to inspect all apartments. I asked him to see the letter and he refused. I was being threatened because my landlord wanted me to vacate my unit.” – Community Conversation Participant, Make the Road
- “If you’re White, you don’t have problems with repairs. If you’re White and your lightbulb is out, they come and fix it. They treat us differently [because] we don’t speak English and we don’t know the country.” – Community Conversation Participant, MinKwon Center
- “I was told I need to replace and pay \$250 dollars for a gate on my fire escape. All the repairs done in my apartment are done by me or my husband. There are younger tenants in the building who are new. They have gotten this gate installed for free, without issue.”
– Community Conversation Participant, Banana Kelly CIA

Challenges to Enforcement and Gaps in Protection

Rooting out discrimination in the private market is challenging because it can be difficult to identify and it very frequently goes unreported.⁹³ People experiencing discrimination are likely to be in vulnerable circumstances and often fear retaliation, are uncertain about their rights, and

⁹³ National Fair Housing Alliance, “Fair Housing Trends Report,” (Aug. 13, 2014), p. 15.

may be particularly skeptical of government enforcement processes. Community Conversation participants' feedback suggests these factors are compounded by New York City's housing market – many feel trapped in subpar conditions or with abusive landlords, roommates, and neighbors because the prospect of finding alternate housing is so tenuous. Participants who said they had reported discrimination found government enforcement processes to be slow, time consuming, and confusing. Furthermore, many believed the consequences for owners found to be discriminating would be so minimal that they would not meaningfully change how landlords do business.

- “I think local governments have to do more to protect tenants. There have to be real penalties for landlords who intentionally harass and abuse tenants in their buildings.” – Community Conversation Participant, Make the Road
- “What is the purpose of the Fair Housing Act if there is such a bureaucratic process to go through that it does not benefit the person who needs help? I was living in an apartment and had a stroke. I couldn't walk. Insurance gave me a motorized wheelchair, but I couldn't get it into the apartment because it was not handicap accessible. I went through a lot of court procedures, spoke to lawyers. In the end, it was the landlord's discretion because if he wanted to sell the building, the ramp could impact the cost. The court was going back and forth. I got fed up and just gave up. It seems like they know that people will get tired of fighting.” – Community Conversation Participant, Neighbors Together

CCHR Enforcement and Outreach

CCHR is currently in the process of rebuilding after a period of significant disinvestment during the 1990s and early 2000s.⁹⁴ Between 2015 and 2018, CCHR grew from approximately 66 employees to a staff of 142, and its annual budget increased from \$5.8 million to \$15 million. However, the scope of the agency's work has also greatly expanded due to increased public awareness and newly added protections under the NYCHRL, resulting in a doubling—from 5,296 to 10,372—of annual incidents of reported discrimination and harassment.

During the period from 2015 to 2018, the NYCHRL was amended to add seven new substantive protections, including new housing protections based on a person's military status or status as a victim of domestic violence, stalking, or sex offenses, and a requirement that housing providers engage in a cooperative dialogue with residents with disabilities about their need for a reasonable accommodation. While recent investments have reinvigorated CCHR's ability to combat discrimination, the information gathered during Where We Live NYC shows there is much more to be done to fight discrimination in the housing market.

CCHR conducts “paired-testing,” sending trained actors who each have different characteristics—such as different races or source-of-income—to investigate whether a landlord, broker, banker, or property manager discriminates on the basis of that characteristic. Tests can reveal

⁹⁴ Association of the Bar of the City of New York, Committee on Civil Rights, “It is Time to Enforce the Law: A Report on Fulfilling the Promise of the New York City Human Rights Law,” (Dec. 2001), available at: <https://www.nycbar.org/member-and-career-services/committees/reports-listing/reports/detail/it-is-time-to-enforce-the-law-a-report-on-fulfilling-the-promise-of-the-new-york-city-human-rights-law>.

differential treatment, such as when one tester is told the unit is available and another is told it is not; when one tester is shown more units than the other; or when the quoted terms and conditions for renting, such as price or fees, are different. Because comparing the responses to otherwise nearly identical testers under nearly identical circumstances can help demonstrate that differential treatment is based on a protected characteristic that differs between the testers, paired testing is a powerful tool for identifying discrimination.⁹⁵

What is Source of Income Discrimination?

The New York City Human Rights Law—and, as of 2019, the New York State Human Rights Law—protects residents from discrimination based on the source of income they use to pay their housing expenses. Protections based upon New Yorkers’ “lawful source of income” include any federal, state, or local public or housing assistance towards the payment of rent, such as Section 8, Living in Communities (LINC), Supplemental Security Income (SSI), HIV/AIDS Services Administration (HASA), Family Eviction Prevention Subsidy (FEPS), Special Exit and Prevention Supplement (SEPS), Veterans’ GI Bill, among others. Security deposits and one-time emergency grants (“one shot deals”), which help people who can’t meet an expense due to an unexpected situation or event, are also included in this category. Public assistance and housing vouchers should always be accepted towards rent and security deposits.

Despite these protections, many recipients of public assistance reported experiencing explicit source-of-income discrimination. Some described feeling like they were treated like criminals by landlords, brokers, and neighbors.

- “I live in a shelter, and we called and called and nobody takes vouchers. They think because you’re homeless, you’re dirty and uneducated, and you’ll bring insects and roaches. They think you can’t hold a job. A voucher has the stigma of poverty.”
– Community Conversation Participant, Center for Independence of the Disabled NY
- “I wanted to pursue a housing lead but the broker said she would not deal with me after I disclosed that I had a voucher. She had been nice before, but after that she stormed out.”
– Community Conversation Participant, Section 8 Housing Choice Voucher program
- “You go to a real estate [broker] with a voucher and they turn you away. It’s not fair that I walk in to a place and I’m Black, and the woman next to me is White, and I’m treated like a criminal.” – Community Conversation Participant, Center for Court Innovation
- “When we moved, the landlord told us he would not take any vouchers or any kind of government subsidy. He said he didn’t want ‘those kinds of people here.’” – Community Conversation Participant, Make the Road

For more information, see <https://www1.nyc.gov/assets/cchr/downloads/pdf/materials/SourceOfIncomeFactSheet.pdf>.

⁹⁵ Margery Austin Turner et al, “Housing Discrimination Against Racial and Ethnic Minorities 2012,” (June 2013), p. 3, available at: https://www.huduser.gov/portal/Publications/pdf/HUD-514_HDS2012.pdf.

CCHR conducted 206 tests for housing discrimination in 2017: 160 focused on lawful source of income, 19 on immigration status, 14 on race, 10 on disability, and three on presence of children. In 2018, CCHR conducted 481 tests: 294 focused on lawful source of income, 52 on immigration status, 72 on race, 43 on disability and 20 on presence of children. These tests were performed by CCHR staff and in partnership with the Fair Housing Justice Center (FHJC).

CCHR filed 265 housing discrimination complaints in 2017 and 280 such complaints in 2018. The majority of these complaints in 2018 were either related to disability (119) or lawful source of income (102). CCHR also initiated housing discrimination investigations based on lawful source of income, disability, and immigration status, among other things.

CCHR's community outreach expanded from 2017 to 2018, drawing a greater number of attendees to housing workshops and events, and providing technical assistance to a greater number of New York City residents. In 2018, CCHR offered 153 workshops and presentations to 3,815 housing providers and community group members and 1,499 people received technical assistance from CCHR at tenant meetings, mobile clinics, public engagement activities, and the Citywide Task Force on Housing Court.

In April 2018, CCHR celebrated Fair Housing Month, in recognition of the fiftieth anniversary of the Fair Housing Act and the twentieth anniversary of the addition of source of income to the NYCHRL. During that month, CCHR's Community Relations and Law Enforcement Bureaus collaborated to provide trainings and presentations throughout New York City. CCHR staff conducted trainings for 27 people from the offices of elected officials and community boards, and offered a mobile legal clinic targeted to housing voucher recipients. In total, for Fair Housing Month, 1,150 people attended the various events and 161 New Yorkers received personalized technical assistance.

CCHR also hosted its first Disability Symposium on November 20, 2018, to inform the public about the release of new legal enforcement guidance for disability protections, including in housing. The symposium was attended by 72 people, including advocates, disability-rights groups, and the general public.

NYCHA Fair Housing Investigations and Outreach

Within NYCHA's Department of Equal Opportunity (DEO), there is a designated Office of Employment and Fair Housing Investigations, which investigates and recommends the resolution of complaints of employment and fair housing discrimination. Housing discrimination complaints filed with NYCHA by residents or applicants are investigated internally to determine if the individual has been discriminated against and to determine if corrective or conciliatory action is necessary.

In addition, the applications of applicants who have been found ineligible for public housing and claim the denial was based on their disability are reviewed. Preliminary investigations of complaints filed by residents and applicants with the State Division of Human Rights, CCHR, and/or HUD are investigated by NYCHA's Law Department. In 2018, NYCHA received 17 new

complaints and opened 11 Fair Housing investigations. NYCHA DEO closed 15 matters during 2018. NYCHA DEO reviewed no housing eligibility disability matters during this period.

The DEO also conducts mandatory training for NYCHA employees on non-discrimination policies, including equal employment opportunity; sexual harassment; fair housing non-discrimination; and reasonable accommodation. The DEO annually disseminates the NYCHA Fair Housing policy to NYCHA staff and advises that it be conspicuously posted by managers and supervisors at each of NYCHA's Management Offices, community centers, hearing rooms and in public places where residents and applicants are provided services. Posters and DEO communication regularly contains the Equal Housing Opportunity logo and are available in other languages and alternative format upon request. In 2018 NYCHA DEO trained 687 new employees on its EEO, Fair Housing, and Sexual Harassment Prevention Policies at New Orientation Training and over 950 additional employees with refreshers in various areas.

Through the DEO Services for People with Disabilities Unit (SPD), NYCHA strengthens its relationships with advocates and organizations that assist people with disabilities. The SPD provides assistance and information to applicants and residents with disabilities to assist them in obtaining decent, affordable and accessible housing, and assists in processing reasonable accommodation requests of NYCHA residents with disabilities. The SPD Unit responds to housing application status inquiries, requests for housing transfers, and requests for reasonable accommodations. The SPD Unit also reviews applications in which applicants with disabilities have been found ineligible for public housing or Section 8 and provides assistance to residents and applicants pursuant to NYCHA's ADA/Section 504 Grievance Procedure. In addition, SPD acts as a liaison between the disability community and various NYCHA departments. Information about all the services provided by NYCHA DEO are available in the Fair Housing brochure, in management offices, and on both intra and internet postings.

