



# MITCHELL-LAMA RESIDENTS COALITION

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WEBSITE: [www.mitchell-lama.org](http://www.mitchell-lama.org)

## 1972 - 2022: MLRC celebrates a half-century of struggles and victories

Fifty years of fighting to retain, strengthen and expand affordable housing for themselves, and indeed for all low-, moderate- and middle-income New Yorkers, was cause for joy on April 30, as the Mitchell-Lama Residents Coalition celebrated both its founding a half-century ago, and its ongoing battles to sustain one of the most successful housing programs in the country.

Conducted online via Zoom because of the still present Covid-19 pandemic, the celebration featured current MLRC leaders and both past and present activists, as well as a host of representatives who have been instrumental in securing some of the strongest pro-tenant and pro-cooperator laws in New York's history.

First among the honorees—all of whom received T-shirts and paperweights—was former **Congressman Charles B. Rangel**, who was one of the founders of the coalition.

In his opening remarks, Rangel read from a proclamation he'd introduced in Congress in 1972, in which he praised another founder, **Bob Woolis**, who had been one of the most effective activists in the city.

As Rangel noted, Woolis — who died in 2006 — "briefed elected officials on the issues and guided tenants on how

to fight to preserve their housing. He would boldly go after greedy landlords and fight them at every step of the way, doing everything in his power to stop any potential unjust rent increase."

As residents in M-L developments began to face a seemingly unending series of "landlord hardship" rent increases, Woolis and Rangel set out to do what they did best: organize the opposition.



"Today," Rangel continued, the organization "is at the forefront of tenant advocacy fighting on behalf of 400,000 residents. . . . They are teachers, postal workers, construction workers, police officers, municipal workers, secretaries, students and homemakers from many ethnic and cultural backgrounds. They are racially diverse but morally united. Like myself, they believe that affordable housing is a human right."

Again, that was a half century ago. During the ensuing years, as one M-L development after another went private, the number of residents, both tenants and cooperators, decreased accordingly. Still, the organization—representing both current and former M-L

*(Continued on page 5)*

## Harvard: US rent increase highest in two decades

Rents in the United States soared after initially declining during the first year of the Covid-19 pandemic, according to the latest annual [report](#) from the Harvard Joint Center for Housing Studies, the most authoritative annual report on US housing.

Surging demand and low vacancy rates were two key factors in the rise in rents, the Center reported.

The report came out before the NYC Rent Guidelines Board voted in June to hike rents for stabilized tenants between 3.5 percent and 5 percent, depending on the length of the lease—the highest increase in ten years.

Nationwide, the report noted "After a brief dip in 2020, rent growth in the professionally managed segment hit a record 11.6 percent at the end of 2021 and remained at that pace in the first quarter of 2022. *This was the largest year-over-year increase in two decades* and more than three times the 3.2 percent average annual rise in the five years preceding the pandemic." [Emphasis added.]

Rents were not the only housing item that leapt during the year. In a separate release, the Center noted that home prices soared 20.6 percent in March 2022, marking the largest jump in three decades."

Further, the value of homes "is continuing to rise." Part of the reason for  
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**Strengthen MLRC**  
Join today (use form on page 2)

## MLRC Executive Board Elections

will be held at the October 2022 General Membership Meeting via Zoom. (Date pending.) Anyone interested in serving should notify us online via [Mitchell-Lama.org](http://Mitchell-Lama.org) or by phone at 212-465-2619.

The election committee will notify you and follow up with an application and interview.

Mitchell-Lama Residents Coalition  
PO Box 20414  
Park West Station  
New York, NY 10025

# Racial disparities in housing affordability; New grants to address homeless 'sweeps'

Adequate affordable housing in neighborhoods in more than nine out of ten large cities were nonexistent to most Black residents during the high point of the Covid-19 pandemic, according to a new [study](#) by National Equity Atlas.

