

# The Bedford- Stuyvesant

# Housing Plan



Department of  
Housing Preservation  
& Development

*Building on 50 Years  
of Community Power*

# Letter from the Commissioner







Dear Bedford-Stuyvesant Communities,

Often recognized as the birthplace of the community development movement, Bedford-Stuyvesant has a storied history marked by residents working together across diverse backgrounds to persevere amidst forces of racism and economic instability. Since the 1960s, community activists and neighborhood organizations have forged partnerships with business and government to test new models of community development that play a stabilizing role in the neighborhood to this day.

The Bedford-Stuyvesant Housing Initiative builds on that history of collaborative neighborhood planning. The guidance and experience of everyday residents and community leaders was key to ensuring that this plan embodied the goals, values, and priorities of Bed-Stuy communities. The year-long planning process brought together five government agencies, more than 20 community-based organizations, and nearly 300 residents to identify housing priorities, set goals, and form strategies to achieve them.

Just at the end of the process, New York City entered a period of profound change. Bedford-Stuyvesant in many ways had not yet recovered from the 2008 financial crisis when New York City was plunged into the unprecedented COVID-19 global public health and economic crisis. These interlocking circumstances call for ever greater attention to the importance of secure, healthy housing. Tenants and small homeowners face exacerbated economic uncertainty, deepening the need for strategies designed to protect both.

In the coming years, a new Bedford-Stuyvesant Homeowner Help Desk will enhance resource delivery and support owners who are struggling to keep up and under pressure to sell. The New York City Housing Authority will make major investments in housing quality improvements. New development on City-owned land will create new affordable housing designed to meet community goals recognizing difference, health and healing, youth activity, affordable homeownership, arts and culture, and equitable economic development.

There are years of work yet ahead to realize a Bedford-Stuyvesant where the residents feel confident that those who built this neighborhood can continue to stay and prosper. This initiative marks the City's commitment to this vision and recognizes the work of New Yorkers coming together to ensure that they not only withstand the impacts of future crises of economic insecurity, but, in Bedford-Stuyvesant fashion, emerge stronger than before.

Sincerely,

A handwritten signature in black ink, appearing to read 'Louise Carroll', written in a cursive style.

Louise Carroll  
Commissioner, New York City Department of Housing Preservation and Development

# Acknowledgments

The Bedford-Stuyvesant Housing Plan is the product of the hard work and input of numerous community organizations, elected officials, community leaders, and residents who contributed their time, energy, and knowledge of Bedford-Stuyvesant, to help shape this plan and the strategies within. Below we acknowledge the many partners that made this plan possible:

## Municipal

Brooklyn Borough President Eric Adams  
 Brooklyn Community Board 3  
 Council Member Alicka Ampry-Samuel  
 Council Member Laurie A. Cumbo  
 Council Member Robert E. Cornegy Jr.  
 Council Member Stephen T. Levin  
 Mayor's Office of Special Enforcement  
 Mayor's Center for Faith and Community Partnerships  
 New York City Department of City Planning  
 New York City Department of Finance  
 New York City Economic Development Corporation  
 New York City Housing Authority  
 New York City Human Resources Administration

## Community

Bedford-Stuyvesant Restoration Corporation  
 Bedford-Stuyvesant Community Legal Services  
 Black Veterans for Social Justice  
 Bridge Street Development Corporation  
 Brooklyn Legal Services Corp A  
 Brooklyn Movement Center  
 Brooklyn Neighborhood Services  
 Brownstoners of Bedford-Stuyvesant  
 CAMBA  
 Center for NYC Neighborhoods  
 Communities Resist  
 Grow Brooklyn  
 Habitat for Humanity  
 Housing and Family Services of Greater New York  
 Housing Court Answers  
 IMPACCT  
 MHANY  
 Neighbors Together  
 Ocean Hill/Brownsville Coalition of Young Professionals (OHBCYP or OCYP)  
 RiseBoro Community Partnership  
 St. John's Bread of Life  
 St. Mark's Holy Church  
 St. Nicks Alliance  
 The Campaign Against Hunger  
 The Legal Aid Society  
 The Pentecostal House of Prayer / The Alliance  
 Urban Homesteading Assistance Board (UHAB)



# Contents

<b>Introduction</b>	<b>4</b>
Planning Process	6
What Is Affordable Housing?	8
A History of Housing and Development in Bedford-Stuyvesant	12
<b>Existing Conditions</b>	<b>18</b>
<b>Goals and Strategies</b>	<b>30</b>
<b>Goal 1:</b> Support tenants and owners struggling to keep up and under pressure to sell	32
<b>Goal 2:</b> Reduce housing speculation and illegal housing-related activities	36
<b>Goal 3:</b> Promote safe and healthy housing	40
<b>Goal 4:</b> Enhance resource delivery to homeowners and tenants	44
<b>Goal 5:</b> Create new rental and home- ownership opportunities on vacant land	48
<b>Implementation</b>	<b>56</b>
<b>Conclusion</b>	<b>62</b>
<b>Appendix</b>	<b>64</b>

# Introduction

The New York City Department of Housing Preservation and Development (HPD) launched the Bedford-Stuyvesant Housing Initiative to evaluate and improve upon the City's affordable housing investments in Bedford-Stuyvesant and coordinate the work of housing-related agencies in the neighborhood. HPD seeks to ensure that City programs and investments are working towards common objectives developed alongside residents.

In Bedford-Stuyvesant – and across the city – many New Yorkers, including low-income families, homeless households, and first-time homebuyers, are in need of stable, affordable housing. Using City-owned land to increase the supply of affordable apartments for a range of incomes and household types in mixed-use buildings is a critical strategy for promoting a sustainable neighborhood and city.



Approximately one third of buildings receiving government agreements).<sup>3</sup>

Since 2003, HPD has approximately 4,850 homes in the neighborhood. Part of this initiative use a place-based understanding of HPD's role in this strategy.

land stock opportunity in Since Housing HPD has financed affordable homes in , with more in the eline. We estimate g vacant and y-owned sites could into approximately 700 affordable homes, integrated oorhood amenities. The City hopes to gather residents' t they hope to see built o these sites, which would and competitive Request for Proposals (RFP).



HPD sought input from neighborhood residents and community-based organizations (CBOs) on how its programs could better support homeowners, protect tenants, and stabilize a rapidly changing neighborhood. Working together, HPD CBO partners developed a set of neighborhood goals and strategies over the course of the initiative which are laid out in this plan.

The City launched the Bedford-Stuyvesant Housing Initiative in March 2019 to address the specific challenges in Bedford-Stuyvesant stemming from the city's housing crisis. As a joint effort between City agencies, community members, elected officials, and local organizations, the Initiative explored how existing and new programs could better support homeowners, protect tenants, and stabilize a rapidly changing neighborhood. Working together, HPD and CBO partners developed a set of neighborhood goals and strategies over the course of the initiative which are laid out in this plan.

The Initiative followed HPD's Neighborhood Planning Playbook, a four-phase planning process that gathers community input through a series of public workshops and community events over the course of a year. Throughout the engagement process, HPD coordinated with the Bedford-Stuyvesant Community

Partners Roundtable, which was made up of representatives from local organizations, to identify issues and ensure a broad, inclusive, and transparent process.

At the heart of this planning process was a string of City-owned, vacant lots along Fulton Street at the eastern end of Bed-Stuy and across from Marcy Houses. This land was acquired by the City in the 1960s during the era of urban renewal, and community leaders have proposed a number of different affordable housing development plans on this land over decades. The Initiative was designed to make their vision a reality, while also focusing on a broad range of housing challenges that face Bed-Stuy's residents.

HPD developed the Initiative concurrent with Where We Live NYC, the City's plan to better understand the impacts of segregation and discrimination and develop new fair housing policies that break down barriers to opportunity and build more just and inclusive neighborhoods. The Bedford-Stuyvesant Housing Initiative shares many of Where We Live NYC's goals to advance fair housing through new programs, stronger advocacy, and more coordinated action.



Public Workshop 1: Kickoff and Housing Resource Fair

# Planning Process

## LEARN

January-April 2019

In the Learn phase, HPD and its community partners worked together to identify and analyze trends affecting the neighborhood, to understand challenges and opportunities, and to develop a shared, community-driven vision and set of goals.

**March 21, 2019**  
Roundtable for Community Partner Organizations

**April 30, 2019**  
Public Workshop 1: Kickoff and Housing Resource Fair

**April 30, 2019**  
Homeowner Listening Session



## CREATE

May-October 2019

In the Create phase, HPD hosted a public visioning workshop to create goals for the development of vacant City-owned land. Community partners were convened over a series of roundtable meetings to generate solutions and strategies for addressing Bedford-Stuyvesant's most pressing challenges facing homeowner and tenants.

**May 14, 2019**  
Roundtable for Community Partner Organizations

**June 5 & 6, 2019**  
Preservation Stakeholder Meetings

**June 26, 2019**  
Public Workshop 2: Visioning for the Redevelopment of Vacant City-Owned Land

**August 10, 2019**  
Homeowner and Property Owner Clinic



**20+**  
community partner organizations

**17**  
community workshops and meetings





## FINALIZE September 2019-September 2020

In the Finalize phase, HPD and its partner agencies developed, vetted, and finalized the strategies that would become the Bedford-Stuyvesant Housing Initiative. A draft set of strategies was presented to the public at a workshop in January 2020.

**September 16, 2019**  
Roundtable for Community  
Partner Organizations

**September 24 & 26, 2019**  
Preservation Stakeholder Meeting

**December 17, 2019**  
Roundtable for Community  
Partner Organizations

**January 15, 2020**  
Public Workshop 3: Confirm and Prioritize



## IMPLEMENT 2020 and Ongoing

HPD, partner agencies, and CBOs will begin the work of implementing the plan. In the coming years, the Initiative will coordinate these groups to ensure that City programs and investments are working towards common objectives for the neighborhood, and that new housing, and commercial and community facilities developed on public land respond to both local culture and identity and city-wide needs.

See appendix for full list of activities.



**200+**  
community  
workshop  
participants



**10**  
government  
partners

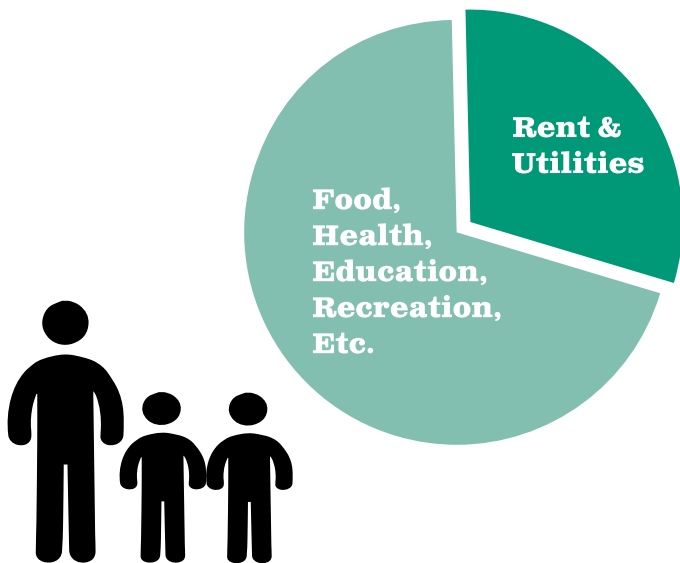
# What Is Affordable Housing?

## Affordable Housing Overview

HPD promotes the quality and affordability of the city's housing and the strength of its many neighborhoods.

HPD is responsible for carrying out Housing New York, Mayor Bill de Blasio's plan to build or preserve 300,000 affordable homes by 2026.

Housing is considered affordable when a household spends no more than one-third of their income before taxes on housing costs.



## Types of Affordable Housing

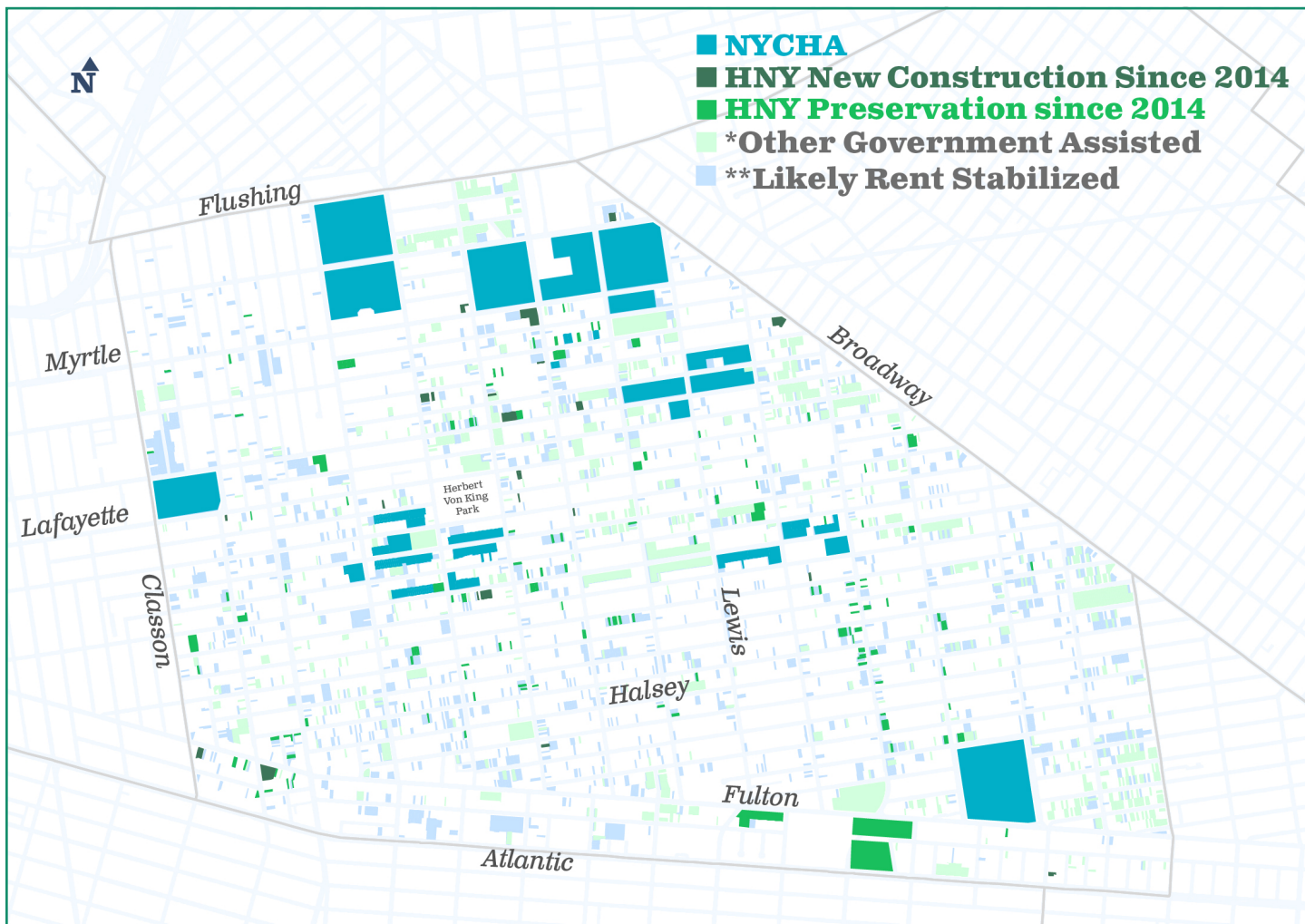
**Public Housing:** Publicly-owned and operated housing, managed by the New York City Housing Authority (NYCHA).

