Dear New York State,

This is the fourth of a series of updates about policy issues affecting New Yorkers. Today, we share with you updates on housing policy. As a reminder, we post all past newsletters on our website and seek to update website information frequently. You can also look at our Facebook page for up to the minute updates.

**HOUSING JUSTICE**

In every part of New York State, there is a vast need for affordable housing. Even in counties where housing costs are more modest, there is an affordability crisis because too high a percentage of people do not make enough income to make it possible to spend less than the recommended 33% of income for housing costs. In many cases, property is abandoned or in severe disrepair but does not get fixed up causing residents to live in unsafe and unhealthy conditions. There is a need for affordable housing for people making considerably less than 30% of median income on up to 120% of median income or higher. In New York City, some affordable housing becomes less affordable because Average Median Income (AMI) for the region is skewed artificially high by counties surrounding the five boroughs. This makes affordable housing more out of reach. Please read this article from City & State which explains the problems with AMI calculations.

It is fortunate that the state of New York has allocated considerable resources to finance affordable housing. In some cases, the difficulty is not that there is inadequate money from the state but that there are not enough developers with the capacity to utilize these funds to hit affordability targets. Sometimes government subsidies offered to build affordable housing are not substantial enough to build housing for very low-income people unless there are private contributions from donors, foundation, and churches to make the numbers work. Building affordable housing also gets slowed down by significant opposition from neighbors (NIMBY), overly restrictive zoning regulations, or an inability to line up non-state government funds to complement state dollars. With delays and opposition, legal and development costs can mount significantly which causes many developers not to take a chance. In many cases, gentrification, while improving a neighborhood, can cause property values to rise which makes the cost of building affordable housing on more valuable land that much more difficult. Even building affordable housing can cause displacement of others in housing units where landlords seek to get rid of their tenants in hopes of charging higher rents. This dynamic may be underway in the Inwood Neighborhood in New York City.

There is also more pressure on the housing market in New York City as more and more rent controlled units go market rate which subsequently cause displacement of more people from these units and increasing the demand for affordable housing. Loss of rent controlled units, combined with inadequate availability of affordable housing, contributes to a record high homeless population in all parts of the state. The state legislature, which approves the rules for rent control, is under continual pressure from landlords to loosen the regulations. It’s a constant battle.

Affordable housing in rural communities and many suburbs can also be hard to access. Inadequate transportation places higher strains on family budgets and limits where people can live. Housing costs might be lower in upstate communities but costs for transportation and other
services is higher than in urban settings which prevents people from accessing or affording housing.

Over the last decades, there has been a steady disinvestment in public housing by the Federal government under every administration since Richard Nixon. Some public housing structures have fallen into disrepair, been demolished, or even left vacant. In New York City there is 32 billion dollars in deferred maintenance on public housing. The Federal government has also steadily cut the number of Section 8 vouchers which can be used to rent a property where by the resident would be required to spend no more than 33% of income on rent. Recently, HUD has also proposed raising the rents on people receiving federal housing subsidies.

Some are now becoming proponents of social housing as an alternative to private development solutions. Ryan Cooper, in his article, How to Beat NIMBY's Without Handing Cities Over to Developers, speaks of the virtues of social housing.

Since the passage of the Fair Housing Act 50 years ago, there is still no marked reduction in housing discrimination. There are populations of people who have even more difficulty accessing affordable housing. For instance, it's particularly challenging for people coming out of prison to find their first place to live which stabilizes their lives as they seek to re-enter society. New York, many argue, remains one of the most segregated states in the country in spite of its rich diversity. The Fair Housing Justice Center of New York continues to enforce the Fair Housing Act and employs testers and attorneys to fight housing discrimination against people in many categories. The Reverend Peter Cook serves on their religious advisory board.

Churches which care for their parishioners and serve their communities often identify the lack of affordable housing to be one of the greatest needs. They see that far too many people do not have enough income to obtain suitable housing. Sometimes housing costs can price out long time parishioners who must move out of the area. In areas with higher property taxes, people are discovering that their costs have gone up significantly because the Tax Cut and Jobs Act allows people to deduct no more than 10,000 for state income and property taxes (SALT). The Tax Cut and Jobs Act is causing some people to lose value in their homes which is their primary vehicle for retirement savings. See this article from Bloomberg News which describes the problems with the SALT cap in New York.

WHAT CHURCHES CAN DO ABOUT THE AFFORDABLE HOUSING CRISIS

Many churches are at a loss as to what they can do to address the shortage of affordable housing in their community. In fact, there are many actions churches can take to address the affordable housing crisis.