Key findings of the study, which focused on the 100 most populous American metropolitan regions in 2019, reveal:

- Renters in Metro America Face Shrinking Maps of Affordable Neighborhoods
- Black Households Have the Fewest Neighborhood Choices
- Black Renters Experienced the Steepest Declines in Affordable Neighborhoods
- The Majority of Neighborhoods Affordable to Low-Income Households Are Lower Opportunity
- Black and Latinx Renters Have Very Limited Access to Prosperous Neighborhoods

According to the report, "Not only is there an overall shortage of affordable rental homes, but they are rarely located in 'high-opportunity' neighborhoods that have high-quality schools, safe streets, clean air, parks, reliable transit, and proximity to jobs, retail, and services. Instead, they are concentrated in disinvested neighborhoods that lack these 'opportunity structures' and are often replete with harms ranging from polluted air to decrepit infrastructure to excessive surveillance and police violence.

"The overcrowding of affordable homes in lower opportunity neighborhoods and lack of affordable homes in higher opportunity neighborhoods have significant negative consequences for people living on

low incomes. Decades of research underscore that living in a neighborhood lacking critical opportunity structures negatively affects health, access to educational and economic opportunities, and life outcomes — especially for children."

In another study, by the real estate tracking firm Zillow, "Black, Latin, and Asian Americans face much tougher hurdles in today's rental market" than white people . . . By having to pay larger application fees and security deposits, renters of color have to fork over an extra \$294 on average just to secure housing."

Further, application fees are usually steeper for people of color: the median fee is \$50 for white renters, while for people of color it is \$65, \$80 and \$100.

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In the face of sweeping actions to eliminate homeless encampments by major cities like New York and Los Angeles, the federal Department of Housing and Urban Development announced a program to fund the "unsheltered homeless," that is, people who set up tents or cardboard boxes to sleep on sidewalks or other public places.

This first-of-its-kind program consists of grants totaling \$322 million for the purpose of helping cities link these people, who are usually not counted in homeless tabulations, "with health care, treatment and housing," according to a HUD release as reported by the [Washington Post](#).

Critics of the cities' reliance on sweeping encampments charge that they often subject the homeless to violence and a "revolving door" pattern of jails and sidewalks.

## UPCOMING EVENTS

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The election committee will notify you and follow up with an application and interview.

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## JOIN THE MITCHELL-LAMA RESIDENTS COALITION 2022

INDIVIDUAL: \$15 per year; DEVELOPMENT: 25 cents per apt (\$30 Minimum; \$125 Maximum)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Evening phone \_\_\_\_\_ Day phone \_\_\_\_\_

Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Current ML: Co-op \_\_\_\_\_ Rental \_\_\_\_\_

Former ML: Co-op \_\_\_\_\_ Rental \_\_\_\_\_

Development \_\_\_\_\_

President's name \_\_\_\_\_

Donations in addition to dues are welcome.

NOTE: Checks are deposited once a month.

Mail to: MLRC, PO Box 20414, Park West Finance Station, New York, NY 10025



## Adam's plan on homelessness: Improve tracking, financing and tenant organizing

A new system to track and measure the extent of homelessness in NYC that goes beyond counting the number of individuals and families in the primary shelter system administered by the Department of Homeless Services was presented in Mayor Eric Adams' new "blueprint" for housing.

Improved tracking is one aspect of the effort to confront the city's burgeoning homelessness issue. Other aspects include more financial assistance, and expanded efforts to combat tenant harassment.

Regarding tracking, in place of the current system, the new protocol will include homeless people serviced by three other agencies: HPD, DYCD (Dept. of Youth and Family Services), and HRA (Human Resources Administration).

According to the blueprint, counting only those in DHS shelters "obscures the true picture of homelessness in New York City and diminishes our accountability to address the full scope of the problem, reducing transparency for the public and making progress more difficult to track."

Specifically, the blueprint notes that the City "will publish a new dashboard that includes the total number of individuals and households residing across all shelter systems on any given day. This will allow government agencies and the public to have a comprehensive

understanding of the overall need and provide a more consistent, reliable means of measuring progress."

