

HABITAT FOR HUMANITY - NEW YORK CITY



HOUSING COVENANT 2006

Building Common Ground for Housing Justice

THE HABITAT-NYC HOUSING COVENANT:

BUILDING COMMON GROUND FOR HOUSING JUSTICE

“Behold, the dwelling of God is with humanity. God will dwell with them and they will be God’s people.”

— Revelations, 31:3

The Covenant Vision

Habitat for Humanity stands for the simple proposition that all people deserve decent, affordable shelter. As guardians and caretakers of God’s creation, we are called by our faiths and their divine message of love and hope to unite all New Yorkers around the cause of housing justice for everyone.

Let us show love and compassion to the those without adequate food, clothing and shelter. Let us help them to improve the quality of their lives and ours. Let us give our time, talent and treasure to build and promote the goal of decent, affordable housing for all. We ask for all this so that we may pursue justice out of our love for God, who commands us to be just.

This vision of housing for all New Yorkers is morally just and economically sound. It promises to build a strong foundation for the future growth of the city, for the preservation of diverse communities and for the protection of the health of New Yorkers and the environment. It is right—and it can be done.

The Covenant Pledge: A Just City For All

This year, Americans witnessed the power of a natural disaster as Hurricane Katrina ravaged the Gulf Coast. Exposed amid the destruction and rubble was the deep disparity between rich and poor. Consciousness of poverty and the need for an adequate social safety net has been raised for every American.

A similar division exists here in our city. If they resided in their own municipality, New York City's poor residents would constitute the fifth-largest city in the U.S.: only Houston, Chicago, Los Angeles, and the rest of NYC would have a larger population. A growing 1.6 million New Yorkers live below the poverty line, with limited access to adequate health care, quality education and most importantly, an affordable place to call home.

Charity and generosity alone can not eliminate poverty in our city or build the affordable housing that is so desperately needed, but political will, establishing these very important issues as priorities, can.



By entering into this covenant, we pledge to fulfill a vision of housing justice for New York City:

- A city where thousands of men, women and children do not languish in city shelters
- A city where no one must choose between food and shelter, or live in overcrowded, unsafe poverty housing.
- A city where homes and neighborhoods are built to ensure the health of residents and sustainability of the environment.

A progressive housing policy will mean this for New York:

- Ending homelessness will enable hundreds of millions of dollars spent on emergency shelter to go toward affordable and supportive housing.
- Quality affordable housing in strong, vibrant neighborhoods will attract and retain the world's most talented workforce, creating thousands of jobs and yielding billions in productivity and economic growth. It will preserve the diversity that makes our city great.
- All homes in New York will be green, saving hundreds of millions in energy costs by reducing our dependence on fossil fuels and creating a healthier environment for our children.

*“ And what does
the Lord require of
you but to do justice,
and to love kindness,
and to walk humbly
with your God?”*

— Micah 6: 6-8

The Covenant Agenda

Goal 1: End Homelessness

Each night, at least 34,000 New Yorkers, mostly families with children, sleep in city homeless shelters, while 4,400 others sleep on the streets. Homelessness is a monumental human tragedy and is the shame of our city. Homelessness adversely affects health, makes it difficult for children to learn and succeed in school and prevents productive employment opportunities, severely limiting the life chances of thousands of families. Worse still, it does not have to be this way.

Issues

Moving homeless people off the streets and out of the shelters, and preventing many more from becoming homeless, depends on an adequate supply of decent, permanent, affordable housing.

For many homeless individuals, health and social services and affordable housing are critical to their success. Supportive housing marries permanent affordable housing with access to the right services. Supportive housing is a proven strategy for those whose homelessness involves mental or physical disabilities, as well as housing problems.

Meeting the permanent supportive and affordable housing needs of those who are homeless and those at risk is a dual challenge. It demands that we address both the outright housing shortage and the significant gap between what most residents can afford and what housing costs in the market.

