


NEW YORK STATE OF OPPORTUNITY | Division of Local Government Services

Affordable Housing



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Overview

- What is Affordable Housing?
- Basics
- History
- Homelessness
- Exclusionary housing practices
- Affordable housing laws, policies and programs
- Land use tools
- Development process
- Preservation

Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.

Matthew Desmond, Evicted: Poverty and Profit in the American City

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Affordable Housing: The Basics



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What is Affordable Housing?

Affordable housing comes in all shapes and sizes

Generally used definition:

- Housing units where the occupant pays no more than 30% of gross income for housing costs, including taxes and utilities.
- Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.
- Affordable Housing covers housing within the means of households that may occupy middle, moderate, or low-income housing. Covers sale price or rental amount.

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The Need for Affordable Housing in NYS

Working at minimum wage each week (\$11.80/hr), a person in NYS would have to work **95 hours** to afford a modest 1 bedroom apartment at Fair Market Rent

Percentage of Cost Burdened Households Paying More Than 30% of Household Income on Housing			
	NYS Overall	Upstate	Downstate
Owners	29.0%	21.4%	34.4%
Renters	53.2%	50.7%	53.0%

- In New York, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,691. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$5,638 monthly or \$67,653 annually.

Source: Out of Reach 2020, National Low Income Housing Coalition

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Renter Housing Expenses

Onondaga County	
Percentage of Renter Households	35%
0 bdrm at Fair Market Rent (FMR)	\$633
1 bdrm at Fair Market Rent (FMR)	\$723
2 bdrm at Fair Market Rent (FMR)	\$900
3 bdrm at Fair Market Rent (FMR)	\$1127
4 bdrm at Fair Market Rent (FMR)	\$1291
Median Renter Household Income	\$33,329
Income Needed to Afford 0 bdrm at FMR	\$25,320
Income Needed to Afford 1 bdrm at FMR	\$28,920
Income Needed to Afford 2 bdrm at FMR	\$36,000
Income Needed to Afford 3 bdrm at FMR	\$45,080
Income Needed to Afford 4 bdrm at FMR	\$51,640
Renter Households Spending More Than 35% of Income on Rent	39.4%



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Homeowner Housing Expenses

Onondaga County	
Percentage of Owner-Occupied Households	65%
Median Home Value	\$145,400
Median Household Income for Owners	\$82,636
Median Owner Monthly Expenses w/ Mortgage	\$1398
Owner Households Spending More Than 35% of Income on Housing	25%


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Federal Terms

Lower income people make up 40% of the nation's population



Percentage of median income

LOWER Income:
80% or less of median income

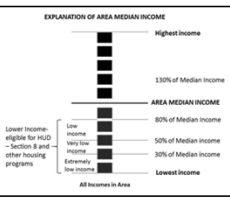
Low Income:
50% - 80% of median income


Very low Income:
≤ 50% of median income

Extremely Low Income:
≤ 30% of median income

Area median incomes (AMI) - calculated annually by HUD
Income is adjusted for household size

EXPLANATION OF AREA MEDIAN INCOME




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HUD's Area Median Incomes (AMI)

Area Median Income (AMI) - \$60,000

Household Size	30% of AMI	50% of AMI	80% AMI
	extremely low income	very low income	lower income
1	\$18,050	\$30,100	\$48,100
2	\$20,600	\$34,400	\$55,000
3	\$23,200	\$38,700	\$61,850
4	\$25,750	\$42,950	\$68,700

The area median income (AMI)

- Calculated annually to determine Section 8 income eligibility limits
- Based on the estimated area median family income (MFI).
- <https://www.huduser.gov/portal/datasets/il.html>

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Affordable Housing - ongoing need



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American Housing Survey

Showed need for decent housing:

- **Substandard housing:**
6% of housing is physically deficient
- **Cost burden:**
Affects 2/3 of all low income homes
- **Overcrowding:**
Limited finances, inadequate housing supply
- **Segregation:**
Urban and rural high poverty areas




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Benefits of Affordable Housing

Who may need help? <ul style="list-style-type: none"> Young adults Seniors Single parent families Young families Veterans Former employee after downsizing Your family member or friend Potentially anyone of us 	Give <u>everyone</u> access to: <p>Providing support for everyone helps the entire community</p> <ul style="list-style-type: none"> Quality education Jobs Workforce housing Public services
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Challenges of Affordable Housing

- Rising new housing costs
- Regulations
- Extended development time
- Older housing surplus "filtering down"
- Leadership changes
- Consumer patterns/beliefs
- Exclusionary housing practices