Additional methods to address homelessness include increased emergency financial assistance; advocacy for increased funds from the state's public assistance shelter allowance; and expansion of a program to counter tenant harassment.

¶ Emergency financial assistance, especially to survivors of domestic brutality will entail expansion of the current rapid "low-barrier emergency grants" to help survivors avoid a shelter. The pilot program is operated by the Mayor's Office to End Domestic and Gender-Based Violence.

¶ Greater shelter allowance will entail lobbying state legislators to increase the state's public assistance shelter allowance to aid with housing costs. The current allowance for a single adult is \$215, unchanged since 1988 and for a family of four is \$400, unchanged since 2003.

¶ Combatting tenant harassment will entail expansion of the Partners in Preservation program to more neighborhoods. The PiP helps to develop and coordinate tenant organizations, legal services providers, and various government agencies to combat harassment in rent-regulated buildings.

## HUD to offer \$520 million in grants to combat lead paint hazards

Grants totaling \$520 million to address lead paint and other household health dangers will be made to state and local housing agencies.

A June statement from HUD noted that this was the largest such grant ever made to localities for health issues. The grants are provided under HUD's Lead Based Paint Reduction program, the grants are expected to remove hazardous conditions in around forty homes occupied by low-income families.

A key focus of the program are children under the age of six. To accomplish this, the grants will be used to identify and remove "dangerous lead hazards and additional health and safety hazards."

Although federal, state, local, tribal and nonprofit "partnerships" have reduced the dangerous blood level by nearly half in the past decade, HUD said, "al-

most half of the housing built when lead paint could be used in homes — that is, before 1978 — have hazardous conditions of lead."

The greatest lead dangers, however, are in pre-1960, and, especially, pre-1940 construction, HUD said.

According to the Centers for Disease Control, exposure to high levels of lead "may cause anemia, weakness, and kidney and brain damage. Very high lead exposure can cause death."

Lead can also "cross the placental barrier, which means pregnant women who are exposed to lead also expose their unborn child. Lead can damage a developing baby's nervous system. Even low-level lead exposures in developing babies have been found to affect behavior and intelligence. Lead exposure can cause miscarriage, stillbirths, and infertility (in both men and women)."

## HPD staff shortages imperil inspections & new housing

Shortages of personnel at the city's Department of Housing Preservation and Development are so severe that they threaten to seriously delay construction of affordable housing, inspections of reported code violations, filling apartment vacancies, and "leasing up" in affordable housing lotteries.

A report from the New York Housing Conference, a nonprofit advocacy group, found that in March, 2022, HPD's staff, currently at around 2,200, shrunk by seven percent since before the Covid pandemic, and a full sixteen percent "less than they are allowed under the budget for this year."

Further, HPD staffers declined by another two percent in the first three months of the Adams mayoralty, the report noted.

Still further, a shortage of project managers — planners, community coordinators, development specialists — "are causing particular problems."

While the staff decline is in part a result of the city's own hiring freeze in FY 2021, it also reflects national labor trends since Covid, as more and more employees at almost every level have resigned either to seek higher paying jobs or more comfortable work environments (such as working at home), or simply to spend more time in non-working pastimes.

As the report notes, nationally "there are far more job openings [on average] than there are unemployed people in the U.S., with 11.5 million job openings in March and 5.9 million unemployed people."

### Recommendations

The agency's top officials have been taking steps to address the issue, the report said, including "using contracts for legal services while they work to hire attorneys to fill vacancies and . . . hiring housing inspectors on a provisional basis until the next civil service test is given."

But much more has to be done, the report argued.

Specifically, the Housing Conference recommended the following steps:

¶ Give managers discretion to hire within a pay scale, rather than requiring new staffers to start at the bottom, and explore the possibility of "increasing pay scales for positions that are not competitive with the private sector."

