

MAY 2020

THE AFTERMATH

PLAN:

Responding to
Homelessness in the
Wake of COVID-19



Introduction

After years of a widening gap between the income of millions of New Yorkers and the cost of living, New York City's families and the safety net designed to protect them have been stretched to their limits. That social safety net is on the verge of breaking, as the financial impact of the COVID-19 crisis disrupts the delicate balance within which low-income families make ends meet.

The financial effects of the COVID-19 crisis will reverberate for months, maybe years, to come. Although the exact depth and extent of the economic impact is uncertain, one thing is clear: low-income families will continue to be the hardest hit, and are the least able to weather the current and expected economic volatility. **New York City must take steps now to mitigate and respond to the increase in housing instability that so many will face as New York City's most vulnerable families lose employment and income.**

While the first steps have been taken to protect vulnerable New Yorkers from the immediate circumstances, such as a statewide eviction moratorium, they are just the beginning of what is necessary to prevent hundreds of thousands from losing their homes and entering shelter. The city, state, and federal government must implement comprehensive housing solutions to help people maintain their housing once the eviction moratorium ends, while also preparing for an eventual increase in entries to shelter. Indeed, even in stable times, New York City only has sufficient shelter capacity to serve about 68 percent of the families with children who are homeless.* Without measures in place to address the widespread increase in housing instability that will result from the pandemic, the shelter system is facing a catastrophic capacity shortage.

Of course, New York City will not be able to respond to this crisis alone; solutions require the collaborative, concerted efforts of all levels of government. New York State is estimated to receive over \$7.5 billion in the first round of federal relief funding through the CARES Act, with \$2.3 billion expected to go directly to localities.¹ These dollars are allowing the city and state to meet immediate needs, which are escalating at a

time of significant loss of local revenue, but are only the beginning of what is needed. The federal government must not only respond to the current crisis, but also be forward-looking by releasing additional funding to attenuate the crisis that is to come. The city and the state must keep up pressure on the federal government to meet this obligation. With additional federal funding, the city and state must prioritize, once and for all, housing solutions for those who need them most.

Win has developed *The Aftermath Plan: Responding to Homelessness in the Wake of COVID-19*, a comprehensive strategy to help city, state, and federal officials respond to the range of housing challenges that New Yorkers will face. In this report, we first examine the expected impact of the COVID-19 crisis and the existing housing challenges the city faces. We then lay out three strategic goals and five policy actions to achieve them. All are needed to address the scope and scale of the housing instability caused by this pandemic.

The strategic goals all levels of government must prioritize are:

- Help families stay in their homes with emergency rental assistance.
- Help families who lose their homes with appropriately and efficiently targeted interventions.
- Prevent widespread homelessness and housing instability in the future by developing more deeply affordable housing now.

If these measures are not put in place, the over 325,000 of New York City's lowest income households who are vulnerable to income loss because of COVID-19 and have unaffordable rents may find themselves needing to turn to an already over-burdened homeless services system. Business as usual is simply not an option.

* Based on data on the first half of the current fiscal year.

The COVID-19 Aftermath We Must Plan For

In order to design appropriate interventions to address the deepening homelessness crisis, it is important to first understand how this crisis is already affecting the lowest-income New Yorkers, and the current state of affordable housing and homelessness in New York City.

The Economic Impact of the Pandemic on Low-Income New Yorkers

Before the pandemic, over 1.5 million people lived in poverty in New York City,⁷ including nearly a quarter of the city's children.⁸ For a family of three, living in poverty means getting by with less than \$1,777/month. With families living on the edge already feeling the financial implications of the pandemic, it is the city's responsibility to anticipate the demand that will be made of its social safety net, especially the homeless services system.

Economists find that the U.S. economy has already entered a recession, and estimate that ten percent of Americans may lose their jobs.² The slowdown will unequally impact the most financially vulnerable,³ with job losses concentrated in service industries that disproportionately rely on low-paid workers,⁴ as well as on women and people of color. Estimates show New York City losing 1.2 million jobs,⁵ and New York City's Comptroller has projected major financial losses for the city, including an 80 percent decrease in restaurant sales and a 20 percent decrease in retail sales.⁶

Analysis by NYU's Furman Center shows that the COVID-19 crisis will jolt low-income families in two ways: they will be more likely to lose employment,

and loss of employment will represent a larger, more significant share of the family's overall income (about 67%).⁹ Such a loss would be devastating; a family of three with income at the top of the poverty threshold would be left with about \$600/month to cover all expenses if a vulnerable worker lost their job.

