



Bronx skyline, as observed from the rooftop of WHEDco's Urban Horizons building in the Highbridge/Concourse neighborhoods, South Bronx.

Homelessness in New York City

A Case Study of Previously Homeless Families Residing in WHEDco's Urban Horizons Affordable Housing Development in the Bronx

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INTRODUCTION



New York City skyline. Photo via Creative Commons, license: CC0 Public Domain.

New York City is in the midst of a homelessness crisis, with levels at a height not seen since the Great Depression of the 1930s. Far too many individuals and families are either in the shelter system, living on the streets, “doubled-up” (forced to live with extended family or friends), or otherwise without a home. In December of 2017, it was estimated that the New York City municipal shelter system was servicing 63,495 homeless individuals, including 15,586 families with 23,655 children. In fact, according to the Coalition for the Homeless, more than 129,803 men, women, and children slept in the NYC municipal shelter system over the course of 2017. Meanwhile, the Department of Homeless Services counted a total of 3,892 individuals sleeping on the streets during their annual one-night census carried out in February of 2017. This represents a 39 percent increase over the prior year.

Not surprisingly, experiencing homelessness can have devastating effects on people, especially children, and it has been shown to exacerbate a variety of challenges that impact physical and mental health, food security, education, and employment (ICPHUSA, 2015). In addition, it can be quite costly to provide services for a single homeless individual –according to the federal Housing and Urban Development Department, a person living on the streets can cost the city as much as \$40,000 a year between shelters, emergency rooms and jails. New York City spends about \$1.8 billion a year on shelters, apartments, hotel rooms and programs to deal with the homelessness crisis (Stewart, 2018).

This study –the second in a three-part series conducted by WHEDco’s Research, Policy and Evaluation Department– underscores the importance of addressing affordable housing as a means to curb the homelessness crisis, which –at its core– reveals the profound impact of economic inequality and discrimination on our most vulnerable populations, mainly women, children, racial or

ethnic minorities, the elderly, and others, including those suffering from mental health illnesses and other medical conditions, as well as those who have experienced domestic abuse. Although the ultimate goal should be to eradicate homelessness altogether, this study identifies particular strategies and policies that have worked at the federal, state, and city levels to mitigate the issue. We begin by examining homelessness in New York City and its evolution over the past fifty years, and we consider some of the main factors that have contributed to worsening the crisis. Finally, we take a look at how affordable housing plays a key role in preventing or otherwise alleviating homelessness by providing access to stable, long-term housing, thus leading to long-term positive outcomes, and we present what we know about formerly homeless households who moved into our Urban Horizons affordable housing development in the South Bronx.

We analyzed data pertaining to tenants in WHEDco’s Urban Horizons building between 1997-2014 to further understand how our tenant population, which is comprised mainly of people of color (about 61% Latino and 32% Black) with an average median income below \$30,000, including formerly homeless families, has fared across key quality of life indicators. Our study revealed strong housing stability outcomes for formerly homeless families. Although formerly homeless families had lower overall incomes and employment rates than families who had not experienced homelessness, the high rate of housing stability –which we posit is strongly related to truly affordable rent levels in our building– was essentially identical for both the formerly homeless and never homeless families in Urban Horizons. Thus, Urban Horizons exemplifies the success of two key strategies: 1) prevention, and 2) providing affordable, safe housing with the option to obtain additional support services for formerly homeless families.

BACKGROUND

Homelessness in New York City

New York City is currently experiencing historically high levels of homelessness, especially with regards to the number of people in homeless shelters: In December 2017, there were 63,495 homeless people in the City's shelter system (Coalition for the Homeless, 2017). The current levels of homelessness are the highest they've been since the Great Depression of the 1930s. However, since the 1970s, there have been several points in time when homelessness has spiked, which can be traced back to a range of causes, policies, and events.

The rise of modern homelessness emerged in the 1970s, triggered by changes in the housing stock (Frazier, 2013; Coalition for the Homeless, 2017). This decade saw the decline of single room occupancy hotels (SROs), which were used as a form of affordable housing by low income households (Frazier, 2013). The loss of SROs can be attributed to an amended property tax abatement program passed in 1975 by NYC to encourage the renovation and upgrade of deteriorating buildings (Coalition for the Homeless, 2017). Instead of creating affordable housing, these buildings were converted into luxury housing that the previous tenants could not afford. In the 1950s, there were 200,000 SRO units in NYC, and now there are less than 40,000 (Supportive Housing Network of New York, 2017; Berger, 2016). The residents of SROs were predominantly single adults, many of whom were disabled, elderly, suffering from addiction, or formerly incarcerated. The loss of SROs made it difficult for many to afford housing costs and this factor, coupled with a lack of alternatives, forced many people into homelessness (Coalition for the Homeless, 2017).

Moreover, there was a massive push between 1950-1970 to release a great number of patients who had been confined to mental health facilities and hospitals, otherwise known as deinstitutionalization (Shan and Shandler, 2016), in an effort to provide people with mental health issues more humane and cost-effective care by moving them from



Lower East Side, 103 Orchard St. Photo credit: The Tenement Museum.

long-term, isolated mental health facilities to community-based care (Lamb and Bachrach, 2001). However, because they lacked family support and/or access to supportive services from the local government, once released, many of these patients wound up living on the streets. Unprepared to handle the new influx of homeless individuals, New York City increasingly relied on resources such as SROs, welfare hotels and barricade-styled facilities to manage this population during the '70s (Shan and Shadler, 2016; The Institute for Children, Poverty, and Homelessness, 2016). These resources were oftentimes not able to provide the support that the newly homeless needed.

In the 1980s, the City experienced another sharp increase in the homeless population, particularly of entire families (Coalition for the Homeless, 2017). During this time, the Reagan administration reduced federal spending on housing programs, including the Section 8 budget, which was reduced by half during Reagan's first year in office (Dreier, 2004). As a result of federal disinvestment, New York State decreased funding for housing, which has since led to paltry funding levels for housing programs that have trickled down to New York City (Coalition for the Homeless, 2017).