In 2018, SPD responded to or assisted with 300 reasonable accommodation matters from residents, applicants, Section 8 voucher holders and/or their respective advocates. The SPD also handled approximately 757 housing-related matters from clients who either telephoned or were walk-ins. The NYCHA DEO also houses NYCHA's Public Accessibility Services Coordinator ("PASC"), who works to promote and facilitate accessibility services to members of the public invited to NYCHA's forums and events. The PASC works with designated department liaisons to review and update public accessibility policies and procedures to promote the inclusion of people with disabilities at NYCHA public forums and events. Liaisons provide quarterly reports to the PASC to identify requests made, the disposition, and process for those needing reasonable accommodation at NYCHA public events.

Other Fair Housing Enforcement in New York City

In 1999, the New York State Division of Human Rights (NYSDHR) was accepted into the federal Fair Housing Assistance Program (FHAP), because its revised fair housing law was deemed to be substantially equivalent to the federal Fair Housing Act. As a result, most cases received by HUD that are in the State of New York are referred to NYSDHR for investigation. In 2018, there were

43 probable cause determinations issued by NYSDHR regarding conduct in New York City: 22 were based on disability discrimination or failure to provide reasonable accommodations, six on the basis of sex, six on national origin, four on race or color, four familial status, four retaliation, two on sexual orientation, two on religion or creed, and 1 on domestic violence.⁹⁶

Other federal entities that can receive housing discrimination complaints from New Yorkers include HUD's Office of Fair Housing and Equal Opportunity (FHEO) and the U.S. Department of Justice (DOJ).

New York City is divided between two federal judicial districts: the Eastern District of New York (EDNY), which includes Brooklyn, Queens and Staten Island; and the Southern District of New York (SDNY), which includes the Bronx and Manhattan. In addition, private plaintiffs may file their own housing discrimination lawsuit directly with the DOJ main office in Washington, D.C.

In 2018, the following fair housing settlements were reached in EDNY and SDNY:

- *United States v. Kips Bay Towers Condominium, Inc.* (SDNY): The complaint, which was filed on January 18, 2017, alleged that a condominium board in New York City violated the Fair Housing Act on the basis of disability by refusing to allow three residents with psychiatric disabilities to live with emotional support dogs in their units.
- *United States v. Lawrence Downtown Holdings LLC (formerly, United States v. Equity Residential)* (SDNY): The complaint, filed on January 13, 2017, alleged that the defendants violated the Fair Housing Act by failing to design and construct 170 Amsterdam Avenue, a large rental complex in Manhattan completed in 2015, so as to be accessible to persons with disabilities. The settlement requires defendants to make retrofits at 170 Amsterdam Avenue to bring the exteriors and interiors of the property into greater compliance with the FHA's accessibility requirements, and requires defendants to pay \$30,000 in civil penalties and establish an aggrieved persons' fund of at least \$30,000.
- *United States v. Webster AV Management (formerly, United States v. Strulovitch)* (SDNY): Under the settlement, Webster agreed to make retrofits to Riverdale Parc Apartments in the Bronx, NY and Bluestone Commons in Maybrook, NY, which together contain more than 120 apartments, to make both the buildings and the units more accessible to individuals with disabilities.

⁹⁶ The issuance of a probable cause determination does not mean that discrimination was proven.

Chapter 6

Fair Housing Goals and Strategies

Like all cities in the United States, New York City is scarred by a long history of discrimination, segregation, and concentrated poverty, which systematically disadvantaged—and still disadvantages—specific groups and neighborhoods.⁹⁷ Racist and exclusionary ideologies influenced where housing was developed or demolished; where parks and waste transfer stations were sited; where transit options were provided; and where schools were built and who was allowed to enroll. These decisions continue to be felt today in the unequal experiences and outcomes described throughout this report.⁹⁸

Over the past two years, the City of New York has engaged hundreds of residents, over 150 community-based and advocacy organizations, and dozens of governmental agencies through the Where We Live NYC process to discuss our history, assess how it is affecting our residents, our housing, and neighborhoods today, and create a plan to address persistent disparities.

As directed by the federal Fair Housing Act, the City follows a balanced approach to advancing fair housing. The City makes substantial housing, infrastructure, and service investments in neighborhoods that were historically disadvantaged by discrimination, disinvestment, and exclusion, while also facilitating the construction and preservation of affordable housing opportunities in amenity-rich neighborhoods. Together, such investments are designed to empower New Yorkers with realistic choices to live in thriving, integrated neighborhoods and to ensure that no one is deprived of access to fundamental resources because of their race, ethnicity, disability, religion, or other protected characteristic.

But the disparities described in this report demonstrate that much more work is required to address the compounded disadvantages that centuries of discrimination and segregation have produced. Addressing these ongoing disparities will require the City to propose durable investments and policy changes, as well as increased cooperation between local and state governments in the region, the federal government, and non-governmental partners. These commitments will not be simple, quick, or without controversy.

The following goals and strategies, which the City proposes to implement between 2020 and 2024, constitutes a first attempt at organizing such commitments holistically. The plan is separated into six key goals that will guide the City's work in advancing fair housing over the next five years.

⁹⁷ For background on how this history impacted New York City, see Kenneth Clark, *Dark Ghetto: Dilemmas of Social Power*, Harper (1965); Robert Caro, *The Power Broker: Robert Moses and the Fall of New York*, Vintage Press (1975); Craig Wilder, *A Covenant with Color: Race and Social Power in Brooklyn*, Columbia University Press (2001); Martha Biondi, *To Stand and To Fight: The Struggle for Civil Rights in Postwar New York City*, Harvard University Press (2003). For a national perspective, see Mindy Thompson Fullilove and Rodrick Wallace, "Serial Forced Displacement in American Cities, 1916-2010," *Journal of Urban Health*, 88(3): 381 (2011); Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, Liverlight (2017).

⁹⁸ Robert J. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect*, University of Chicago Press (2011); Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality*, University of Chicago Press (2013).

Contributing Factors

Each goal in this Chapter addresses the root causes of fair housing challenges, which the Department of Housing and Urban Development (HUD) calls “contributing factors.” During the Where We Live NYC community participation process, the City—in collaboration with the Fair Housing Stakeholder Group—identified nine contributing factors as most important to New York City’s fair housing challenges today. These contributing factors include:

- (1) Discrimination and the enforcement of fair housing laws;
- (2) Siting and type of affordable and accessible housing in NYC and the region;
- (3) Loss of and displacement from housing that is affordable to low- and moderate-income New Yorkers;
- (4) Community opposition to housing and infrastructure investments that accommodate growth in NYC and the region;
- (5) Disparities in public and private investments, services, and amenities across neighborhoods in NYC and the region;
- (6) Challenges to using housing rental assistance in NYC and in the region;
- (7) Admissions and occupancy restrictions in publicly-supported housing
- (8) Location of proficient schools and school assignment policies;
- (9) The availability, type, accessibility, and reliability of public transportation

For more information, please see Chapter 4: Creating the Plan.

“I am Black. I was filling out apartment applications and I was making a good amount of money. The application was filled out, and I didn’t fill out the race. Why do they even include that? When I would check the ‘Black’ box on the application, I wouldn’t hear anything. So I didn’t fill it out and I can speak articulately [on the phone], so when I got to the apartment, I saw the expression on the landlord’s face, and then I would hear every excuse under the sun: ‘Needed more proof of income, work, and so on.’ You start to give up. I would come with money in my hand to try and show them I was reliable. It is so difficult to prove [discrimination] sometimes. You feel it. You know the racial discrimination exists, but it can be incredibly hard to prove.”

– Community Conversation Participant, Neighbors Together

Goal 1

Combat persistent, complex discrimination with expanded resources and protections

The City of New York led the nation in passing fair housing laws in the 1950s, yet discrimination in the city's housing market remains a persistent problem sixty years later. During the Where We Live NYC public planning process, numerous New Yorkers described discrimination they had experienced in their housing searches, which Section 5.6 of this report details. Such stories are consistent with the hundreds of complaints submitted to the New York City Commission on Human Rights (CCHR) each year and with recent local and national studies.⁹⁹

Discrimination in the housing market affects a wide range of New Yorkers, including people living with disabilities, families with young children, survivors of gender-based violence, and many others. Across the nation and in New York City, discrimination against people living with disabilities produces the largest number of fair housing complaints each year, primarily concerning the persistent hurdles that people living with disabilities face in accessing housing that should, by law, be accessible to them.¹⁰⁰

Addressing discrimination in the housing market is extraordinarily difficult. Since the passage of New York City's original fair housing laws in the 1950s, acts of discrimination have become less overt but remain pernicious.¹⁰¹ Black and Hispanic New Yorkers were once openly refused admittance to apartment buildings, including publicly-supported developments such as Stuyvesant Town. Today, a broker may fail to contact a person of color following an open house; a landlord may impose additional application requirements, such as an extra fee or background check; or a banker may deny a mortgage application without explanation. Each of these decisions constitutes illegal discrimination if performed because of an applicant's race, ethnicity, or other protected characteristic, or if a policy has a disproportionate effect on a particular group.

99 Albert H. Fang et. al., "Can the Government Deter Discrimination? Evidence from a Randomized Intervention in New York City," *Journal of Politics* (Oct. 16, 2018), available at: <https://www.journals.uchicago.edu/doi/10.1086/700107>; Margery Austin Turner, et. al., "Housing Discrimination Against Racial and Ethnic Minorities 2012," (June 2013), available at: https://www.huduser.gov/portal/publications/fairhsg/hsg_discrimination_2012.html; Ann Choi et. al., "Long Island Divided," *Newsday* (Nov. 17, 2019), available at: <https://projects.newsday.com/long-island/real-estate-agents-investigation/>.

100 National Fair Housing Alliance, "Making Every Neighborhood A Place of Opportunity," (2018), p. 52, available at: <https://nationalfairhousing.org/wp-content/uploads/2018/04/NFHA-2018-Fair-Housing-Trends-Report.pdf>.

101 Devah Pager and Hana Shepherd, "The Sociology of Discrimination: Racial Discrimination in Employment, Housing, Credit, and Consumer Markets," *Annual Review of Sociology* (2008) 1(34): 186.

But prospective homeowners and renters can rarely identify discriminatory treatment on their own. Rooting out discrimination by landlords, brokers, co-op boards, and banks requires significant investments in enforcement and education, through increased testing, research, attorneys, community engagement, and public awareness.

CCHR is the municipal agency responsible for enforcing New York City's anti-discrimination and anti-harassment law, the New York City Human Rights Law (NYCHRL). The NYCHRL is one of the broadest civil rights laws in the country, protecting the housing rights of all the classes of people covered by the federal Fair Housing Act, plus several others. In addition to investigating and prosecuting discrimination claims filed pursuant to the NYCHRL, CCHR also educates New Yorkers on their legal protections and human rights-related issues.