Low-income families headed by women are especially vulnerable, and mothers raising children on their own are likely to be the most severely impacted. Industries most affected by the pandemic, like food service and retail, employ higher shares of women.¹¹

For a family of three, living in poverty means getting by with less than \$1,777/month.

Low-income women are also more likely to work in many occupations considered essential, such as home health care, cleaning, and supermarket retail. Although less often recognized, the social services workforce, including staff working in homeless shelters, is also primarily comprised of women, and are also essential

workers facing the many challenges and vulnerability posed by COVID-19.

Being an essential worker increases the risk of them and their families being exposed to COVID-19, forcing women to make impossible choices between their health and their income. Additionally, the closing of schools and recreational programs, and the loss of informal child care arrangements resulting from social distancing measures, can force mothers raising children on their own into a difficult conflict between the need for income and the need to care for and educate their children.

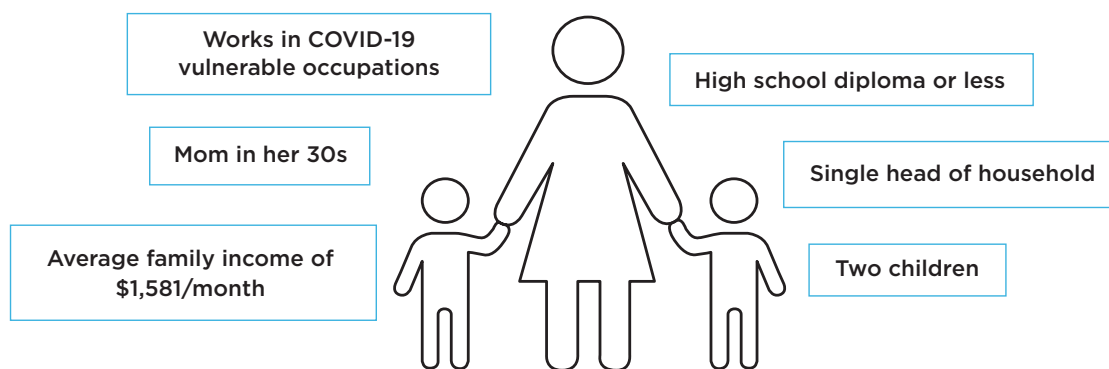
The typical family sheltered by Win—the largest provider of homeless shelter and supportive housing for families with children in New York City—is headed by a mom in her thirties with two children. Win families are extremely low-income, with an average income of about \$1,581/month. Over half (about 53%) of Win moms were employed, and all work in low-wage and/or precarious employment that is especially vulnerable to loss as a result of the pandemic. They are also likely to be working in roles that increase their likelihood of exposure to the virus. Win moms are frequently employed in: home health care (22.5% of employed moms); food service (about 12.0%), cleaning/maintenance (11.5%), and retail (about 9.0%).

New York City's families are already seeing economists' forecasts become reality. Unemployment claims reached new record highs in the last weeks of March 2020, with the food service and accommodations industries representing a quarter of claims.¹³ Predictably, New York's lowest income families are bearing the brunt. According to analysis by the Center for New York City Affairs at the New School, jobs that paid less than \$40,000 represent nearly two-thirds of all jobs lost. In contrast, only ten percent of losses were jobs paying more than 100,000 per year.⁵

Housing concerns are increasing along with job losses. End of March findings from the CUNY Graduate School of Public Health's survey of a broad cross-section of New Yorkers shows that 44 percent of New Yorkers are concerned about their housing, and 27 percent reported that they would not be able to pay their rent next month.¹⁴

Low-income families are the least able to weather the financial storm already impacting many; in 2019, 70 percent of low-income renters had less than \$1,000 in savings.¹² These families live in a delicate balance, and an unexpected expense (such as an illness or need for childcare) or a loss of income can have devastating, long-lasting effects for their housing stability and

The Typical Win Family



well-being. *The Aftermath Plan* can protect vulnerable families by helping them stay in their housing if possible, or by quickly connecting them to the rehousing, shelter, or other services that can help them get on their feet as seamlessly as possible.