¶ Reduce the review of new hires by the Office of Management and Budget, and cancel the need for OMB to approve every new job applicant. End restrictions OMB places on all hiring and promotions; HPD  
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**Mitchell-Lama Amendments**

## Revitalizing the Co-op Spirit

By Jay Hauben

For many years efforts to reform the Mitchell-Lama law, in the form of amendments, have been introduced without success into the NYS legislature. Then, starting in 2021, a grassroots campaign began with the goal of passing amendments to strengthen democratic practices and make privatization more difficult at Mitchell-Lama co-ops.

The campaign was successful: the fought-for amendments went into effect on March 22, 2022. They support efforts to strengthen and revitalize the co-op spirit in our co-ops. They enable us to be co-ops not just in name but in practice.

Over one billion people around the world live in co-ops guided more or less by the Rochdale co-op principles. The new amendments can help cooperators to move our co-ops closer to living up to those principles.

**Rochdale Co-op Principles**

¶ Open, voluntary, non-discriminatory membership.

¶ Democratic governance: each member gets one vote.

¶ Limited return on equity.

¶ Surplus belongs to members.

¶ Education of members and the public in cooperative principles.

¶ Cooperation among cooperatives.

Consider the principle of democratic governance. It requires of us more than simply fighting for fair elections. It also means participating in oversight of our Boards.

The new amendments require that all Board meetings be open to all shareholders and residents. According to HPD, this means that to mean allotting at Board meetings time for cooperator questions and comments.

In other words, it is not enough simply to "open" meetings to the members. Rather, the Board must undertake efforts to encourage and welcome participation, such as distributing in advance the agenda and meeting materials and online link or location of the meetings.

This will not happen automatically. It will take a continuous effort in most co-ops.

Democratic governance also requires ready availability of information. The new amendments require

that Boards post any communications from HPD or HCR concerning privatization or semi privatization, as well as or communications concerning offers of financing.

Another Rochdale principle is education of cooperators about the principles of cooperation. We live in a competitive society. Cooperation takes work. It helps if information is shared. For example, every cooperator would benefit from knowing about these new amendments. Active cooperators can help that to happen.

At my co-op a group of cooperators put out a leaflet summarizing the new amendments under every door and posted the leaflet in the lobbies.

It should be noted that merely observing the Board meetings in action is in itself a form of education. Cooperators who attend the meetings will begin to know the current issues and debates concerning the co-op.

The new amendments require the posting on a website available to all cooperators of all Board motions and resolutions, and how each member voted. That transparency will help people judge whom to vote for—or not vote for.

Of course, cooperators must be able to access where these are posted.

**The importance of participation**

Again, to achieve any of the improvements the new amendments make possible, some people in each co-op, including cooperators and good Board members, must educate and encourage the other cooperators.

The new amendments give Boards and cooperators methods to encourage more participation in the governance and life of their co-ops.

Although M-L coops have a long history of strong cooperator spirit, for some time now that spirit seems to have diminished somewhat. These new amendments can help active cooperators and Board members to revitalize the cooperative spirit

We can indeed revitalize it, so long as we embrace and work to implement the new amendments that many of us fought so hard for years to secure.

*Jay Hauben is an RNA House coordinator and Board member*

**All affordable units during decade built with tax breaks or subsidies**

Between 2010 and 2020, the city acquired more than 185,000 new apartments, around a third of which were affordable, that is, geared towards tenants earning less than eighty percent of the area median income, or up to \$96,000 for a family of three.

A [report](#) by NYU's Furman Center noted that one in five of the affordable units was constructed with the 421-a tax break (which expired in June of this year). Owners receiving the break pay no taxes for thirty-five years, so long as they set aside a portion of the units as affordable.

Owners of the remaining 52,000 units received some other form of subsidy, including low-interest loans, Low Income Housing Tax Credits, or government vouchers.