**Government-Assisted:** Privately-owned housing that received public subsidy in exchange for a regulatory agreement to provide income-restricted housing with affordable rents (housing financed by HPD fits in this category).

**Rent-Stabilized:** Privately-owned housing, often built before 1974, that has limits on rent increases under the New York State Rent Stabilization Law.

**Unregulated/Private Market:** Privately-owned housing that may be affordable to some families, depending on the market, but not subject to any regulation. Tenants who receive vouchers (Section 8, LINC, etc.) can access these apartments and contribute a portion of their rent according to their income.






## Affordable Housing Assets



\*Other Government Assisted refers to properties that have received low-income housing tax credits, were built through the state Mitchell-Lama program, or were created through City-funded affordable housing programs that predate the Housing New York plan. Affordability terms and restrictions differ across these programs, and some properties may no longer have affordability protections.

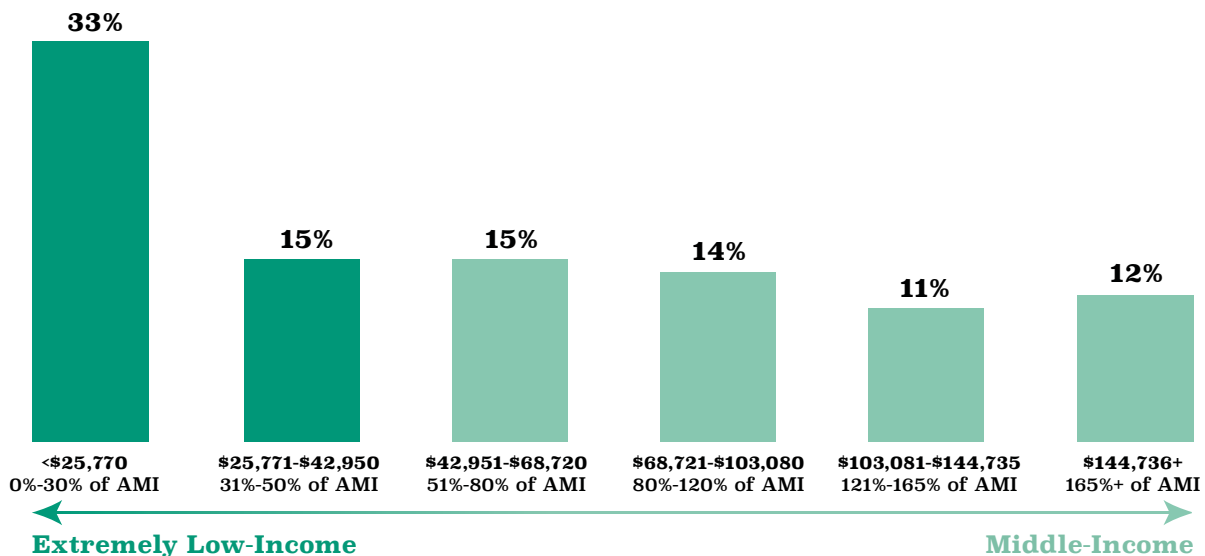
## Eligibility for Affordable Housing Financed by HPD

HPD finances the preservation and new construction of affordable housing for a range of household incomes, from extremely low to middle incomes, as well as seniors, formerly homeless, and households with special needs. To determine eligibility, households are grouped into categories based on their total income and household size relative to the Area Median Income (AMI). These categories indicate the maximum household incomes that are eligible, taking into account household size.

Example Households					
<b>Annual Income</b>	Social Security	\$22,410	\$34,160	\$48,060	\$64,020
<b>Category</b>	Senior	30% of AMI	40% of AMI	50% of AMI	60% of AMI
<b>Apartment Size</b>	Studio	1BR	2BR	2BR	3BR
<b>Sample Rent</b>	30% of income	\$481	\$828	\$1,069	\$1,504

## Household Incomes of Bed-Stuy Residents

Households in Brooklyn Community Board 3 earn a range of incomes. Almost half of all households earn extremely low- to very low-incomes (0-50% of AMI, or less than \$48,050 per year for a family of three).



Source: ACS 2010-2015 5-Year Estimates. Income ranges shown for each AMI are for a household of three, based on HUD 2017 income limits. Refer to HUD for other family sizes.



## Recent Affordable Housing Investments in Bed-Stuy

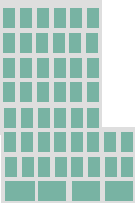
Since 2014, HPD has financed the construction and preservation of 3,134 homes in Brooklyn Community District 3. Of those, 53% serve households earning less than \$72,800 for a family of three.

Income Category	New Construction	Preservation
Extremely Low-Income	110	156
Very Low-Income	47	652
Low-Income	345	1,325
Moderate Income	102	126
Middle Income	213	32
Other	2	24

Source: HPD Office of Policy and Strategy, June 2020.

## Hypothetical HPD-Financed New Construction in Bed-Stuy

New affordable housing can meet a wide range of community needs. See pages XX for more details on upcoming affordable housing investments in the neighborhood. The hypothetical building below shows a new building that could be constructed using HPD's Extremely Low- and Low-Income Affordability (ELLA) Program.

Building: 100 units	Number of Homes	AMI level	Income limits	Sample 2BR Rent
	15	Homeless families, referred by DHS		
	10	30% of AMI	\$28,830	\$588
	10	40% of AMI	\$38,440	\$828
	25	50% of AMI	\$48,050	\$1,069
	25	60% of AMI	\$57,660	\$1,309
	25	80% of AMI	\$76,880	\$1,789

Income limits shown are for each AMI for a household of three, based on HUD 2020 income limits. Sample rents only, actual rents will vary by project. Formerly homeless families pay shelter allowance. Bedroom sizes and income brackets will be distributed throughout the building.

## How to Apply

When ready, new apartments go through a lottery process. Applications can be submitted online or via paper. Visit [nyc.gov/housingconnect](https://nyc.gov/housingconnect) for more information about open affordable housing lotteries and see if you qualify. Get help preparing and applying for an affordable unit from a Housing Ambassador--a community based organization or service provider trained by HPD.

# A History of Housing and Development in Bedford-Stuyvesant

Bedford-Stuyvesant (“Bed-Stuy”), home to one of the largest concentrations of Black residents in the United States is a beacon of Black culture. Its history is emblematic of the ways in which Black communities across the United States have been scarred by cycles of real estate investment, capital flight, disinvestment, and revitalization. These cycles have led to many of the challenges seen in Bed-Stuy today: rapid demographic changes, real estate speculation and fraud, and rising housing costs. The Bedford-Stuyvesant Housing Initiative seeks to better understand and contextualize Bed-Stuy’s history in order to inform and evaluate present-day issues and assets.

## The Making of Black Bedford-Stuyvesant

New York City, including Bed-Stuy, is also known as Lenapehoking, or “land of the Lenape,” who are the native inhabitants of this area. After the violent removal of the Lenape, settlers established the rural farming community of Bedford in the early 1600’s, followed by Stuyvesant Heights in 1663. These remained rural outposts until the second half of the 19th century. After New York State abolished slavery in 1827, Dutch farmers sold land to free Blacks, leading to the establishment of two free Black settlements which flourished in the mid-1800’s. The settlements—Weeksville and Carsville—were situated adjacent to one another, just south of Bedford and Stuyvesant Heights, in an area bounded approximately by present-day Atlantic Avenue, Ralph Avenue, Eastern Parkway, and Albany Avenue. As this area of Brooklyn became a destination for Black people escaping racial violence, it expanded throughout the 19th century into one of the largest communities of

free Blacks in the United States and served as an important site of Black political thought and action.



Weeksville

Just north of Weeksville and Carsville, Anglo European immigrants developed Bedford and Stuyvesant Heights into an elite white middle-class community replete with the brownstone architecture the neighborhood is known for today. In the 1930s, several factors converged to dramatically shift the character of the neighborhood. Working class Jewish and Italian immigrants coming across the newly opened Williamsburg Bridge began to fill the homes of families who left during the hardships of World War I (1914-1918), and the Great Depression (1929-1933). The Great Migration (1916-1970) brought many Black residents to the borough from the American South, Harlem, and the Caribbean. Black New Yorkers were also increasingly drawn by the extension of the A train and war time employment at the Brooklyn Navy Yard.

## Uneven Development in the Suburbs and Cities

At the same time Black people were setting roots in Bed-Stuy, the federal government created the Home Owners' Loan Corporation (HOLC) in 1933. In the late 1930s, in an attempt to revive a collapsed housing market, HOLC developed a set of maps, often known as redlining maps, used to classify neighborhoods based on their perceived risk of lending, and formally discouraged lenders from investing in places of interracial mingling. Bed-Stuy, and most of Brooklyn, received the lowest rating, effectively creating a zone of disinvestment that gave Bed-Stuy its reputation as a segregated “ghetto.” Redlining by lenders meant that residents—both Black and White—could not acquire traditional loans to buy or improve homes. Real estate agents and speculators used the practice of “blockbusting” to urge White homeowners remaining in urban areas to leave the city, convincing them that their Black neighbors would lower property values. While Black households were denied mortgages at most banks, real estate speculators were able to secure loans and professional blockbusters were able to sell flipped homes to Black homebuyers at highly inflated prices.

Faced with a housing shortage during the Great Depression, the federal government also began funding the construction of public housing for lower-and-middle-class households. Many public housing developments across the country, including in New York City, were segregated by race and often replaced integrated communities with segregated ones. The New York City Housing Authority (NYCHA) developed several public housing complexes in Bed-Stuy and neighboring communities, initially intended to serve working class

residents in the neighborhood. In 1941, NYCHA built the Kingsborough Houses in Crown Heights, which added about 1,100 units to the housing supply. NYCHA built 4,000 additional apartments in the Bed-Stuy area between 1949 and 1957, with the development of the Albany, Brevoort, and Marcy Houses.



Sumner Houses, constructed 1958.

The Wagner Administration, through urban renewal, uprooted many low-income Black people from Harlem, who eventually relocated to public housing in Bed-Stuy. The influx of those moving from Harlem combined with continued migration from the South, doubled Brooklyn’s Black population between 1930 and 1960. Starting in the 1950s, government disinvestment and post-war employment cuts led to the rapid decline of conditions in the neighborhood. Bed-Stuy had no public hospital and many Black physicians could not access private hospitals in surrounding areas of Brooklyn. Garbage collection was infrequent, creating unsanitary conditions within the community. The shift from an industrial production-based economy to a service economy, accelerated by the outsourcing of jobs to suburban and rural areas and abroad, increased urban unemployment. Hospitals, schools, and libraries decayed, and the City deferred their rehabilitation.



## Disinvestment and Community Organizing

Post-war Bed-Stuy was marked by pioneering ideas in urban revitalization and community organizing. In 1964, The Central Brooklyn Coordinating Council (CBCC) brought together more than one hundred civic clubs, churches, block associations, and civil-rights groups to raise awareness among political leaders about the neighborhood's deteriorating circumstances. The CBCC decided to commission Pratt Institute's Planning Department to make a six-month community assessment. The study found that Bed-Stuy "was in a point of decay," with 29% of its buildings in seriously poor condition. The report recommended that the City invest in antipoverty and other social welfare and educational programs to preserve the community.

While the common narrative around Bed-Stuy focused on its litter-filled streets, vacant stores, and deteriorating buildings, community activists wanted political leaders to see Bed-Stuy's striving and multinational middle-class, who had restored the beautiful brownstones, planted trees, and organized block associations, in spite of the rapid disappearance of private capital and other factors, such as deindustrialization and austerity measures.

In February 1966, local antipoverty activists and residents Elsie Richardson and Donald Benjamin, led Senator Robert Kennedy around Bed-Stuy to show him some of the problems that plagued the neighborhood. After the tour, Kennedy met with community activists who expressed how Bed-Stuy received almost no money for social programs. The tour struck a chord with Senator Kennedy, who decided to pilot a new community economic development



Elise Richardson, Bed-Stuy resident and antipoverty activist

strategy in the neighborhood. Kennedy envisioned Bed-Stuy as the proving ground for public-private investment in community-led programs that would transform the country's "ghettos." Shortly after, the Bedford-Stuyvesant Restoration Corporation (BSRC) was established to help rehabilitate Bed-Stuy through housing repair, arts and architectural planning, personal mortgage financing, and other financial services.

BSRC was the first iteration of Senator Kennedy's Community Development Corporation (CDC) initiative. The CDC program was intended to boost the Black middle class through the physical and economic rehabilitation of Black "ghetto" communities. However, antipoverty and rehabilitation efforts were slow or nonexistent, as the country was engaged in the Vietnam War, and the federal government did not reallocate new money for social welfare programs.



Senator Robert F. Kennedy

Senator Kennedy believed that the crisis in the cities could not be solved with government funding alone, and asked businesses and industries to “become generator[s] of social change and improvement in the nation’s slums.” New legislation accompanied the CDC program, overhauling the tax code to include tax incentives and low-cost loans that made this new type of urban renewal feasible and attractive to the private market.

Local community groups developed a vision of Bed-Stuy rooted in a thriving middle class. In 1978, BSRC founded a civic organization called Brownstoners of Bedford-Stuyvesant, with the goal of strengthening Bed-Stuy’s middle-class and homeowners. Members exchanged knowledge about home renovations, refinancing, and community events. Brownstoners promoted brownstone living as the way for the community to thrive—Brownstoner members sat on PTA boards, organized block associations, ran voter-registration drives, and funded scholarships for graduating seniors at Boys and Girls High School on Fulton Street. The Brownstoners’ vision of Bed-Stuy

was one where Black people could grow their families and preserve their culture, history, and legacy. These values laid the foundation for the development of a strong network of non-profit and civic organizations in Bed-Stuy that supported this shared vision for the community, which would prove important in the difficult years to come.

## A City in Fiscal Crisis

In February 1975, New York City entered a major fiscal crisis, in which it faced the possibility of bankruptcy. In response to this crisis, the New York State Legislature established the Emergency Financial Control Board (EFCB), which replaced the City’s Budget Bureau and had the power to review and deny all contracts with the City, essentially putting all City financial decisions under the State’s control. In order to balance New York City’s budget, the EFCB cut social service spending, including state-mandated welfare expenditures and pension payments, and raised taxes. Other social services cut or closed by the EFCB included: nutrition and consumer education courses, schools, hospital facilities, branch libraries, day-care centers, senior centers, and fire departments.

The fiscal crisis also impacted the housing market, and without the ability to maintain or profit from their buildings, many private owners abandoned their properties. Between 1970 and 1983, New York City lost more than 310,000 units of low-income housing through abandonment and demolition. Abandonment of property by landlords led to fires, drug houses, and crime, as well as lost tax revenue and further declining property values. In 1976, the City began foreclosing on buildings that were at least one year behind on property taxes in an

effort to discourage landlords from abandoning their properties. Properties acquired through this process almost tripled between 1976 to 1978. The City developed programs, such as the Tenant Interim Lease Program in 1978, to give tenants who lived in the now City-owned buildings the opportunity to form tenant-owned cooperatives. Other programs that the City invested in to address property abandonment included sweat equity programs, gut rehabilitation of vacant buildings, and the new construction of one-to-three-family homes. In Harlem, the South Bronx, and Central Brooklyn, including Bed-Stuy, the City built approximately 8,000 new units, gut-rehabilitated 14,000 units, and provided moderate rehabilitation for more than 15,000 units.