Strategies

To end homelessness, we must provide access to affordable housing for those at risk and provide supportive housing for those with disabilities that jeopardize their stability.

Habitat for Humanity - New York City pledges to rigorously advocate to ensure that the New York / New York III agreement reached between the City and State is successfully implemented and that integral Federal programs such as the **Section 8 voucher program** and **publicly subsidized housing stock** are preserved and enhanced to allow thousands more low-income New Yorkers to escape the cycle of homelessness and achieve long-term self-sufficiency.



Facts

- One third of New York City's homeless population are children.
- Census data from 2004 indicates that the number of New Yorkers living in poverty jumped from 19% in 2000 to 20.3% in 2004—an additional 100,000 people.
- Previously homeless families who obtain Section 8 housing vouchers have the lowest risk of return to a shelter.

The Covenant Agenda

Goal 2: Build and Preserve Affordable Housing

It is morally, socially and economically detrimental for hundreds of thousands of New Yorkers to struggle with excessive housing costs and endure overcrowded and substandard conditions. The future of our city depends on our ability to provide decent, affordable housing for all.

Issues

Housing is the single largest slice of the household budget for most low- and moderate-income families. High housing costs force many families to choose between being homeless and cutting corners on critical needs like food, child care, health care and transportation. Excessive housing costs force families into overcrowded conditions, which are linked to lower educational attainment, health problems and, in some cases, domestic violence and abuse. Housing affordability is not a problem solely for those who are homeless and poor. Increasingly, many moderate- and middle-income households find they are unable to meet their housing needs at an affordable price, within reasonable commuting distance of jobs.

Strategies

Habitat for Humanity - New York City endorses the **Housing First! coalition platform** calling for the creation of at least **100,000 new affordable units** and preservation of **85,000 more affordable New York homes** with a capital commitment of \$1 billion a year. This goal can be achieved through enhanced and sustained investment by our local, state and federal governments; expanded public/private partnerships; persistent preservation efforts; and innovative zoning and regulatory reform to maximize the potential of the city's vibrant market.

Habitat for Humanity - New York City pledges to hold city leaders accountable for its recent commitment to affordable housing through innovative policies such as **Battery Park City funding** and **Inclusionary Zoning**. Habitat-NYC will continue to fight for more affordable housing through policy changes to the city's **421-a program** and the creation of a true **New York State Housing Trust Fund** with a dedicated revenue source for affordable housing construction.



Facts

- The citywide vacancy rate for rental apartments at all price levels is only 2.9 percent, the lowest rental vacancy rate of the last 15 years. Low-cost units are even more scarce.
- Nearly a quarter of renters pay more than 50 percent of their incomes for housing; high rent burdens are more prevalent among low-income households and low-income communities.
- 23 percent of all New York City renters—more than 750,000—live in overcrowded apartments.

The Covenant Agenda

Goal 3: Create Healthy Homes and Sustainable Communities

Environmentally friendly housing design is critically important to our families, communities and the entire world. Design and construction methods that promote a healthy living environment, energy-efficient homes, and the efficient use of resources are important ways we can contribute to this effort.

Issues

Green building methods can significantly reduce the adverse environmental impacts of housing and promote the health and well-being of future occupants. High-performance or “green” building techniques change the way that housing is built to reduce waste, make buildings healthier for occupants and reduce energy consumption and costs for all income brackets. However, these techniques and practices are not yet prevalent within the construction industry, often because of an inaccurate presumption that green building makes the cost of construction prohibitive for affordable housing. For example, some building materials contain solvents that are positively harmful and cause Sick Building Syndrome, asthma, allergies and chemical sensitivities. Furthermore, as heating costs rise, as many as 800,000 low-income families in New York State will find it more difficult to heat their homes this winter and in the future.