1. **Churches should challenge climates of inhospitality to people in need of housing in their communities.** Promote policies which stress welcome of people rather than exclusion. Preach, educate and be a bridge builder in your community. For instance, here is an example of a Hospitality Initiative sponsored by the Interfaith Assembly on Homelessness and Housing.

Support efforts to build affordable housing. Whenever a developer seeks to site an affordable housing development in your community, pay attention and speak up. Go to zoning and building hearings to listen and lend your support. Often these hearings are graced by neighbors (including some people who might even go to your church) who do not want the property in their neighborhood and are vociferous in their opposition. It helps to have people from faith communities who can speak to the virtues of affordable housing and encourage the necessary approvals. For instance, here is an example of a current zoning dispute in the town of
Canandaigua which illustrates the challenges faced by one church seeking to hold up a vision of hospitality in their town.

Of course, not all proposed developments make sense. They deserve scrutiny. For instance, be wary of claims that a development will be affordable when it really is not. Sometimes the building proposed is poorly designed or is too large for the neighborhood. In general, however, its important that people of faith pay attention and speak out against specious and often racist and classist claims that development will reduce property values or attract the “wrong kind of people”. Affordable housing developments mostly enhance the quality of life in a neighborhood and do not hinder it. Factors, other than presence of well-designed affordable housing, are much more likely to depress property values.

2. **Support public policies and legislation at the local, state and Federal level which promote affordable housing.** Speak out against policies which weaken rent control or to restrict or cut state and Federal funds to pay for affordable housing. Be leery of rhetoric or empty promises which politicians use to make it sound like they want affordable housing when in fact they are seeking to restrict or cut funding.

Here are a few examples of public policy, laws and legislation which can help or hinder the development and retention of affordable housing:

a. On the Federal level, a 7-billion-dollar cut is slated for the HUD budget for 2019. Look at this [exchange](#) between the Secretary of HUD, Ben Carson, and Congressman Al Green to better understand the problem. Encourage your Congressperson to stop cuts to HUD and increase the money allocated. Money for housing vouchers, public housing investment, and community development block grants are particularly vulnerable.

b. Governor Cuomo has promised to finance 20,000 supportive housing units over the next 10 years. In 2016 and 2017, money for 1,200 units a year (2,400 total) was allocated. At this moment, for a variety of reasons, money has only been used for 65% of the units or 1,560 units. There is concern that the money for the remaining units, because there were not worthy developers, would be reallocated. As a Council, we strongly insist that the money not be taken away for the remaining units and that the state redouble its efforts to identify the barriers to finding worthy developers. In addition, the legislature must approve another installment of money to ensure the goal of 20,000 supportive units are achieved in the next 10 years.

c. In the 2019 legislative session, law makers will seek to approve a revision in the rent control regulations for New York City. Landlords will be out in force to weaken current rent control laws when they should, in fact, be strengthened. Retaining rent-controlled units prevents people from being displaced and consequently creating more demand for new affordable housing units.

d. In the city of New York, Mayor DeBlasio needs to be encouraged to use a higher percentage of his affordable housing budget to build or retain 30,000 instead of 15,000 housing units for homeless people. Here are some articles from Politico explaining the situation.

e. In your community, meet with your local housing development authority and zoning board members to discuss what laws and zoning regulations could be changed to make it easier to build affordable housing and address the homeless crisis.

3. **Churches can build affordable housing**. Not all churches have suitable property to build affordable housing, but it is at least worth investigating the possibility as part of a conversation
about how their building is being used to further their mission. In New York, churches are one of the largest property owners. In New York City, it is estimated that 35% of property is owned by faith-based institutions. In most denominations, they have empty buildings which once housed congregations which have been disbanded.

Many times, church properties are simply underutilized or are not well suited to the current mission of the church. The New York State Council of Churches helped found the Interfaith Affordable Housing Network which makes recoverable grants to faith communities to engage people with the right expertise (lawyers, architects, zoning experts, financiers) who can help them explore their options and ready themselves to build housing often with another partner which has the capacity and expertise which may be lacking in the church itself. In our experience, it is very important that a church knows what it owns and its value before engaging a developer. The Council and the Collaborative also sponsors seminars around the state and annual conference where we help churches imagine how they can best use their property for mission while placing them on a stronger financial footing which will allow their congregation to thrive.

**INTERFAITH AFFORDABLE HOUSING COLLABORATIVE**

If you would like to explore how you can use part of your property to further the mission of your church or denomination, please contact these point people for the Collaborative: Peter Cook, at Pcook@Nysoc.org or 508-380-8289 or Marc Greenberg at marc@iahh.org or 917-913-0098. Here is a brochure explaining the technical assistance program of the Interfaith Affordable Housing Collaborative.