## Crisis to Present Day

One of the causes of the 2008 housing crisis was predatory banks' excessive marketing of exploitative loans in Black communities, which were already experiencing high poverty and unemployment rates and stagnant property values. Banks, conducting this discriminatory practice since the late 1990s, targeted borrowers with a higher risk of default and charged them high interest payments, making repayment arduous and nearly guaranteeing default in the end. When the economy collapsed, Black households lost their homes to foreclosure. Lenders failed to maintain the foreclosed properties, creating abandoned and dilapidated homes known to drive down neighboring property values. Other homeowners defaulted on their mortgages or were defrauded out of their homes through deed scams. Private investment firms began purchasing homes and thousands of low- and middle-income residents were priced out. Tenants in rent-regulated buildings were harassed or evicted by their landlords, who wanted to remove their tenants for higher-income households. In Bed-Stuy, between 2005 and 2011, owners of residential properties of all types received 5,092 notices of foreclosure, or 15 percent of foreclosure notices in all of Brooklyn.

Narratives tying Bed-Stuy and Blackness to danger, crime, drugs, and the ghetto subsided following the 2008 financial recession. White middle class professionals who disproportionately benefited from economic growth in the 1990s and from the dominance of the service-based economy from 1970s onward were afforded the opportunity to rent and buy in Bedford-Stuyvesant when Manhattan, Downtown Brooklyn, and Park Slope housing prices had become too high. By 2015,

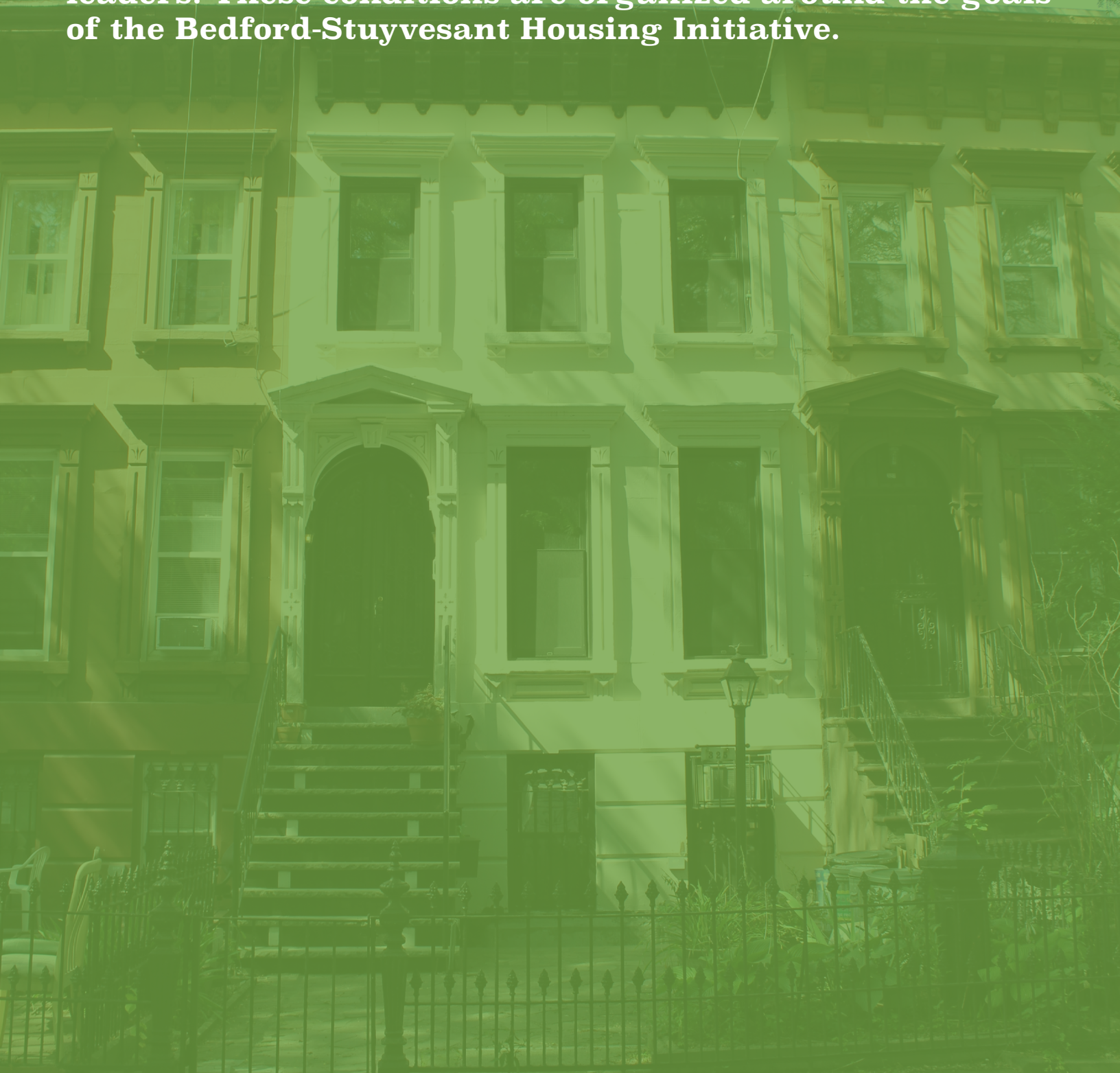


Bed-Stuy was flush with investment—brownstones sold for \$2 million and three-bedroom rentals in Stuyvesant Heights were listed for \$4,500 a month. However, longtime community members were losing wealth.

Today the intense flow of capital into Bed-Stuy threatens to displace its long-time Black tenants and homeowners. Whether that flow will continue in light of the almost instant economic downturn during the COVID-19 pandemic remains to be seen. Massive loss of income affecting everyone threatens to exacerbate the financial and housing insecurity of Bed-Stuy households. However, Bed-Stuy's long history of community activism and resilience and strong network of active community-based organizations, service providers, block associations, and churches are already working together to support Bed-Stuy residents weathering the storm and looking to stay.

# Existing Conditions

**This section provides an overview of the key social and economic issues and areas for improvement, as identified by Bedford-Stuyvesant residents, CBOs, and community leaders. These conditions are organized around the goals of the Bedford-Stuyvesant Housing Initiative.**





Bedford-Stuyvesant has a thriving network of community organizations, block associations, and religious institutions. The historic housing stock is cherished by all, yet costly to maintain. Long-time homeowners are struggling to keep

up with home maintenance and tenants are struggling to keep up with rising rents. Employment and housing insecurity are projected to worsen in the wake of the COVID-19 economic crisis.





# Many Bedford-Stuyvesant households are under-resourced. Homeowners and tenants are struggling.

Bedford-Stuyvesant is a resilient community that has thrived in the face of hardship for many years, and yet work remains to correct the economic and social disparities resulting from centuries of discrimination. Real wages have dropped while housing has become more expensive. Today, roughly half of Bed-Stuy households are low-income.

Owners have reported difficulty in affording maintenance costs, finding reliable contractors, and complying with historic district requirements. When already rent-burdened tenants experience hardship and are unable to pay rent, landlord-homeowners also suffer financial distress, exacerbating their existing challenges. This plan takes a two-pronged approach of supporting both owners and tenants in hopes of stabilizing and supporting both.

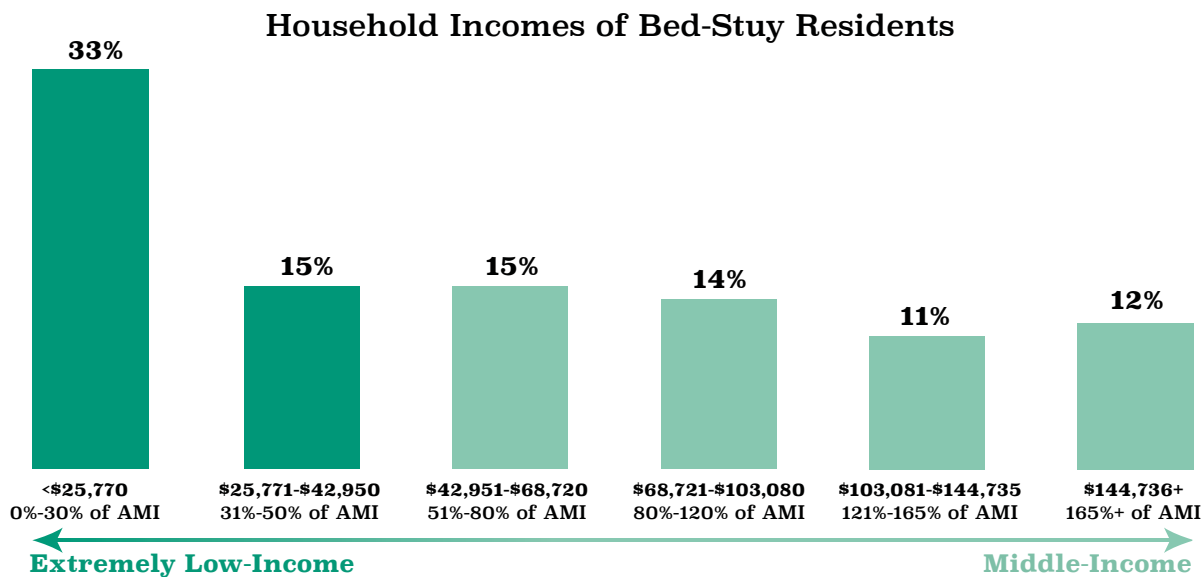
In order to stay in their neighborhood, many residents have to pay a large percentage of their income on rent. Some residents have lost the ability to pay rent altogether due to COVID-19. After the 2008 economic crisis, many never recovered their employment. Barring significant federal assistance, re-employment for Bedford-Stuyvesant residents will lag for many years.

Bedford-Stuyvesant has a network of active CBOs and elected officials dedicated to serving residents. The neighborhood also benefits from a network of churches, barber shops, salons, local businesses, block associations, and other trusted local sources of information.

## Household Income

Half of all households earn extremely low- or very low-incomes (0-50% of Area Median Income (AMI), or less than \$48,050 per year for a family of three).

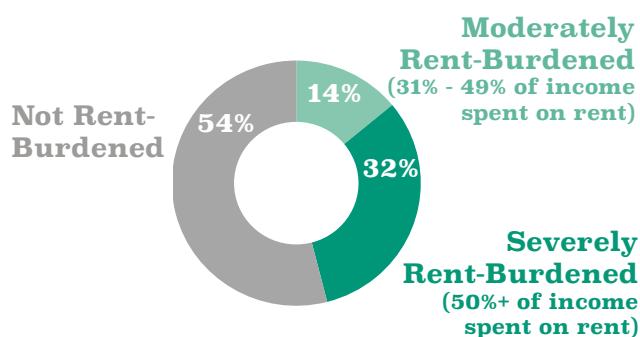
Source: New York City Housing and Vacancy Survey (NYCHVS), 2017 (excludes public housing tenants and voucher holders).



Source: ACS 2010-2015 5-Year Estimates. Income ranges shown are for a household of three, based on HUD 2017 income limits.

## Rent Burden

45.5% of renter households are considered rent-burdened, spending more than 30% of their annual income on housing-related expenses.



Source: New York City Housing and Vacancy Survey (NYCHVS), 2017 (excludes public housing tenants and voucher holders).

## Homeownership

Bedford-Stuyvesant is home to many aging homeowners. Council District 36, which covers large portions of Bed-Stuy and Crown Heights, was designated as a “Naturally Occurring Retirement Community,” or NORC, by the Department for the Aging in 2019.

Homeowners are often described as “house rich, cash poor.”\*

\*Being house-rich and cash-poor means you have more equity (the market value of your house minus the balance owed on the your mortgage) locked into the value of your home than you have in liquid assets (cash or investments that have the capacity to be easily converted to cash).

## Tenant Population

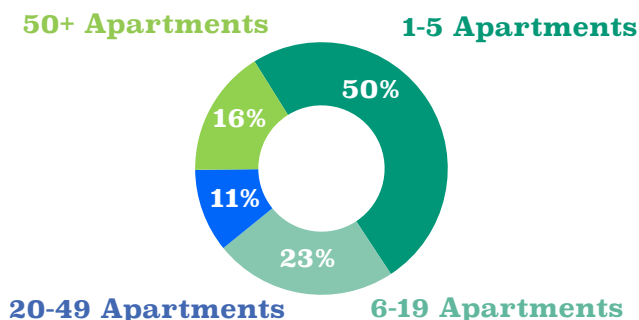
80% of households are renters, a higher proportion than the city overall.

Source: NYCHVS, 2017.

CBOs report that too few owners practice estate planning, leaving their heirs vulnerable to loss of property and intergenerational wealth.

## Building Type by Number of Apartments

Half of homes are in buildings with 5 apartments or fewer, which are typically not subject to rent regulation.\*



\*Out of 51,000 occupied homes. Source: NYCHVS, 2017.

Brooklyn Community Board 3 ranks as the second highest neighborhood in price appreciation of repeat sales of the same property.

Source: HPD Office of Policy and Strategy, 2018.

# Bed-Stuy has a strong housing market, where predatory behavior is driving rapid demographic change.

Bed-Stuy experienced some of the highest rates of foreclosure following the sub-prime mortgage crisis of 2008. Investors, both small and large, recognized the growing opportunity to create wealth from the neighborhood’s housing stock and began aggressively rehabilitating aging homes purchased during the wave of foreclosures. Many of the newly renovated homes are unaffordable to long-standing, lower-income residents of color. The renovation boom has created space for an influx of wealthier, whiter residents. In due course, rents have risen and dining and leisure establishments that cater to this new clientele have set up shop.

The effects of the 2008 crisis persist. Lenders continue to offer sub-prime loans

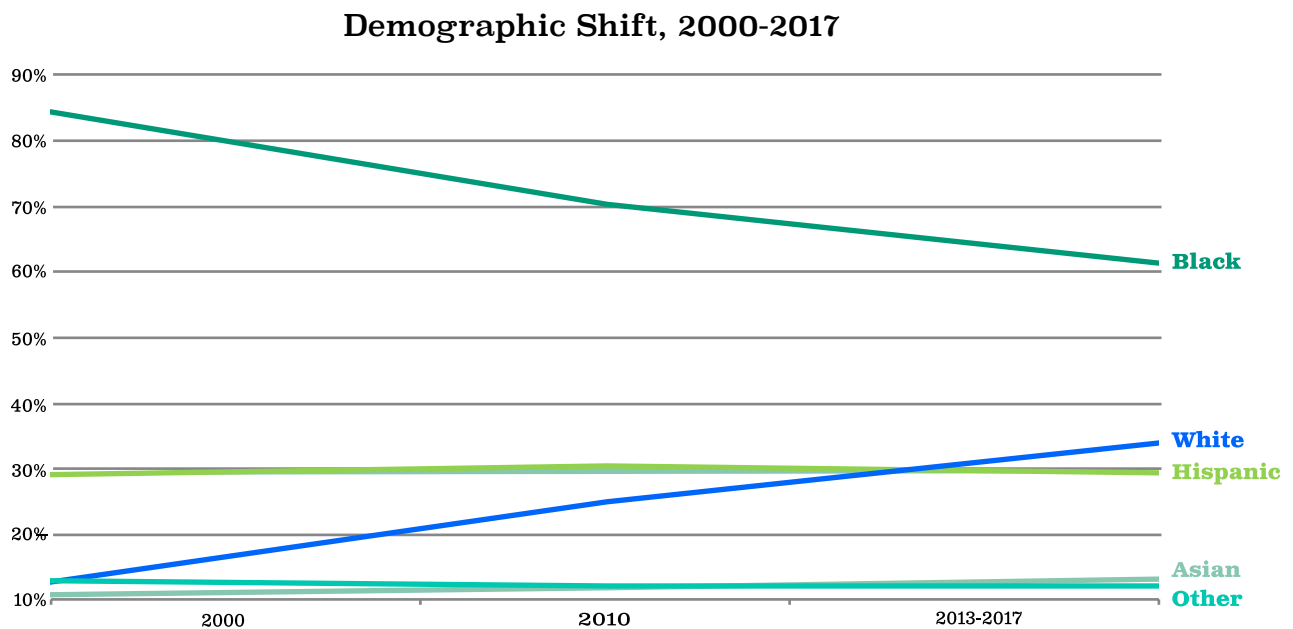
to Black homebuyers, putting them at greater risk of losing their homes in foreclosure.