The following strategies and actions are under consideration to address persistent discrimination in the housing market.

Strategy 1.1: Strengthen NYC's fair housing enforcement

- 1.1.1. Expand testing investigations in the housing market to identify illegal discrimination, focusing resources on both rental and ownership opportunities
- 1.1.2. Expand agency resources for addressing fair housing complaints, with particular attention to source-of-income discrimination, reasonable accommodation requests, and failures to construct or renovate housing according to accessibility requirements
- 1.1.3. Explore new regulations to address discrimination by co-op associations

Strategy 1.2: Expand NYC's fair housing protections

- 1.2.1. Explore City legislation to address discrimination in the housing market based on residents' involvement with the criminal justice system
- 1.2.2. Evaluate City legislation to ensure that the New York City Human Rights Law's prohibition on discrimination on the basis of a resident's source of income conforms to new provisions in the State Human Rights Law
- 1.2.3. Building on recent changes to the HPD Marketing Guidelines, explore opportunities in the private market to address financial barriers that impede residents' housing choices and may be used as proxies for discrimination (including credit history and broker fees) without causing unintended consequences, such as increased rents or more stringent guarantor requirements

Goal 2

Facilitate equitable housing development in New York City and the region

In order to affirmatively further fair housing, the City of New York must ensure that its residents have realistic options to live in quality, affordable housing in a variety of thriving neighborhoods. The city's continued housing emergency, in which the vacancy rate for homes that are affordable to low-income households is well below the already low city-wide rate, severely limits the choices of those residents, who are also disproportionately people of color and people living with disabilities. New York City is by no means alone in experiencing this challenge; residents throughout the metropolitan area and in high-cost cities across the country are struggling with increased rent burdens and rethinking past and current practices regarding land use and development. As the largest and most diverse city in the nation, the City of New York is in a unique position to address the complexities of growth in a 21st century urban environment in a way that advances equity.

However, New York City's housing crisis and recent strains on the region's infrastructure have produced increasing opposition to the development of housing. While organizing, activism, and public debate over land use have a long and storied history here, the growing sentiment that neighborhoods cannot accommodate additional residents and concerns that new housing development will displace current residents present significant challenges to advancing fair housing. Taking meaningful steps to address illegal discrimination in the housing market is necessary but insufficient to advance fair housing in New York City. Substantial growth in the housing options available in neighborhoods throughout the city is also required.

New York City has embraced growth throughout its history. Its population quintupled from 123,706 residents to 813,699 residents between 1820 and 1860, and it almost doubled from 3,437,202 residents to 5,620,048 residents between 1900 and 1920. Tied to each of these population booms were changes to the shape and size of the city's housing stock, including the construction of the first tenement building on Cherry Street in 1838 and the development of the first large-scale housing projects subsidized by tax benefits in the 1920s.¹⁰²

¹⁰² Richard Plunz, *A History of Housing in New York City: Revised Edition*, Columbia University Press (2016), pp. 6, 151.

Today, community opposition to growth frequently arises in both amenity-rich and historically disadvantaged neighborhoods, though opposition can have different roots and motivations. In many amenity-rich neighborhoods, opposition to new housing—and particularly affordable housing—expresses itself as concerns about competition for local services or about changes to neighborhood character, and can serve to exclude low-income residents and particularly people of color. In contrast, residents in many historically underserved neighborhoods fear that new housing development will exacerbate their unaffordable rents and the risk that they or their neighbors will be displaced. These fears are often compounded by distrust of government, since many momentous land-use decisions in the 20th century that negatively impacted these neighborhoods were performed with little community input.

Together, these and many other pressures have limited housing growth in New York City to levels that are far lower than what the city experienced in earlier periods of growth, and lower than other growing, high-cost cities. For example, in 2018, New York City permitted the construction of 23.1 housing units per 10,000 residents, which is less than a quarter of Seattle’s 109.3 units per 10,000 residents and less than half of San Francisco’s 58.6 units per 10,000 residents.¹⁰³ The housing crisis will only worsen—particularly for New York City’s extremely low- and very low-income households—without significant growth in the supply of housing across many neighborhoods throughout the region. Failure to achieve this growth poses a threat to the city’s diversity and its economic success.

The City laid the foundation for racially and economically inclusive growth in 2016 by enacting amendments to the Zoning Resolution regarding Mandatory Inclusionary Housing (MIH) and Zoning for Quality and Affordability (ZQA), and nearly 40,000 new construction units have already begun under the Housing New York plan, over 80% of which are affordable to lower-income households. But large parts of the city—including many neighborhoods where residents are thriving as measured by the indicators in Section 5.4 of this report—are not participating in this growth.

As the City works to create an additional 80,000 new affordable homes by 2026, it is critical to continue making substantial investments and policy changes that will expand options for lower income New Yorkers in more neighborhoods than the City’s current investments and policies now reach. The following strategies and actions are under consideration to help facilitate housing growth—and especially growth in affordable housing—and to ensure broader access to the City’s affordable housing resources.

Strategy 2.1: Effectively balance city-wide needs and local perspectives within the land use process

- 2.1.1. Explore opportunities to accelerate land use review and remove obstacles to the approval of affordable housing development, particularly in amenity-rich areas with limited affordable housing options

¹⁰³ Mike Maciag, “Building Booms and Busts: Where Housing Construction Is Up, and Where It’s Slowing Down,” (March 13, 2019), available at: <https://www.governing.com/topics/urban/gov-cities-construction-boom-bust.html>.

- 2.1.2. Support changes to New York State legislation that facilitate housing development, such as removing the state cap on residential floor area ratio
- 2.1.3. Review the effect that historic districts have on the supply of housing at a range of incomes, and explore ways to balance the need for historic preservation with the need for new housing
- 2.1.4. Conduct trainings for community boards, civic organizations, and elected officials about fair housing issues and the City's responsibility to affirmatively further fair housing

Strategy 2.2: Strengthen coordination of housing and land use policies both within the city and region

- 2.2.1. Develop new assessment tools to help ensure that decisions on the location and type of affordable housing investments, including new affordable housing on NYCHA land, further the goals of the Fair Housing Plan
- 2.2.2. Track and annually publish data on housing and affordable housing development activity at the neighborhood level, as well as demographic and socioeconomic data, to inform priorities in decision-making
- 2.2.3. Expand the New York City Housing and Vacancy Survey to close gaps in knowledge about (a) housing disparities experienced by New Yorkers based on race, ethnicity, disability, sexual orientation, gender identity, and veteran status, (b) publicly-supported housing, including City-financed affordable housing developments, and (c) New Yorkers' housing options and rates of mobility and displacement
- 2.2.4. Establish a working group with local governments in the tri-state metropolitan area to develop a regional housing and transit agenda

Strategy 2.3: Increase housing opportunities, particularly for low-income New Yorkers, in amenity-rich neighborhoods

- 2.3.1. Convene a task force of stakeholders and experts to recommend zoning, land use, and other regulatory actions that will promote equitable growth across the five boroughs
- 2.3.2. Evaluate opportunities to redevelop underused public properties, including on NYCHA land, in amenity-rich neighborhoods with affordable housing for extremely- and very low-income households, homeless, and other special needs populations
- 2.3.3. Revise the process by which HPD evaluates developments that use project-based vouchers in order to support more affordable and supportive housing construction in amenity-rich neighborhoods
- 2.3.4. Restrict the use of middle-income options under the 421-a tax incentive program in neighborhoods where market conditions allow for new housing development without them

Rental Assistance

See Goal 4 below for strategies and actions that will empower New Yorkers who receive rental assistance benefits with more housing options in a variety of neighborhoods.

Fairness in Land Use

One of the fundamental aspects of the City’s obligation to affirmatively further fair housing is the provision of a range of housing types, at different price points, in neighborhoods across the five boroughs to meet the diverse needs of New York City residents and foster more integrated, healthy communities. This section of the plan outlines a number of tools to support these efforts. However, more work is needed to understand where and how these strategies can be most effectively implemented—because every neighborhood presents a different set of challenges and opportunities. For instance, in high-growth neighborhoods, is low-cost housing being created? If so, how much, and which populations are being served? In areas where growth is limited, does affordable housing already exist, and is there sufficient infrastructure and transportation access to increase density? Answering these questions will require further analysis of neighborhood-level growth and affordability, an assessment of local barriers and opportunities to affordable housing creation, and the prioritization of strategies to meet local needs. The City will convene a “Fairness in Land Use” task force to address these questions and to recommend zoning, land use, and other regulatory actions that will promote equitable growth across the five boroughs.

Strategy 2.4: Open publicly-supported housing to more New Yorkers

- 2.4.1. Launch Housing Connect 2.0 improvements that simplify the process of applying for affordable housing
- 2.4.2. Expand the Housing Ambassadors program to provide direct assistance to residents navigating the affordable housing search and application processes, with a specific focus on outreach to residents using rental assistance
- 2.4.3. Clarify relevant policies and educate non-citizens and mixed-citizenship households about their ability to access publicly-supported housing
- 2.4.4. Improve training initiatives for staff and contracted providers to ensure LGBTQ individuals, people with disabilities, and survivors of domestic violence feel accommodated and safe in accessing public benefits, and explore how to incorporate successful practices across relevant agencies
- 2.4.5. Continue to improve awareness regarding changes to NYCHA’s permanent exclusion policy and the process for lifting exclusions
- 2.4.6. Expand outreach and support services for the NYCHA Family Reentry Program, which reunites justice-involved New Yorkers with family members in NYCHA housing

Goal 3

Preserve affordable housing and prevent displacement of long-standing residents

In addition to enabling more equitable housing development, the City is committed to preserving the affordability and improving the quality of housing that is affordable to low- and moderate-income New Yorkers. This work begins with the New York City Housing Authority (NYCHA), which is the largest source of affordable housing for extremely low- and very low-income New Yorkers in the city; is an especially vital resource for Black and Hispanic New Yorkers; and is currently struggling with the impact of decades of federal disinvestment.

The NYCHA 2.0 plan will raise substantial funds to meet NYCHA's capital repair needs through a range of federal, state, and local funding sources. The plan includes the use of federal programs to rehab and convert 62,000 apartments to permanently affordable housing, construction of new buildings on underused NYCHA sites, and transfer of air rights at high-value sites. This effort is critical to improving housing conditions for current NYCHA residents, which are discussed in Section 5.5 of this report, and for retaining NYCHA developments as an affordable resource for future generations.

More generally, the City's limited housing growth and changing demographic trends—in which more highly-paid professionals are interested in living in the city rather than the suburbs—has increased rents in many historically disadvantaged neighborhoods, particularly in northern Manhattan, in and around Downtown Brooklyn, and parts of western Queens.¹⁰⁴ These changes—along with rent stabilization laws that incentivized resident turnover—have led many New Yorkers to fear being physically or culturally displaced from the communities they helped rebuild.