Strategies

Investment in affordable housing should provide a habitat that is healthy and sustainable for residents of the development itself as well as the community. As a result, Habitat-NYC believes that local authorities should work aggressively with the private sector to **set building standards that provide the safest living environment**. The construction industry is already working closely with the public sector to encourage innovation, educate builders and develop new standards, and should continually review and update building codes and certification requirements so they reflect established best practices from a global view. More and more builders and architects are developing low-cost approaches to building green, but Habitat-NYC believes that the public sector should **work to motivate this evolution** by working with the private sector to extend training and certification programs for construction professionals.

As stewards of the environment, **Habitat for Humanity - New York City pledges to build energy-efficient, healthy homes and set the standard for other builders**. Habitat-NYC is committed to achieving an Energy Star rating for all of our buildings moving forward. Future buildings may also strive for LEED certification. By building greener homes, low-income New Yorkers will enjoy healthier dwelling places and have more available income to pay rent and buy necessary food, clothing and health care for their families.



Facts

- New York City has the highest rates of asthma in the U.S., with the highest numbers recorded in poor urban areas with substandard housing and high rates of indoor and outdoor air pollution.
- The Department of Energy recently announced that households in the Northeast that rely on oil can expect to pay an average of 32% more for heat this winter than last winter, and those using natural gas will spend 38% more.
- According to a 2004 report by the National Energy Assistance Directors Association, 24% of New York's Low Income Home Energy Assistance Program recipients reported making late or partial rent or mortgage payments in the previous five years so they could pay their energy bills. Many are forced to skimp on health care and food for their families.

The Covenant Campaign:

Advocating for Affordable Housing for All New Yorkers

Habitat for Humanity – New York City puts its faith in action to achieve our Covenant goals. To achieve the goals of ending homelessness and building and preserving affordable housing, we will continue to build as many Habitat homes as we can. We will enlist thousands of affordable housing advocates to support our postcard and letter-writing campaign in order to create affordable homes through New York City's 421-a program, the New York State Housing Trust Fund and the preservation of critical federal housing programs. Habitat-NYC will lead in the green housing movement by building healthy homes and sustainable communities in all of our construction efforts.

Our advocacy efforts led to the successful wins of all of our Covenant campaign initiatives in 2005, and we will work tirelessly to ensure that in 2006 we will once again achieve success for housing justice and for our city.



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The Covenant Campaign:

Advocating for Affordable Housing for All New Yorkers

New York City

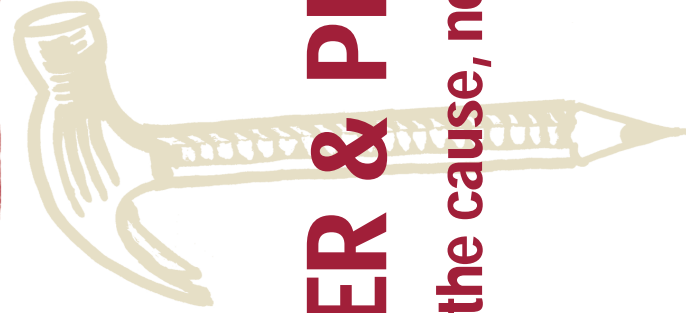
Reform the 421-a Tax Exemption Program to Require Affordable Housing

New York City's 421-a Property Tax Exemption program was established in the 1970s, when the City needed to give out property tax breaks to encourage the development of any housing at all. But housing market conditions have changed dramatically, and the City should reevaluate the practice of giving developers long-term property tax breaks for building market-rate housing in neighborhoods throughout the city. Instead, these exemptions should be targeted to encourage the creation of affordable units.

At present in most of New York City, developers can receive a 15-year exemption from property taxes for any newly constructed housing. In the 1980s, the City designated an "exclusion zone" south of 96th Street and north of 14th Street in Manhattan. Developers building in this area are eligible for a tax exemption only if they construct affordable housing units either on-site or off-site (by purchasing "certificates" that are used to create affordable housing elsewhere in the city). Generally, one affordable unit must be financed for every four or five market-rate units, and all rental units in the project receiving benefits become subject to rent stabilization for the duration of benefits.