NYC's Shortage of Affordable Housing

Housing is considered affordable if it takes up no more than 30 percent of a household's income. For families living at the poverty line, an affordable apartment is one that rents for no more than \$533/month. In 2017, less than seven percent of apartments in New York City rented at those levels.¹⁵ Yet, 18 percent of New Yorkers (over 1.5 million people) have incomes at the poverty line or below. In 2018, over a quarter of New York City families (28%) paid more than half of their income in rent.¹⁶ And that statistic rose to about 45 percent for low-income households.¹⁷

In short, millions of New Yorkers live on the razor's edge, one crisis away from homelessness, because of the severe lack of affordable housing in the city.

Not surprisingly, low-income families sometimes share housing to make ends meet, resulting in overcrowded housing. About ten percent of New York City's housing is overcrowded, with up to 25 percent of housing meeting the standard for overcrowded in some community districts.¹⁸ The importance of living with adequate space is well known, and the repercussions of overcrowding are particularly apparent in the pandemic.

The higher rates of COVID-19 infection found in some of New York City's lower-income neighborhoods are being attributed to a higher prevalence of overcrowded housing, where social distancing and isolation measures are impossible to accomplish.¹⁹

High housing cost burdens and overcrowded housing conditions are common, recognized precursors to

homelessness. Among families in Win shelter, eviction is the second most frequent reason families enter homeless shelter (27% of Win families in 2019), followed by overcrowding (nearly 17%). The COVID-19 crisis will apply pressure to these, and other, reasons families become homeless.

In 2019, the leading reason for homelessness among families with children was domestic violence; 31 percent of Win families (663 families) were found eligible for shelter because of domestic violence. Based on data emerging from other cities, as well as in learnings from past crises, experts are predicting a spike in the number of families fleeing abuse and seeking safety once official stay-at-home directives are lifted.²⁰

The acute shortage of housing that is affordable for the lowest income families, combined with a health emergency that is applying direct pressure to the drivers of homelessness, are the perfect storm for an explosion in family homelessness.

The COVID-19 crisis is compounding the reasons why 75% of Win families became homeless (domestic violence, eviction, overcrowding).

Current State of Homelessness and the System

An average of over 21,900 children slept with their family in a New York City Department of Homeless Services (DHS) shelter each night last year.²¹ The more than 12,415 families with children in shelter represented nearly 65 percent of all people in DHS shelters.²²

An additional 828 families found refuge in one of New York City's shelters for domestic violence survivors,²³ and nearly 80,000 students lived doubled up or in other temporary circumstances that put them at risk of entering shelter.²⁴

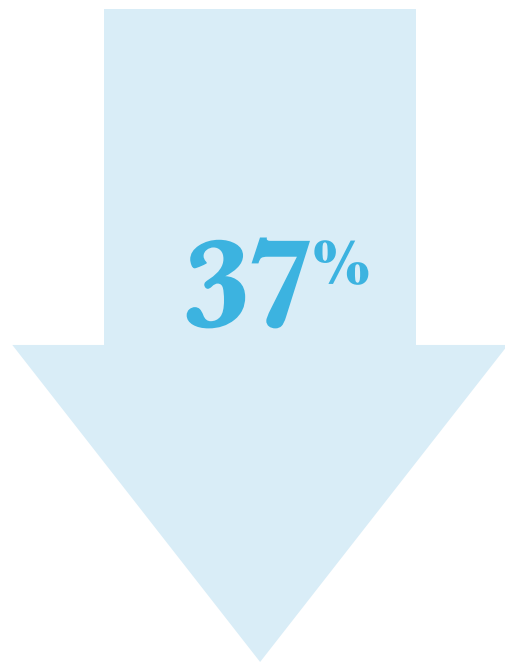
Although largely out of sight, the homelessness crisis is already acute among New York City's most vulnerable families and children. New York City's shelter capacity does not meet the needs of families in stable times.

Based on data on the first half of the current fiscal year, New York City has sufficient shelter capacity to serve about 68 percent of the families with children who are currently homeless.²⁵ The other 32 percent of homeless families, which included an estimated 6,900 children, were placed in hotels or cluster sites.²⁶

Hotel rooms do not provide families the space, privacy, or amenities (such as kitchenettes) that families need, and neither hotels or clusters provide the safety and social services that support families' ability to leave homelessness.