The City of New York is committed to addressing these fears through multiple approaches. First, the City supported the historic strengthening of rent regulations, passed by the State in June 2019, which ended the era of vacancy decontrols and bonuses in the city's 1 million rent-stabilized housing units. Second, the City is investing in gathering better data about why residents move and where they move to, in order to promote more informed, constructive discussions about mobility and displacement. Third, the City employs the nation's most

¹⁰⁴ NYC Department of City Planning, "Mandatory Inclusionary Housing: Promoting Economically Diverse Neighborhoods," (Sept. 2015), pp. 17-24, 34-35, available at: https://www1.nyc.gov/assets/planning/download/pdf/plans-studies/mih/mih_report.pdf.

comprehensive set of preservation and anti-displacement strategies, which range from creating the nation's first right to counsel law in eviction proceedings to investing billions of dollars in rehabilitating and protecting the affordability of existing housing units to providing a preference for income-eligible New Yorkers who apply for new affordable housing near their homes.

To build on these initiatives to ensure that New Yorkers have the opportunity to remain in their homes and their neighborhoods and benefit from the city's economic growth and development, the following strategies and actions are under consideration.

Strategy 3.1: Improve quality and preserve affordability for existing residents

- 3.1.1. Implement NYCHA 2.0 plan to improve conditions in and the management of NYCHA's approximately 175,000 apartments
- 3.1.2. Launch HPD's new HomeFix program, which provides low-interest financing to homeowners for necessary maintenance, targeting outreach to homeowners in areas with limited access to financial resources
- 3.1.3. Expand the Landlord Ambassadors Program to provide more dedicated assistance to small property owners navigating the process of applying for HPD financing
- 3.1.4. Explore further opportunities to support and enable mission-based groups, including Mutual Housing Associations and Community Land Trusts, in creating and preserving affordable housing
- 3.1.5. Proactively inspect homes in buildings and neighborhoods with high health-related risks
- 3.1.6. Study outcomes of basement legalization pilot and explore opportunities for expansion

Strategy 3.2: Protect tenants facing harassment and evictions

- 3.2.1. Continue citywide expansion of NYC's Universal Access free legal services for tenants facing eviction in Housing Court and NYCHA proceedings, and conduct proactive outreach
- 3.2.2. Provide education and navigation services for litigants in Housing Court

Rent Reforms

In June 2019, the New York State Legislature adopted sweeping reforms to the state's rent laws, including provisions to make the rent regulation system permanent; eliminate high-rent vacancy deregulation; repeal the vacancy bonus; limit rent increases associated with Individual Apartment Improvements and Major Capital Improvements; and make preferential rents the base rent for lease renewals. The law also strengthened protections for all residential tenants, regardless of whether they occupy a rent regulated home, such as banning the use of "tenant blacklists," limiting security deposit requirements, and increasing penalties for unlawful evictions. The City is continuing to assess how it can support their rollout and enforcement to achieve fair housing Fs throughout the five boroughs.

- 3.2.3. Determine whether new anti-harassment initiatives, including the Partners in Preservation and Certification of No Harassment pilot programs, are showing sufficient promise to justify expanding them to additional neighborhoods, and evaluate whether new anti-gouging and anti-eviction measures adopted by other jurisdictions are working and might be appropriate for the City

Strategy 3.3: Protect homeowners vulnerable to displacement, fraud, and scams

- 3.3.1. Fund new initiative to stabilize low-income homeowners who are at risk of foreclosure and expand the reach of the Homeowner Help Desk to connect with more vulnerable homeowners
- 3.3.2. Support efforts to implement the Uniform Partition of Heirs Property Act, which will protect low-income homeowners from speculative investors
- 3.3.3. Explore establishment of “Cease and Desist Zones” to protect homeowners from aggressive real estate solicitation and scams

Goal 4

Enable more effective use of rental assistance benefits, especially in amenity-rich neighborhoods

Federal housing vouchers constitute the nation's largest rental housing program, benefiting over 2 million low-income renters nationwide and approximately 145,000 households in New York City alone.¹⁰⁵ Housing vouchers come in many forms depending on their sources of funding, include complex eligibility requirements, and provide differing levels of support, but each voucher serves the same core purpose: To provide financial assistance to renters in finding safe and affordable homes.

Housing vouchers have provided significant benefits to millions of Americans over the past 40 years by lowering recipients' rent burdens, allowing families to spend more money on groceries, and increasing household stability.¹⁰⁶ But people who use vouchers to help pay their rent in New York City and across the nation do not typically access neighborhoods with low levels of poverty or high performing schools. Instead, housing vouchers are most often used to secure apartments in neighborhoods that are relatively disadvantaged.¹⁰⁷

Empowering individuals and families with housing vouchers to access a diversity of neighborhoods is a crucial part of advancing fair housing. Throughout the Where We Live NYC process, community-based organizations that serve people with vouchers, agencies that administer vouchers, and New Yorkers who use vouchers themselves were engaged to discuss the barriers that impede their wider use.

The first fundamental difficulty is discrimination by landlords against individuals and families with vouchers. Even though source-of-income discrimination has been illegal in New York City for the majority of housing units since 2008, stakeholders, voucher holders, and City agencies reported frequent and explicit non-compliance by many landlords. New York State took a significant step this year by prohibiting source-of-income discrimination in almost all homes across the state. Additional resources will be needed to ensure that landlords comply with this new mandate in New York City and across the region.

¹⁰⁵ For national figures, see Alison Bell, et. al., "Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results," Center on Budget and Policy Priorities (October 10, 2018), p. 1, available at: <https://www.cbpp.org/research/housing/prohibiting-discrimination-against-renters-using-housing-vouchers-improves-results>.

For New York City, see Chapter 5.5 of this report.

¹⁰⁶ Ingrid Gould Ellen, "What Do We Know About Housing Choice Vouchers?" (August 2017), available at: http://furmancenter.org/files/HousingChoiceVouchers_WorkingPaper_IngridGouldEllen_14AUG2017.pdf.

¹⁰⁷ Ellen, p. 5; Philip Garboden, et. al., "Urban Landlords and the Housing Choice Voucher Program: A Research Report," (May 2018), p. 1, available at: <https://www.huduser.gov/portal/publications/UrbanLandlords.html>.

“I called over 50 landlords and brokers and supers and they all say the same thing about vouchers: ‘unit is not available’ or ‘we don’t take vouchers’ or ‘you need better credit.’ This had been going on for three years. It’s so discouraging.”

– Community Conversation Participant, Neighbors Together

“[Section 8 staff] gave me a list and they circled three different places in Far Rockaway. I have never lived in Far Rockaway. I lived in Brooklyn for 40 years. I would have preferred Brooklyn, but I was desperate, so I chose the first thing they gave me, which was the Rockaways.”

– Community Conversation Participant, Section 8 Housing Choice Voucher program

A second fundamental difficulty in New York City’s competitive housing market is the level of rent that a voucher supports. Stakeholders and community members reported that vouchers do not provide realistic options to secure apartments in high-demand, amenity-rich neighborhoods. Moreover, landlords in high-demand neighborhoods may be hesitant to accept voucher holders over cash-paying tenants because of the bureaucratic requirements tied to vouchers, including special inspections and extensive paperwork.¹⁰⁸ Finally, stakeholders and community members also reported that brokers and staff at various agencies provide limited or no counseling regarding neighborhood amenities and they direct many tenants to landlords in high-poverty neighborhoods where voucher payments are more likely to be accepted.

The following strategies and actions are under consideration to better support New Yorkers who use housing vouchers to help pay their rent:

Strategy 4.1: Expand the number of homes available to New Yorkers who receive rental assistance benefits

- 4.1.1. Expand resources and coordination for addressing discrimination complaints based on New Yorkers’ source of income (see Goal 1 for more information)
- 4.1.2. Ensure that all rental assistance programs provide information, when appropriate, about Housing Connect to their clients and can direct clients in need of assistance to HPD Housing Ambassadors
- 4.1.3. Evaluate new initiatives that assist HPD voucher holders who are seeking to move, including higher payment standards in certain neighborhoods and the HPD Mobility Counseling Program pilot

Strategy 4.2: Improve the effectiveness, efficiency, and experience of services provided to rental assistance clients and landlords

- 4.2.1. Comprehensively evaluate the service-design in rental assistance programs and improve the effectiveness, efficiency, and experience of services provided
- 4.2.2. Collect survey information from rental assistance clients who are interested in moving on why they would like to move; the qualities in housing and neighborhoods that they are seeking; and their experiences in the housing market, and explore how to incorporate successful practices across relevant agencies

¹⁰⁸ Garboden, et. al., at pp. v, 26.

Goal 5

Create more independent and integrated living options for people with disabilities

New York City is home to approximately 1 million people who identify as living with a disability.¹⁰⁹ Throughout the Where We Live NYC public planning process, members of the Fair Housing Stakeholder Group and residents in our Community Conversations raised myriad challenges that New Yorkers with disabilities face in finding independent living options that are not isolated from New Yorkers without disabilities. Residents also described experiences of facing discrimination because of their disability and landlord resistance to providing reasonable alterations to their homes to accommodate their needs.

“At an apartment I went to see, that my girlfriend saw first, they didn’t have any problems. But when they see me and see my cane, they had a problem.”

– Community Conversation Participant, Chhaya CDC

Many of the strategies and actions already described in this plan will benefit people with disabilities. For example, additional resources to perform paired testing will root out discrimination on the basis of disability, and increased resources to enforce fair housing laws will allow for more complaints to be processed that allege non-compliance with accessibility requirements and reasonable accommodation requests. Moreover, strategies intended to encourage equitable growth will spur the development of new affordable units in a variety of neighborhoods, which will include units specially designed for people with mobility, vision, and hearing disabilities and other units that are easily adaptable to accommodate many disabilities.

In addition, the following strategies and actions are under consideration to target the housing needs of people with disabilities.

¹⁰⁹ Mayor’s Office for People with Disabilities, “AccessibleNYC: An Annual Report on the State of People Living with Disabilities in New York City, 2018 Edition,” available at: <https://www1.nyc.gov/assets/mopd/downloads/pdf/accessi-ble-nyc-2018.pdf>.