Conclusion: Affordable housing needs are not adequately addressed in the marketplace

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Affordable Housing History



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History - Pre-US to 1950

- Early US: poorhouses; poor farms; company housing
- Tenement House Act, 1901
- 1930's - 1940's: The New Deal; Wagner Act (Public Housing Authority); Public Housing Projects



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History - The Perfect Storm

- 1950's & 1960's - Perfect storm of changes
- Suburbanization
 - Urban renewal
 - Highway construction
 - New rules for housing projects
 - Residents vacate if income rises
 - Must accept poorer households

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History - Changing Times



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History - Last 50 Years

1960 -1980 Federal Model Shift: role reduced

- Johnson: Great Society; Sec 236 (rental); Sec 235 (home ownership)
- Nixon: Housing allowances
- Ford: Section 8 rental subsidy
- Carter: Increase Section 8 units

1980 - Present

- Reagan: Low Income Housing Tax Credit – mainstay
- G. H. W. Bush: HOME Program; Housing Block Grants – remains mainstay
- Clinton: Community Reinvestment Act home ownership, especially lo income
- G. W. Bush: Programs to increase home-ownership rate
- Obama: Home Affordable Modification Program and the Home Affordable Refinance Program

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History - Public Housing Units - 1949-1999

Year	Cumulative Number of Public Housing Units	Average Annual Change From Prior Decade
1949	150,000	
1959	401,000	+25,100
1969	768,000	+36,700
1979	1,178,000	+41,000
1989	1,401,000	+22,200
1999	1,296,000	(-10,400)

Source: Listokin, David. "Federal Housing Policy and Preservation: Historical Evolution, Patterns, and Implications" HUD data.

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History - Homelessness

Why the sudden problem in 1970's?

- Higher housing cost burdens
- Urban Renewal - Loss of housing
- Federal income support programs lost value
- Deinstitutionalization of mentally ill
- Weakening family ties
- War Vets – PTS
- Drug/alcohol use

Strategies


- 1987 McKinney-Vento Act
- Emergency shelters
- Transitional housing
- Housing First model
- Social Programs
 - Job training
 - Rehabilitation programs
 - Faith based partnerships



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Exclusionary Housing



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Exclusionary Housing

Suburban exclusion of affordable housing is real and commonplace, even in states with strong fair housing statutes and areas with strong local laws




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Affordable Housing Laws and Case Law



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Federal Laws


US Constitution

- Bars discrimination based on race


Federal Fair Housing Act – 1968

Zoning to prevent racially integrated subsidized housing may be a violation:

- Has racially discriminatory EFFECT, even without overt evidence of discriminatory INTENT



EQUAL HOUSING OPPORTUNITY

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Court Challenges - Euclid

Village of Euclid v. Ambler Realty Co., 272 U.S. 365

Landmark case by U.S. Supreme Court

- Generally - upheld validity of conventional zoning
- Specifically - held that a municipality could exclude apartment buildings from residential zones
 - Protect residential character
 - Protect neighborhood desirability as place of detached homes

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Court challenges - Mt Laurel

Mt Laurel I - 1975


Southern Burlington NAACP et al v. Township of Mt Laurel, NJ

- Influential case challenging exclusionary practices in NJ
- Key results - All NJ municipalities must zone for high density, low and moderate income housing
- Downside – court offered no direction on need determination process

Mt Laurel II - 1983

South Burlington County NAACP v. Township of Mount Laurel, 456 A.2d 390 (N.J. 1983)

- Based on widespread failure to comply with MT Laurel I decision
- Builder's Remedy - Failure to plan for affordable housing means lower courts can overturn local housing denials and grant "builder's remedy"

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New York State - Berenson

Berenson v. Town of New Castle, 38 NY.2d 102 (1975)

- Court ruled that town's zoning must reflect regional needs, including "residents in Westchester County as well as the larger New York City metropolitan region [who] may be searching for multiple-family housing in the area to be near their employment or for a variety of other social and economic reasons"


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New York State Case Law Exclusionary Zoning


<ul style="list-style-type: none"> • Berenson v. Town of New Castle (1975) • Robert Kurzuis v. Village of Upper Brookville (1980) • Blitz v. T New Castle (1983) 	<ul style="list-style-type: none"> • Asian Americans for Equality v. Koch (1988) • Continental Building Co v Town of North Salem (1995) • Gernatt Asphalt Products, Inc. v. Town of Sardinia (1996)
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Local Land Use Tools and Affordable Housing