Professional owners in Bed-Stuy are taking advantage of the opportunity to earn more money in the short-term rental market than the long-term market, leading to an increase in conversions of apartments or entire buildings into Airbnbs. This takes apartments off the normal rental market, thereby reducing supply and driving up rents in other buildings.

Many senior homeowners, who despite tough odds were able to purchase homes in the past, are now being aggressively solicited to sell, and targeted for deed scams. Often lacking an estate plan, many have succumbed to such scams in recent years.

## Demographic Shift

Between 2000 and 2017 the Black share of the total population has decreased by 27 percentage points and the white of the population has increased by roughly the same amount.



Source: US Census 2000 and 2010; ACS 2013-2017. Based on Census Tracts Approximating Bed-Stuy. Overall Population Increased by 20%.



### Foreclosure

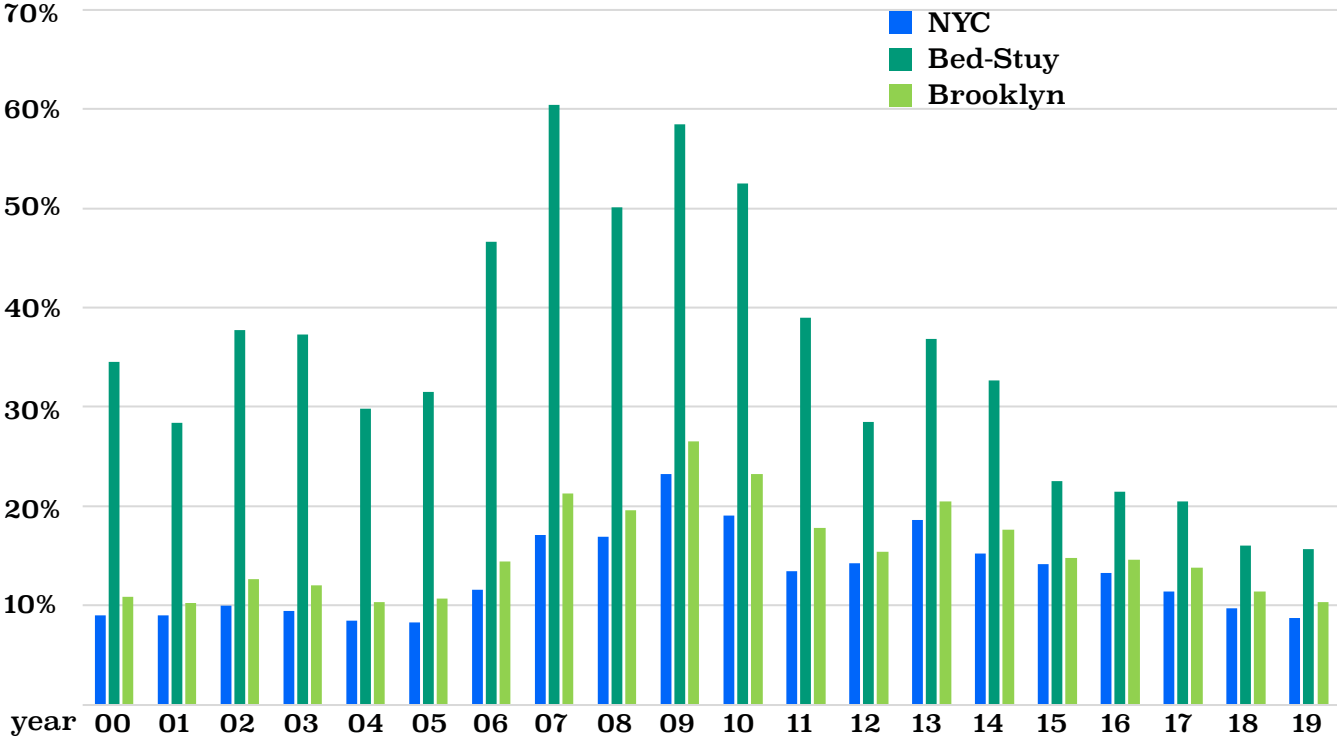
**Bed-Stuy ranks within the top ten for city council districts with the most complaints of deed theft across NYC.**

Source: NYC Department of Finance (DOF).

**Rates of foreclosure in Bedford-Stuyvesant were more than double those of Brooklyn and the city during the subprime mortgage crisis.**

Sources: Federal Reserve Data and NYU Furman Center’s CoreData.nyc.

**Notice of Foreclosure Rate (per 1,000 1-4 family and condo units)**



Sources: Public Data Corporation, New York City Department of Finance Final Tax Roll File, NYU Furman Center.

# Many Bed-Stuy buildings are aging and deteriorating, and their tenants lack protections.

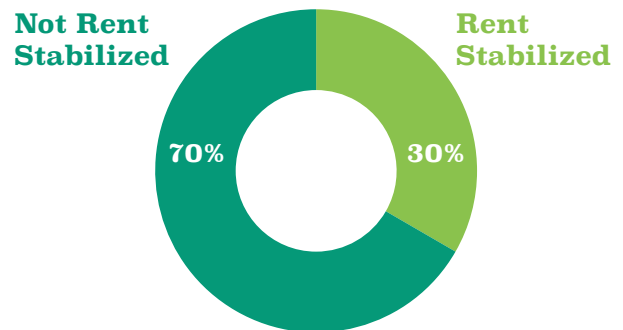
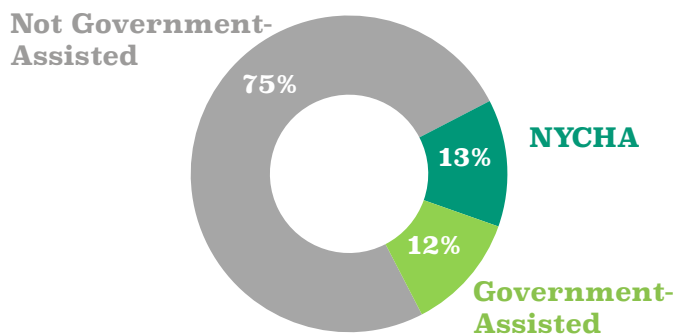
Bed-Stuy is known for its brownstones built nearly two centuries ago. Individual owners of small buildings reported difficulty affording repairs and maintaining these homes to historic standards. Many homes are now owned by investors employing management companies of varying quality. Many NYCHA developments were introduced in the

neighborhood over half a century ago and have since suffered from federal underfunding leading to deferred maintenance. Both types of housing are significant assets when afforded adequate care. In either case, tenants' quality of life, health, and security are subject to the management standards and acumen of building owners.

## Residential Units by Type

25% of homes are in buildings that are government-assisted and therefore subject to rent regulations. This number includes NYCHA homes which make up 13% of homes in the neighborhood.

65% of homes are in buildings built before 1947. HPD Office of Policy and Strategy 2018; includes NYCHA properties as of 12/2016.



## Maintenance Deficiencies

Approximately 23% of apartments have three or more maintenance deficiencies.\*

\*Maintenance deficiencies include insufficient heating in winter, heating breakdowns, cracks or holes, rodents, peeling paint, broken plaster, toilet breakdowns, water leaks, and mold. Poor housing conditions are associated with a wide range of health conditions, including respiratory infections, asthma, lead poisoning, injuries, and mental health issues. Source: NYCHVS, 2017.

## **NYCHA**

Quality, clean, and well-maintained housing is a cornerstone of mental and physical health. Preserving and strengthening public housing is an important part of improving housing conditions and maintaining the quality and affordability of Bed-Stuy.

NYCHA homes have higher rates of maintenance deficiencies compared to privately maintained housing, specifically the prevalence of pests and mold. Studies show that these living conditions lead to higher rates of common respiratory illnesses like asthma. To better understand NYCHA's new waste management plan see page 61 in the Appendix.

## **Recent Healthy Housing Investments**

With federal, city, and state funding, NYCHA has completed more than \$109 million in total capital investments at thirteen developments in the study area over the last five years. Projects include:

- new interior and exterior compactors
- heating system upgrades
- roof replacements
- facade restoration and brick repairs
- playground improvements
- accessible ramps
- appliance installation

## **In Progress Healthy Housing Investments**

Approximately \$17.3 million are committed to projects in progress at seven Bed-Stuy developments. Project types include:

- heating controls
- lighting measures
- interior compactors
- facade repairs
- replacement of domestic water
- fire lines
- basketball court renovation

## **Future Healthy Housing Investments**

More than \$110 million is committed to projects currently in the design or procurement phases, including those that are a part of the Mayor's Action Plan on Roofs.

# City agencies and CBOs experience challenges with delivering resources and information.

Community members report that they are inundated with information, including solicitations from the real estate industry. This froth of information makes it difficult to weed out helpful resources sent by government or CBOs from fraudulent information.

A refrain throughout the initiative from community-based organizations was that despite their efforts to design and promote

programs that respond to community needs, many residents still fall through the cracks. CBOs assert that more innovative and far-reaching outreach is necessary to proactively connect more residents to the widest range of existing housing resources. Social distancing requirements and general information fatigue in the face of emergency conditions only accentuate the need for such innovation.

## Outreach Challenges

CBOs have stated that while they provide a variety of resources and services to homeowners, the homeowners often approach providers too late.

Immediately available emergency funds for struggling homeowners are limited.

Owners expressed confusion over their maintenance responsibilities versus those of the City. Owners who fail to take appropriate action may face accumulating fines.

HPD provides low- to no-interest, forgivable financing resources, but owners are hesitant to take on debt.





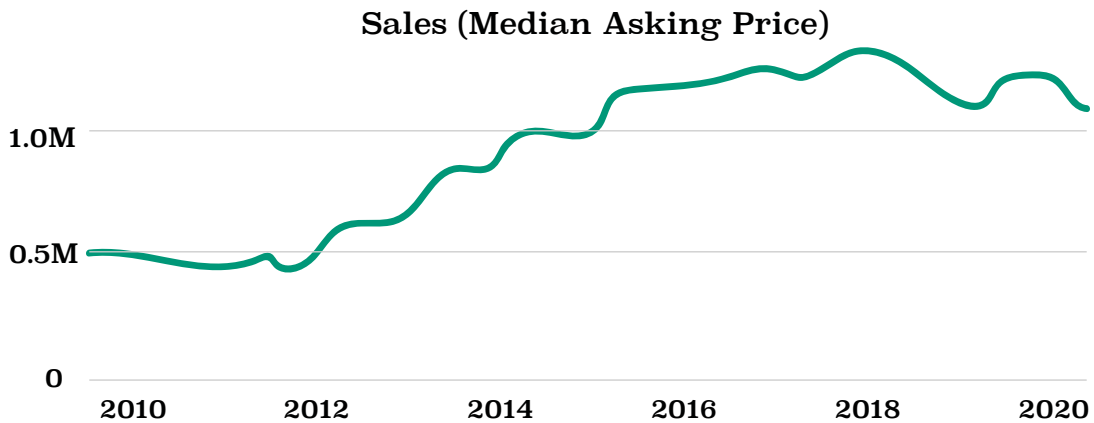
# Bed-Stuy has had limited affordable housing construction relative to market rate construction.

While New York has experienced historically low levels of new residential construction over the past two decades, there has been a surge of new construction activity in Bed-Stuy over the last ten years. However, residents have expressed that the current boom does not

serve them and that new affordable housing is an important need. This perception is matched by data which show that a lower percentage of new homes in Bed-Stuy are regulated affordable housing compared to Brooklyn and the city overall.

## Homeownership Opportunities

Market rate homeownership opportunities are not affordable to most Bed-Stuy residents. As of April 2020 the median asking price for a two-bedroom condo in Bed-Stuy is \$1.1 million. A family of two would need to make more than \$150,000 a year and have more than \$100,000 in savings to afford a home in this range.\*



\*Assuming a \$220,000 down payment, a 3.5% interest rate, and 15% additional costs for maintenance, utilities, and taxes. Source: Streeteasy.com.

## Affordable Housing Development

Low-density zoning and high land costs make financing affordable housing difficult in Bedford-Stuyvesant.

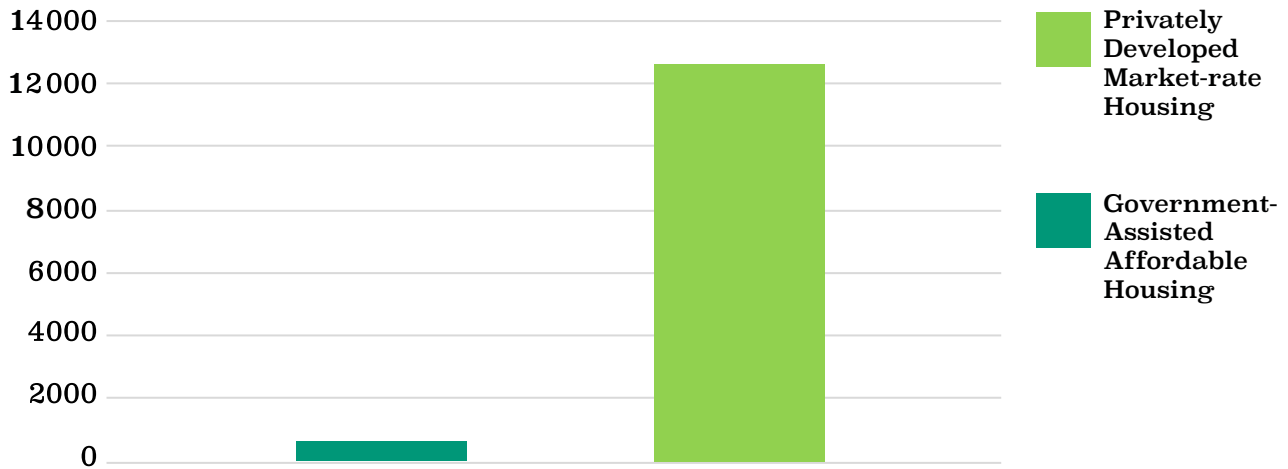
HPD is in the process of financing 825 new affordable apartments including 130 homeownership opportunities.

Since 2014, HPD has financed 790 new affordable homes in Brooklyn Community Board 3, 63% of which are for extremely low- to low-income households. Most of these units are still under construction.