Families are continuing to become homeless despite the current moratorium on evictions, with the number of families entering shelter holding steady during the COVID-19 crisis so far.[†]

At the same time, the number of families leaving shelter has been decreasing; the number of families who left a Win shelter for a permanent home in March 2020 was ten percent lower than in February 2020, and represented a 37 percent decrease over the number of families who left Win for a permanent home in March of 2019. The time is now to prepare the homeless services shelter system for an inevitable increase in homelessness.



37 percent fewer families exited Win shelter in March 2020 than in March 2019.

[†] Based on data on admissions to Win shelters.

The Aftermath Plan: Responding to Homelessness in the Wake of COVID-19

In New York City, the COVID pandemic struck a city that fails to meet the housing needs of millions, and struggles to fulfill the basic need and right to shelter for tens of thousands of homeless families with children. Low-income families will bear the brunt of this crisis, and are the most vulnerable to housing instability and homelessness. To prepare for the aftermath of the COVID-19 crisis, the city must immediately put in place measures that: help as many families as possible remain in their homes; help families who lose their homes with appropriately and efficiently targeted interventions; and, prevent widespread homelessness and housing instability in the future. The city can accomplish this with *the Aftermath Plan* outlined below.

Goal: Help as many families as possible remain in their homes.

With estimates that over a million people in New York City will lose their jobs and the economy shut down for months, hundreds of thousands of New Yorkers who have a home are likely to find themselves struggling with paying rent. To avoid a mass increase in homelessness, government must develop mechanisms that allow New Yorkers in need to get the rental assistance they need before losing their home. To be effective, assistance must be accessible before a non-payment case is filed in housing court—otherwise, we run the risk of swamping the court system and creating unnecessary and costly delays for New Yorkers in need of immediate assistance. Families struggling to pay rent and make ends meet must have access to an emergency rental assistance voucher that allows them to stay in their homes.

1

Create a Stay-at-Home Emergency Rental Assistance Voucher.

A newly established Stay-at-Home Emergency Rental Assistance Voucher could be applied to pay rent arrears accrued during the 90-day eviction moratorium, and would provide continued rental assistance while the economy and families recover. The voucher would provide an initial three months of assistance, with the option for additional three-month extensions for low-income families and individuals experiencing continued hardship, until New York City's unemployment rate rebounds to pre-COVID-19 levels. Households must be able to access this rental assistance before their housing crisis reaches the point of eviction proceedings or homelessness. Funding recently authorized through the federal CARES Act for the Community Development Block Grant (CDBG) can be used to launch the emergency voucher, and other funding sources can be used to provide assistance after the initial three month period. New York's leaders must leverage new federal funding and pass legislation authorizing this emergency voucher in order to avoid an unnecessary influx of cases into Housing Court and of families into shelter.

The Aftermath Plan

GOAL Help families stay in their homes

ONE

Create a Stay-at-Home Emergency Rental Assistance Voucher:

- Three months of assistance, with optional three-month extensions.
- Can be used for rent arrears.
- Accessible prior to eviction proceedings.

Goal: Help families who lose their homes with appropriately and efficiently targeted interventions.

Even with robust efforts to keep people in their homes, many will lose their housing as a result of the COVID-19 crisis. New York City must prepare for this reality by: creating and targeting short-term interventions that appropriately divert families from shelter; expanding the existing shelter capacity to serve families who would benefit most from wrap-around interventions, including families who will need longer-term support; and, providing effective longer-term rental assistance to help families leave shelter as quickly as possible. By targeting interventions appropriately, the city can conserve resources and prevent extended disruption for families.