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Tools: Comprehensive Plan

Future Housing Needs

- Demographics
- Housing inventory
- Assessment of need
- Sources of information
 - U.S. Census
 - Regional Planning Agency
 - NYS HCR
 - Local non-profit housing orgs
 - U.S. HUD



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Tools: Comp Plan - examples


Orange County

*“Encourage the provision of a **wide spectrum of housing types and choices** including affordable housing, providing **options for rural, suburban, and urban living**... This should include housing at a **range of densities, styles and owner and renter types**”*

Southampton

- *Creation of planned residential communities providing an **array of housing** meeting the **social and economic needs of the residents of the hamlets, the town, and the region.***
- *Provide the opportunity for affordable housing for **senior citizens, age fifty-five years and older***

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Tools: Inclusionary Housing

BEST PRACTICE


Provide alternative methods of compliance in order to avoid constitutional vulnerability

Inclusionary Regulations:

Developer requirements for affordable housing are part of the market-driven development activity:

- Include affordable housing in development. or
- Build units off-site, or
- Contribute cash or land in lieu of construction

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Inclusionary Housing: How it works

Typical mandatory inclusionary regulation specifies:

Size threshold of developments

- Often as few as 5 to 30+ units

Income range (defined in relation to Area Median Income)

- From below 30% to as high as 130% of AMI

Percentage of affordable units required to "set aside"

- Varies widely, from 5% to 25% or more
 - Suburban: most require 15-20%
 - Urban areas: usually require less
 - Trade off: can lower percentage for very low income units

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Inclusionary Housing: How it works

Typical mandatory inclusionary regulation specifies:

Unit design and size standards

- Same design features (interior/exterior), size, bedrooms as market units?

Unit layout and placement

- Dispersed or clustered; not isolated or placed on unsuitable part of site

Timeframe

- When will units be built, in parallel with market units?

Controls to ensure units remain affordable

- Specify period (normally 30-40 years)
- Deed restrictions and covenants

Incentives and offsets

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Inclusionary Housing Incentives and Offsets

Incentives:
Municipality offers benefits to developer

Offsets:
Public sector reduces the affordability gap

- Municipality requires developer to address regional housing needs in new development
- Developer did little or nothing to create the condition
- NYS court determined municipality must offer developer "offsetting benefit"

GOAL

- Reduce gap
- Mitigate ordinance's economic effect on developer
- Keep projects economically feasible

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Inclusionary Housing Incentives and Offsets

Incentives	Offsets
<p>Zoning</p> <ul style="list-style-type: none"> Density bonuses Setbacks Height and bulk bonuses Open space <p>Parking space reductions</p> <p>Expedited permitting</p>	<p>Reduce developer costs</p> <ul style="list-style-type: none"> Waive permit fees Waive sewer hookup fees Infrastructure subsidies <p>Increase developer return</p> <ul style="list-style-type: none"> Tax abatement Reduce carrying cost to future lower income owner, allowing developer to charge more for unit Capital Subsidy – give subsidy on affordable units from HOME or a state or local housing trust fund

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Tools: Voluntary Inclusionary Zoning

Not mandatory - Cannot be required

- Pros - Less opposition
- Cons - Not as effective as mandatory programs

Incentives in exchange for affordable housing units

- Zoning waivers in exchange for identified amenities
- Incentives may be on a sliding scale, based on:
 - percentage of affordable housing
 - levels of affordability

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Tools: Workforce Housing

Affordable housing for households with earned income insufficient to secure quality housing in reasonable proximity to the workplace

- Target "essential workers"
- An expanded understanding of affordable housing
- For gainfully employed who "drive till they qualify"
- Definitions ranging from 50% to 120% of Area Median Income (AMI)

Multifamily "Speed Dating"
Meet the Developer - or Town - of Your Dreams!!

Connecticut's multifamily housing market is hot! Demanded from workers, families, young professionals, Baby Boomers and many others is moving dozens of municipalities to actively identify locations where smaller, denser, more affordable, energy-efficient, walk-able and, if possible, transit-adjacent housing options.

BUT THERE'S A PROBLEM:
Many towns are inexperienced in developing or understanding multifamily and other denser housing, and often don't know what developers need.

AND
Many builders and developers don't know towns want to hook up with them!

THE SOLUTION:
Bring builders, developers, municipalities, lenders, planning consultants and other experts together along with...