Since 2014, HPD has preserved 2,300 affordable homes in Bed-Stuy, 92% of which house extremely low- to low-income households.\*

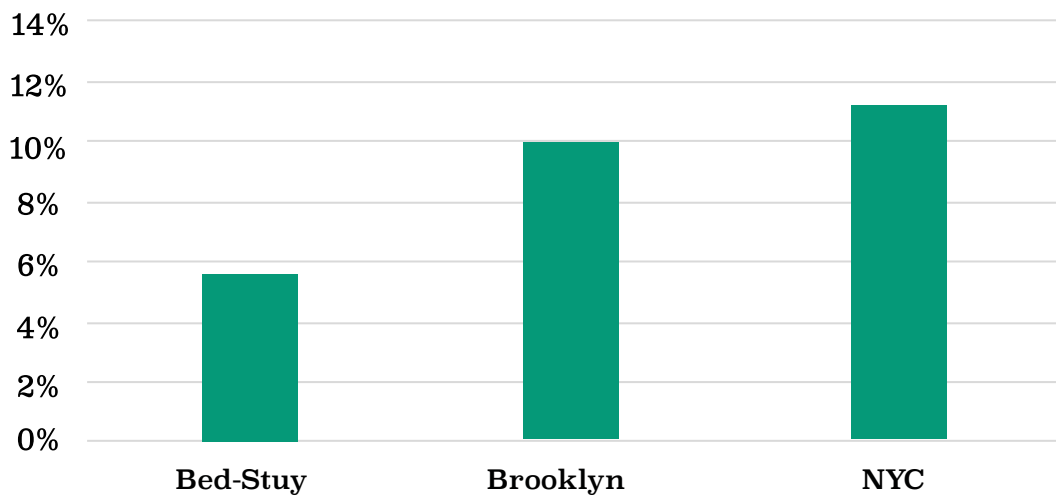
\*See the “Newly Constructed Affordable Housing in Bed-Stuy” chart on page 11 for more information.

### New Housing in Bed-Stuy, 2014-2019



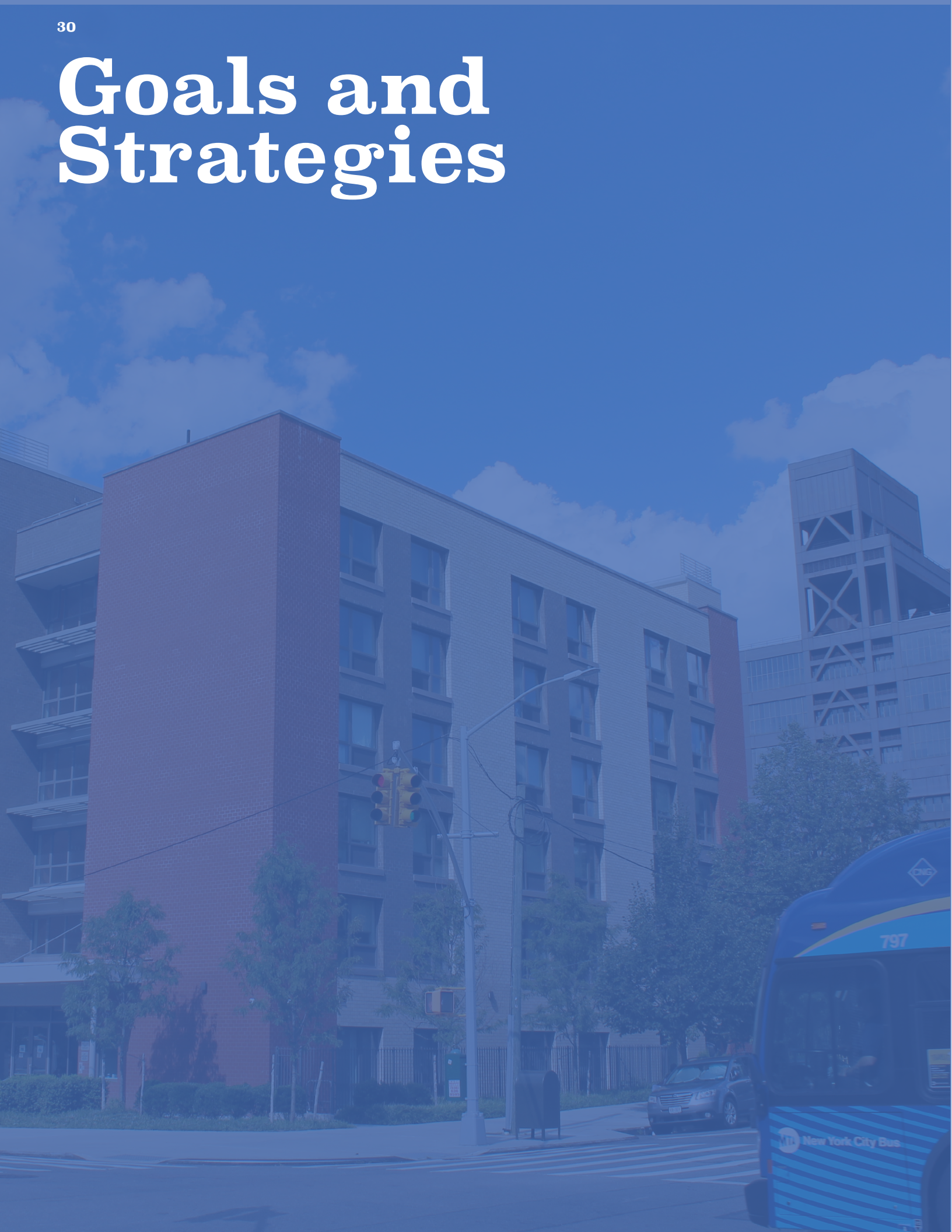
Source: Department of City Planning. \*This analysis counts new building permits issued by the NYC Department of Buildings between January 2014 and April 2020. The dataset includes some but not all affordable housing built using the state 421A tax abatement program.

### New Affordable Housing Completed as a Percentage of Overall New Housing, 2014-2019



Source: \*This analysis counts certificates of occupancy issued by the NYC Department of Buildings between January 2014 and April 2020. The dataset includes some but not all affordable housing built using the state 421A tax abatement program.

# Goals and Strategies





## **Goal 1**

**Support tenants and owners struggling to keep up and under pressure to sell.**

## **Goal 2**

**Reduce housing speculation and illegal housing-related activities.**

## **Goal 3**

**Promote safe and healthy housing.**

## **Goal 4**

**Enhance resource delivery to homeowners and tenants.**

## **Goal 5**

**Create new affordable rental and home-ownership opportunities on vacant land.**

# Goal 1

## Support tenants and owners struggling to keep up and under pressure to sell.

HPD will continue to partner with other city agencies and CBOs to support Bed-Stuy residents by connecting tenants to support services and homeowners to capacity building services that will aid them in growing their wealth.

### Strategy 1.1

#### **Create a Bed-Stuy Homeowner Help Desk to provide outreach about existing resources and centralized case management across local organizations.**

HPD and the Center for New York City Neighborhoods are proposing to launch a Bed-Stuy Homeowner Help Desk to proactively engage struggling homeowners with critical housing counseling, financial counseling, and legal services, including scam prevention and financial assistance. Through partnerships with local CBOs, the Help Desk will implement a targeted outreach plan, which will include a series of “pop-up” events in the community where homeowners can receive advice, assistance, and referrals for a variety of homeowner issues.

## Strategy 1.2

**Explore creating an Owner Resource Center to help owners of multifamily rental buildings and HDFC cooperatives navigate governmental agencies and programs, improve operations and physical conditions, and access financial assistance.**

Community partners in Bedford-Stuyvesant have highlighted the need for early intervention to stabilize buildings with signs of crisis. Partners also stressed the need for community-based navigators who understand multiple agencies' processes and can provide targeted guidance, legal services, and training to owners. HPD is advocating for funding to create a new Owner Resource Center that would:

**Assist owners in navigating the various governmental agencies and programs** that impact building owners, including, but not limited to, removing code violations, entering into municipal payment plans, complying with local laws, and accessing HPD financial assistance.

**Provide direct technical assistance** to help owners assess building conditions and building management practices to develop and implement stabilization plans; train on best management practices; and apply for short- and long-term public and private financial assistance to address operational and renovation needs.

## Strategy 1.3

**Enroll Bed-Stuy homeowners in programs that help reduce the costs of homeownership.**

Several existing programs help homeowners reduce their tax and utility burden, but some eligible owners are not yet enrolled or may need assistance in recertifying. HPD will work with the Department of Finance (DOF) and CBOs to enroll more homeowners in DOF and Department of Environmental Protection (DEP) payment plans to manage tax and water bill payments and prevent homeowners from accumulating arrears. HPD and its partners will also work with homeowners to increase enrollment in tax benefit programs such as New York State School Tax Relief (STAR), Disabled Homeowners Exemption (DHE), Senior Citizen Homeowners Exemption (SCHE), and Co-op/Condo Abatements. HPD will coordinate outreach with the Homeowner Help Desk.

### Emergency Financial Assistance

Eligible homeowners, including co-op and condo owners who have mortgage and/or property tax arrears that put their property at risk of foreclosure, should reach out to the Human Resources Administration (HRA) to apply for one-time, short-term emergency assistance. Bed-Stuy homeowners may visit the DeKalb Job Center at 275 Bergen Street, or call 718-636-2495.

### **Strategy 1.4**

#### **Explore ways to expand emergency financial assistance to prevent foreclosure.**

For the last several years, the State-administered emergency Mortgage Assistance Program (MAP) has been vital in aiding homeowners to stay in their homes and communities by allowing them to catch up on missed mortgage payments and stabilize their payment schedules. This program was funded by a court settlement against banks practicing predatory behavior and has since run out. HPD will work with the Homeowner Help Desk and local partners to continue to advocate for new funding for this critical program.

### **Strategy 1.5**

#### **Assist owners on Tax Lien Sale to stabilize their properties.**

Bed-Stuy is among the neighborhoods in Brooklyn with the highest number of properties included in the tax lien sale. When an owner fails to pay their property taxes, water bills, or other municipal charges, these unpaid charges become tax liens, or debts, recorded against the property. In the annual tax lien sale, the City sells its right to collect this debt to a debt collector for a fraction of the lien's value. The servicer may either pursue collection, including entering into a payment plan with the owner, or foreclose upon the property if the owner is unable to pay. Before selling the tax lien, DOF will make multiple attempts to collect the debt, enroll the owner in a payment plan, and/or apply for any eligible property tax exemptions or credits that can result in removing the property from the tax lien sale.

In summer of 2020, HPD worked with DOF and CNYCN to reach out to property owners in Bedford-Stuyvesant whose properties appeared on the 2020 Tax Lien Sale list to alert them about options for having their lien removed from the sale and to help them understand other homeowner relief options.



## The Third-Party Transfer (TPT) Working Group

The Third-Party Transfer (TPT) program was created in 1996 as a tax enforcement program, but also provides the City the opportunity through *in-rem* tax foreclosure to rehabilitate the worst buildings, stabilize their finances, and guarantee long-term viability and affordability for tenants along with rent stabilization protections. In 2019 and into 2020, HPD co-hosted a TPT Working Group with City Council comprised of tenant advocates, HDFC shareholders, community-based housing organizations, legal service providers, and elected officials to recommend program modifications that would address key concerns identified by stakeholders and ensure the program effectively targets the most distressed tax delinquent properties.



## Strategy 1.6 Continue monitoring and enforcing the maintenance of zombie homes and explore acquisition strategies.

HPD's Zombie Homes Initiative tracks "zombie" homes – vacant, physically distressed, one- to four-family homes with delinquent mortgages – and enforces the New York State Abandoned Property Neighborhood Relief Act of 2016, which requires mortgagees to secure and maintain the zombie homes in their portfolios. HPD will continue its ongoing tracking and enforcement work and will expand the Initiative to explore potential strategies for acquisition and rehabilitation of distressed and abandoned small homes.

### You can help with zombie homes:

- If a vacant property presents an immediate danger or you suspect any illegal activity, **please call 911**.
- If the building appears unsecured or structurally unsound, please report it to **311 for a DOB inspection**.
- If there is a public health risk (rodents, illegal dumping, standing water that breeds mosquitoes), please report it to **311 for a lot clean-up**.



# Goal 2

## Reduce housing speculation and illegal housing-related activities.

Bed-Stuy has seen high levels of investor activity, including speculation and illegal activities, that have led to increased property values and rents, and rapid turnover of residents. Homeowners have reported repeat harassment and solicitation from prospective buyers and investors to sell their homes, often at prices below their true market values. Bed-Stuy has also been a hot-spot for illegal Airbnb activity, where entire residential apartments, and sometimes apartment buildings, operate as commercial hotels, taking away potential rental homes from the market. The market environment has also fostered a spate of deed theft targeting seniors, which is exacerbated by a lack of estate planning.

### Strategy 2.1

#### **Connect more homeowners to estate planning and financial counseling services.**

Fewer than one-half of all Americans, and fewer than 25% of Black Americans, have an estate plan, leaving homeowners at risk of not being able to transfer their largest asset—their home—to the next generation. This problem is particularly acute in neighborhoods like Bed-Stuy, a majority-Black neighborhood with higher than average rates of homeownership. During the Bedford-Stuyvesant Housing Initiative community engagement process, CBOs confirmed a pressing need for estate planning services to protect Black homeowners and their beneficiaries from losing their valuable asset. Heirs that lack access to wills of decedent homeowners and who may be struggling to administer their remaining estate are ineligible to enter DOF tax payment plans and are susceptible to potential foreclosure and associated burdens of the slow and costly Surrogate Court process.

HPD will work in partnership with CBOs and elected officials to increase public awareness of, and access to, estate planning through a series of estate planning workshops, broader financial and legal counseling, and will-writing services in Bedford-Stuyvesant. Estate planning resources will be included in the scope of the Homeowner Help Desk.

## Strategy 2.2

### **Increase outreach and education about the deed theft crisis.**

The New York State Attorney General's Office reported receiving more deed theft complaints from Brooklyn than all other boroughs combined. Between July 2014 and March 2019, the Sheriff's Office, which is part of the Department of Finance, received a total of 2,709 deed fraud complaints, 1,278 of which were in Brooklyn (47%), and 338 of which were in Bed-Stuy (12%), making Council District 36 the top district for deed fraud complaints citywide. This can be explained in part by the strong housing market in this neighborhood coupled with a significant number of vulnerable homeowners who lack information about their rights or access to legal resources.

DOF will partner with elected officials and CBOs to prevent deed scams through increased outreach and education efforts, including HPD-led events, throughout the remainder of the Bedford-Stuyvesant Housing Initiative to educate homeowners about the value of their home, thereby making them less susceptible to scams. The Sheriff's Office will continue to investigate instances of deed scams and help owners regain rightful ownership of their stolen properties.

### Preventing Fraud

In addition to increased public awareness and investigations, DOF is also implementing other activities to reduce the risk of fraud, such as advocating for increased proper licensing and training for public notaries, tracking IP addresses, implementing an ACRIS notification system for owners when there are recordings to their properties, and more. DOF continues to advocate for other legislative changes to prevent fraud and return stolen properties to their rightful owners.

Homeowners who believe they may have been a victim of deed fraud should call the State's Foreclosure Relief Hotline at 1-800-342-3736, email [taxcop@finance.nyc.gov](mailto:taxcop@finance.nyc.gov), and/or visit the Department of Financial Service's website for more information or to file a complaint.