## MLRC Developments

**These developments are members of the Mitchell-Lama Residents Coalition**

**Individual Membership: \$15 per year  
Development Membership: 25 cents per apt  
(\$30 minimum; \$125 maximum)**

*Donations above membership dues are welcome*

Adee Towers	Meadow Manor
Albany Executiver House	Michangelo Apartments
Apartment	109th St. Senior Citizens
Amalgamated Warbasse	Plaza
Arverne Apartments	158th St & Riverside Dr.
Bethune Towers	Housing
Castleton Park	Parkside Development
Central Park Gardens	Pratt Towers
Clayton Apartments	Promenade Apartments
Coalition to save Affordable	RNA House
Housing of Co-op City	Riverbend Housing
Concerned Tenants of Sea	River Terrace
Park East, Inc.	River View Towers
Concourse Village	Rosedale Gardens Co-op
Dennis Lane Apartments	Ryerson Towers
1199 Housing	Starrett City Tenants Assn
Esplanade Gardens	St. James Towers
Franklin Plaza	St. Martins Towers
Independence House	Strykers Bay Co-op
Tenants Assn	Tivoli Towers
Independence Plaza North	Tower West
Inwood Towers	Trinity House
Jefferson Towers	Village East Towers
Knickerbocker Plaza	Washington Park SE Apts
Linden Plaza	Washington Square SE Apts
Lindsay Park	Westgate Tenants Assn
Lindville Housing	Westgate
Lincoln Amsterdam House	Westview Apartments
Manhattan Plaza	West View Neighbors Assn
Marcus Garvey Village	West Village Houses
Masaryk Towers Tenants	
Assn	

# 1972 - 2022: MLRC celebrates a half-century of struggles and victories

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buildings—has continued to lobby and educate, and in the past two years helped to secure a package of pro-tenant and pro-cooperator victories.

Chief among them for those seeking to retain affordable coops was the law banning a buyout plan, or even the presentation of such a plan, unless it's supported by a vast majority of the residents.

The law further guarantees that shareholder elections to the board shall be conducted by secret ballot, and gives cooperators much more access to management meetings.

Further, shareholders who may be behind in their payments cannot be prevented from being a candidate for service on the board, unless the amount of arrears is more than two months of the monthly maintenance charge.

At the Zoom meeting, that law, and the efforts that went into passing it, were praised by several of the other invited speakers.

## Resident honorees

Elected officials were not the only ones honored. Three MLRC activists were also given awards and T-shirts. They were **Valerie Brooks**, head of Brooklyn Mitchell Lama Task Force, Co-ops United for Mitchell Lama (CU4ML), and Mitchell Lama United; **Richard Heisler** of CU4ML, who developed an influential PowerPoint presentation on the dangers of co-op privatization; and **Warren Hardy**, of Mitchell-Lama United.

## Organizers & presenters

Although the guests were the ones officially honored at the celebration—all of whom were given T-shirts and an award—they in turn bestowed praise on the MLRC members who undertook to organize the celebration and serve as coordinators guiding the presentations.

Among them, in no particular order, were:

**Yolande Cadore**, whose background includes service at New York State Tenants and Neighbors as interim director, the Vera Institute of Justice, and Community Change, where she worked combatting disinvestment in Black areas.

**Jackie Peters**, Co-chair of MLRC, member of the editorial committee, and long-time public school teacher, now retired.



**Katy Bordonaro**, MLRC Corresponding Secretary, member of the editorial committee.



**Barbara Jones**, Member of the MLRC Executive Board, Member of the Board of Directors at Jamie Towers, a M-L in the Bronx.



**Barbara Collins**, Member of the MLRC Executive Board, Member of the Board of Directors at the Big Six M-L in Queens.

## Invited guests

Invited guests were those legislators who, over the years, have demonstrated a strong commitment to preserving the Mitchell Lama program not only for current occupants but for those needing affordable housing in the coming years.

Beyond attending meetings and demonstrations time after time, they have proven their commitment through legislative and other political actions. They are among those who, in the words of the late civil rights icon John Lewis, as quoted by Congressman Rangel, "When you have rights to protect, you can't give up, you can't give in, and you can't give out."

Following are summaries of the key comments made by each of the guests:

### Senator Charles (Chuck) Schumer



Applauded activists who fought to retain Mitchell Lama "for low-income people and working people." Emphasized the crucial importance of affordable shelter: "Once you have a decent home, a lot else falls into place," including sending your children to school well rested, well dressed and well fed—not generally possible for homeless families or those in deteriorating conditions.