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Long Island Workforce Housing Program

- Nassau or Suffolk Counties (effective 1/1/09)
 - Applications to build 5 or more residential units
 - Developer gets at least 10% density bonus
- Local government requires one of the following:
 - At least 10% affordable workforce housing unit set aside (households at or below 120% of median income)
 - Construction of units on site or in municipality
 - Fee payment for each unit required to build

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Tools: Cluster Development

Planning Board needs authorization to review

- Zoning may designate districts where cluster is authorized
- Cluster lots may not exceed number of lots if developed conventionally
- Lower site development costs
- Lower building costs presents opportunity to encourage addition of affordable units




Allows units to be clustered on small section of the property

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Tools: Accessory Dwelling Units (ADU)



- Allowed as of right, or by special use permit
 - SUP: can address design, density, and health and safety issues
- Cost-effective affordable rental housing
- Older persons can stay in neighborhood
- Common in larger, older houses, in existence for many years

ADU: second residential unit contained in single family home or garage; aka "in-law apartment"




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Tools: Manufactured Housing

<p>Levels of Regulation:</p> <p>Federal</p> <ul style="list-style-type: none"> • Construction and Safety <p>State</p> <ul style="list-style-type: none"> • Installation Standards • Uniform Code • Manufacturer's Manual • Sanitary Code Part 17 <p>Local</p> <ul style="list-style-type: none"> • Location, lot size, setback • Home site development 	<ul style="list-style-type: none"> • Freestanding; permanent chassis • 20-30% less expensive than site built homes • Privacy and amenities associated with home ownership
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Across-the-board exclusion from municipality prohibited
(Town of Pompey v. Parker)

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Tools: Manufactured Housing Laws

- N.Y. Executive Law, Article 21-B, Title 2, effective November 20, 2015
- A manufactured home that is affixed to a permanent foundation and conforms with the identical development specification and standards, including general aesthetic and architectural standards, applicable to conventional, site-built single-family dwellings in the residential district in which the manufactured home is to be sited, **shall be deemed to be a conforming single family dwelling** for purposes of the applicable local zoning law or ordinance.

N.Y. Executive Law, Article 21-B, Title 2, §616, 617

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Tools: Manufactured Home Parks

- What can local governments regulate:
 - Location
 - Lot size
 - Setback
 - Vehicle parking, etc
- Can require site plan review
- Should be reviewed the same way as any other single-family housing development
- Don't discriminate against manufactured housing



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Tools: Senior Housing Needs



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Tools: Senior Housing Zones

DISTRICT OR ZONE

- Senior Housing District
- Retirement Community District
- Golden Age Housing Zone

MEANS OF IMPLEMENTATION

- Overlay district
- Floating zone



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Tools: SEQR and Affordable Housing

18. Consistency with Community Character
 The proposed project is inconsistent with the existing community character. NO YES
 (See Part 1, C.2, C.3, D.2, E.3)
 If "Yes", answer questions a - g. If "No", proceed to Part 3.

Statement Part 1 Question(s)	No, or small impact may occur	Moderate to large impact may occur
a. The proposed action may replace or eliminate existing facilities, structures, or areas of historic importance to the community.	E3e, E3f, E3g	<input type="checkbox"/>
b. The proposed action may create a demand for additional community services (e.g. schools, police and fire)	C4	<input type="checkbox"/>
c. The proposed action may displace affordable or low-income housing in an area where there is a shortage of such housing.	C2, C3, D3f D3g, E3a	<input type="checkbox"/>
d. The proposed action may interfere with the use or enjoyment of officially recognized or designated public resources.	C4, E3	<input type="checkbox"/>
e. The proposed action is inconsistent with the predominant architectural scale and character.	C2, C3	<input type="checkbox"/>

SEQR: The Full Environmental Assessment Form, Part 2 has a question on Affordable Housing needs of the area of the proposed project.

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Tools: Housing Boards and Regional Planning Commissions


<p>Local Government Housing Boards</p> <ul style="list-style-type: none"> • Assess area and regional housing needs • Research, promote, and coordinate funding • Formulate/develop policy and programs • Implement and monitor policies • Observe rights of lower income households and homeless 	<p>Regional Planning Commissions</p> <ul style="list-style-type: none"> • Provide census data and analysis • Forecast housing and employment numbers • Coordination of plans • Stormwater/sewer overflow regulations • Coordination of housing with other related entities
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NYS Homes and Community Renewal (NYSHCR)

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NYSHCR - Major Housing and Community Renewal Agencies

- Housing Trust Fund Corporation
- Housing Finance Agency
- Division of Housing and Community Renewal
- Affordable Housing Corporation
- State of NY Mortgage Agency