A 2003 study by the Independent Budget Office found that between 1985 and 2002, 69,000 units were subsidized through the 421-a program, but only 3% of those units (2,133) were affordable.

We urge Mayor Bloomberg to extend the exclusion zone to a much broader range of areas, in all five boroughs in New York City, where property values have increased significantly since the 421-a program was initiated. The methodology used to determine the redrawn exclusion zone should have built-in flexibility to facilitate adjustment as the market fluctuates, so that the program remains effective in down markets as well as the current hot housing market.



THE HAMMER & PEN CAMPAIGN

Work for the cause, not just the day

Vote for Housing Justice!

www.habitatnyc.org

Dear Mayor Bloomberg,

I support Habitat for Humanity - New York City. I believe that I can make a difference by lifting a hammer to build homes for families in need.

But I also believe that I have a responsibility to lift a pen—and my voice—to build housing justice for all New Yorkers. I therefore urge you to support the following housing policy that has been endorsed by Habitat-NYC:

➡ Extend the exclusion zone of the 421-a Tax Exemption Program to a much broader range of areas, in all five boroughs in New York City, in which property values have increased significantly since the 421-a program was initiated.

Thank you,

Name _____

Address _____

E-mail _____

Place
39-cent
stamp
here

Mayor Michael Bloomberg
City Hall
New York, NY 10007

The Covenant Campaign:

Advocating for Affordable Housing for All New Yorkers

New York State

Create a true New York State Housing Trust Fund

As the federal government has diminished its support for affordable housing creation over the past 20 years, many states across the nation have filled this void by creating housing trust funds that are financed by state-generated revenue sources. A housing trust fund is a dedicated, constant revenue stream that does not require annual appropriations and has the legal purpose of providing grants or loans at below-market interest rates to developers of affordable housing.

New York State already has a dedicated revenue stream that was created to assist affordable housing, and with minor legislative changes it could be converted into a *true* housing trust fund.

By amending Article 8, Title 17 of the State Public Authorities Law to allow the State of New York Mortgage Agency (SONYMA) to provide low-interest loans and grants directly to developers of affordable housing and by allowing it to retain mortgage recording tax surcharge funds in excess of its insurance reserve requirements, a true housing trust fund for New York State could be created.*

There is now an opportunity for SONYMA to expand the uses of excess surcharge collections, freeing up capital that could be used directly to support affordable housing production. SONYMA should be given the authority to make direct grants and loans to developers of affordable housing with any excess surcharges it may realize. Since the agency requires legislative extension to many of its insurance powers by July 15, 2006, this is an opportune time to expand its mission.

Amending the State Public Authorities Law requires no new budget appropriations. The funding source is already in place. The proposed expansion of SONYMA's powers will simply allow the agency to use more effectively the mortgage recording tax surcharge proceeds it already receives. Habitat-NYC urges the Governor and State Legislature to allow for the creation of a true New York State Housing Trust Fund with a dedicated revenue source to assist in the production of thousands more affordable housing units throughout the state.

* The Citizens Housing and Planning Council of New York drafted a report in January 2001 outlining the SONYMA proposal. The comments above were taken from this report: Citizens Housing and Planning Council, "A Proposal to Enhance New York State's Support of Affordable Housing," January 2001



THE HAMMER & PEN CAMPAIGN

Work for the cause, not just the day

Vote for Housing Justice!

www.habitatnyc.org

Dear Governor Pataki,

I support Habitat for Humanity - New York City. I believe that I can make a difference by lifting a hammer to build homes for families in need.

But I also believe that I have a responsibility to lift a pen—and my voice—to build housing justice for all New Yorkers. I therefore urge you to support the following housing policy that has been endorsed by Habitat-NYC:

➔ Amend Article 8, Title 17 of the State Public Authorities Law to allow SONVMA to provide low-interest loans and grants directly to developers of affordable housing. This would initiate a dedicated revenue source that would create a true New York State Housing Trust Fund.