In 2018, The Council sponsored a conference, The Church as a Catalyst for Community Renewal: A Rural Urban Dialog, where we offered guidance to faith communities on using their property for mission including affordable housing. Below is a summary of the presentations and materials which you can view on our Facebook and web pages.

**THEOLOGICAL AND PASTORAL REFLECTIONS**

The Reverend Donna Schaper and Dawrell Rich offer theological and pastoral reflections which will help faith communities think more deeply about their mission which is an essential factor in discerning how to best use their property to further their ministry.

The Reverend Peter Cook offers his reflections on the theology of place. Here is also an article, which appeared in The Christian Century, about a United Methodist congregation which completely revisited their sense of mission to build housing and provide support in their community.

**UNDERSTANDING YOUR COMMUNITY**

Mission requires us to be curious about the people in our communities and the challenges they are facing. Here is a panel discussion with community leaders from Johnstown and Gloversville, New York.

Jennifer Jennings, Gloversville Downtown Development Specialist, discusses her theories on place making using downtown Gloversville as an example.

The Reverend Kathy Schuyler offers part one of a ministry model for rural church development and The Reverend Kate Kotifa offers part two.
Erin Covell of the People Project explains Community Organizing in the North Country.

We also refer you to many resources to do rural ministry including the Rural Outreach Center led by The Reverend Dr. Frank Cerney. Here also a recent article on rural church ministry, Pastors Who Stay, which appeared in the Christian Century by Brad Roth, pastor of the West Zion Mennonite Church in Moundrich, Kansas and author of God’s Country: Faith, Hope, and the Future of the Rural Church.

BEST PRACTICES FOR CHURCH DEVELOPMENT AND PRESERVATION

The Reverend Alexandra Lusak, with Oakwood Community Center in Troy, New York discusses Urban Church Redevelopment.

The Reverend Bill Shillady, Executive Director of the United Methodist City Society, discusses church-based development of affordable housing.

Jason Labate, Attorney at Goldstein-Hall Attorneys at Law and a member of the Interfaith Affordable Housing Collaborative, discusses the steps churches need to take to do development in this lecture entitled Faith Based Development and Preservation. Here is the Power Point which accompanies the presentation. Here are the questions posed to Jason by the audience after his presentation.

Darren Scott, from New York State Homes and Community Renewal, discusses the different tools churches can use to develop affordable housing. He is joined by The Reverend Bill Shillady of the United Methodist City Society.

The Reverend Patrick O’Connor profiles the multi-use Tree of Life Project which was given birth by the First Presbyterian Church in Jamaica, Queens where Reverend O Connor serves as Senior Pastor. Here is the Power Point which accompanies this video presentation along with the website for the Bluestone group profiling the Tree of Life project.

David Gross, from GF55 Partners showed us the many projects he has done to bring together church and affordable housing design. He is the architect for the Tree of Life Project. Here is the web site for GF55 Partners.

Duncan Barrett, from Beacon Communities in Albany, shares this article from the Washington Post which describes the effort of Enterprise Community Partners. Enterprise Community Partners has helped churches in the mid-Atlantic states to build affordable housing. Enterprise, under the leadership of Victoria Rowe-Barreca, has work now underway with churches in New York. Enterprise was also a sponsor of our conference and is a partner on the Interfaith Affordable Housing Collaborative.

We also urge you to look at the Habitat for Humanity of the Capital District led by Christine Schudde.

OTHER EXAMPLES OF CHURCH-BASED AFFORDABLE HOUSING

In addition to the examples of affordable housing just described, here are other examples of housing developed by faith communities. We will continue to add new examples.
NEW YORK STATE

New York City

Brooklyn, Zion Norwegian Lutheran Church in Sunset Park will be demolished to make way for affordable housing and a pre-school.

Brooklyn, Church of God, East Flatbush has proposed a 300 unit development.

Queens, Bronx and Manhattan, Local Initiative Support Corporation of New York (LISC), sponsors five church-based programs by offering technical assistance to build affordable housing.

North Country

Canton, Grace Episcopal Church, successfully secured zoning approval to renovate parsonage for transitional housing for women.

Lower Hudson River Valley

Bedford Hills, 12 unit Antioch Homes developed by Antioch Baptist Church

Mount Vernon, Grace Baptist Church is building a 66-unit development.

OUTSIDE NEW YORK

Alexandria, Virginia St. James Episcopal Church, 93 Unit Development

Toronto, Canada, A Shelter for Homeless Teenagers

Waukegan, Illinois, Chapel Garden Senior Apartments, sponsored by St. John’s United Church of Christ

In Faith,

Peter Cook, Executive Director

New York State Council of Churches