2

NYC Rapid Rehousing

New York City must create a Rapid Rehousing program for families who have fallen on hard times post-COVID and need a low-level of intervention to become stably housed again. Instead of entering homeless shelter, Rapid Rehousing (RRH) would provide families temporary accommodations (30 to 60 days) and an

enhanced rental assistance voucher to help families quickly find a new home. RRH has been implemented and evaluated extensively, and is a proven and widely recognized model for helping families quickly achieve stable housing and avoid longer shelter stays.²⁷ NYC Rapid Rehousing (RRH) would be targeted to low-income families with a history of housing independence who have lost their housing because of a recent employment or health crisis. It should be targeted to families with employment histories that indicate that they will probably be able to pay the entire rent amount when assistance ends. NYC RRH would provide:

- **Create the Rapid Rental Voucher**

New York City will need to establish the Rapid Rental Voucher. This voucher would provide rental assistance to families earning 50 percent or less of the Area Median Income. Assistance would be given for up to 12 months, with quarterly recertification and an option for a three-month extension (15-month cap). Program participants would receive the voucher upon enrollment—there would be no requirement to enter shelter and complete a 90 day stay to be eligible.

To work as a *rapid* rehousing program, this voucher needs an enhanced payment standard (up to 120% of Fair Market Rent) to ensure apartments are available for the voucher rents so that households don't spend unnecessary time in temporary accommodations looking for an available and affordable unit. A household would pay 30 percent of their income toward rent, and the voucher would pay the rest, up to 120 percent of Fair Market Rent (FMR). If the rent for the unit exceeds 120 percent of FMR, the family would have the option to rent the unit and pay the difference, as long as their total rent burden does not exceed 40 percent.

Because the voucher is short-term, the financial trade-off involved in this calculus is straight forward—paying for the voucher makes plain financial sense. Paying for the typical homeless family (3 or 4 people) to spend a month in a hotel costs over \$8,000, far more than the \$1,941/

TABLE 1

Relative Cost of Shelter in Hotel vs. Voucher (120% FMR) for Typical Family

	Hotel Shelter Cost	Voucher Cost for 2-Bedroom*
1 night	\$272	\$64
1 month	\$8,269	\$1,941
12 months	\$99,226	\$23,292

* Voucher cost assumes \$400/month household contribution.

month that this enhanced voucher would cost (see Table 1). For the typical unemployed family, we assume a household contribution of \$400/month (the current shelter allowance amount for public assistance recipients in New York City).

- **Fund housing search services in NYC RRH.**

To facilitate the application process for the Rapid Voucher and to assist with the apartment search, the city should fund Housing Coordinators as part of NYC RRH. Similar to shelter-based Housing Coordinators, families would receive support with the voucher program, as well as with every step in the apartment search, viewing, and lease-up process. Given the challenge of finding housing in New York City, to ensure that this program retains the rapid portion of its goals, enhancing the voucher payment amount AND providing assistance with apartment search and leasing are both essential.

- **Provide temporary accommodations while families identify housing.**

In addition to ensuring that families are able to identify and secure housing quickly, New York City will need to think creatively to identify appropriate accommodations for families during the search process. Unlike traditional shelter stays, which typically last an average of more than 14 months for families with children, temporary housing in the RRH program would last 30 to 60 days. Examples of appropriate accommodations include vacant,

apartment-style university housing and hotels that offer rooms with kitchenettes. Underutilized hotels are being leveraged to respond to the emergency need to isolate ill or potentially exposed individual, as well as to accommodate healthcare workers. Once these immediate health emergency needs have subsided, hotel rooms can be used to provide shelter for RRH participants. This use of non-traditional accommodations would not only provide a benefit for families who have recently lost their homes, but it could also provide economic relief for universities or hotels that are losing revenue.

The federal Coronavirus Aid, Relief, and Economic Security Act (CARES) has authorized increased Emergency Shelter Grant funding in the McKinney-Vento Act. HUD must authorize use of these funds to provide rental assistance. New York should invest new federal dollars in RRH.

The Aftermath Plan

GOAL

Help families stay in their homes with targeted interventions

TWO

Create NYC Rapid Rehousing:

- Rapid rental vouchers.
- Housing search services.
- Short-term temporary housing.

3

Expand shelter capacity to ensure access to shelters with wrap around services for families who need them.

In order to ensure the well-being and safety of homeless families with children, New York City must take creative steps to create shelter capacity. Families who lose their housing but would not achieve stability quickly through RRH will need to access traditional shelters that provide wrap-around services.

Before COVID-19, New York City family shelter and DV shelter capacity fell short of meeting the need. Tragically, the need for full-service shelter will increase as the financial fallout, effects of overcrowding, and number of people fleeing from abuse comes on the heels of the COVID-19 health crisis.