Strategy 5.1: Increase support and improve processes for residents transitioning out of institutional settings

- 5.1.1. Convene a task force of healthcare providers, health insurance companies, housing providers, community-based partners, and city, state, and federal government representatives to make recommendations to systematically help people with disabilities transition out of institutional settings

Strategy 5.2: Improve process and reduce barriers for people with disabilities to access affordable housing

- 5.2.1. Launch Housing Connect 2.0 improvements that enable greater tracking, monitoring, and enforcement of apartments designed for people living with disabilities
- 5.2.2. Expand HPD's and MOPD's websites to include more comprehensive housing information for people with disabilities, including on the rights and responsibilities of tenants and landlords
- 5.2.3. Offer regular trainings for frontline staff, such as case managers, health care workers, housing specialists, and marketing staff on housing rights, resources, and best practices in outreach and accommodations for people with disabilities

Strategy 5.3: Increase the number of affordable homes that are accessible

- 5.3.1. Evaluate potential changes to the set asides in HPD-assisted housing for people with disabilities, including the number of homes set aside and the types of disabilities accommodated, by analyzing new sources of data related to New Yorkers living with disabilities and accessibility in the city's housing stock
- 5.3.2. Expand existing programs that assist seniors and people with disabilities in obtaining modifications to their homes to accommodate their physical needs
- 5.3.3. Improve education of architects and developers to review their legal responsibilities when designing and constructing residential buildings to ensure accessibility requirements are met

Goal 6

Make equitable investments to address the neighborhood-based legacy of discrimination, segregation, and concentrated poverty

As discussed above, New York City—like all cities in the United States—is scarred by a long history of discrimination, segregation, and concentrated poverty. This history has particularly impacted neighborhoods in which people of color are concentrated.¹¹⁰ A holistic approach to advancing fair housing requires substantial investments and policy changes to address the structural disadvantages that these neighborhoods and their residents experience. Such commitments are meant to ensure that no one is deprived of access to fundamental resources because of their race, ethnicity, disability, religion, or other protected characteristic, and that residents of all neighborhoods can thrive.

During the past 40 years, the City of New York—more so than any other city in the country—has marshalled financial resources and governmental expertise to support structurally disadvantaged neighborhoods. These investments have reinvigorated neighborhoods that were once left for abandonment and have made New York City “the poster child for the Great American Crime Decline.”¹¹¹

More recently, the City created a \$1 billion Neighborhood Development Fund (NDF) to support neighborhood growth with complementary investments in schools, parks,

110 Kenneth Clark, *Dark Ghetto: Dilemmas of Social Power*, Harper (1965); Craig Wilder, *A Covenant with Color: Race and Social Power in Brooklyn*, Columbia University Press (2001); Robert J. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect*, University of Chicago Press (2011); Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality*, University of Chicago Press (2013); Tommie Shelby, *Dark Ghettos: Injustice, Dissent, and Reform*, Harvard University Press (2016).

111 For information about housing investments and their impact on surrounding neighborhoods, see Alex Schwartz, “New York City and Subsidized Housing: Impacts and Lessons of the City’s \$5 Billion Capital Budget Housing Plan,” *Housing Policy Debate* (1999), 4(10): 839. For information about decline in crime, see Patrick Sharkey, *Uneasy Peace: The Great Crime Decline, the Renewal of City Life, and the Next War on Violence*, W.W. Norton & Company (2018), p. 30.

transportation, and other critical resources, and City agencies are engaging with communities to address long-standing needs and inequities, such as through the Community Parks Initiative and the co-location of community amenities within affordable housing developments. There is also recognition that neighborhood-based investments must be paired with resources—such as better K-12 education, job training, and higher learning—that can raise families out of poverty and ultimately make housing more affordable.

But the disparities described in this report demonstrate that much more work is required to address the compounded disadvantages that centuries of discrimination and segregation have produced. In order to ensure that the City’s policy-makers are oriented toward this goal, the City Council passed Local Law 174 of 2017 and the Mayor enacted Executive Order 45 of 2019, which direct an expanding number of City agencies to conduct equity assessments and produce equity action plans to identify and reduce disparities associated with race, gender, income, and/or sexual orientation. Together, this NYC Equity Initiative will transform how City agencies target their resources and serve the city’s residents.

Building upon the NYC Equity Initiative and many other initiatives discussed throughout this report, the following strategies and actions are under consideration to address the neighborhood-based factors that perpetuate disparate outcomes:

Strategy 6.1: Ensure key housing, capital, and service agencies are integrating race and social equity perspectives into government decision-making

- 6.1.1. As part of the NYC Equity Initiative, expand the number of City agencies conducting equity assessments and developing equity action plans
- 6.1.2. Incorporate fair housing goals and equity metrics into the citywide Social Indicators Report in order to more effectively track and address critical disparities based on where New Yorkers live
- 6.1.3. Develop standardized race and social equity tools to help evaluate and guide the City’s capital planning and budgeting processes
- 6.1.4. In key neighborhoods that have historically experienced disinvestment, conduct community-based planning processes, such as the Brownsville Plan, to ensure government policies and capital plans are informed by a diversity of local perspectives

Strategy 6.2: Decrease violence through evidence-based, restorative methods in parts of the city that still experience violence disproportionately

- 6.2.1. Develop social service plans for neighborhoods that experience the highest concentration of major felony crime, focusing on restorative practices and neighborhood-based coordination that amplify residents’ voices and participation
- 6.2.2. Implement a Neighborhood Activation Initiative, which will coordinate multiple City agencies in activating underused public spaces by making them safer and more appealing for community use

Strategy 6.3: Strengthen social resiliency, shared trust, and bonds between community members

- 6.3.1. In select low-income neighborhoods, engage the Department of Cultural Affairs' (DCLA)'s Building Community Capacity program as a way to integrate arts and culture into the City's neighborhood and social resiliency planning efforts
- 6.3.2. Continue to provide support to cultural organizations across the city through DCLA's Cultural Development Fund and other funding initiatives
- 6.3.3. On NYCHA campuses, remove physical barriers that cut NYCHA residents off from opportunities by working with residents and neighboring communities to re-map public ways, reduce perimeter fencing, and introduce better signage through NYCHA's Connected Communities initiative
- 6.3.4. Invest in green spaces on NYCHA's campuses as part of the Department of Parks and Recreation's Walk to the Park initiative, in order to expand the use of space for residents and members of neighboring communities

Strategy 6.4: Improve household financial security and wealth-building opportunities, particularly in neighborhoods with concentrated poverty

- 6.4.1. Connect low-income New Yorkers, including NYCHA residents, justice-involved individuals, immigrants, and people with disabilities, to adult education, job training, bridge programs, and apprenticeships through the City's workforce system, and ensure low-income New Yorkers have access to good careers through the City's capital investments, procurements, and hiring processes
- 6.4.2. Expand financial counseling services to help residents build credit and savings
- 6.4.3. Expand rent-payment reporting tools in publicly-subsidized housing to help residents build credit
- 6.4.4. Educate elected officials and regulators on the importance of the Earned Income Disallowance for NYCHA residents, so people who earn additional income are not faced with immediate rent increases, and raise awareness of this program among residents
- 6.4.5. Study the impact of key HPD homeownership programs on the long-term financial health of households
- 6.4.6. Build on lessons learned from the NYC Kids RISE pilot to explore expanding programs designed to enable greater financial security and reduce generational poverty, such as child development accounts, baby bonds, and guaranteed minimum income
- 6.4.7. Continue advocating for improvements to the federal Community Reinvestment Act ("CRA"), and protect the proven successful tools currently supported by the CRA, in order to reward investments that benefit low- and moderate-income communities while excluding predatory practices

Strategy 6.5: Build the foundation for more diverse, integrated schools throughout the five boroughs

- 6.5.1. Support the creation of additional, robust school district diversity plans, following the lead of Districts 1 and 3 in Manhattan and District 15 in Brooklyn

- 6.5.2. Alter the process by which DOE, in evaluating zoning proposals, considers the potential impacts of each proposal on school diversity, so local Community Education Councils (CECs) are aware of such impacts when they decide to approve or disapprove each proposal
- 6.5.3. Coordinate with local CECs to encourage more school rezonings that would spur integration in their districts. Typically, rezonings have been initiated for school capacity or building utilization needs
- 6.5.4. Explore alternative geographic preferences for elementary and middle schools that are based on distances between residences and schools, which may cut across attendance zones and district boundaries in order to facilitate integration
- 6.5.5. Consult with officials from DOE, the real estate industry, and outlets that distribute information on school quality to design best practices for discouraging bias and spreading accurate information about school performance
- 6.5.6. Produce and distribute materials for residents using rental assistance and residents of publicly-supported housing to ensure that families with minor children are aware of the school options available to them upon moving to new neighborhoods

Strategy 6.6: Make NYC region's public transportation network more equitable and accessible

- 6.6.1. Facilitate faster and more reliable bus service by expanding bus priority citywide through the installation or improvement of bus lanes, transit-signal priority, and other measures, and ensuring their effectiveness through enforcement
- 6.6.2. Use tools like zoning and coordinated capital planning to work with the MTA to increase the ADA accessibility of subway stations
- 6.6.3. Support MTA efforts to improve sensory accessibility of station, train, and bus announcements and information, and to develop a plan to institutionalize E-hail of for-hire-vehicles for people with disabilities in a financially sustainable way
- 6.6.4. Through DOT's Pedestrian Ramps Program, rehabilitate or construct all required pedestrian ramps across the five boroughs by 2035, including all standard ramps by 2021
- 6.6.5. Create opportunities for more affordable access to public transit for low-income households, including implementing Fair Fares, expanding discounted membership for CitiBike, and exploring the expansion of reduced commuter rail fares within the City and other opportunities for regional transit fare integration
- 6.6.6. Pursue land use and other economic development strategies to cultivate employment centers in locations outside of the Manhattan core that are transit-accessible to a diverse workforce

Chapter 7

Implementation

The Fair Housing Goals and Strategies outlined in Chapter 6 were developed through intensive data and policy analysis, over a year of stakeholder and public participation, and collaboration with more than 30 government partners. They constitute a set of strategies and actions that the City proposes to undertake to advance fair housing over the next five years. However, nearly every action will require additional analysis, stakeholder and public engagement, and inter-agency collaboration in order to be successfully implemented. Some actions will also require, and offer opportunities for, broader advocacy and partnerships.

The implementation chart included in the Appendix provides a preliminary framework for agency responsibilities in implementing this plan. Following the public comment period, the plan will be revised and finalized, and a more complete and detailed implementation strategy will be included in the final version.

Oversight

HPD, who led the creation of the Where We Live NYC plan in collaboration with NYCHA, will oversee implementation. Each action has been assigned a lead agency, and government and external partners will be identified to support implementation. HPD will work with partner agencies to develop implementation milestones and measures of success for each action in the plan.

Tracking and Reporting

In addition to incorporating the goals, strategies, and actions into the City's submissions to HUD, the City will release annual progress updates. These progress updates will be made publicly available on the Where We Live NYC and HPD websites.