Just as federal disinvestment was beginning to have a marked impact on affordable housing and homelessness, the court decision of the 1979 case Callahan vs Carey established the right to shelter: By law, New York City has to provide emergency shelters for those who find themselves imminently homeless (Coalition for the Homeless, 2017). This decision pushed the Ed Koch administration (1978-1989) to create more shelters in order to provide immediate beds. At the beginning of the Koch administration, there were 14,855 people in homeless shelters; by the end of his last term in office, the number had increased to 20,766. During the David Dinkins administration (1990-1993), the number increased to approximately 24,000 (Coalition for the Homeless, 2017).

As a response to federal disinvestment, the Koch administration released a housing plan in 1986, which allocated \$5.1 billion over 10 years to encourage developers to create affordable housing through the use of tax credits, zoning incentives and reduction of construction costs (Citizens Housing Planning Council, 2014; Koch, 1989). This plan led to the creation of more than 150,000 new units, including renovated properties (Berger, 2013; Schwartz, 1999). About 10 percent of these units went to homeless families (Bernstein, 2002).



Homeless man in New York 2008, Credit Crises. Author: JMSuarez. Licensed under the Creative Commons Attribution 2.0 Generic license.

Federal disinvestment of affordable housing continued during the Giuliani (1994-2001) and Bloomberg (2002-2013) administrations in the 1990s and early 2000s. Both mayors perceived homelessness as a personal choice, believing that people did not want to work or that they were trying to “game the system” (Murphy, 2017). Policymakers during these administrations operated from the premise that New York City’s right to shelter incentivized people to feign homelessness in order to gain access to public housing and housing vouchers. During the Giuliani years, “welfare reformists” implemented policies that aimed to reduce the number of welfare recipients. The Personal Responsibility and Work Opportunity Act of 1996 eliminated the Aid for Families with Dependent Children and replaced it with the Temporary Assistance for Needy Families, or TANF (Institute for Children, Poverty & Homeless, 2016). TANF restricted the length of time that someone could receive help, and the amount that they were allowed to receive was limited. This led to a significant decrease in total household income, thus making it harder for families to afford necessities such as housing costs. Although Mayor Giuliani had aggressive policies in place to contend with people who were homeless, including policies requiring people to work

for shelter and threatening to separate families, the shelter population increased from approximately 23,000 people to 30,000 during his mayoralty (Morse, 1999).

Meanwhile, Mayor Bloomberg ended a policy that prioritized the homeless for subsidized public housing and Section 8 vouchers (Frazier, 2013; Markee, 2012; Bosman, 2009). In 2007, Bloomberg implemented the use of the Advantage Program, a time-sensitive subsidy for homeless individuals and families that could be applied towards rental payments for up to two years if they were employed (Secret, 2011). However, in 2011, the State cut funding for it and the City ended the program, claiming it could no longer afford it (Secret, 2011; Frazier, 2013). Approximately 8,500 families, or roughly 30,000 children and adults, were no longer able to afford rent and found themselves back in the shelter system. Advocates such as the Coalition for the Homeless were critical from the inception of the subsidy, because they felt that two years did not provide enough time for homeless families to attain “self-sufficiency” (Secret, 2011). In a 2014 report, the Coalition for the Homeless found that “nearly half (49.4 percent) of all Advantage families whose housing subsidy expired had already returned to the New York City shelter system”

(Markee, 2014). At the end of Mayor Bloomberg’s first year in office in 2002, the number of homeless in the City’s shelters was 38,040. By the time he left the mayor’s office in 2013, this figure had ballooned to 53,173.

New York City has long been one of the most expensive cities to live in, and a loss in the number of available affordable units during the 2000s also contributed to the current levels of homelessness. Between 2002 and 2014, the city lost about 333,000 unsubsidized units that were affordable to low income families (NYU Furman Center, 2015). During the same time period, the city lost approximately 234,000 units that were rent-stabilized as many landlords deregulated units in order to rent at market rates. The lack of affordable housing led families to rent units above their means, leading to an increase in rent burden (National Coalition for the Homeless, 2009) and overall financial hardship, since households were forced to allocate more money/income to rent payments (Rodriguez, 2013). The Coalition for the Homeless has found that evictions that evictions are greatly responsible for the increase in homelessness during this period. Evictions, which typically occur when people do not have enough income to afford their rent payments and do not have access to prevention legal services—peaked in 2013, with a total of 28,849 families evicted (Routhier, 2017). Thanks to a major investment in legal services and rental assistance to prevent homelessness, evictions have declined since then. In 2016, there were 22,089 evictions.

In response to the high levels of homelessness, Mayor Bill De Blasio (2014-present) released a plan in February of 2017 titled “Turning the Tide on Homelessness”, which sets a goal to decrease the city’s homeless population by four percent over the next five years. De Blasio intends to eliminate the use of expensive cluster sites, add nine new shelters, and spread out shelters throughout the city, particularly in communities where families who become homeless were living prior to entering the shelter system (Smith and Durkin, 2017).

Factors that Contribute to Homelessness

Research studies have identified several key factors that contribute to homelessness. One of the primary factors is having low income, which makes it difficult for individuals and families to secure and maintain payments to keep their housing (Eliot and Krivo, 1991). Over the last four decades, the number of individuals and families who are living below the federal poverty level has increased from 11.4 percent in 1978 to 15.5 percent in 2014 (Mishel, Bivens, Gould and Shierholz 2016; U.S. Bureau of the Census, 2017). The poverty rate for New York City in 2014 was 20.6 percent, higher than the national rate of 14.8 percent (Mayor’s Office for Economic Opportunity, 2015). Households who live at or below the poverty line are more susceptible to becoming homeless because their income levels make it difficult to find housing that they can afford (Martin, 2015).