### **Strategy 2.3**

#### **Engage lenders, bank regulators, and advocates to improve lending practices and disincentivize speculative lending.**

Lenders who finance the purchase of multi-family properties in New York City often have a significant, indirect impact on the lives of tenants. Lenders have historically employed poor or lax lending practices in communities like Bed-Stuy, in some cases leading to overleveraged properties. In these instances, landlords may harass, evict, and raise rent on tenants in an effort to meet the debt burden caused by bad loans. This can lead to displaced tenants and may exacerbate both physical and financial distress. HPD aims to better understand the role that lenders and bank regulators play in financing buildings, regulating mortgages, and responding to distress and displacement, and to work with them and advocates on strategies to disincentivize speculative lending and address distress.

### **Strategy 2.4**

#### **Support the community in advocating at the State level for a cease-and-desist zone in Bed-Stuy.**

Homeowners in Bed-Stuy report constant harassment and solicitation to sell their homes, as well as efforts to dupe them into housing scams. Community advocates and elected officials are working to designate Bed-Stuy as a “cease-and-desist zone,” governed by the New York Department of State. The establishment of a cease-and-desist zone would allow residents within the zone to place their addresses on a “Do Not Solicit” list, which would prohibit real estate agents and brokers from contacting them. Agents or brokers found to be violating this prohibition would be subject to fines and the potential loss of their real estate licenses. Should the zone be implemented, HPD will support local organizations in conducting education and outreach to homeowners on the benefits of the program and how to enroll.



## Strategy 2.5

### **Enhance education for homeowners and strategic enforcement against illegal short-term rentals in Bed-Stuy.**

Participants in the Bedford-Stuyvesant Housing Initiative have noted an increase in the conversion of apartments, and sometimes entire buildings, into Airbnb rentals, a trend that takes apartments off the market while also affecting neighborhood livability. Over 900 apartments in Bedford-Stuyvesant have been converted to illegal short-term rentals (this is second only to Greenpoint/Williamsburg among Brooklyn neighborhoods). The Mayor's Office of Special Enforcement (OSE) conducts public education, data research, and enforcement action to ensure owners, property managers, and tenants comply with City and State regulations for short-term rentals designed to keep housing available and affordable for New Yorkers. HPD and OSE will partner with CBOs in Bed-Stuy to disseminate information on what the law prohibits and allows and to identify properties and units that appear to be used for commercialized, illegal, short-term rental activity, as opposed to infrequent use of an owner-occupied unit. If you are experiencing issues with an Airbnb in your building or have questions about the legality of your own Airbnb listing see the Appendix on page 62.

# Goal 3

## Promote safe and healthy housing.

As buildings age, maintenance and repair needs grow. Nearly two-thirds of all homes in Bed-Stuy are more than 70 years old. Almost one in every four apartments in Bed-Stuy has three or more maintenance deficiencies, such as insufficient heating, cracks or holes, pests, or water leaks. Housing quality is a social determinant of health, and poor housing quality can lead to underlying conditions such as asthma and psychological stress, both of which jeopardized Bed-Stuy and other communities of color during the COVID-19 pandemic. In this plan, HPD and NYCHA seek to implement service improvements, and provide new financing resources, technical assistance, and enforcement tools to improve management and housing quality for both homeowners and tenants.

### Strategy 3.1

#### **Comprehensively renovate approximately 700 NYCHA apartments and improve building systems in Bed-Stuy.**

Approximately 700 units across four developments in Bed-Stuy (Armstrong I and II and Marcy Ave-Green Ave Sites A and B) will undergo repairs starting in 2020 through NYCHA's Permanent Affordability Commitment Together/Rental Assistance Demonstration program, or PACT-RAD. Under PACT-RAD, NYCHA will convert those developments to Section 8 project-based vouchers, enabling them to generate funds for critical capital repairs while continuing to ensure permanent affordability and public housing tenant protections. Each of the developments will benefit from extensive rehabilitation, streamlined property management, and customized on-site social services. Renovations include new kitchens, bathrooms, and flooring, as well as improvements to common areas, playgrounds, basketball courts, and landscaping. Building facade upgrades and new lighting will improve the quality of life for residents within and around the developments. The proposed scope of work also includes systems improvements such as new energy-efficient boilers, electrical and mechanical upgrades, and new security systems with secure access controls. Bed-Stuy Restoration Corporation will provide enhanced social services and be part of the leasehold ownership of the properties, ensuring a sustained commitment to the residents.

### Permanent Affordability Commitment Together (PACT) - Rental Assistance Demonstration (RAD)

PACT-RAD is a United States Department of Housing and Urban Development (HUD) tool to preserve public housing and address capital needs (also called deferred maintenance). Under PACT-RAD, public housing authorities like NYCHA convert the funding source that supports a development from the public housing subsidy (Section 9) to the Section 8 voucher program. This conversion puts the development on a more solid financial footing since Congress typically funds Section 8 at a higher percentage of need than Section 9. Furthermore, switching to Section 8 allows NYCHA to finance major critical repairs with non-governmental funds. In New York City, PACT-RAD is a collaboration between NYCHA, NYCHA residents, development partners, and community and housing advocates.

### Strategy 3.2

#### **Make healthy housing improvements in ten NYCHA Bed-Stuy developments through lead, pest, and mold remediation.**

NYCHA residents experience health disparities as a result of poor housing conditions. NYCHA's Five Year Plan prioritizes capital investments from federal, state and city government to preserve NYCHA's housing stock. NYCHA is committed to advancing in-progress and planned projects tied to four key areas of improvement (heat, elevators, mold, and pests) defined in a recent agreement with HUD. Twelve developments in the neighborhood currently have planned projects, valued at over \$198 million. These projects include boiler and elevator replacements, as well as grounds improvements, accessibility upgrades, fire alarm system replacements, brickwork, and community center upgrades. To reduce pests and waste and improve the quality of life for public housing residents, NYCHA is upgrading the agency's waste management infrastructure, as outlined in NYCHA's 2019 Waste Management Plan. NYCHA has already invested \$6,944,412.11 in various projects that are either completed, in progress, or queued for work in Brooklyn Community Board 3. These investments will improve convenience of trash disposal for residents and enhance operations for staff with improved equipment. Details for all waste management projects for developments in Brooklyn Community Board 3 are included in the Appendix on page 61.

### Strategy 3.3

## **Offer low-interest loans to support home repairs and improvements, including accessibility modifications.**

HPD recently launched HomeFix, a program that provides access to affordable low- or no-interest and potentially forgivable loans for home repairs to eligible owners of one- to four-family homes in New York City. An eligible scope of work could include repairs to the roof, heating system, hot water heater, electrical system, plumbing system, sidewalks/paving; accessibility measures to help seniors; energy efficiency upgrades, and more. HomeFix pairs financial assistance with intensive, individualized services provided by CBOs, including housing counseling, to connect homeowners to resources to achieve long-term stability.

### HomeFix

To be eligible for HomeFix, a homeowner must:

- 1) Own a one- to four-family home in any of the five boroughs in New York City
- 2) Occupy the home as their primary residence (primary residence is defined as residing in the home at least 270 days per year)
- 3) Have a household income that is no more than 165% Area Median Income (AMI) or \$168,960 for a family of three in 2020.

To learn more visit [nyc.gov/homefix](https://nyc.gov/homefix).



### **Strategy 3.4**

**Proactively identify and survey buildings with signs of physical distress to improve housing quality for tenants and support owners to make repairs.**

HPD's Office of Enforcement and Neighborhood Services will target large, multifamily buildings in Bed-Stuy for inspection to assess deferred maintenance and other housing-related issues. Depending on the findings, HPD will take appropriate action to improve conditions for tenants, which may include further inspections, litigation, loan program enrollment, or referrals to legal services.

# Goal 4

## Enhance resource delivery to homeowners and tenants.

The deluge of mailings, calls, door-knocks, and other aggressive solicitations that residents in Bed-Stuy receive on a daily basis make it challenging for local non-profits and City agencies to reach homeowners with the help they need. Over the course of the Bedford-Stuyvesant Housing Initiative, homeowners expressed confusion about which property maintenance responsibilities were theirs and which responsibilities fell to the City. They were also frustrated when this lack of clarity led to violations and fines. Similarly, many tenants are either unaware of their rights or lack access to help navigating those rights. HPD seeks to enhance service delivery to both homeowners and tenants by better centralizing information on rights and resources and by working closely on outreach and education with homeowner and tenant associations, local businesses, and Bed-Stuy's strong network of local organizations, many of whom are already contracted by the City to provide these services.

### Strategy 4.1

#### **Create and distribute a Bed-Stuy Homeowners' Manual to provide information on homeowner responsibilities and how to access resources.**

HPD is producing a Bed-Stuy Homeowners' Manual which aims to clarify homeowners' obligations and list the many public and non-profit resources available to help them maintain the physical and financial health of their homes. Owning a property involves a host of complex and sometimes confusing obligations to the public, to tenants, and to the heirs of the owner's estate. For example, homeowners are responsible for fixing their sidewalk, but the Parks Department is responsible for trimming their sidewalk trees. Without proper estate planning, a home may go abandoned at the end of an owner's life, resulting in the loss of intergenerational wealth and blighting the street as a building deteriorates. HPD will work with the Homeowner Help Desk, Community Board 3, and other local organizations to ensure that homeowners in need receive a copy of the manual.

## **Strategy 4.2**

### **Host Tenant Resource Clinics to provide individualized assistance for tenants to learn about their rights and access resources.**

While there are extensive protections and resources available for tenants, these can sometimes be difficult to navigate, especially when a tenant may be struggling to keep up. HPD will pilot a new model of Tenant Clinics, modeled after its monthly Property Owner Clinics, to provide an opportunity for tenants to learn about their rights and resources and consult one-on-one with representatives of City and State agencies, legal service providers, tenant organizers, and other service providers.

## **Strategy 4.3**

### **Proactively educate tenants on their rights under the Housing Stability and Tenant Protection Act of 2019, and available eviction prevention resources during the COVID-19 crisis.**

Tenants' rights have expanded since the passage of the Housing Stability and Tenant Protection Act in June 2019, but many tenants are unaware of their rights or do not know where to go for information. The Mayor's Office to Protect Tenants (MOPT) created a guide on the new protections for all tenants and tenants who are rent-regulated, available at [nyc.gov/tenantprotection](https://nyc.gov/tenantprotection). The Mayor's Public Engagement Unit (PEU), together with HRA's Office of Civil Justice, will expand upon existing tenant outreach efforts in both rent regulated and non-rent-regulated buildings in the Bed-Stuy area (zip codes: 11221, 11216, 11233 and 11206), by reaching out to tenants to inform them of their rights and connect them to existing services and resources. PEU maintains active partnerships with City and State elected officials in the Bed-Stuy area, strengthening their ability to reach and assist more tenants, particularly while in-person outreach is largely suspended due to the COVID-19 crisis.

**Strategy 4.3 (continued)**

In August 2020, MOPT and PEU launched the NYC Tenant Resource Portal to help residential renters access free resources from the City to help prevent evictions and keep tenants stably housed. The portal features an eviction prevention tool to help renters navigate free public and private resources that can stabilize their housing situations. The portal complements the Tenant Helpline which was launched in April 2020 in response to tenants who were struggling during the COVID-19 pandemic and is available to all NYC tenants, regardless of income, immigration status, or zip code. The Helpline connects tenants with Tenant Support Specialists and legal services providers for information, advice, and possible case management or legal representation. Specialists can also screen tenants for the Landlord-Tenant Mediation Project, a service which helps tenants and landlords create an agreement outside Housing Court to resolve issues including unpaid rent, lease concerns, or moveouts. These resources will be promoted during the Tenant Resource Clinics as well as during MOPT's and PEU's other regular outreach or presentations to tenants.

**Tenant Resource Portal**

MOPT launched the Tenant Resource Portal with PEU and the Department of Information Technology and Telecommunications (DoITT) to help residential renters access free resources from the City to help prevent evictions and keep tenants stably housed. The portal features an eviction prevention tool to help renters navigate free public and private resources that can stabilize their housing situations.

To access the portal, visit [nyc.gov/tenantresourceportal](https://nyc.gov/tenantresourceportal).

**The City's Tenant Helpline**

The City's Tenant Helpline connects tenants with Tenant Support Specialists and legal services providers for information, advice, and possible case management or legal representation. Available to all NYC tenants, regardless of income, immigration status, or zip code. Call **311** and say "Tenant Helpline" to be connected. The Helpline is language accessible. Tenants can speak with **311** Call Center Representatives and Helpline staff in their primary language.



## **Strategy 4.4**

### **Recruit more Housing Ambassadors in Bed-Stuy to help residents apply for affordable housing.**

Many applicants to HPD’s affordable housing lottery, NYC Housing Connect, require assistance in understanding how the affordable housing lottery works, what it means to be eligible, and how to complete the application in the most accurate way possible. Through the Housing Ambassadors Program, CBOs that are funded and trained by HPD offer New Yorkers specialized assistance in entering the housing lottery, including the recently improved version of NYC Housing Connect, which was released in July 2020. HPD currently partners with six Housing Ambassadors in the Bed-Stuy area and, as part of the Initiative, plans to recruit additional faith- or mission-based organizations.

#### **Bed-Stuy-Area Housing Ambassadors (as of October 2020)**

For information about the following Housing Ambassadors, including services provided, visiting hours, languages spoken, visit [nyc.gov/housing-ambassadors](https://nyc.gov/housing-ambassadors).

##### **Bedford Stuyvesant Restoration Corporation**

1368 Fulton St., Brooklyn, NY 11216  
718-636-6984

##### **Bridge Street Development Corporation**

460 Nostrand Ave., Brooklyn, NY 11216  
718-636-7596

##### **CAMBA HomeBase**

1958 Fulton St., Brooklyn, NY 11233  
718-622-7323

##### **Churches United for Fair Housing (CUFFH) - St. Martin of Tours**

1288 Hancock St., Brooklyn, NY 11221  
718-360-2906

##### **Family Services Network of NY New Beginning Housing Program**

1420 Bushwick Ave., Brooklyn, NY 11207  
347-770-9911

##### **IMPACCT Brooklyn**

1224 Bedford Ave., Brooklyn, NY 11216

# Goal 5

## Create new affordable rental and home-ownership opportunities on City-owned land.

As discussed earlier in this plan, many homeowners lost their homes in the 2008 crisis, and the new homes that have sprung up in the wake of the crisis are not affordable to would-be owners and renters that have historically called this neighborhood home. In addition to strategies for preserving existing affordable housing in the neighborhood, HPD is implementing a set of strategies to create new affordable homes, both rental and ownership opportunities, on underutilized, City-owned land in the neighborhood.

### Strategy 5.1

#### **Develop affordable housing on vacant City-owned land through the Bed-Stuy Requests for Proposals (RFPs).**

For decades a string of City-owned land has lain vacant along Fulton Street at the eastern end of Bed-Stuy and across from Marcy Houses. This land, totaling five sites, was acquired by the City in the 1960's during the era of urban renewal. Community leaders have advocated for a number of different affordable housing development plans on this land over the years. The Bedford-Stuyvesant Housing Initiative was designed to make their vision a reality.

HPD spent a year coordinating with community organizations and residents to capture the community's vision to develop affordable homes integrated with neighborhood amenities across these five sites. In March 2020, the COVID-19 pandemic and economic crisis struck New York City, necessitating a reallocation of City funding to address the emergency and account for loss in revenue.

At the time of the release of this plan, HPD will release a Request for Proposals (RFP) for two out of five sites entitled the Community Wealth and Wellness RFP. The remaining three sites will be developed at a future date.