As demand for shelter increases, the city should not revert to its typical response of renting hotel rooms to make up for lack of appropriate shelter capacity. The hotels currently utilized do not provide the space, privacy, or amenities, such as kitchenettes or laundry, that families with children need to live for multiple weeks. Neither do families in the current hotel model have access to adequate social services; they are instead left on their own to find a way out of homelessness. For families fleeing domestic violence in particular, hotels do not provide the basic safety and safety planning services they need to avoid further abuse. To meet the need for shelter likely to result from this crisis, the city must adopt a forward thinking response that ensures quick production of new units that also meet the human service needs of families seeking shelter. It can do this by embarking on a more appropriate hotel conversion program and also supporting non-profit involvement in building new shelters.

- **Convert appropriate vacant hotels to shelters and provide social services.**

Rather than leasing hotel rooms, the city should master lease appropriate, vacant hotels and provide on-site social services. Appropriate hotels are those that offer extended-stay style rooms that include kitchenettes and generous square footage. The current economic climate should make it much more feasible for the city to acquire appropriately

designed hotels for this purpose. DHS must also lease the business center and other communal hotel spaces where non-profits can provide social services. DHS should then contract established non-profits to provide wrap around, trauma informed social services, including holistic case management and service planning, income building, children and youth services, and housing placement support.

Hotel conversion would be a tremendous improvement over the current band-aid response of renting any possible hotel room. To overcome the well-documented shortcomings of the current hotels approach,²⁸ hotel facilities must be appropriate for families with children and staffed by experienced non-profit service providers

- **Support construction/rehabilitation to create purpose-built shelters.**

The city should identify buildings, including hotels, that can quickly be repurposed into shelters for families with children through rehabilitation and construction for conversion. The city should develop programmatic support for non-profits to participate in developing shelters, including support for models that integrate the development of temporary shelter with permanent housing.

Although new federal funding provided through CARES falls short of meeting long-term needs, the Act provides some new funding for Family Violence Prevention Services that can be used to immediately begin ramping up shelter and services for families contending with domestic violence. CARES funding for McKinney-Vento can also be applied to developing and operating shelters. Also, recently authorized federal funding can be provided as site acquisition grants to qualified non-profits. NYC must fully commit to meeting the need and right to shelter.

The Aftermath Plan

GOAL

Help families who lose their homes with targeted interventions

THREE

Ensure Access to Shelter:

- Convert appropriate, vacant hotels into shelters.
- Experienced social service providers in converted hotels.
- Support construction/rehab of purpose-built shelters.

4

Help families get out of shelter quickly and stay stably housed with longer-term rent and social service supports.

For families unable to avoid shelter, there may be increased barriers in their path out of homelessness as the labor market reshapes and the rental landscape shifts in the aftermath of COVID-19. The city and state should do everything they can to ensure that people currently in shelter and those who will be entering are not languishing without the tools to exit. They must also ensure that, once people exit, they have the supports they need to remain stably housed.

- **Make common-sense adjustments to the city’s rental voucher, CityFHEPS, so the program widens the door out of shelter now, and during the months of economic crisis ahead.**

i. Waive the CityFHEPS employment requirement.

During this time of substantial economic disruption, the CityFHEPS work requirement will only serve to prolong stays in shelter for families and individuals. As people face job losses and an uncertain economic terrain, and parents must be full-time caregivers to their children in light of school closures, the CityFHEPS work requirement is simply untenable. If people are able to move out of shelter with the help of a voucher, they should not be thwarted by loss of employment or the inability to find a job at this time. This is not only in the best interest of homeless families and individuals, it also makes economic sense for the city, especially in light of the pressures the homeless services system is likely to face in the coming weeks and months.

ii. Automatically extend all CityFHEPS shopping letters (initial eligibility letters), to avoid the administrative burden and stress of the renewal process.

To lessen the burden on people experiencing homelessness, shelter staff, and HRA staff during this period of time, all shopping letters should be automatically renewed, and new letters should be issued without an expiration date. Voucher holders will still complete the final approval and budgeting

process for the voucher when they find an apartment, and skipping this onerous intermediate step will save time and effort on all sides.