Appendix A

Implementation Matrix

#	Action	Lead Agency	Participating Agencies
Goal 1			
Combat persistent, complex discrimination with expanded resources and protections			
Strategy 1.1: Strengthen NYC's fair housing enforcement			
1.1.1.	Expand testing investigations in the housing market to identify illegal discrimination, focusing resources on both rental and ownership opportunities	DSS	CCHR, HPD
1.1.2.	Expand agency resources for addressing fair housing complaints, with particular attention to source-of-income discrimination, reasonable accommodation requests, and failures to construct or renovate housing according to accessibility requirements	DSS	CCHR, HPD
1.1.3.	Explore new regulations to address discrimination by co-op associations	CCHR	HPD
Strategy 1.2: Expand NYC's fair housing protections			
1.2.1.	Explore City legislation to address discrimination in the housing market based on residents' involvement with the criminal justice system	CCHR	HPD, NYCHA
1.2.2.	Evaluate City legislation to ensure that the New York City Human Rights Law's prohibition on discrimination on the basis of a resident's source of income conforms to new provisions in the State Human Rights Law	CCHR	HPD
1.2.3.	Building on recent changes to the HPD Marketing Guidelines, explore opportunities in the private market to address financial barriers that impede residents' housing choices and may be used as proxies for discrimination (including credit history and broker fees) without causing unintended consequences, such as increased rents or more stringent guarantor requirements	CCHR	HPD

#	Action	Lead Agency	Participating Agencies
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Goal 2

Facilitate equitable housing development in New York City and the region

Strategy 2.1: Effectively balance city-wide needs and local perspectives within the land use process

2.1.1.	Explore opportunities to accelerate land use review and remove obstacles to the approval of affordable housing development, particularly in amenity-rich areas with limited affordable housing options	DCP, HPD	
2.1.2.	Support changes to New York State legislation that facilitate housing development, such as removing the state cap on residential floor area ratio	DCP	HPD
2.1.3.	Review the effect that historic districts have on the supply of housing at a range of incomes, and explore ways to balance the need for historic preservation with the need for new housing	DCP	HPD, LPC
2.1.4.	Conduct trainings for community boards, civic organizations, and elected officials about fair housing issues and the City's responsibility to affirmatively further fair housing	HPD	Civic Engagement Commission, DCP

Strategy 2.2: Strengthen coordination of housing and land use policies both within the city and region

2.2.1.	Develop new assessment tools to help ensure that decisions on the location and type of affordable housing investments, including new affordable housing on NYCHA land, further the goals of the Fair Housing Plan	HPD	DCP, NYCHA
2.2.2.	Track and annually publish data on housing and affordable housing development activity at the neighborhood level, as well as demographic and socioeconomic data, to inform priorities in decision-making	DCP	HPD
2.2.3.	Expand the New York City Housing and Vacancy Survey to close gaps in knowledge about (a) housing disparities experienced by New Yorkers based on race, ethnicity, disability, sexual orientation, gender identity, and veteran status, (b) publicly-supported housing, including City-financed affordable housing developments, and (c) New Yorkers' housing options and rates of mobility and displacement	HPD	

#	Action	Lead Agency	Participating Agencies
2.2.4.	Establish a working group with local governments in the tri-state metropolitan area to develop a regional housing and transit agenda	DCP	HPD
Strategy 2.3: Increase housing opportunities, particularly for low-income New Yorkers, in amenity-rich neighborhoods			
2.3.1.	Convene a task force of stakeholders and experts to recommend zoning, land use, and other regulatory actions that will promote equitable growth across the five boroughs	DCP, HPD	
2.3.2.	Evaluate opportunities to redevelop underused public properties, including on NYCHA land, in amenity-rich neighborhoods with affordable housing for extremely- and very low-income households, homeless, and other special needs populations	HPD	DCP
2.3.3.	Revise the process by which HPD evaluates developments that use project-based vouchers in order to support more affordable and supportive housing construction in amenity-rich neighborhoods	HPD	NYCHA
2.3.4.	Restrict the use of middle-income options under the 421-a tax incentive program in neighborhoods where market conditions allow for new housing development without them	HPD	DCP
Strategy 2.4: Open publicly-supported housing to more New Yorkers			
2.4.1.	Launch Housing Connect 2.0 improvements that simplify the process of applying for affordable housing	HPD	
2.4.2.	Expand the Housing Ambassadors program to provide direct assistance to residents navigating the affordable housing search and application processes, with a specific focus on outreach to residents using rental assistance	HPD	
2.4.3.	Clarify relevant policies and educate non-citizens and mixed-citizenship households about their ability to access publicly-supported housing	MOIA	DSS, HPD, NYCHA

#	Action	Lead Agency	Participating Agencies
2.4.4.	Improve training initiatives for staff and contracted providers to ensure LGBTQ individuals, people with disabilities, and survivors of domestic violence feel accommodated and safe in accessing public benefits, and explore how to incorporate successful practices across relevant agencies	HPD	DSS, NYCHA
2.4.5.	Continue to improve awareness regarding changes to NYCHA's permanent exclusion policy and the process for lifting exclusions	NYCHA	
2.4.6.	Expand outreach and support services for the NYCHA Family Reentry Program, which reunites justice-involved New Yorkers with family members in NYCHA housing	NYCHA	

Goal 3

Preserve affordable housing and prevent displacement of long-standing residents

Strategy 3.1: Improve quality and preserve affordability for existing residents

3.1.1.	Implement NYCHA 2.0 plan to improve conditions in and the management of NYCHA's approximately 175,000 apartments	NYCHA	
3.1.2.	Launch HPD's new HomeFix program, which provides low-interest financing to homeowners for necessary maintenance, targeting outreach to homeowners in areas with limited access to financial resources	HPD	
3.1.3.	Expand the Landlord Ambassadors Program to provide more dedicated assistance to small property owners navigating the process of applying for HPD financing	HPD	
3.1.4.	Explore further opportunities to support and enable mission-based groups, including Mutual Housing Associations and Community Land Trusts, in creating and preserving affordable housing	HPD	
3.1.5.	Proactively inspect homes in buildings and neighborhoods with high health-related risks	HPD	DOHMH
3.1.6.	Study outcomes of basement legalization pilot and explore opportunities for expansion	HPD	

#	Action	Lead Agency	Participating Agencies
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Strategy 3.2: Protect tenants facing harassment and evictions

3.2.1.	Continue citywide expansion of NYC's Universal Access free legal services for tenants facing eviction in Housing Court and NYCHA proceedings, and conduct proactive outreach	DSS	PEU
3.2.2.	Provide education and navigation services for litigants in Housing Court	DSS	PEU
3.2.3.	Determine whether new anti-harassment initiatives, including the Partners in Preservation and Certification of No Harassment pilot programs, are showing sufficient promise to justify expanding them to additional neighborhoods, and evaluate whether new anti-gouging and anti-eviction measures adopted by other jurisdictions are working and might be appropriate for the City	HPD	

Strategy 3.3: Protect homeowners vulnerable to displacement, fraud, and scams

3.3.1.	Fund new initiative to stabilize low-income homeowners who are at risk of foreclosure and expand the reach of the Homeowner Help Desk to connect with more vulnerable homeowners	HPD	
3.3.2.	Support efforts to implement the Uniform Partition of Heirs Property Act, which will protect low-income homeowners from speculative investors	HPD	
3.3.3.	Explore establishment of "Cease and Desist Zones" to protect homeowners from aggressive real estate solicitation and scams	HPD	CCHR

Goal 4

Enable more effective use of rental assistance benefits, especially in amenity-rich neighborhoods

Strategy 4.1: Expand the number of homes available to New Yorkers who receive rental assistance benefits

4.1.1.	Expand resources and coordination for addressing discrimination complaints based on New Yorkers' source of income (see Goal 1 for more information)	CCHR, DSS	HPD
4.1.2.	Ensure that all rental assistance programs provide information, when appropriate, about Housing Connect to their clients and can direct clients in need of assistance to HPD Housing Ambassadors	HPD	DSS, NYCHA
4.1.3.	Evaluate new initiatives that assist HPD voucher holders who are seeking to move, including higher payment standards in certain neighborhoods and the HPD Mobility Counseling Program pilot	HPD	NYCHA

#	Action	Lead Agency	Participating Agencies
Strategy 4.2: Improve the effectiveness, efficiency, and experience of services provided to rental assistance clients and landlords			
4.2.1.	Comprehensively evaluate the service-design in rental assistance programs and improve the effectiveness, efficiency, and experience of services provided	HPD	DSS, NYCHA
4.2.2.	Collect survey information from rental assistance clients who are interested in moving on why they would like to move; the qualities in housing and neighborhoods that they are seeking; and their experiences in the housing market, and explore how to incorporate successful practices across relevant agencies	HPD	
Goal 5			
Create more independent and integrated living options for people with disabilities			
Strategy 5.1: Increase support and improve processes for residents transitioning out of institutional settings			
5.1.1.	Convene a task force of healthcare providers, health insurance companies, housing providers, community-based partners, and city, state, and federal government representatives to make recommendations to systematically help people with disabilities transition out of institutional settings	Deputy Mayor for Health and Human Services	DOHMH, DSS, DVS, H+H, HPD, MOPD
Strategy 5.2: Improve process and reduce barriers for people with disabilities to access affordable housing			
5.2.1.	Launch Housing Connect 2.0 improvements that enable greater tracking, monitoring, and enforcement of apartments designed for people living with disabilities	HPD	
5.2.2.	Expand HPD's and MOPD's websites to include more comprehensive housing information for people with disabilities, including on the rights and responsibilities of tenants and landlords	HPD, MOPD	
5.2.3.	Offer regular trainings for frontline staff, such as case managers, health care workers, housing specialists, and marketing staff on housing rights, resources, and best practices in outreach and accommodations for people with disabilities	HPD	DSS, MOPD, NYCHA

#	Action	Lead Agency	Participating Agencies
Strategy 5.3: Increase the number of affordable homes that are accessible			
5.3.1.	Evaluate potential changes to the set asides in HPD-assisted housing for people with disabilities, including the number of homes set aside and the types of disabilities accommodated, by analyzing new sources of data related to New Yorkers living with disabilities and accessibility in the city's housing stock	HPD	
5.3.2.	Expand existing programs that assist seniors and people with disabilities in obtaining modifications to their homes to accommodate their physical needs	HPD	CCHR, DFTA, MOPD
5.3.3.	Improve education of architects and developers to review their legal responsibilities when designing and constructing residential buildings to ensure accessibility requirements are met	HPD	DOB

Goal 6

Make equitable investments to address the neighborhood-based legacy of discrimination, segregation, and concentrated poverty

Strategy 6.1: Ensure key housing, capital, and service agencies are integrating race and social equity perspectives into government decision-making

