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Demonstrators hold up signs as they gather at Brooklyn Housing court during a 'No Evictions, No Police' national day of action on September 01, 2020 in New York City. (Michael M Santiago/GettyImages/Getty Images)

Just days before the eviction moratorium was set to expire, Albany passed emergency legislation to halt evictions until May 1, 2021. For the estimated 1.2 million New York families in rent arrears — many of whom are families with children — this news brought a momentary sigh of relief, but the paralyzing fear of eviction this spring shortly followed as New York still lacks any long-term plan to keep families safely housed.

With hospitalizations and positivity rates continuing to spike and new unemployment claims being filed at a dizzying pace, this temporary eviction ban is not a long-term solution, nor is waiting for the stars to align so we can return to "normal." Consider this: When the 12.1% of New Yorkers collecting unemployment are able to return to a healthy job market, how many months of rental arrears will have piled up? And is repayment even *possible*? In 2018, 22% of New York City renters paid more than half of their household income in rent. The lowest-income families are disproportionately likely to pay one-third to half of their income in rent, and face systemic inequalities limiting their ability to accrue savings. It's partly why families with children already made up nearly 70% of shelter residents prior to the pandemic.

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We've witnessed the devastating, life-altering effects of housing instability for young children and teens. Students living in city shelters miss an average of a month of school each year and only 12-15% attain proficiency scores in math and reading, according to a 2016 report — and by all accounts, it's only gotten worse since the pandemic hit. The lifelong impacts these stresses will have on affected school-age children should trouble us all — and we implore city leaders to take immediate action to prevent more children and families from entering shelters and ensure those in temporary housing are on the path towards housing stability.

A diverse group of New York City's tenant advocates, housing service providers, and property owners have identified tangible, implementable recommendations that state and local lawmakers can and should enact immediately to address the core issue of rent arrears. For example, the Family Homelessness and Eviction Prevent Supplement (FHEPS) and CityFHEPS rental assistance programs could significantly expand and clarify eligibility criteria to better serve vulnerable New Yorkers in need. Additionally, CityFHEPS has a rent ceiling far too low for a family of four in a two-bedroom unit that's paying the city's median rent of \$1,580 per month. That needs to change.

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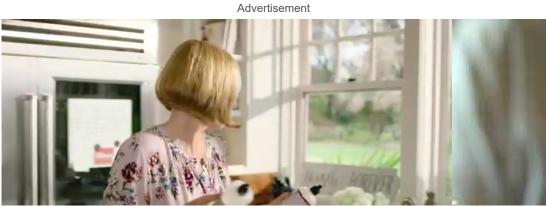
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Some of our proposals don't require new laws at all, just for agencies to retrain staff and adopt a change in internal procedures. The city's emergency rent assistance program, known as the "One Shot Deal," has long been criticized for staff requiring tenants to provide eviction notices as an eligibility trigger — even though the program does not require this. This departmental practice encourages property owners to see housing court as their only means of debt collection. But legal action on the part of property owners — to recuperate income which is rightly theirs and they depend on — is ultimately a costly and deeply harmful tool to collect rent arrears.

Tenants who are most affected by economic disruptions are more likely to live in small buildings with under four units. Owners of small buildings are more likely than owners of large buildings to be Black and Hispanic — groups already hit the hardest by the pandemic. Improving these processes as outlined can help prevent further damage not only to families facing housing instability, but also the families that rely on rental income. There is also growing concern that the costs of nonpayment could impact the long-term outlook for affordable housing stock in New York City. Surveys conducted in 2020 show that rent collection for rent-stabilized and other affordable housing rental properties since March is much lower than it is in market-rate buildings.





Some people might raise an eyebrow at the idea of a dozen or so tenants and tenant representatives sitting down with landlords to talk about unpaid rents and how to solve the crisis at hand — but if 2020 taught us anything, it has been how unproductive, rigid divisions are to common purpose. One of the fundamental organizing principles of our group is to find solutions upstream of the legal eviction process.

The spiraling eviction crisis would reverberate for generations. To state and city leaders: Act swiftly.

Torres is the executive director of BronxWorks, and Trapani is the executive director of Homeless Services United, a member of the <u>Family Homelessness Coalition</u>. Those organizations are nonprofit partners of <u>Project Parachute</u>.

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