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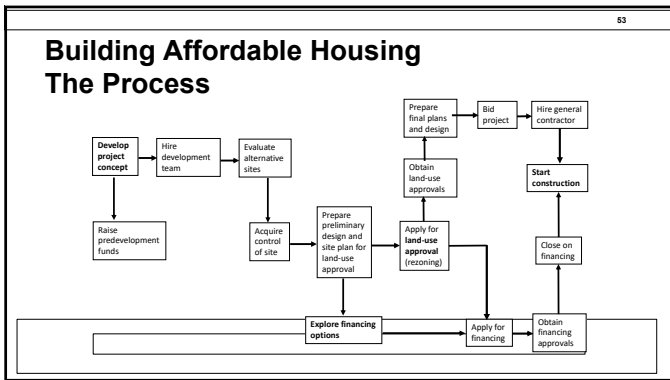
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Development Processes and Preservation

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Principle Site Selection Criteria

Category	Elements	Key Questions
Zoning	Use, height, setback, coverage, parking, open space, design review	Is project consistent? If not, is variance or SUP needed?
Unit size mix	A mix of housing sizes, for various groups including single parent families, large families, seniors, and people with disabilities	What is adequate? Ideal? Universal design features? Combination of unit sizes effect project's impact on community.
Infrastructure	Sewer, water, roads	Available? If not, can it be brought in or provided on site?
Environmental Constraints	Wetlands, flood plains, steep slope, resources, contamination	If yes, can it be adequately mitigated?
Suitability	Access to public transportation, jobs, services, recreation	If not, can it be improved or provide services on-site?
Compatibility with surrounding uses	Proximity to incompatible uses	If yes, can it be mitigated through design or other means?
Special consideration or constraints	Historic district, farmland, easements, regional plans, specific funding program criteria	If yes, can it be addressed in ways that protect both?

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The Process

DESIGN

Site selection

- Near jobs and services

Design for target group

- Age distribution, number of children, single household families
- Elderly, disabled, workforce housing, immigrants, ethnic, religious groups

Economics – what design features can you afford to build

- Income ranges- % of AMI
- Subsidies; incentives ; offsets


TYPE OF HOUSING

Apartments

- Low rise, high rise
- Garden apartments, townhouses
- Unit sizes, location, universal design?

Houses

- Size
- Same location or scattered?
- Features; design
- Traditional or condo
- Risks and rewards




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Housing Preservation

- Preservation has economic and social benefits
 - Prevent loss of existing affordable housing
 - Ensure future affordable housing remains affordable
- Tools
 - Spatial mapping programs for comprehensive view
 - Preservation compacts- a collaborative & multipronged approach to affordable rental housing preservation
 - Analyzing data for at-risk properties
 - Facilitating partnerships across levels of government; reduce costs




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The Future




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Trends Affecting Housing

<p>Demographic, Geographic, & Environmental Trends</p> <ul style="list-style-type: none"> • Supply shrinking; demand increasing • Aging population • Movement back to the city and along urban waterfronts • Many urban areas are located in 100 year floodplains. • Job types and locations may change 	<p>Economic Trends</p> <ul style="list-style-type: none"> • Land scarcity in <ul style="list-style-type: none"> – Most desirable locations – Urban areas • Complex government funding programs; subject to change • Regulations slow development process • Energy concerns • Greater economic divide • Economy slow to recover • Aging housing stock • "Durational stipulations" on some housing
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COVID-19 – Renters

- **COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020**
- No residential tenant suffering from COVID-19 related hardship may be evicted for the duration of the state of emergency. Current eviction protection end date: 5/1/2021
- Prohibits charges or fees for late rent payments
- Tenants facing financial hardship can use their security deposit as payment and repay their deposit over time
- No moratorium on a tenant's obligation to pay rent or an owner's obligation to provide essential services
- Tenants must submit a hardship declaration explaining source of the hardship
- Landlords may evict tenants that are creating safety or health hazards for other tenants and those who do not submit a hardship declaration
- On the federal side, the CDC has extended its nationwide moratorium on evictions through June 30

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COVID-19 – Owners

- **COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020**
- Federal & state law allow homeowners to enter forbearance if they are facing a COVID-related hardship
- Federal backed & non-federal mortgages: allows deferment of payments for up to a year
- Moratorium on residential foreclosure proceedings until 5/1/2021
- Homeowners can file hardship declarations with their mortgage lender
- No negative reporting to credit bureaus; no late payment fees or online payment fees
- Grace period for loan modification
- New foreclosure proceedings must include a notice indicating the defendant may be eligible for an extension of time to respond
- Local governments cannot engage in a tax lien sale or tax foreclosure until at least 5/1/2021
- Extends the Senior Citizens' Homeowner Exemption and Disabled Homeowner Exemption from 2020 to 2021