6.1.1.	As part of the NYC Equity Initiative, expand the number of City agencies conducting equity assessments and developing equity action plans	NYC Opportunity	DCP, HPD
6.1.2.	Incorporate fair housing goals and equity metrics into the citywide Social Indicators Report in order to more effectively track and address critical disparities based on where New Yorkers live	NYC Opportunity	DCP, HPD
6.1.3.	Develop standardized race and social equity tools to help evaluate and guide the City's capital planning and budgeting processes	NYC Opportunity	ACS, DCP, DOHMH, DSS
6.1.4.	In key neighborhoods that have historically experienced disinvestment, conduct community-based planning processes, such as the Brownsville Plan, to ensure government policies and capital plans are informed by a diversity of local perspectives	HPD	DCP

#	Action	Lead Agency	Participating Agencies
Strategy 6.2: Decrease violence through evidence-based, restorative methods in parts of the city that still experience violence disproportionately			
6.2.1.	Develop social service plans for neighborhoods that experience the highest concentration of major felony crime, focusing on restorative practices and neighborhood-based coordination that amplify residents' voices and participation	MOCJ	ACS, DOE, DOHMH, DOP, DSS, DYCD, NYCHA, NYPD
6.2.2.	Implement a Neighborhood Activation Initiative, which will coordinate multiple City agencies in activating underused public spaces by making them safer and more appealing for community use	MOCJ	DCLA, DCP, DDC, DOT, DPR, NYCHA, NYPD
Strategy 6.3: Strengthen social resiliency, shared trust, and bonds between community members			
6.3.1.	In select low-income neighborhoods, engage the Department of Cultural Affairs' (DCLA)'s Building Community Capacity program as a way to integrate arts and culture into the City's neighborhood and social resiliency planning efforts	DCLA	
6.3.2.	Continue to provide support to cultural organizations across the city through DCLA's Cultural Development Fund and other funding initiatives	DCLA	
6.3.3.	On NYCHA campuses, remove physical barriers that cut NYCHA residents off from opportunities by working with residents and neighboring communities to re-map public ways, reduce perimeter fencing, and introduce better signage through NYCHA's Connected Communities initiative	NYCHA	
6.3.4.	Invest in green spaces on NYCHA's campuses as part of the Department of Parks and Recreation's Walk to the Park initiative, in order to expand the use of space for residents and members of neighboring communities	DPR	NYCHA

#	Action	Lead Agency	Participating Agencies
Strategy 6.4: Improve household financial security and wealth-building opportunities, particularly in neighborhoods with concentrated poverty			
6.4.1.	Connect low-income New Yorkers, including NYCHA residents, justice-involved individuals, immigrants, and people with disabilities, to adult education, job training, bridge programs, and apprenticeships through the City's workforce system, and ensure low-income New Yorkers have access to good careers through the City's capital investments, procurements, and hiring processes	WKDEV	ACS, CUNY, DOE, DSS, DYCD, MOCJ, NYC Opportunity, NYCHA, SBS
6.4.2.	Expand financial counseling services to help residents build credit and savings	DCWP, HPD	NYCHA
6.4.3.	Expand rent-payment reporting tools in publicly-subsidized housing to help residents build credit	HPD, NYCHA	DCWP
6.4.4.	Educate elected officials and regulators on the importance of the Earned Income Disallowance for NYCHA residents, so people who earn additional income are not faced with immediate rent increases, and raise awareness of this program among residents	NYCHA	
6.4.5.	Study the impact of key HPD homeownership programs on the long-term financial health of households	HPD	
6.4.6.	Build on lessons learned from the NYC Kids RISE pilot to explore expanding programs designed to enable greater financial security and reduce generational poverty, such as child development accounts, baby bonds, and guaranteed minimum income	NYC Opportunity	DOE
6.4.7.	Continue advocating for improvements to the federal Community Reinvestment Act (CRA), and protect the proven successful tools currently supported by the CRA, in order to reward investments that benefit low- and moderate-income communities while excluding predatory practices	HPD	DCWP

#	Action	Lead Agency	Participating Agencies
Strategy 6.5: Build the foundation for more diverse, integrated schools throughout the five boroughs			
6.5.1.	Support the creation of additional, robust school district diversity plans, following the lead of Districts 1 and 3 in Manhattan and District 15 in Brooklyn	DOE	
6.5.2.	Alter the process by which DOE, in evaluating zoning proposals, considers the potential impacts of each proposal on school diversity, so local Community Education Councils (CECs) are aware of such impacts when they decide to approve or disapprove each proposal	DOE	
6.5.3.	Coordinate with local CECs to encourage more school rezonings that would spur integration in their districts. Typically, rezonings have been initiated for school capacity or building utilization needs	DOE	
6.5.4.	Explore alternative geographic preferences for elementary and middle schools that are based on distances between residences and schools, which may cut across attendance zones and district boundaries in order to facilitate integration	DOE	
6.5.5.	Consult with officials from DOE, the real estate industry, and outlets that distribute information on school quality to design best practices for discouraging bias and spreading accurate information about school performance	DOE	
6.5.6.	Produce and distribute materials for residents using rental assistance and residents of publicly-supported housing to ensure that families with minor children are aware of the school options available to them upon moving to new neighborhoods	DOE	DSS, HPD, NYCHA

#	Action	Lead Agency	Participating Agencies
Strategy 6.6: Make NYC region's public transportation network more equitable and accessible			
6.6.1.	Facilitate faster and more reliable bus service by expanding bus priority citywide through the installation or improvement of bus lanes, transit-signal priority, and other measures, and ensuring their effectiveness through enforcement	DOT	MTA
6.6.2.	Use tools like zoning and coordinated capital planning to work with the MTA to increase the ADA accessibility of subway stations	MTA	DCP
6.6.3.	Support MTA efforts to improve sensory accessibility of station, train, and bus announcements and information, and to develop a plan to institutionalize E-hail of for-hire-vehicles for people with disabilities in a financially sustainable way	MTA	DOT, TLC
6.6.4.	Through DOT's Pedestrian Ramps Program, rehabilitate or construct all required pedestrian ramps across the five boroughs by 2035, including all standard ramps by 2021	DOT	
6.6.5.	Create opportunities for more affordable access to public transit for low-income households, including implementing Fair Fares, expanding discounted membership for CitiBike, and exploring the expansion of reduced commuter rail fares within the City and other opportunities for regional transit fare integration	Mayor's Office of Policy & Planning	DOT, DSS, MTA
6.6.6.	Pursue land use and other economic development strategies to cultivate employment centers in locations outside of the Manhattan core that are transit-accessible to a diverse workforce	EDC	DCP

Appendix B

Response to Public Comments

Introduction

This appendix summarizes and responds to all oral and written comments received during the comment period related to the formulation of the draft of the City of New York’s Where We Live NYC Report. These consist of comments made at the public hearing held by the New York City Department of Housing Preservation and Development (HPD), the New York City Housing Authority (NYCHA), and the New York City Department of City Planning (DCP) and written comments submitted to HPD. The public hearing was held on Wednesday, June 12, 2019 at 120 Broadway. This public hearing was held in advance of the publication of the draft Where We Live NYC report to solicit feedback on priorities of what should be included in the draft. An additional public hearing will be held on February 6, 2020, to solicit feedback on the draft plan, and—as described in more detail on p.1 of this report—the public may submit comments on or before March 7, 2020, by mail or email as well.

Below is a list of individuals who provided comments at the June 12th public hearing or in writing. The organization and/or individual that commented are identified for each comment in the following section. These summaries convey the substance of the comments but may not necessarily quote the comments verbatim.

List of Individuals Who Provided Comment

1. Leo Asen, American Association of Retired Persons (AARP); oral and written testimony
2. Hilary Wilson and Susan Saegert, CUNY Graduate Center; oral and written testimony
3. Ron Friedman; oral testimony
4. Michael Higgins, FUREE; written testimony
5. Sabine Aronowsky, Gowanus Neighborhood Coalition for Justice; written testimony
6. Suhali Méndez, New York Lawyers for the Public Interest; written testimony

Comments and Responses

Comment 1:

Leo Asen from AARP testified that as the population of New York City is getting older and more diverse, one in five seniors are living in poverty and affordable housing is a top concern for New Yorkers aged 50 and above. Additionally, AARP research shows that New Yorkers of color have far less access to safe and affordable housing, and accessible transit opportunities, than other New Yorkers. Mr. Asen recommends that through the Where We Live NYC process the City: make housing more affordable and prevent displacement through inclusionary zoning policies; create accessible options for aging in place by facilitating local zoning ordinances that permit accessory dwelling units and promote universal design features; expand funding available to low-income older adults to make home modifications to promote accessibility; and increase transit and mobility options to promote accessibility.

Response 1:

The City of New York and NYCHA share the goals expressed by Mr. Asen to increase access to affordable and accessible housing for seniors and New Yorkers with disabilities. The Where We Live NYC report includes extensive analysis of the housing challenges faced by seniors and people with a disability. As Mr. Asen points out in testimony, New Yorkers with a disability face a particular challenge in the New York City housing market. The Fair Housing Plan included in the draft Where We Live NYC report includes numerous strategies to address this issue. One of the six goals in the Fair Housing Plan (Chapter 5) is to create more integrated and independent living options for people with disabilities, including seniors with a disability. Relevant strategies include efforts to fight discrimination against people with a disability seeking reasonable accommodations; a suite of actions to create more affordable and accessible housing in a range of neighborhoods, including amenity-rich neighborhoods; new education and information for individuals seeking accessible homes; expanded programs to provide funding for low-income seniors and people with disabilities to modify their homes to accommodate their physical needs; improved trainings for architects and developers on their legal responsibilities when designing and constructing residential buildings to ensure accessibility requirements are met.

Comment 2:

Dr. Susan Saegert, Professor of Environmental Psychology at the Graduate Center and Hilary Wilson, a PhD student in geography and graduate research assistant at the Graduate Center, City University of New York, testified that for people with disabilities and members of historically discriminated-against ethnic groups, the ability to remain in their homes and neighborhoods as they changed constituted an important aspect of fair housing. Thus, two goals of the Where We Live NYC project should be 1) to preserve affordable housing in gentrifying areas and 2) to expand the stock of affordable housing throughout the city. Further, Saegert and Ms. Wilson emphasize the important role of ownership and tenant-controlled affordable housing for groups that face discrimination in the housing market. Dr. Saegert and Ms. Wilson have conducted a statistical analysis of Census data comparing changes between 1990 and 2012 in rent, percent Black population, and a widely used index of gentrification as a function of percent permanently affordable housing in the census tracts. Their research finds that NYCHA, Limited Equity Cooperatives, and Mutual Housing Associations maintain the racial and ethnic diversity of the neighborhoods in which they are sited and that census tracts with higher densities of permanently affordable housing are associated with lower levels of rent increase since 1990. Further, they found that the density of permanently affordable housing was associated with an overall decrease in the likelihood that a given census tract would gentrify. Dr. Saegert and Ms. Wilson suggested the Where We Live NYC include two additional strategies: 1) preserve permanently affordable housing of all kinds in New York City paying attention to Limited Equity Cooperatives and Mutual Housing Associations as well as NYCHA developments and 2) develop new permanently affordable housing throughout the city including in high amenity neighborhoods. For each of these strategies, Dr. Saegert and Ms. Wilson suggest specific actions for the City to pursue.