Another factor that has contributed to the rising levels of homelessness is that wages have not kept up with the ever-increasing cost of living (Geewax, 2011; DeSilver, 2014). In fact, there has been an increase in homelessness among people who are employed, because they are simply not making enough money to secure housing. More than one out of four families in shelters, equivalent to 28 percent, includes at least one employed adult, and 16 percent of single adults in shelters hold jobs (Navarro, 2013). O’Flaherty (2014) argues that the increase in the homeless population is due in part to the rise of income inequality and the widening gap in the housing markets. In NYC, there is a high amount of income volatility: Between 2000 and 2014, median incomes decreased by 6.3 percent, while median rents increased by 19 percent (Gibson, 2017). As inequality increases, fewer people in the lower income spectrum are able to afford homes or rental costs. Furthermore, construction is concentrated on the higher and luxury end of the market, while there are not enough developers building at the affordable housing level.

Mental illness is also a contributing factor that has often been linked with homelessness (Walbrook, 2013; Jeantet,

Adult Families	Families with Children
Eviction	Domestic violence
Living on the street	Eviction
Immediate return to the shelter	Overcrowding

Top three causes families enter the shelter system.

2013; The Institute for Children, Poverty, and Homelessness, 2016). Various studies have estimated that between 20-40 percent of the homeless population suffers from mental health conditions (Mental Health Foundation, 2015). In fact, certain conditions can be a precursor to homelessness. When an individual suffering from a major mental health condition such as schizophrenia is unable to access appropriate treatment, the individual’s ability to cope with his or her surroundings, as well as the ability of others to cope with his or her behaviors, can cause living situations to become strained and can push that person into homelessness. While mental health conditions can certainly contribute to circumstances that may lead to homelessness, it is also worth noting that becoming homeless can cause or exacerbate mental health issues, not only because of the toll that not having an adequate living environment can have on a person’s mental health, but also because the homeless tend to lack access to proper health care (Walbrook, 2013; Jeantet, 2013; The Institute for Children, Poverty, and Homelessness, 2016).

Another factor that is closely linked to homelessness is domestic violence. The U.S. Department of Housing and Urban Development (HUD) explains that “persons experiencing domestic violence, particularly women and children with limited economic resources, are at increased vulnerability to homelessness.” When someone flees a domestic violence situation, they must often leave their homes and have nowhere safe to go, which is further exacerbated by financial barriers and isolation from family. Further, sometimes people in a domestic violence situation are evicted from their homes as a result of the violence perpetrated against them in the name of

“zero tolerance for crime” policies (ACLU, 2006). Domestic violence is a primary driver of the high rates of homelessness in NYC: It is the number one cause for families with children, as approximately one-third of families in the NYC municipal shelter system are survivors of domestic violence (Stewart, 2017).

As previously discussed, evictions have also contributed to the high levels of homelessness in New York City. While housing costs have risen, income, especially at the lower end of the spectrum, has either stagnated or fallen. These factors, combined with a shortfall of housing assistance, have led to severe rent burden, which has, in turn, increased the number of people who are unable to pay their rents, thus resulting in widespread evictions (Desmond, 2015). The Regional Plan Association has found that a 5 percent increase in rent is associated with an additional 3,000 residents becoming homeless (2017). According to National Housing Survey data from 2013, in New York City only 50 percent of respondents reported being able to pay their full rent over a period of the last three months, and approximately 15 percent of respondents reported either being threatened with or actually receiving an eviction notice during the last three months.

Although eviction is no longer the number one cause of homelessness for families with children, it does remain the leading cause of homelessness for adult families. For families with children, the top three causes for entering the shelter system are domestic violence, eviction and overcrowding; for adult families, the most common causes are eviction, living on street or immediate return to the shelter, as seen in the table below (Routhier, 2017).

Strategies to Combat Homelessness

In this section, we examine the primary strategies employed by the public and nonprofit sectors to address homelessness, which range from preventing homelessness altogether, to providing shelter for those who become homeless and/or providing affordable permanent housing.

I. Prevention

In New York City, the priority has been to prevent evictions so that people who have housing do not lose it in the first place (Coalition for the Homeless, 2016). Comprehensive eviction prevention programs should begin well before someone is taken to housing court, but preventing evictions is not sufficient to prevent homelessness (Mayor's Innovation, 2014).

Since homelessness can quite simply be defined as “without a home”, housing is naturally at the root of homelessness prevention. Having a stable, affordable place to live can prevent families from entering the shelter system. The rise in homelessness that has occurred since the 1980s can be directly traced back to the gutting of federal monies for affordable housing programs (Western Regional Advocacy Project, 2007), which further illustrates the strong connection between affordable housing and homelessness prevention. Furthermore, it has been found that pairing affordable housing with the provision of support services such as health care, transportation, employment, childcare and mental health services can lead to better outcomes (The Bassuk Center, 2015). This suggests that building healthy communities and supportive networks is a key part of preventing homelessness.

II. Right to Shelter

The second strategy emanates from the “right to shelter” established in New York City after the 1970 court decision of Callahan Vs Carey, which states that New York is required by law to provide emergency shelters for men who find themselves imminently homeless. Two subsequent cases, Eldredge Vs Koch and McCain Vs Koch, extended the same rights to homeless women and families. McCain Vs Koch also set a precedent for improved conditions in facilities and prohibited the City from forcing the homeless to sleep on

the floor and/or benches of offices. The “right to shelter” helps bring individuals and families out of the streets and into shelters, which are supposed to connect them with supportive services that can provide pathways to housing. However, it has been found that people, particularly families, linger in the New York City shelter system: the average stay in 2017 was 384 days for single adults, 404 days for families with children, and 557 days for adult families (Routhier, 2017). Although this strategy mitigates the issue of street homelessness, it does not alleviate the impact of overall homelessness, since people who sleep in homeless shelters are, by definition, still homeless.