## Bed-Stuy RFPs Goals

Through the Bedford-Stuyvesant Housing Initiative planning process, community members expressed a desire for the RFP to:

- **Enhance affordability** for a range of households in need
- **Expand community wealth-building and financial well-being** for residents historically excluded from the economy
- **Foster meaningful opportunities** for emerging developers and minority- and women-owned business enterprises (M/WBEs)
- **Elevate and preserve the neighborhood's social and cultural history** and create social cohesion through the celebration of diversity

Community feedback analysis of existing and planned affordable housing, community facilities, and retail have informed the site goals listed on pages 50 and 51, which developers are strongly encouraged to incorporate in their proposals:

**Affordability:** Residents expressed a very strong neighborhood-wide interest in affordable rentals for seniors and extremely low- to low-income households, including formerly homeless, per the survey analysis. Workshop participants and community-based organizations additionally stressed the importance of affordable homeownership opportunities.

**Ground Floor:** Strong interest in financial institutions/banks and workforce development, in pursuit of intergenerational wealth building. Healthy food retail, and health and wellness were also strong themes among ground floor uses.

**Programming:** Dedicated spaces for youth recreation, arts and culture, and equitable economic development including small business incubation.

**Design:** Broad interest in sustainability, senior-friendly spaces, spaces that bring people together, enhancements to street safety and pedestrian experience.

## Strategy 5.1 (continued)

## RFP Process

An RFP is a competitive review process in which HPD asks developers to submit project proposals that respond to a set of City and community defined goals and guidelines. Teams of nonprofit and for-profit developers are eligible to apply and seek City financing for their proposals. HPD works together with the selected development teams to ensure that projects are designed and built in keeping with the agency's standards for quality construction and environmental sustainability.



### Community Engagement

HPD gathers community input and priorities to inform the development of the RFP. In Bed-Stuy this feedback was gathered throughout the Bed-Stuy Housing Initiative.



### RFP Release

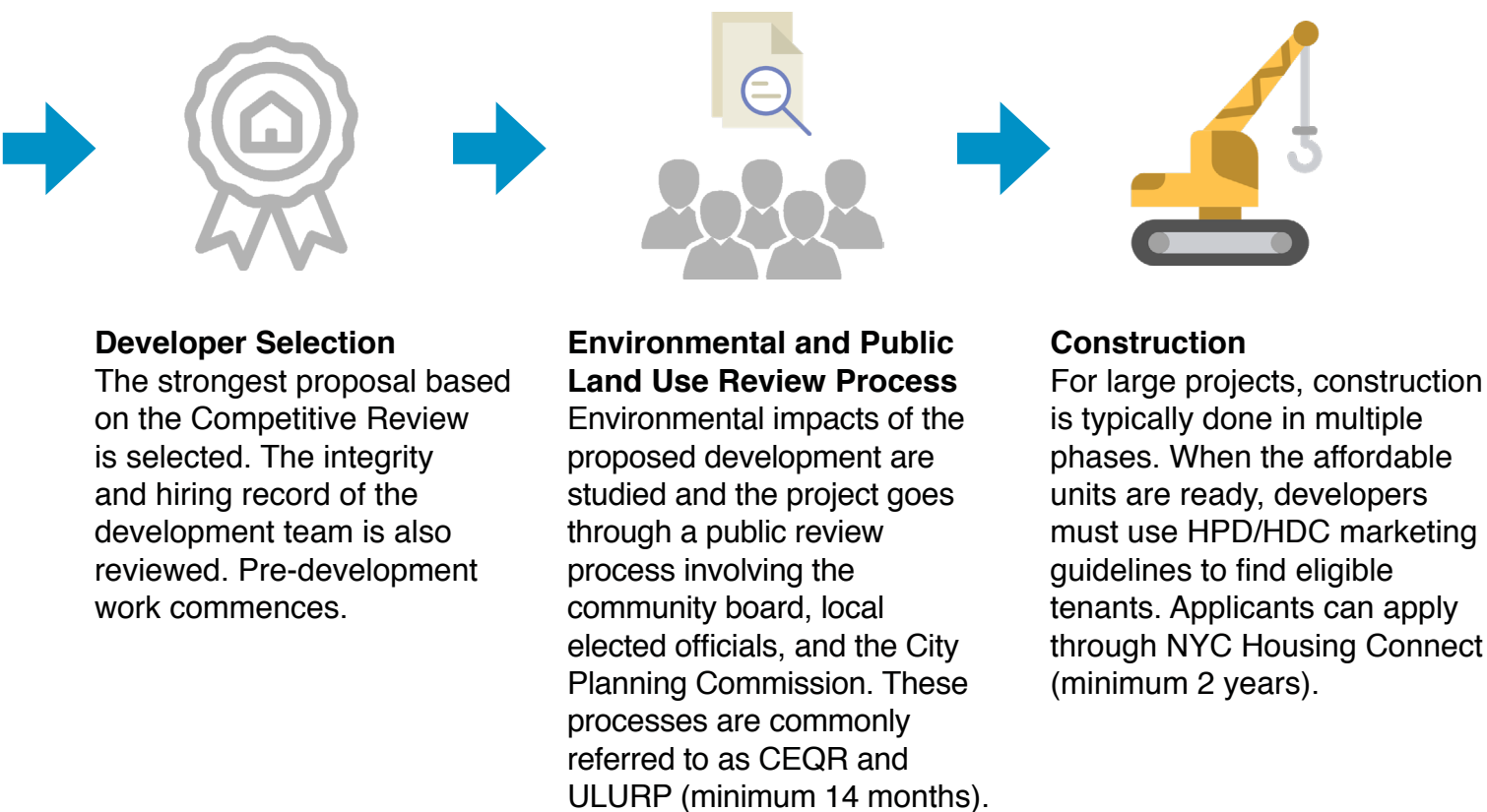
A pre-submission conference is held by HPD. Development teams prepare their proposals and submit them before the deadline. RFPs will be released in parts (3-4 months to prepare submissions).



### Competitive Review Process

Proposals are evaluated on several criteria, including but not limited to: response to community visions, affordability levels, financial feasibility, quality of design and creativity, development team experience and capacity, and local hiring plan (minimum 4 months).





## Strategy 5.1 (continued)

## Community Wealth and Wellness RFP

Residents provided site-specific feedback. This input, as well as analysis of existing and upcoming affordable housing, community facilities, and retail in the neighborhood, has informed the following site goals:

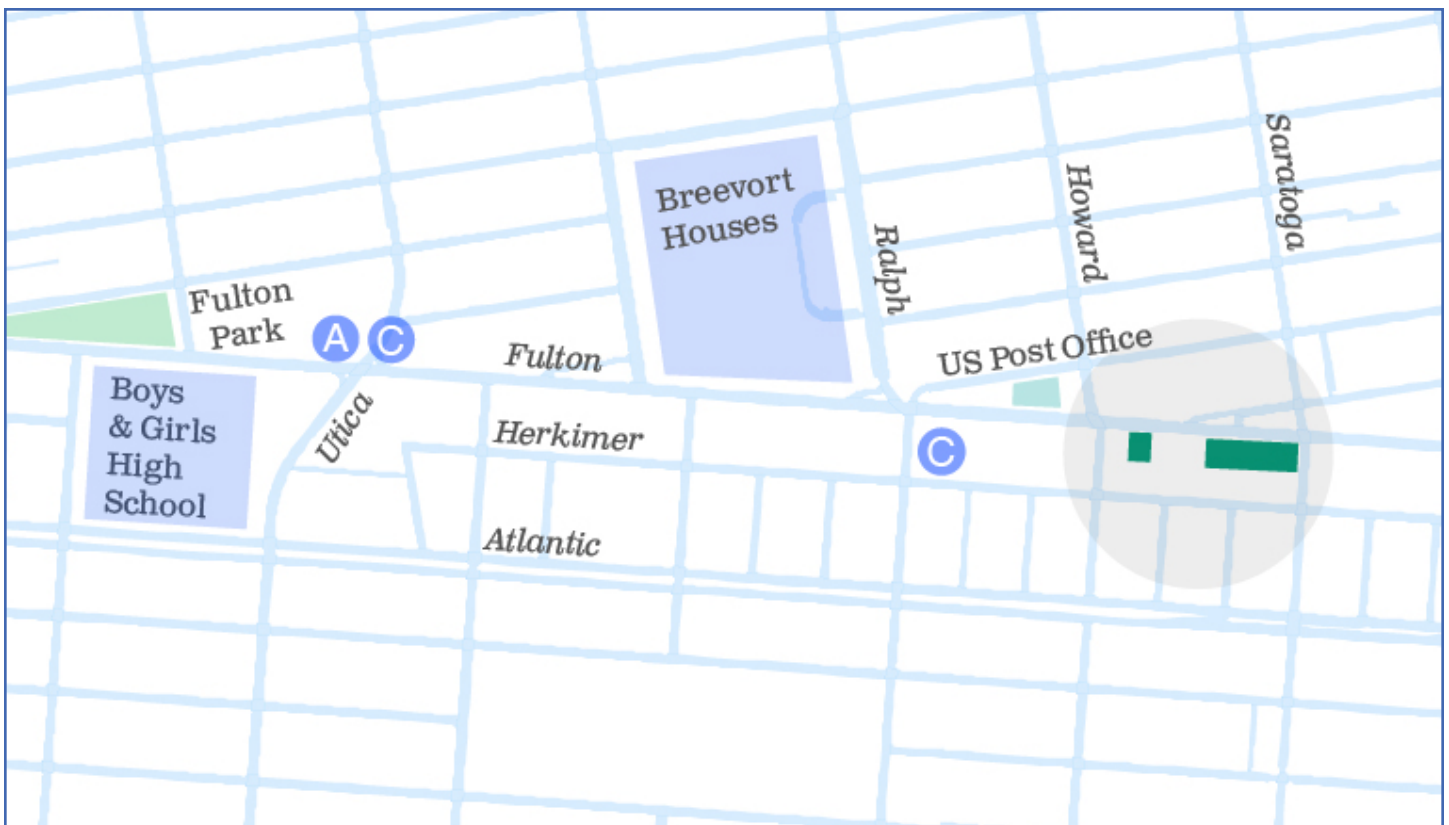
### Fulton-Howard East: Homeownership

Proposals for this site should incorporate homeownership opportunities for moderate-income, first-time homebuyers and consider ground-floor programming that supports the overall goals of the initiative.

### Fulton-Saratoga: Community Wellness and Healing

Proposals for this site should incorporate uses and programming that bring residents together around community wellness, healing, and food sovereignty and security. This site will include between 220 and 240 affordable apartments with a requirement that between 80 – 100 will be affordable senior apartments. Community recommendations include:

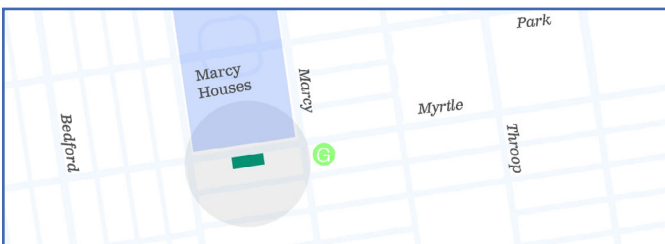
- Fresh and healthy food access and education
- All-purpose community center
- Fitness classes
- Healthy living skills classes
- Affordable healing services



## Future RFPs

The City will issue an RFP for the following sites at a future date. The community vision for their use has been captured below:

### Myrtle-Marcy: Space for Diverse Communities



Proposals for this site are encouraged to employ creative strategies for creating a setting where different social and cultural communities and practices are accommodated and reflected. Proposals are encouraged to incorporate strategies that promote the celebration of difference through:

- Dedicated artistic and cultural spaces or partnerships and/or arts programming
- Publicly accessible spaces
- Community facility programming
- Retail programming
- Public art and design of the building
- Range of household sizes and types
- Other components of the development

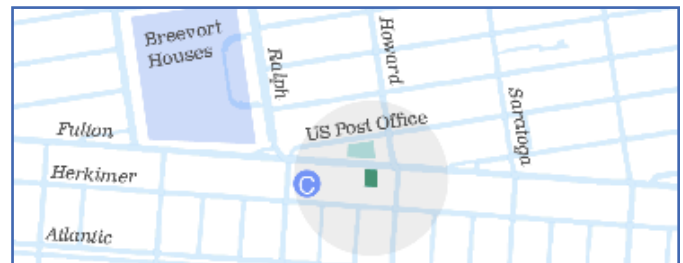
### Fulton-Utica: Youth Activities



Proposals for this site are encouraged to incorporate community facility uses and programming that promote youth enrichment

activities and recreation, indoor and/or outdoor; think carefully about the intersection of Fulton St. and Utica Ave. and incorporate design strategies that can improve the pedestrian experience and promote safety and security, including consideration of MTA subway entrances, crossings, and surrounding paths and nodes; consider critical amenities that have historically lacked in the area, such as financial institutions, Black-owned sit-down restaurants, or others; and incorporate affordable housing for extremely low-income to moderate-income households, including formerly homeless, to promote access to opportunity across the city and the region.

### Fulton-Howard West: Equitable Economic Development and Arts and Culture



HPD owns a site next to the Bed-Stuy Multi-Service Center, which is owned by the Human Resources Administration (HRA). HPD and HRA are exploring how best to maximize affordable housing and community amenities by developing these sites together, which could create two to three times the amount of affordable homes. The Bed-Stuy Multi-Service Center is currently home to several organizations serving the community. Any new development would seek to preserve and enhance the existing level of services. Residents see the redevelopment of the site as a major opportunity to promote equitable economic development, including affordable commercial rents; and above all, to bring cultural programming for youth especially in the performing arts.

### Strategy 5.2

#### **Explore improvements to the exterior of vacant publicly-owned land before affordable housing construction begins.**

Developing affordable housing on publicly-owned land is a long process. HPD will work with local cultural and service organizations to explore opportunities to fundraise for improvements of the exterior of select Bed-Stuy RFP sites in the years leading up to construction.

### Strategy 5.3

#### **Prioritize the construction of affordable rentals for populations most in need.**

In addition to the projected apartments included in the Bed-Stuy RFP, HPD already has 825 affordable homes in its current development pipeline for Bed-Stuy. HPD is actively working with developers to finance and build these projects in the near future. These will be apartments for seniors, formerly homeless households, and extremely low- to moderate-income households. Many of these sites will be developed on vacant and underutilized City-owned land, while others are sites that were brought to HPD for financing by mission-driven developers. HPD, NYCHA, and HCR continue to work with the development teams to ensure financially sustainable, deeply affordable, and quality new homes. See the Affordable Housing Pipeline Map (below) for details.



### Strategy 5.4

#### **Use small public sites to create new homeownership opportunities for first-time buyers.**

Of the 825 multifamily affordable homes, approximately 150 apartments will be new affordable homeownership opportunities. Apartments will be affordable to households making between \$81,920 - \$122,880 for a family of three. The income range varies by family size.

#### **HomeFirst Down Payment Assistance**

Low- and moderate-income, first-time buyers can access down-payment support through HPD's HomeFirst Down Payment Assistance Program, which provides up to \$40,000 to eligible buyers towards down payment or closing costs. HPD also partners with community-based organizations to provide homebuyer education and counseling.

For more information, visit [nyc.gov/homefirst](https://nyc.gov/homefirst).