Response 2:

Dr. Saegert and Ms. Wilson's suggestion that the City include additional actions to encourage permanent affordable housing as well as increased opportunities for ownership or tenant control within affordable housing will be carefully considered for inclusion in the final Where We Live NYC report. There are a number of goals, strategies, and actions in the draft Fair Housing Plan that match the suggestions of this testimony. The two strategies suggested by Dr. Saegert and Ms. Wilson are similar to two of the six goals of the draft Fair Housing Plan: Goal 2 is to facilitate equitable housing development in New York City and the region, and Goal 3 is to preserve affordable housing and prevent displacement of long-standing residents. Goal 2 includes a number of actions to increase housing opportunities, particularly for low-income New Yorkers, in amenity-rich neighborhoods. Goal 3 includes strategies to improve quality and affordability for existing residents, in particular residents of NYCHA housing. This strategy also includes an action to explore further opportunities to support and enable mission-based groups, such as Mutual Housing Associations and Community Land Trusts, to create and preserve rent-restricted affordable housing, as suggested by Dr. Saegert and Ms. Wilson.

Comment 3:

Ron Friedman serves as a tenants' association president in Jackson Heights with Catholic Charities of New York and testified that accessing affordable housing in New York City is extremely challenging as a person with disabilities; he also pointed out that the affordable housing application processes can serve as a barrier to accessing publicly-supported housing for people with certain types of disabilities and mental illnesses, as well as those who have experienced homelessness or displacement. He discussed his negative personal experience with the NYC Human Resources Administration (HRA) 2010e Supportive Housing Application, sharing that he was denied five times and that agency staff did not provide clear rationale for not accepting his applications. Based on the support he finally received from a disability advocacy group, Mr. Friedman reported that he was being denied not based on the content in his application, but instead because he was filling out the form incorrectly. Mr. Friedman called for simplifying the application process and creating a formal body that can help residents, especially those with disabilities, correctly fill out the complex housing application forms, since many non-profits do not provide this type of technical assistance. Additionally, Mr. Friedman testified that the City should incorporate parking into the design of supportive housing, since it can be a critical mobility resource for people with physical disabilities. He also discussed the need for increased awareness around City initiatives like Where We Live NYC and was concerned that only a small percentage of stakeholders are engaged through these types of public processes.

Response 3:

Mr. Friedman's testimony reflects the extensive feedback collected through the Where We Live NYC process that underscores the unique challenges faced by New Yorkers with disabilities when it comes to securing affordable, accessible housing and utilizing government services. These specific challenges have led the City of New York to include Goal 5 focused on creating more independent and integrated housing opportunities for people with disabilities, including an action to improve City-subsidized affordable housing services to better serve the needs of people with disabilities. As part of this effort, HPD will work with HRA to carefully consider ways

to make it easier for residents with disabilities to access and live in supportive housing, including application processes and parking requirements. Also, the City shares Mr. Freidman's goal of ensuring that Where We Live NYC is an inclusive and accessible process that engages a wide cross-section of New Yorkers. To date, we have engaged more than 700 residents through 62 focus group-style Community Conversations in 15 different languages and hosted the Where We Live NYC Summit to update the public on the process. To further engage residents, HPD will be hosting additional public events across different boroughs to collect input between the draft and final Where We Live NYC report. Residents can also share input online or host their own fair housing conversations using resources available at nyc.gov/WhereWeLive.

Comment 4:

Michael Higgins of FUREE provided written testimony stating that FUREE has been an active participant in both the HPD-led Where We Live NYC process and the DCP-led Gowanus Neighborhood Planning Study. Mr. Higgins testified that FUREE's focus in both processes concerns a clear inequity in resources for residents of public housing. Mr. Higgins testified that both processes should include additional strategies and policies to support residents of public housing and improve the buildings and apartments in which they live. Mr. Higgins suggested specific policies that could be implemented through the Gowanus Rezoning that he testifies will affirmatively further fair housing:

- Mandatory inclusionary Housing (MIH) options that provide deeper affordability than those currently available through the program.
- A NYCHA preference for new MIH units in addition to the existing community district preference.
- Tenant protection services, education, and outreach for NYCHA residents in Gowanus, similar to the services and outreach being offered to residents of rent-stabilized apartments in the area and specifically including education regarding the Rental Assistance Demonstration (RAD) program.
- Place-based investments in local public housing, including resources for the Gowanus Houses Community Center.

Response 4:

The Where We Live NYC Fair Housing Plan will not include recommendations or actions related to specific neighborhoods; rather, it will include city-wide strategies to affirmatively further fair housing. Some of the main goals of the Fair Housing Plan are to preserve affordable housing and prevent displacement of long-standing residents and to facilitate equitable development within New York City and the region. Implementation of these goals involves actions to preserve and improve housing quality in NYCHA developments, create new affordable housing for low-income New Yorkers in amenity-rich neighborhoods like Gowanus, and also to create new housing of all types in a wide variety of neighborhoods.

Comment 5:

Sabine Aronowsky submitted written testimony on behalf of the Gowanus Neighborhood Coalition for Justice (GNCJ) urging the inclusion of more strategies to address the urgent needs

of public housing residents and other low-income residents – both in Gowanus and across the city. The testimony recommends that the City center the preservation of public housing as a core fair housing issue, and to go beyond the strategies outlined in NYCHA 2.0. GNCJ points out that public housing residents make up 25% of renter households in Gowanus and are a critical component of the income and racial diversity of the neighborhood. Further, GNCJ notes that public housing residents in the neighborhood are populations protected by fair housing law: 25% of residents are minor children, 20% are disabled, and 20% are seniors. The testimony notes that NYCHA developments in the neighborhood “suffer from numerous housing code, environmental hazards and human rights violations, disproportionately impacting the health and safety of thousands of low-income residents, in particular children and seniors of color.” GNCJ recommends the following strategies and actions be included in the Fair Housing Plan:

- Develop only 100% affordable, permanent, and deeply affordable housing on publicly-owned land.
- Create new affordable housing that is deeply affordable and meets the needs of public housing and other low-income residents, to provide NYCHA residents the ability to move out of NYCHA if they so choose.
- Ensure that current NYCHA residents have safe and decent housing.
- Provide ongoing funding to NYCHA through the creation of a value capture mechanism to capitalize on market changes accompanying neighborhood rezonings.
- Fund tenant rights education for NYCHA residents.
- Create an affordable housing lottery preference for NYCHA residents, and commit Section 8 vouchers to NYCHA residents.
- Establish an affordable housing lottery preference for families who have been previously displaced.
- Increase the affordable housing lottery set-aside for people with a disability and for seniors.
- Support and reopen community centers in NYCHA campuses.
- Implement Racial Equity Impact Assessments and Community Health Needs Assessments as part of environmental review processes.

Response 5:

The City of New York and NYCHA agree with GNCJ that the preservation of public housing is a core fair housing issue. The draft Where We Live NYC report analyzes the demographics of public housing in New York and the housing experiences of New Yorkers in different housing types, including NYCHA. The draft report notes that over 90% of public housing residents are Black or Latinx, and that both groups are more likely than other racial or ethnic groups to experience poor housing quality. The draft report notes the connections between access to safe and healthy housing and a wide range of outcomes from health to economic opportunity. The Where We Live NYC process has centered both housing preservation and the prevention of displacement as core fair housing issues in a high cost, growing city. Many of the strategies suggested by GNCJ, such as changes to affordable housing preference policies, have significant legal and feasibility challenges to implementation. HPD and NYCHA will research and consider these and the other specific recommended actions for inclusion in the final plan.

Comment 6:

Suhali Méndez, a Disability Justice Advocate with New York Lawyers for the Public Interest (NYLPI), provided written testimony that emphasized the importance of enforcing fair housing protections for people with disabilities, including ensuring reasonable accommodations are met. NYLPI urged the City to introduce additional accountability measures and increase the penalties for landlords who discriminate, especially based on disability and source of income; fail to provide reasonable accommodations; or engage in retaliatory behaviors towards tenants who make reasonable accommodation requests. The testimony also cited that illegal housing discrimination can take the form of poor housing conditions or landlords who do not adequately address repairs. NYLPI outlines how housing discrimination, lack of repairs, and failure to provide reasonable accommodations can lead to displacement, negatively impact community stability, and perpetuate segregation by preventing people with disabilities from accessing affordable housing in inclusive and integrated communities. Additionally, the testimony recommends that HPD support New York State Senate bill S.6220-A which would require landlords to prominently disclose to all tenants their legal right to reasonable accommodations.

Response 6:

The City of New York agrees with NYLPI that fighting housing discrimination in all of its forms is critical to furthering fair housing and building just, inclusive neighborhoods. Through the Where We Live NYC public engagement process, we gathered extensive input from New Yorkers outlining the ways in which overt and covert housing discrimination is still a widespread practice that unfairly limits housing and neighborhood options for many, including New Yorkers with disabilities. There are several goals, strategies, and actions in the draft Fair Housing Plan that align with the suggestions in this testimony. Specifically, Goal 1 focuses on expanding proactive enforcement to hold landlords accountable and increasing agency resources for addressing fair housing complaints, with a focus on supporting people with disabilities and residents using rental assistance. Through Where We Live NYC, the City has also outlined how preservation and anti-harassment initiatives are core fair housing issues in a high-cost city like New York, which is why Goal 3 aims to address harassment, retaliation, and poor treatment of tenants. Based on the City's extensive engagement with residents with disabilities, as well as service providers and advocates who work with this population, we have included Goal 5 specifically focused on creating more independent and integrated housing opportunities for people with disabilities. This goal includes actions to better connect residents with disabilities and service providers with improved online resources and trainings; expand programs that allow seniors and people with disabilities to stay in their homes while having their accessibility needs met; and improve education for architects and developers so they fully follow their legal responsibilities to accommodate people with disabilities. While the Fair Housing Plan does not call out specific legislative proposals, HPD will take time to analyze the state disclosure bill suggested by NYLPI as part of our efforts to ensure tenants understand their fair housing rights and how to exercise them.



**The City of New York
Mayor Bill de Blasio**

Vicki Been
Deputy Mayor for Housing and
Economic Development