III. Access to Affordable Housing

The third strategy consists of establishing access to affordable housing. There are several approaches to doing so. The first consists of federal assistance, in which the government provides housing vouchers, such as the Housing Choice Voucher and Section 8, to help low-income households afford rent. Woods, Turnham and Mills' (2008) study on housing affordability and family well-being found that families who used the Housing Choice Vouchers were 78 percent less likely to have “incidence of staying in a shelter or on the streets” than participants without access to the vouchers. Rosenheck, Kaspro, Frisman, and Liu Mares' (2003) study on homeless veterans also found that veterans with Section 8 vouchers were more likely to be housed than the other groups in the study.

Supportive housing is another approach that combines affordable housing and

supportive services (NYC Health, 2016). The Continuum of Care model is a primary model for supportive housing. HUD defines the Continuum of Care as community programs that promote the commitment to end homelessness by providing critical services that the homeless need, such as access to health and mental resources, drug/alcohol abuse programs, and/or help to gain employment (HUD, 2016).

An alternative approach to the Continuum of Care is the Housing First model. In the Housing First model, individuals do not need to be “housing ready”, contrary to the requirements of a Continuum of Care facility (Burt, Hedderson, Zweig, Ortiz, Aron-Turnham and Johnson, 2004). This program focuses on first finding housing for homeless individuals and families. Afterward, issues such as employment, debts, health and mental health care can be addressed. The argument is that a person or family needs to have stable living conditions before they can handle all other aspects of their lives. Tsemberis, Gulcur, and Nakae (2004) conducted a study to examine the effectiveness of the Housing First treatment model in comparison to the Continuum of Care model. The study, which was conducted over a 24-month period between 1999 and 2001 and included over 206 participants, found that there was an 80 percent retention rate for participants in the Housing First model, compared with a 30 percent retention rate for participants in the Continuum of Care model. The underlying theory is that housing provides people the stability and encouragement necessary to then address other elements of their lives.



The original Bellevue Psychiatric Hospital on First Avenue between 29th and 30th Streets in Kips Bay, Manhattan, New York. Built in 1931, it closed as a hospital in the 1980s and today operates as a men's homeless shelter. Licensed under Creative Commons.



WHEDco provides homes for 800+ people in two affordable housing developments in the South Bronx, Urban Horizons and Intervale Green (pictured above), with a third building under construction.

While these models can be helpful, the concern remains that there are not enough affordable housing units available. One of the tools created in response to the lack of affordable housing was the Low-Income Housing Tax Credit (LIHTC), a measure established under the Tax Reform Act of 1986 (Keightley, 2013). The LIHTC consists of tax credits that developers bid on for the “acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households” (HUDUSER, 2016). The LIHTC program was originally created in 1986 to help address the lack of affordable housing in the United States, especially for households earning less than \$15,000 a year (Joint Center for Housing Studies of Harvard University, 2015).

The U.S. Department of Housing and Urban Development (HUD) defines the median income for all cities across the United States every year. The area median income (AMI) is a statistic generated by HUD to help determine the eligibility of applicants for certain federal housing programs. In many localities, the vast majority of renters have extremely low income: In the United States, the median household income of renters in 2016 was less than \$35,000. In New York City, however, the median household income for renters is \$45,750, which reflects that a segment of renters in NYC is fairly well-off (Furman Center, 2017). Meanwhile, the median household income of renters in

the Bronx hovers around \$31,431, with over one-third of renters with a household income below \$20,000 (American Community Survey, 2016). HUD (2016) classifies households making 80 percent, 50 percent and 30 percent of the Area Median Income (AMI) as low income, very low income and extremely low income, respectively.

Between 1986 and 2013, more than 6.5 million households encompassing 13.3 million people have lived in homes that have been financed by the LIHTC (Dietz, 2015). There are two rules that developers can choose to follow for the construction of the property. The first is the “20-50 rule”, in which 20 percent of the units are rent-controlled for households with income at or below 50 percent of the Area Median Income (AMI). The second is the “40-60 rule”, in which 40 percent of the units are rent-controlled for households at or below 60 percent of the AMI (NYU Furman Center, 2012).

There are a few differences between LIHTC programs and other federally-run housing programs. First, there is a higher limit on income eligibility, which increases the number of applicants to LIHTC developments (Furman Center, 2012). Second, the Internal Revenue Service (IRS) has oversight, contrary to other federal housing programs that fall under the HUD (O’Regan and Horn, 2012). The final difference is the setting of the rent. LIHTC

rent is “not tied to a tenant’s income [...], but in the LIHTC program, maximum chargeable rents are set at 30 percent of either 50 percent or 60 percent of AMI” (Furman Center, 2012), and thus there is no cap on rent burden, which can be quite problematic for low-income families.

Rent burden is defined as the percentage of an individual or family’s income that is allocated towards rent payment. Historically, it’s been recommended that households not allocate more than 30 percent of their incomes toward rent (HUDUSER PD&R EDGE, n.d.). According to HUD (2016), the 30 percent threshold allows a household to divide their remaining income towards their daily necessities and wants. Developers can set minimum income requirements to ensure that individuals can afford the rent. They may even set preferential rents to help low-income individuals and families who need low rent (Keightley, 2013).

A recent study by Jackson and Kawano (2015) utilizes data from the 2000 Decennial United State Census along with Shelter and Street Night (S-Night), also collected by the United State Census Bureau, to determine the potential impact of subsidized housing on decreasing homelessness. While the study confirms that the LIHTC program does increase the number of affordable units, it was not able to determine if it reduces local area homelessness because of the differences in study areas.