New York City’s Department of Social Services (DSS) has recognized the need to adjust the CityFHEPS voucher to help families move out of shelter during this initial phase COVID-19 crisis. In response to a request from a coalition of service providers and advocates led by Win, DSS has temporarily waived the employment requirement for otherwise eligible families, and is automatically renewing all shopping letters. These are important and commendable steps. However, these changes have been instituted for a period of 180 days. This is an important start, but will be insufficient. New York City’s economy is not expected to rebound within 180 days. Instead, lifting the employment waiver and automatic letter renewals must be tied to an indicator of employment and economic health. Additionally, the city must not include income from the federal supplement to unemployment benefits when determining voucher eligibility because this time limited boost will push the families making the greatest strides past the income eligibility threshold.

- **Increase CityFHEPS and FHEPS to 100% of Fair Market Rent (FMR).**

More than ever, families attempting to leave shelter with a rental voucher need every tool at their disposal to find permanent housing. Rental vouchers that pay less than market rent, as CityFHEPS and FHEPS currently do, are a major impediment for families seeking to exit. This results in extended stays in shelter, which are destabilizing and challenging for families and will be particularly difficult for the city as shelter entrances increase due to the economic impacts of COVID-19.

Vouchers should be competitive in the rental market, and the current rental amounts the voucher permits is hundreds of dollars below market rent everywhere in New York City. This is the moment for the city and state to fix this major flaw in the primary tool families have to exit shelter and reestablish permanent, stable homes.

- **Bolster community-based support services.** Connecting families who have experienced homelessness to proven models for supporting housing stability is critical to ensuring that they do not need to re-enter shelter. The availability of community-based social services, including case management, to help formerly homeless families address benefit questions and crises as they arise are central to the effectiveness of homelessness prevention and housing placement efforts. In the aftermath of this crisis, as the city strives to move people out of shelter and help them remain stably housed, meaningful community-based aftercare services must be part of a holistic approach.

The shelter system must provide families with the tools they need to move out as quickly as possible and remain stably housed. Unfortunately, the system’s capacity shortage and ineffectively designed tools fail far too many homeless families. Reorienting the system to achieve these goals is more important now than ever, as the system risks being overwhelmed with demand in the aftermath of the COVID-19 health crisis, rendering homeless families and individuals even more vulnerable and making it even harder to find housing stability.

The Aftermath Plan

GOAL

Help families stay in their homes with targeted interventions

FOUR

Help Families Leave Shelter Quickly and Stay Stably Housed:

- Make common-sense adjustments to the city’s rental voucher.
- Increase the maximum rents to 100% FMR.
- Bolster community-based support services.

Goal: Prevent widespread homelessness and housing instability in the future.

5

Redouble efforts to create and preserve deeply affordable housing

The final component of the plan to address the housing needs resulting from this crisis must be the creation of many more units of deeply affordable housing. The human toll of homelessness is evident every day for those who work to provide services to New Yorkers in need; it has also been established by researchers time and again. The lack of access to safe, stable housing hurts educational, employment, and health outcomes. Moreover, the homeless services system is extremely expensive. It provides a critical safety net, but without an adequate supply of affordable housing, the city will continue to see repeated bouts of homelessness and extended periods of housing instability for families and individuals. Access to safe affordable housing is a human need. We now are seeing in horrifying detail that housing is also health care. Affordable housing is a more cost effective, sound investment than the piecemeal and often inadequate homeless services system we pour money into yearly.

This pandemic has made the human cost and the economic cost of our affordable housing failure abundantly clear. Moving forward, government must do everything within its power to facilitate the creation of housing opportunities for people living in poverty and other very low-income New Yorkers. This is a moral imperative, and it is also a financial one, as our affordable housing crisis becomes more acute and it becomes increasingly untenable to ignore the long-term consequences and costs of our policy choices. We do not underestimate the enormous challenge to localities created by inadequate federal funding for affordable housing. All New Yorkers should join the Mayor and the Governor in the fight for increased federal resources for affordable housing, especially for public housing and Section 8—critically important programs

for people in dire need of housing that have been underfunded for decades. In response to insufficient funds from the federal government, we give credit to the city for making unprecedented investments of city dollars in affordable housing. But, now more than ever, the city must reorient its housing plan to shift scarce subsidy dollars towards those who need subsidized housing most. This is especially true if the economic downturn means less capital for affordable housing projects in the city.

