



## Some 'Affordable' Units Too Costly, Report Says

By [WINNIE HU](#) Published: February 13, 2013

In a city that measures wealth in square feet, even apartments marketed as “affordable housing” can still be too expensive for many New Yorkers.

That was the conclusion of a new report that found about two-thirds of the city’s recently developed affordable housing required occupants to have minimum income levels that were higher than the median household income in the areas where the housing was built.

As an example, the report looked at a building in Highbridge, a poor section of the Bronx where the median income is \$26,140, that advertised for tenants earning considerably more: between \$29,931 and \$53,800 to qualify for a studio, and \$37,680 and \$61,400 for a one-bedroom.

The 57-page report, which is to be released on Thursday by [the Association for Neighborhood and Housing Development](#), a research and advocacy group, highlights a broader question about who is being helped by the Bloomberg administration’s ambitious plan to build or preserve 165,000 affordable housing units by 2014, one of the largest such municipal efforts in the nation.

The notion of affordable housing that is too expensive may seem counterintuitive, but city housing officials say their efforts have focused, in particular, on an underserved population of New Yorkers who struggle to make ends meet but earn too much to qualify for public housing and other government assistance. That has helped a broad section of the city’s workers survive in a rental market that is among the most expensive in the nation.

But many housing advocates and community leaders say that the city’s efforts have failed to help many of the poorest residents, who face long waiting lists for public housing and a shrinking pool of other options. They also say that the plan has failed to stabilize neighborhoods like Highbridge, where residents are being priced out by rising rents.

“The point of an affordable housing program is to be affordable,” said Moses Gates, an author of the report, which examined more than 124,000 affordable housing units that were developed with billions of dollars in public subsidies from fiscal 2004 to fiscal 2011. “If the housing built is not actually affordable to the people living in the neighborhood, the affordable housing is just housing.”

Housing advocates say the city relies heavily on federal housing subsidies and, as a result, is constrained by federal income guidelines for occupants. They say the federal government estimates that New Yorkers earn more than they actually do for several reasons, including because the government uses a complex formula that factors in income levels in wealthier suburban counties and not just in the five boroughs. On top of that, they said, the federal guidelines also account for the fact that rents are higher in the New York area than nationally.

Tom Waters, a housing policy analyst with the Community Service Society of New York, a nonprofit group that advocates for the poor, said the report highlighted a common problem for the city's low-income families. "I would love to see these programs tilted more towards lower-income people, especially in neighborhoods where they are being displaced," he said.

Eric Bederman, a spokesman for the Department of Housing Preservation and Development, said the report "oversimplifies the issues" by looking only at income and unit sizes to determine the city's housing needs, while the department also considered factors like whether people were paying too much of their income to rent. For instance, he said, census data showed that nearly two-thirds of low-income households that did not qualify for public housing or other subsidies paid more than 30 percent of their income to rent.

The report also found that affordable housing units were distributed unevenly across the city, determined in part by the availability of vacant, city-owned land. Nearly one-third of all the units were in five areas, four of which were in Manhattan: Central Harlem, East Harlem, Chinatown/Lower East Side, Chelsea/Clinton and Melrose/Mott Haven in the Bronx.

The report suggested that the current expansion of affordable housing could be diminished in the future as income restrictions for tenants eventually expired and rents were allowed to rise to market rate.

Housing officials said they had provided incentives and sought zoning changes to encourage developers to include more affordable housing units in their projects. In addition, they said, they were working with other city agencies to identify new properties for development, including in areas where affordable housing had not traditionally been built.

While these officials acknowledged that most affordable housing units were covered by restrictions for an average of 35 years, they said that requiring that all units remain available permanently was not financially practical, and that they were continually looking for ways to preserve more units. The city has so far financed 143,305 of the 165,000 planned affordable housing units through 2012.

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