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COVID-19 – Small Businesses/Landlords

- **COVID-19 Emergency Protect Our Small Businesses Act of 2021**
- Applies to small businesses with under 50 employees that demonstrate financial hardship as well as small businesses with 10 or less units
- Recognizes the financial toll the pandemic has taken on business owners, including retail and restaurants
- This measure extends protections already in place for commercial owners & renters
- Suspends foreclosure or eviction of any commercial owner or renter for mortgage/lease nonpayment until 5/1/2021
- Small landlords who own 10 or less units can file hardship declarations with their mortgage lender to prevent foreclosure
- Gives small businesses additional time to get back on their feet and catch up on mortgage/rent payments or to renegotiate their mortgage loan/lease terms to avoid foreclosure or eviction

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Conclusions

- Address housing needs in Comprehensive Plan
- Encourage inclusionary housing policies
- Promote workforce housing
- Use land use tools to attain goals
- Housing integration is key
 - Meet housing needs
 - Maximize benefits
 - Minimize negatives
- Foster regional equality
- Educate public officials and constituency

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Resources

The U.S. Department of Housing and Urban Development (HUD)

- Offers a Low-Rent Apartment Search for those who qualify for HUD housing assistance (find low-rent apartments for senior citizens, people with disabilities, families, and individuals).
- <http://www.hud.gov/apps/section8/index.cfm>

NYS Homes and Community Renewal

- Main Toll-Free Phone Number: 1-866-ASK-DHCR (1-866-275-3427)
Hours - Monday - Friday: 9am - 5pm
- HCR resources for Municipalities/Non-Profits
<https://hcr.ny.gov/funding-opportunities>
- **Albany**
Hampton Plaza, 38-40 State Street, Albany, NY 12207
Phone: 518-473-2526


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Resources: COVID-19

- **NYS Coronavirus Website:** <https://coronavirus.health.ny.gov/home>
- **NYS Coronavirus Hotline:** 1-888-364-3065
- **NYS Executive Orders:** <https://www.governor.ny.gov/executiveorders>
- **NYS AG Coronavirus Resources (including info for homeowners and tenants):** <https://ag.ny.gov/coronavirus>
- **Homeowner Protection Program (HOPP) Hotline:** 1-855-466-3456
- **NYS HCR COVID-19 FAQs:** <https://hcr.ny.gov/covid-19-helpful-links-and-faqs>


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Resources: Manufactured Housing

- HCR Mobile & Manufactured Homes site: <https://hcr.ny.gov/mobile-manufactured-homes>
- Manufactured Home Tenant's Bill of Rights: <https://hcr.ny.gov/summary-new-york-state-manufactured-home-park-tenants-rights-under-section-233-real-property-law>
- HCR Manufactured Home 24-hour help hotline: 1-800-432-4210
- Mobile & Manufactured Home Replacement Program: <https://hcr.ny.gov/mobile-manufactured-home-replacement-program-mmhr>

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Senior Housing Resources

NYS Office for the Aging

The Livable New York Resource Manual – goal is to help local officials, professionals and residents plan, zone and develop for livable communities, aging-in-place and sustainable neighborhoods – stressing future-based planning on evolving demographic trends.

- The manual addresses housing, transportation, mobility, green buildings, energy alternatives and inclusive planning.
- Available on-line: <https://aging.ny.gov/LivableNY/Index.cfm>

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Other Resources: Housing Agencies & Orgs

- NYSAFAH - NYS Association for Affordable Housing - www.nysafah.org
- SHNNY-Supportive Housing Network of New York - <http://shnny.org/>
- The Assisted Living Federation of America - <http://www.alfa.org/>
- National Center for Assisted Living Report - <https://www.ahcancal.org/ncal/>
- Senior Housing Network - <http://www.seniorhousingnet.com/>
- The Furman Center for Real Estate and Urban Policy - <http://furmancenter.org/>
- National Housing Conference - <http://www.nhc.org/>
- Neighborhood Preservation Coalition of NYS - <http://npcnys.org/>
- NYC Department of Housing Preservation and Development - www.nyc.gov/hpd
- NY Housing Conference - <http://thenyhcn.org/>
- NYS Rural Housing Coalition - <https://ruralhousing.org/>

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