O’Regan and Horn’s study (2012) was the first to provide a comprehensive look at LIHTC tenants nationally. The authors examined fifteen states and nearly 480,000 LIHTC units, and found that the “program serves a combination of low income, very low income, and extremely low-income households” (O’Regan and Horn, p 31, 2012). While the study did not focus strictly on the homeless population, it does show that the LIHTC can reach the communities that are at highest risk to become homeless. LIHTC can be utilized to target the demographics that need the most help, mainly the homeless and those with low, very low and extremely low income, who are more susceptible to homelessness.

CASE STUDY



Urban Horizons Economic Development Center in the Highbridge/Concourse neighborhoods, South Bronx

Urban Horizons

Given this background on homelessness in New York City, the factors that have contributed to the crisis, and the different strategies that have been employed to address it, we will now present a case study of WHEDco's Urban Horizons affordable housing development. Founded in 1992, WHEDco is a community development nonprofit organization whose mission is to give residents of the South Bronx access to all the resources that create thriving neighborhoods. In addition to building beautifully-designed green, affordable homes that serve as a foundation for family stability, WHEDco creates life-changing opportunities for local residents of every age through our research-driven Early Childhood and Youth Education initiatives, which set kids on a path to college; small business development programs, which nurture entrepreneurship and address community needs; family support and counseling services, which connect families to the critical resources they need to succeed; and arts and culture programming, which showcases the borough's musical legacy and supports a new generation of artists.

In 1997, WHEDco inaugurated its Urban Horizons Economic Development Center in the heart of the Highbridge/Concourse neighborhoods, one of the poorest Congressional Districts in the United States, transforming the long-abandoned Morrisania Hospital into an award-winning community hub that features 132 energy-efficient, affordable apartments, our Early Childhood Discovery Center, a training institute for childcare providers, a commercial kitchen that incubates small food businesses, family support services including mental health counseling and case management services, as well as programming for youth, which was later moved to PS/MS 218 when it opened in 1999 and

WHEDco launched its Afterschool Enrichment Program at the school.

Our study showed that formerly homeless low-income families and low-income families who have never been homeless have both experienced strong housing stability outcomes while living in Urban Horizons. Our key findings illustrate how truly affordable housing can prevent homelessness and help formerly homeless people and families to maintain steady housing after an experience with homelessness.

Data Sources

The data used for this analysis is comprised mostly of administrative data¹, derived from tenant files collected by a series of management companies who have been contracted by WHEDco to manage the Urban Horizons development. These files contain demographic and financial information pertaining to the residents of Urban Horizons. Administrative data can provide useful information, but there are sometimes issues related to incomplete, missing, or duplicative information. Most tenant files contained official documents such as tax returns, payment stubs, and birth certificates, so there is a high degree of confidence that the information is accurate. Although we acknowledge that some data is missing or incomplete, we have found that the incomplete or missing information is random and does not affect the integrity or accuracy of this report. In addition to the administrative data on tenants, data from the United States Census American Community Survey (ACS), 2009-2014, is used as a comparison measure during years where the ACS data is available.

1. Administrative data refers to information collected primarily for administrative (not research) purposes, which is typically collected by government departments and other organizations for the purposes of registration, transaction and record keeping, usually during the delivery of a service.

Demographics	Average
Female	57.2%
Born in the United States or its Territories	70.9%
United States Citizen	80.1%
Previously Homeless (All tenants)	20.9%
-Adult Homelessness (Person 19 and above)	16.4%
-Child Homelessness (Person under 19)	4.5%
Speaks English	70.4%
Person Under 19	37.3%
Original Tenants (moved in 1997)	55.0%
-Percentage of Original Tenants in building throughout 2014	37.7%

Demographics

A total of 685 individuals have resided in Urban Horizons between 1997 and 2014. A little more than half of these tenants moved into the building when it first opened in 1997. As seen in Table 1, approximately 40 percent of the residents are under the age of 19, making the building quite young; The average age for tenants is 25 and the median age, 22. This is considerably lower than the median age of residents in the surrounding district: In 2014, the median age for Community District 4 (CD4) was 32. Most of the building residents (57.2 percent) identified as female, which is slightly higher than the community's average of 52.8 percent in 2014. Based on information in tenant files, 143 tenants (about 20 percent) reported that they had experienced homelessness; of the 143 formerly homeless tenants, 112 were adults and 31 were children.

Almost one-third of the tenants identified as Black (which includes people who indicated they are African American, African and Black Caribbean). Hispanics or Latinos accounted for 61 percent of the tenant population. These percentages are similar to the racial and ethnic breakdown of CD4. On average, most of the tenants (70.9 %) across the study period were born in the United States or one of its territories; it is worth noting that, while in 1997, 64 percent of the tenants were born in the United States, this amount increased to 72 percent by 2014. Residents who were born outside the United States primarily hailed from the Dominican Republic and West Africa, particularly Ghana and Nigeria. This is noticeably higher than the community district, where approximately 60 percent of the residents had been born in the United States, according to 2014 data. The primary language spoken in the building was English, followed by Spanish. For more information on basic demographic data and overall tenant information, please refer to our first publication on this subject, titled "Case Study: WHEDco's Urban Horizons Affordable Housing Development in the Bronx", published in October 2017.

Race/Ethnicity	Percentage
-Black	31.6%
-Hispanic	60.9%
-Asian	1.6%
-Multiracial	5.5%
-Other	0.4%

Findings

This portion of the analysis focuses on the differences between previously homeless tenants and never homeless tenants of Urban Horizons. The average age of tenants was reported in two ways. As seen in Table 3, the first consists of the average age when the tenants first moved into the building, which was 21 for previously homeless individuals and 18 for those who had never been homeless. The second method presents the overall age throughout the years the tenants resided in Urban Horizons. There was a significant difference in the average age of the tenants; the average age for the previously homeless was 28, while the average age for those who had not been homeless was 23. Tenants under the age of 19 encompassed about 42 percent of the never homeless population, while approximately 22 percent of the previously homeless population was under the age of 19. A greater portion of the previously homeless, about 70 percent, identified as female, compared with 54 percent of the never homeless.