Thank you,

Name _____

Address _____

E-mail _____

Place
39-cent
stamp
here

Governor George Pataki
State Capitol
Albany, NY 12224

The Covenant Campaign:

Advocating for Affordable and Subsidized Housing for All New Yorkers

United States

Reverse the Cuts to Federally Subsidized Housing Programs

The Section 8 Housing Choice Voucher Program and public housing are responsible for providing close to 400,000 units of affordable housing to low-income New Yorkers. Families involved in both programs are required to spend no more than 30% of their income on housing and the difference is subsidized by the federal government.

The Section 8 program allows low-income families to use vouchers to help pay for housing that they locate in the private rental market. It has been proven to lift families out of homelessness or prevent them from becoming homeless. Several studies have shown that once a family receives a voucher, they are not likely to become homeless again. This in turn can translate to significant savings in other systems of care.

There are 345 public housing buildings throughout the city that provide high-quality affordable housing to 180,000 low- and moderate-income households, representing nearly 10% of the city's rental apartments. Overseen by the New York City Housing Authority (NYCHA), residents of public housing have access to an array of community, educational, employment and social service programs. NYCHA is generally considered to be the best-operated public housing authority in the country.

Both the Section 8 program and public housing have served as two of the most successful, cost-effective tools that New York City and the rest of the nation have for ending poverty and homelessness, yet the availability of both does not come close to meeting the need. In May of 2005, there were over 147,000 families on the waiting list for public housing units and 127,000 on the list for Section 8.

Thousands of vouchers were eliminated in 2005 due to federal budget cuts, and there were virtually no new vouchers available for distribution for the entire year. Although 2006 may bring a restoration of nearly half of the vouchers that suffered last year's cut, recently proposed legislation could convert the Section 8 housing voucher program into a block grant, eliminating the requirement that rents remain affordable. In addition, NYCHA has experienced chronic federal underfunding



and annual cuts to its operating and capital funds. As NYCHA's funding is cut, tenants will face higher rents and distressed housing, and the city will lose one of its most cost-effective and extensive affordable housing resources.

In the wake of recent natural disasters, the Administration and Congress have been tempted to cut social programs to balance the budget. The crisis of poverty that has been exposed in our nation needs long-term solutions that will enable low-income individuals and families to sustain their stability. With more than 40,000 homeless men, women and children in New York City and 1.6 million living below the federal poverty line, the Section 8 and public housing programs can not afford additional budget cuts in the years to come.

We urge the Administration and Congress to preserve and enhance funding for Section 8 and public housing to allow the thousands of New Yorkers living in poverty the opportunity to afford a better life.

Please visit www.habitatnyc.org/advocate.html to identify your local federal representatives and to join the Habitat-NYC Housing Justice Action Network.



Senator Charles E. Schumer
313 Hart Senate Building
Washington, DC 20510

Dear Senator Schumer:

The Section 8 Housing Choice Voucher Program and public housing are responsible for providing close to 400,000 units of affordable housing to low-income New Yorkers.

The Section 8 program has been proven to lift families out of homelessness and prevent others from becoming homeless in the first place. Several studies have shown that once a family receives a voucher, they are not likely to become homeless again. This in turn can translate as significant savings to other systems of care.

There are 345 public housing buildings throughout New York City that provide high-quality affordable housing to 180,000 low- and moderate-income households, representing nearly 10% of the city's rental apartments. Overseen by the New York City Housing Authority (NYCHA), residents of public housing have access to an array of community, educational, employment and social service programs. NYCHA is generally considered to be the best-operated public housing authority in the country.

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I urge you to fight for the preservation and enhancement of Section 8 and public housing funding to allow the thousands of New Yorkers living in poverty the opportunity to afford a better life.

Sincerely,



Senator Hillary Rodham Clinton
476 Russell Senate Office Building
Washington, DC 20510

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United States Representative _____

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