### Strategy 5.5

#### **Conduct targeted outreach to Bed-Stuy mission-driven developers, faith-based groups, and other property owners with underbuilt properties to develop affordable housing.**

HPD works with mission-driven developers and faith-based groups to finance the construction of new affordable housing on their private underutilized land. HPD will conduct targeted outreach to faith-based groups and other owners in Bed-Stuy who hold parking lots, vacant land, or small buildings on land that could be redeveloped to meet the needs of the owners while increasing the availability of affordable housing. HPD will work with partners, including elected officials, the Mayor's Center for Faith and Community Partnership, Brooklyn Community Board 3, and mission-driven developers to host a gathering for faith-based groups to clarify the process and resources for developing affordable housing, and to connect property owners with HPD's Pre-Qualified List (PQL) of Owner's Representatives to provide technical assistance.

# Implementation

As the goals and strategies outlined in this plan are implemented over the coming years, the City is committed to full transparency and accountability. A project tracker is included in the following pages, which outlines all the actions in this plan, including details on the responsible agency, status, and next steps for each action.



**HATTIE  
CARTHAN  
COMMUNITY  
GARDEN**

719 Marcy Ave.

OPERATING HOURS  
Monday - Friday: 10:00 AM - 5:00 PM  
Saturday: 10:00 AM - 4:00 PM  
Sunday: 12:00 PM - 4:00 PM

1 2 3 4 5 6 7 8 9 10 11 12

13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

CLOSED  
The garden is closed to the public for safety reasons. We will be back open as soon as possible. Thank you for your patience.

CERRADO  
The garden is closed to the public for safety reasons. We will be back open as soon as possible. Thank you for your patience.



HPD and its partners are committed to regular communication and updates on these projects. To help in these efforts, the organizations that have guided the planning process will continue in an ongoing advisory role, as members of the Bedford-Stuyvesant Housing Initiative Community Partners.

The Bedford-Stuyvesant Housing Initiative Community Partners meetings will be open to the public and will occur at least once a year for the next two years, with the first official meeting taking place in the spring of 2021. Community Partners meetings will be an opportunity for the City to report on progress and for CBOs to inform the public and the community board about the work they are undertaking to advance the Bedford-Stuyvesant Housing Initiative. In addition, HPD and its partner agencies will report on their activities to the relevant committees of the Community Board.

While the strategies outlined in this plan can be understood as commitments from City agencies, this is a living document. The City will update the community on accomplishments and challenges along the way. The release of the plan is a major milestone in what should be an ongoing conversation: as the work unfolds and stronger partnerships evolve, we may find better ways to accomplish these goals, and we may have to adjust our approach. To this end, HPD and the City are committed to doing the hard work of collaboration, listening, and stepping back as needed.

# Implementation Matrix

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
<b>Goal 1 Support tenants and owners struggling to keep up and under pressure to sell.</b>						
1.1	<b>Create a Bed-Stuy Homeowner Help Desk to provide outreach about existing resources and centralized case management across local organizations.</b>	HPD	CNYCN	18 months	In planning stage	Launch in early 2021 upon potential funding from Enterprise ADLN Grant
1.2	<b>Explore creating an Owner Resource Center to help owners of multi-family rental buildings and HDFC cooperatives navigate governmental agencies and programs, improve operations and physical conditions, and access financial assistance.</b>	HPD		TBD	In planning stage	Identify funding
1.3	<b>Enroll Bed-Stuy homeowners in programs that help reduce the costs of homeownership.</b>	HPD	DEP, DOF	Ongoing	Ongoing	Homeowner Resource Event January 2021
1.4	<b>Explore ways to expand emergency financial assistance to prevent foreclosure.</b>	HPD		TBD	In planning stage	Identify funding
1.5	<b>Assist owners on Tax Lien Sale to stabilize their properties.</b>	HPD	DOF, CNYCN	Ongoing	Ongoing	Develop 2021 Outreach Plan
1.6	<b>Continue monitoring and enforcing the maintenance of zombie homes and explore acquisition strategies.</b>	HPD	DOB, DSNY, State Dept. of Financial Services, LISC	1-5 years	In progress	Explore zombie homes acquisition strategies



#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
<b>Goal 2 Reduce housing speculation and illegal housing related activities.</b>						
2.1	<b>Connect more homeowners to estate planning and financial counseling services.</b>	HPD	CNYCN, Local CBOs	18 months	In planning stage	Launch Homeowner Help Desk early 2021 (see 1.1)
2.2	<b>Increase outreach and education about the deed theft crisis.</b>	HPD	CNYCN, DOF Sheriffs Office, NY AG	18 months	In planning stage	Launch Homeowner Help Desk early 2021 (see 1.1)
2.3	<b>Engage lenders, bank regulators, and advocates to improve lending practices and disincentivize speculative lending.</b>	HPD			Ongoing	Develop outreach strategies and messaging
2.4	<b>Support the community in advocating at the State level for a cease-and-desist zone in Bed-Stuy.</b>	HPD		TBD	TBD	Coordinate with Community Partners spring 2021
2.5	<b>Enhance education for homeowners and strategic enforcement against illegal short-term rentals in Bed-Stuy.</b>	OSA		Ongoing	Ongoing	Homeowner Resource Event January 2021

### **Goal 3 Promote safe and healthy housing.**

3.1	<b>Comprehensively renovate approximately 700 NYCHA apartments and improve building systems in Bed-Stuy.</b>	NYCHA			In progress	In progress
3.2	<b>Make healthy housing improvements in ten NYCHA Bed-Stuy developments through lead, pest, and mold remediation.</b>	NYCHA			In progress	In progress

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
3.3	<b>Offer low-interest loans to support home repairs and improvements, including accessibility modifications.</b>	HPD		Ongoing	Ongoing	Ongoing
3.4	<b>Proactively identify and survey buildings with signs of physical distress to improve housing quality for tenants and support owners to make repairs.</b>	HPD		<1 year	In planning stage	Survey buildings in spring 2021

## **Goal 4 Enhance resource delivery to homeowners and tenants.**

4.1	<b>Create and distribute a Bed-Stuy Homeowners' Manual to provide information on homeowner responsibilities and how to access resources.</b>	HPD	CNYCN	<1 year	In progress	Release Homeowners' Manual
4.2	<b>Host Tenant Resource Clinics to provide individualized assistance for tenants to learn about their rights and access resources.</b>	HPD	Local CBOs, MOPT, PEU	<1 year	In planning stage	Host in-person Tenant Clinics when CDC guidelines allow
4.3	<b>Proactively educate tenants on their rights under the Housing Stability and Tenant Protection Act of 2019, and available eviction prevention resources during the COVID-19 crisis.</b>	PEU	HRA, HPD, MOPT	Ongoing	Ongoing	Tenant Resource Event January 2021
4.4	<b>Recruit more Housing Ambassadors in Bed-Stuy to help residents apply for affordable housing.</b>	HPD		<1 year	In planning stage	Outreach in early 2021

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
<b>Goal 5 Create new affordable rental and homeownership opportunities on underutilized land.</b>						
5.1	<b>Develop affordable housing on vacant City-owned land through the Bed-Stuy Requests for Proposals (RFPs).</b>	HPD		5-10 years	In progress	Release RFP
5.2	<b>Explore improvements to vacant publicly-owned land in interim period before affordable housing construction begins.</b>	HPD		TBD	In planning stage	TBD
5.3	<b>Prioritize the construction of affordable rentals for populations most in need.</b>	HPD		Ongoing	Ongoing	
5.4	<b>Use small public sites to create new homeownership opportunities for first-time buyers.</b>	HPD		Ongoing	Ongoing	
5.5	<b>Conduct targeted outreach to Bed-Stuy mission driven developers, faithbased groups, and other property owners with underbuilt properties to develop affordable housing.</b>	HPD	Local CBOs, Center for Faith and Community Partnerships	<1 year	In planning stage	Info session in 2021

# Conclusion



The theft of indigenous land, redlining and inequitable development, and decades of community-led activism have shaped Bed-Stuy. More recently the increasing strength of Bed-Stuy's housing market has led to many of the challenges that residents face today, including high rents, increasing property taxes, and speculation. The Bedford-Stuyvesant Housing Initiative attempts to grapple with and respond to Bed-Stuy's complex history through strategies to reduce housing speculation and illegal housing-related activities; promote safe and healthy housing; support tenants and owners struggling to keep up and under pressure to sell; enhance resource delivery to homeowners and tenants; and create new affordable rental and homeownership opportunities on vacant land.

However, given the history of racism and unequal investment in New York City, we acknowledge that the Bedford-Stuyvesant Housing Initiative on its own cannot adequately address the root causes of the challenges that impact Bed-Stuy residents' health, wealth, and housing stability. The COVID-19 pandemic revealed the compounding impacts of racial, economic, and spatial inequality, and how such factors shape our cities. The inequitable distribution of public goods such as education, open space, and safe housing fundamentally shape people's experiences of poverty, access to wealth, and long-term health.

Through the Bed-Stuy planning process, long-term residents made clear they want to preserve and build the intergenerational wealth historically denied to Black people through structural racism and planned disinvestment. Residents also seek to stop real estate speculation, preserve Bed-Stuy's culture, and keep people in their homes. As highlighted in the introduction, homeownership has either been hard to come by, or fraught with pitfalls and has ultimately not created wealth for Black households in the same ways that it has for White households. It is important that Black homeowners can stay in the homes that they have worked hard to obtain, despite discriminatory barriers. Balancing how to pursue the preservation and creation of affordability and the growth of intergenerational wealth, particularly for Black households, remains an open question that deserves continued conversation and focused attention from the City and its many partners in the years to come.



# Appendix



## NYCHA's Waste Management Plan

To reduce pests and waste and improve the quality of life for public housing residents, NYCHA is upgrading the agency's waste management infrastructure, as outlined in NYCHA's 2019 Waste Management Plan. NYCHA has already invested \$6,944,412.11 in various projects that are either completed, in progress, or queued for work in BK03. These investments will improve convenience of trash disposal for residents and enhance operations for staff with improved equipment. Details for all waste management projects for developments in BK03 are included in the table below.

### Completed

Between 2019 and early 2020, NYCHA completed eleven waste management projects at six developments. The projects completed at the developments are:

Enlarged hopper doors:

- Roosevelt I
- Stuyvesant Gardens II
- Sumner

Interior compactor installation:

- Roosevelt I
- Roosevelt II
- Sumner
- Tompkins

Exterior compactor installation:

- Marcy
- Roosevelt I
- Sumner
- Tompkins

### In Progress/Queued

Currently, there are two interior compactor projects in progress and four projects queued for construction at three developments. The projects queued for 2020 are scheduled to get enlarged hopper door projects and interior compactors replaced. The enlarged hopper doors will allow residents to more easily dispose of larger trash bags, and the interior compactor replacements will update equipment that has outlasted its useful life.

### Future Work

In addition to the work that is completed and underway, NYCHA submitted requests for funding totaling more than \$23 million between 2020 and 2027 to invest in waste management upgrades at developments across Bed-Stuy. These improvements will continue the pipeline of work replacing old interior compactors, providing for more convenient trash disposal, and re-designing how waste is handled and moved throughout the development. The re-designs will improve staff's handling of waste and be built with residents' experience of waste and its visibility at the forefront.

### PACT-RAD

In 2019, the following developments began the transition to PACT-RAD management and have no recently completed, in progress, nor queued projects:

- Armstrong I
- Armstrong II
- Marcy Avenue-Greene Avenue Site A
- Marcy Avenue-Greene Avenue Site B

## How to Deal with an Illegal Airbnb

### For Hosts

Are you violating short-term rental restrictions and in jeopardy of receiving a fine or legal action from your landlord? Read the following restrictions, outlined in the New York State Multiple Dwelling Law, the New York City Administrative Code, and the New York City Zoning Resolution to find out.

Did you know: You cannot rent out an entire apartment or home to visitors for less than 30 days, even if you own or live in the building. You must be present during your guests' stay if it is for less than 30 days. You may have up to two paying guests staying in your household for fewer than 30 days only if every guest has free and unobstructed access to every room and exit within the apartment.

Internal doors cannot have key locks that allow guests to leave and lock their room behind them. Internal doors with such key locks create barriers to escaping in an emergency and may result in the issuance of a temporary vacate order.

Under the New York City Administrative Code, property owners are responsible for ensuring their properties are maintained in a safe and code-compliant manner at all times. Property owners can and will be issued a violation for any illegal short-term rentals at their property -- even if it is conducted by tenants.

New York State law also prohibits the advertising of an apartment in a Class A multiple dwelling (generally a building with three or more permanent residential units) for rent for any period less than 30 days. Fines for doing so range from \$1,000 to \$7,500 and will be issued to the person who is responsible for the advertisement.

### For Neighbors

Are you concerned that apartments in your building or the homes on your block are being used as illegal short-term rentals or that these rentals are disrupting the safety and peace of your building or neighborhood? Signs of illegal short-term rentals vary according to the unique characteristics of each neighborhood and building. Other than the presence of online advertisements, the surest indication of illegal short-term rentals is often based on your common sense, and your observations of telltale signs such as:

1. A string of different people arriving to an apartment or home with luggage, only to leave a few days later.
2. Frequent visitors with luggage attempting to get into a building by using buzzer systems, consulting phones, and reviewing printed-out instructions.
3. Key lockboxes on the outside of a building and/or electronic keypad systems installed on doors and doorknobs.
4. Visitors congregating in hallways, lobbies, stairways and elevators, talking about their stays and consulting phones, maps or printed-out instructions, or mentioning online rental booking websites by name.

While any one of these signs may by itself indicate illegal short-term renting, being aware of the signs and reporting them to 311 can help us enforce the law and ensure the livability of your community.

There are several ways to report suspected illegal short-term rentals in your building or neighborhood. You can call 311 and follow the prompts or submit a complaint online. As you will see, this form provides space for you to describe what you are noticing in detail, including the websites for any online advertisements. Please be prepared to provide the specific address of the suspected illegal short-term rental, including the apartment number, and the websites for any online advertisements. You can report anonymously if you choose. Your complaint will be investigated by the Office of Special Enforcement, and you will be able to track the status of the complaint through both the 311 website and the Department of Buildings' Building Information System. Submit a complaint online at [portal.311.nyc.gov](https://portal.311.nyc.gov).



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## Glossary

**Blockbusting** – The practice by banks and other lenders of persuading white owners to sell their property cheaply because of fear of non-white people moving into the neighborhood, and thus profiting by reselling at a higher price.

**Foreclosure** – The legal process in which a lender attempts to recover the balance of a home loan from a borrower who has stopped making payments to the lender by forcing the sale of the home.

**Real estate speculation** – When someone buys property with the hopes of reselling it at a higher price in the near future.

**Redlining** – The discriminatory practice by federal government agencies, local governments, and the private sector of denying financial services, most notably home loans, to residents of certain neighborhoods based on the racial characteristics of the community.

### Agencies / Partners

**CNYCN** – Center for New York City Neighborhoods

**DEP** – New York City Department of Environmental Protection

**DOB** – New York City Department of Buildings

**DOF** – New York City Department of Finance

**DSNY** – New York City Department of Sanitation

**HRA** – New York City Human Resources Administration

**HPD** – New York City Department of Housing Preservation and Development

**LISC** – Local Initiatives Support Corporation

**MOPT** – New York City Mayor’s Office to Protect Tenants

**NY AG** – New York Attorney General’s Office

**NYCHA** – New York City Housing Authority

**OSE** – New York City Mayor’s Office of Special Enforcement

**PEU** – New York City Mayor’s Public Engagement Unit