The vast majority of previously homeless tenants (PHT) were born in the United States or one of its territories, whereas approximately 65 percent of the never homeless tenants (NHT) were born in the United States. Nearly all (96 percent) of the previously homeless residents were United States citizens, while only three fourths of the never homeless residents were citizens. The primary language spoken by both subgroups was English followed by Spanish; however, English was spoken at a higher percentage for PHT at about 86 percent, while it was the primary language for 66 percent of the NHT. About 73 percent of the PHT moved into Urban Horizons in 1997, and nearly 32 percent of these original tenants remained in the building as of 2014. Half of the NHT moved into Urban Horizons in 1997, and about 40 percent remained in the building as of 2014.

	Previously Homeless	Never Homeless
	Average	Average
Tenants' Age First Moved In	21.3	17.7
Tenants' Average Age during study period	28.1	23.7
Female	68.5%	54.2%
Born in the United States or its Territories	92.8%	64.6%
United States Citizen	96.3%	75.1%
Speaks English	85.5%	66.0%
Person Under 19	21.9%	41.5%
Original Tenants (moved in 1997)	72.7%	50.4%
-Percentage of Original Tenants in building throughout 2014	31.7%	39.9%

Almost 40 percent of the previously homeless tenants identified as Black (this encompasses African Americans, Africans and Black Caribbean), as reported in Table 4 (see next page). A smaller percentage, 30.2 percent, of the never homeless tenants identified as Black. Hispanics or Latinos accounted for approximately half of the previously homeless population, and 63 percent for the never homeless. There was a significant difference in the average percentage of homelessness between Black and Hispanic tenants.

Table 4. Racial/Ethnic Breakdown for all tenants in Urban Horizons by Homeless Status, 1997-2014

	Previously Homeless	Never Homeless
	Percentage	Percentage
Race/Ethnicity		
-Black	37.6%	30.2%
-Hispanic	52.5%	62.9%
-Asian	2.0%	1.6%
-Multiracial	6.9%	5.2%
-Other	1.0%	0.3%

There was not a significant difference between the average length of stay between PHT and NHT; the average length of stay was just over 9 years for both groups. As seen in Table 5 (below), about 10 percent of the previously homeless and never homeless tenants resided in Urban Horizons for less than 2 years. For both previously homeless and never homeless tenants, approximately a quarter of each group lived in the building between 2 to 5 years. Almost 30 percent of the previously homeless lived in the building for 6 to 10 years, and another 35 percent for more than 11 years. About a quarter of those who had never been homeless lived in the building between 6 to 10 years, and another 38 percent lived in the building for 11 or more years.

Table 5. Average length of stay for all tenants in Urban Horizons by Homeless Status, 1997-2014

	Previously Homeless	Never Homeless
	Average	Average
Length of Stay (years)	9.2	9.3
-Less than 2 years	9.1%	10.3%
-Between 2-5 years	25.2%	26.8%
-Between 6-10 years	30.8%	24.7%
-More than 11 years	35.0%	38.2%

Adults

We examined data for individuals 19 years and older to understand variables such as marriage rate, education, and employment. As seen in Table 6, the marriage rate is fairly low for both of the groups; just over 20 percent of the PHT and about a third of the NHT were married or in a domestic partnership. A little less than half of PHT and about 38 percent of NHT were single. Thus, there was no significant association between homelessness and marital status.

Table 6. Marital Status of Tenants 19 years & older in Urban Horizons by Homeless Status, 1997-2014

	Previously Homeless	Never Homeless
	Percentage	Percentage
Marital Status		
-Divorced or Separated	13.0%	18.9%
-Domestic Partnership or Married	23.9%	31.3%
-Single	58.7%	47.8%
-Widowed	2.2%	2.0%
-Other	2.2%	0.0%
Head of Household	70.5%	40.5%
Length of time Working (years) [excludes adults whom never worked while living in UH]	4.60	7.38
Ratio between Time Working and Length of Stay [excludes adults whom never worked while living in UH]	51.1%	69.4%

As seen in Table 7, roughly a quarter of both PH and NH tenants did not finish high school. Almost 21 percent of previously homeless tenants had their high school diploma or GED equivalent, slightly higher than the 15.7 percent of never homeless tenants. Another 54 percent in both groups completed a few years of college or obtained vocational

training. No previously homeless tenant had a college or advanced degree. About 8 percent of the NH tenants had a college degree and a little less than 1 percent had an advanced degree. There was no significant association between level of educational attainment and experiencing homelessness.

Table 7. Highest Level of Educational Attainment of Tenants 19 years and older in Urban Horizons by Homeless Status, 1997-2014

Educational Attainment Level	Previously Homeless	Never Homeless
-Less than a High School Diploma	25.6%	22.2%
-High School Diploma or GED	20.9%	15.7%
-Completed Some College or Vocational Training	53.5%	53.6%
-College Degree (2yr. or 4yr.)	0.0%	7.8%
-Advanced Degree	0.0%	0.7%

As seen in Table 8, there was a significant difference between the two tenant groups in the average length of time spent working: The average for the previously homeless was 4.6 years, while it was 7.38 for the never homeless. Further, the ratio between the average length of time working and the length of stay was higher for the never homeless population at approximately 70 percent, compared with 51 percent for the previously homeless. The never homeless tenants were more likely to be employed and for a greater period of time in comparison to the previously homeless tenants. About 26 percent of the previously homeless tenants were never employed while they lived in the building, whereas only 14 percent of never homeless tenants were never employed.