The city and state must prioritize the lowest-income New Yorkers. This January during his State of the City address, Mayor de Blasio committed to increasing the number of new units built for extremely low-income New Yorkers.²⁹ We urge him to expand this commitment, even if the resources for the housing plan are diminished. And, this focus on prioritizing the neediest New Yorkers should not only apply to new construction units; the city's housing preservation goals must also pivot to provide units where they are most needed.

The city should also prioritize projects with a high percentage of deeply affordable units for access to publicly owned land. And, it should fast-track affordable housing projects for permits, inspections, and government approvals—prioritizing projects with the deepest affordability levels and the highest number of affordable units.

In short, the city must invest more resources and target its efforts more directly towards creating and preserving units that will serve the lowest income New Yorkers. If it fails to do so, as hundreds of thousands of New Yorkers fall on hard times and those who were struggling before this crisis remain in need, we face an ever-growing humanitarian crisis.

The Aftermath Plan

GOAL

Prevent widespread homelessness and housing instability in the future

FIVE

Redouble Efforts to Create and Preserve Deeply Affordable Housing:

- Devote more subsidy dollars to creating deeply affordable units.
- Prioritize deeply affordable projects for access to city-owned land.
- Fast-track government approvals for deeply affordable projects.

THE AFTERMATH PLAN

COVID-19 Housing & Homelessness Response

STRATEGIC GOALS

- Help families stay in their homes.
- Help families who lose their homes with appropriately and efficiently targeted interventions.
- Prevent widespread homelessness and housing instability in the future.

Create the Stay at Home Emergency Rental Assistance Voucher

01



02

Create NYC Rapid Rehousing

- Rapid rental vouchers.
- Housing search services.
- Short-term temporary housing.

Ensure Access to Shelter

- Convert appropriate, vacant hotels into shelters.
- Experienced social service providers in converted hotels.
- Support construction/rehab of purpose-built shelters.

03



04

Help Families Leave Shelter Quickly and Stay Stably Housed

- Make common-sense adjustments to the city's rental voucher.
- Increase the maximum rents to 100% FMR.
- Bolster community-based support services.

Redouble Efforts to Create and Preserve Deeply Affordable Housing:

- Devote more subsidy dollars to creating deeply affordable units.
- Prioritize deeply affordable projects for access to city-owned land.
- Fast-track government approvals for deeply affordable projects.

05



Conclusion

The COVID-19 pandemic has transformed all of our lives. Sadly, the economic repercussions will reverberate for months, if not years, to come. New York City's low-income families are among the most vulnerable to the financial and health threats brought by the pandemic, and are unlikely to have the resources to weather the current storm or to fall back on as they get back on their feet. As we anticipate the resulting swell in need among our neighbors, we must grapple with both the inequality that makes some among us more vulnerable, as well as the shortcomings of our social safety net that is meant to protect the most vulnerable in times of crisis.

We must act now to support families who are already being pushed past the precarious edge of their finances. New York City must ensure that every family and child has a safe place to go to bed each night, no matter the increase in need. Needs will be multi-faceted, and the city must expand its tools accordingly. By taking steps now to put in place proven models for supporting and quickly moving families to housing stability, including emergency rental assistance, rapid rehousing, and market-rate rental vouchers, the city can minimize the disruption and long-term impact the COVID crisis will have on low-income families. Moreover, action now to create an adequate supply of shelters equipped to provide wrap around services for families who need them will prevent more costly, band-aid measures in the months that follow.

Finally, as New York recovers in the months to come, we must not forget the lessons that this crisis teaches us about the importance of safe, stable housing for our health and well-being. Our leaders must seize this as an opportunity to definitively and boldly address the affordable housing shortage that threatens our families.



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ABOUT WIN

Win is New York City's largest provider of shelter and services for homeless families with children. Win serves over 1,200 families, including over 2,300 children, each night in its ten family shelters located across New York City. In addition, Win provides permanent supportive housing for more than 330 formerly homeless families with complex needs. Across its shelters and supportive housing, Win transforms the lives of New York City's homeless women and their children by providing a holistic solution of safe housing, critical services and ground-breaking programs they need to succeed on their own—so the women can regain their independence and their children can look forward to a brighter future.

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