Table 8. Duration and Ratio of Employment for Tenants 19 years and older in Urban Horizons by Homeless Status, 1997-2014

Time Working	Previously Homeless	Never Homeless
Length of time Working (years) [excludes adults who never worked while living in UH]	4.60	7.38
Ratio between Time Working and Length of Stay [excludes adults who never worked while living in UH]	51.1%	69.4%

The average employment rate of the NHT hovered around 60 percent between 1997 and 2007; afterwards, as seen in Table 9, the rate starts to decrease. The lowest employment rate for NHT was in 2014 at 26 percent. There was more variance in the employment rate for the PHT: Between 1997 and 2007, the employment rate fluctuated between 25 and 50 percent. The highest employment rate for the PHT was in 2001 at 56.9 percent.

Table 9. Percentage of adults 19 Years and Older working at any given time

	All Adults	Previously Homeless	Never Homeless
	Percentage	Percentage	Percentage
1997	52.8%	26.2%	65.7%
1998	54.3%	36.8%	62.9%
1999	54.6%	42.6%	60.1%
2000	56.3%	44.6%	61.5%
2001	61.1%	56.9%	62.7%
2002	59.4%	48.4%	64.0%
2003	58.2%	39.3%	66.0%
2004	61.1%	41.1%	69.0%
2005	57.8%	34.5%	66.7%
2006	60.9%	40.4%	68.3%
2007	58.7%	47.2%	62.9%
2008	55.1%	49.1%	57.2%
2009	52.0%	45.3%	54.4%
2010	47.4%	30.4%	53.5%
2011	43.2%	27.8%	48.2%
2012	43.5%	33.3%	47.0%
2013	54.2%	42.6%	57.9%
2014	25.3%	24.5%	25.6%

Households

For this portion of the analysis, we examined variables at the household level. Out of a total of 206 households, there were 80 that had a member who had been previously homeless, and there were 126 households that did not. There was not a significant difference between the two groups in terms of average household size (3.69 for PH compared to 3.58 for NH).

While the most common household composition for both groups was “single parent with children”, as seen in Table 10, the proportion was much higher in previously homeless households at 68 percent, compared with approximately one-third of never homeless households. “Both parents with children” accounted for 12.5 percent of the PH household and 19 percent of the NH.

Table 10. Household Composition in Urban Horizons, 1997-2014

	All Households	Previously Homeless	Never Homeless
Household Composition	Percentage	Percentage	Percentage
Both Parents with Children	16.5%	12.5%	19.0%
Householder Living with Spouse or Other Adult	8.7%	2.5%	12.7%
Householder Only	13.1%	6.3%	17.5%
Parent(s), Children & Other Relatives	10.7%	7.5%	12.7%
Single Parent with Children	46.6%	67.5%	33.3%
Households with Adult Children	4.4%	3.8%	4.8%

The average rent paid by the previously homeless households was statistically different –the previously homeless households’ average rent was \$355.84², about \$150 lower than the \$506.81 average paid by the never homeless households. However, even though PH tenants had lower rent payments overall, they did not experience rent burden at a lower percentage. Previously homeless families allocated, on average, around 23 percent of their income towards rent payments, while never homeless families allocated approximately 19 percent over the 14-year study period. Between 1997 and 2014, 15.6 percent of the PH and 7.9 percent of the NH were classified as rent burdened. Throughout this period, about 8 percent of PH and 4.2 percent of NH were classified as severely rent burdened. The higher experience in rent burden by the PH is partly due to their substantially lower overall income.

Nearly 41 percent of PH households have been in rent arrears, with the average cumulative arrears totaling \$2,776.10. About 20 percent of NH households have been in rent arrears, with average cumulative arrears tallying to \$3,156.56. Out of the 57 previously homeless families that have been in rent arrears, 27 of them have experienced at least one year in which they were rent burdened. Of the 56 never homeless families, only 15 of them have experienced at least one year of rent burden.

In 1997, the average rent burden for PH households was 19 percent, about twice as much as the 9.3 percent average for NH households. The highest average of rent burden for the PH was in 2014, when it reached 34 percent; 2014 was also the year when the NH experienced the highest rent burden, at 24 percent. While rents at Urban Horizons have remained low over time, many households have still relied on welfare assistance. The PH households had fewer adults working in comparison to the NH households.

In Table 11, we see that in 1997, 36.5 percent of PH households had a working adult, which was much lower than the 93.8 percent of NH households that had a working adult; a similar trend was seen throughout the rest of the study period.

Table 11. Households in Urban Horizons by Homeless Status, 1997-2014

	Previously Homeless	Never Homeless
	Average	Average
Household Income	\$24,540.03	\$40,612.53
Household Count/Size	3.69	3.58
Tenant Rent	\$355.84	\$506.81
Average Rent Burden	23.1%	18.7%
- Not Rent Burdened (less than or equal to 30 percent)	76.4%	87.9%
- Rent Burdened (between 31 and 50 percent)	15.6%	7.9%
- Severely Rent Burdened (greater than or equal to 51 percent)	8.0%	4.2%
Ever in Arrears	41.3%	21.4%
Cumulative Arrears	\$2,776.10	\$3,156.56

Figure 1 shows the difference in median income for both tenant groups in Urban Horizons, as well as Community District 4, the Bronx, and Census Tract 197. Both PH and NH households saw an overall increase in the median income over time. The never homeless tenants’ median earnings were always greater than that of the previously homeless population. Further, the NH households’ income was greater than that of Community District 4, the Bronx, and Census Tract 197. The average income for PH families was \$24,540.03, as compared with the NH households’ average of \$40,162.53. For most of the years studied, the PH households also had lower median household incomes than Community District 4, the Bronx, and Census Tract 197.

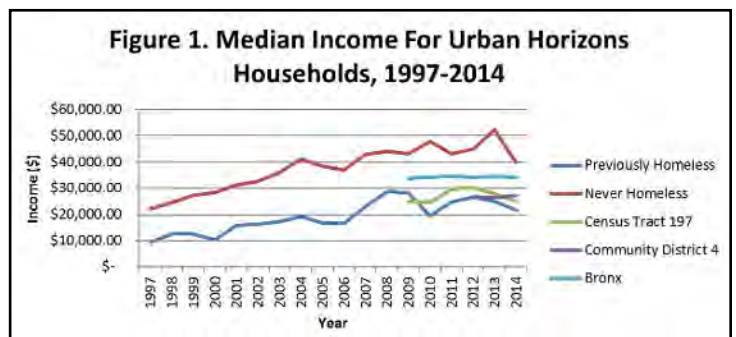
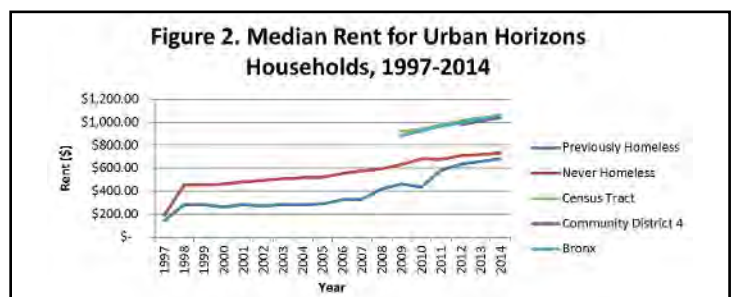


Figure 2 shows how rent has changed over time in the building and the surrounding community. In 1997, the median rent for both PH and NH households was under \$200, with a difference of approximately \$50. For the NH group, rent doubled in 1998, followed by a more gradual increase over the years until 2014. For the PH tenants, rents increased at a smaller rate in 1998. The \$200 difference in rents between PH and NH households remained stable between 1998 and 2010. Starting in 2010, the difference in rents began decreasing, returning to a \$50 difference by 2014. According to the data available for Census Tract 197, Community District 4 and the Bronx, the median rent for these locations is much higher than the rent paid by the residents of Urban Horizons.



2. Income and rent for Urban Horizons are in terms of nominal dollars.

TAKEAWAYS



Father and daughter at WHEDco's Urban Horizons Early Childhood Discovery Center, a Head Start program.

Services

WHEDco's Urban Horizons serves as a community hub where building tenants and neighborhood residents can gain access to a variety of services, including a weekly food pantry, mental health and public benefits counseling, and case management services through our Family Support Department. WHEDco also serves 111 three- and four-year-olds at our Urban Horizons Early Childhood Discovery Center, an EarlyLearn NYC Head Start program that opened in 1999. At our partner school, PS/MS 218, which is adjacent to Urban Horizons, we operate an Afterschool Enrichment Program and Summer Arts Day Camp for students in Kindergarten through eighth grade, and we serve high school students through our college access Teen Program at our Teen Leadership Center. In total, WHEDco serves more than 1,200 students every year through our school-based Education and Youth Development Programs, fostering high academic achievement and providing life-changing opportunities.

Our study revealed that families living in Urban Horizons have taken advantage of the various services and programs offered by WHEDco in or around the building. At least 29 formerly homeless families and 83 families who were not formerly homeless have received Family Support Services. In addition, in looking at children whose families were previously homeless, 18 of the 21 children (85.7%) who were 3 or 4 years old during their time at Urban Horizons attended the Early Childhood Discovery Center, and 13 of the 40 (32.5%) children who were school-aged participated in WHEDco's Afterschool Enrichment Program or Teen Program. In comparison, in looking at children whose families were not previously homeless, 35 of 155 (22.6%) children who were 3 or 4 years old during their time at Urban Horizons attended the Early Childhood Discovery Center, and 38 of the 233 (16.3%) children who were school-aged participated in WHEDco's Afterschool or Teen Programs. Thus, a high percentage of children from formerly homeless households were served by WHEDco's Early Childhood Discovery Center and our Education and Youth Development Programs, and received Family Support services. It could be argued that having access to these programs and services may have helped these families to gain greater stability, while further connecting them with the surrounding community.

- ▶ New York City is in the midst of a homelessness crisis, with the number of people in the shelter system in 2017 at a height unseen since the Great Depression, and an increase in street homelessness over previous years.
- ▶ Homelessness and the affordable housing crisis go hand in hand.
- ▶ This case study on Urban Horizons shows the tremendous importance of providing truly affordable housing in order to: (1) Prevent families from entering the shelter system, and (2) help families who have left the shelter system to find and maintain permanent stable housing. The average rent burden for previously homeless families in Urban Horizons was 23.1 percent, and it was even lower for never homeless families (18.7 percent). Considering that the federal standard for rent burden starts at 30 percent, our findings illustrate how truly affordable Urban Horizons has remained throughout the study period.
- ▶ Formerly homeless households in Urban Horizons are quite different from households who have never been homeless: They are slightly older; much more likely to be single female-headed; more likely to be black, born in the United States and speak English; they are less likely to have a college degree and maintain employment; and they have substantially lower income, are more likely to be in rent arrears, and are slightly more likely to be rent burdened despite low rents (though there is still a fairly overall low rent burden).
- ▶ However, when compared to never homeless households, previously homeless households show very similar indicators of housing stability: Their average length of stay is nearly identical (with an average stay of 9.2 years for previously homeless families and 9.3 years for never homeless families), and the proportion of each group who has resided in the building for more than 11 years is also similar (35 percent of previously homeless families, compared with 38 percent of never homeless tenants).
- ▶ Taking into account the factors that contribute to homelessness, our longitudinal analysis of tenants in WHEDco's Urban Horizons building suggests that having access to stable housing with affordable rent and a landlord who does not seek to evict due to minor arrears have been key to maintaining long-term housing stability for formerly homeless families. In addition, the opportunity to connect to WHEDco's multi-service supports and programs –including our Family Support Services, the Early Childhood Discovery Center, and our youth programs– has helped to form a stronger community, network, and access to supportive resources for all families, especially formerly homeless families.

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