### State Senator Brian P. Kavanagh



Noted that groups like MLRC are important not only for M-L developments, but for all affordable housing, including traditional public housing and decent homes for the homeless. He also praised the group for its successful efforts in passing pro-tenant legislation in New York State.

### Councilwoman Gale Brewer



Introduced as someone "who has always been there for us" and who "attends all our meetings," she criticized the Housing Authority's policy of allowing private developers to encroach on the public spaces of projects, such as parks and playgrounds. The projects "are *required* to have a certain amount of public space," she said.

### Scott Stringer, Fmr. NYC Comptroller



"I'm very proud of what we have done—what *you* have done—but we've got to stay together [to generate more affordable housing]. . . . We have eleven hundred vacant parcels of land in the city. Eleven hundred! It's taxpayers' land. It's *our* land. We own it. And rather than give it to the speculators and the for-profit developers, why can't we give that land to folks who can build Mitchell-Lama Two? This is going to be our issue."

### Donovan Richards, Queens Boro Pres.



After noting that he grew up in a Mitchell Lama building, spoke of "so many people living in shelters" who have jobs, but who are still unable to afford decent housing.

### Assemblywoman Stacey Pheffer Amato



Co-sponsored the major pro-tenant and cooperator legislation that eventually became law. "My middle name is Gay, but everybody thinks it's Mitchell-Lama."

**Congressman Jerrold Nadler**, dean of the New York Congressional Delegation, and long time supporter of ML and related community issues. Noted that the fight for Mitchell Lama is the "fight for affordable housing for all New Yorkers."



### State Sen. Andrea Stewart Cousins,



Majority Leader of the Senate. Referring to the two legislators who gave their names to the M-L program: Senator Macneil Mitchell and Assemblyman Alfred Lama, she wondered why, if they could "figure it out" fifty years ago, why cannot today's legislators "build on that?"

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# Considering renter's insurance? Here's what you need to know

By Jeff Schneider

This is a slightly edited version of an article that first appeared in [Brick Underground](#)

If you're facing economic difficulties because of a higher rent and rising inflation, you may be looking to cut expenses. Renter's insurance, however, should not be something you cut.

That's because when it comes to renter's insurance, the biggest mistake you can make is not having any. Even if you think your possessions aren't worth very much, it only takes one sink to overflow into your neighbor's apartment to set you back many thousands of dollars. The average claim size for a sink, tub, or toilet overflow is between \$2,500 to \$10,000. The type of coverage is also important.

As president of New York City apartment insurance broker Gotham Brokerage for more than 40 years, I've personally helped thousands of renters find the best policy for their situation and budget. Here's what you need to know besides how much it costs:

## 1. Is all my stuff covered?

Most policies cover the bulk of your personal property, including clothing, furniture, artwork, electronics—with limits on jewelry, fur, and silverware. You can buy additional coverage for these restricted items.

Computer equipment is also typically included. However, if you work primarily from home, it may not be. Additional coverage is usually available for business equipment you own. If you are working from home temporarily and are using the type of equipment you might otherwise have used at an office—computer, printer, scanner—these items are probably covered. If you have more expensive, more specialized equipment, or will work from home permanently, you may need special coverage. This applies especially if you will have other people in the apartment for work-related purposes.

## 2. What 'perils' are covered?

Your insurance will cover you against theft, fire, smoke, explosions, and water damage from bursting pipes and overflows. Breakage (for example, when your dog knocks your laptop onto the floor) is typically not covered.

Storm coverage is a bit of gray area: damage from wind is covered, water that seeps through a roof or wall is not. But if the roof is damaged by wind, the resulting water damage is usually covered.

It is important to know that if you are in a ground-level or below-grade apartment, you typically won't be covered for

damage from floods or excessive rain. The best approach is to be proactive: Make sure there's a pathway for water to flow, that drains are kept clear, and any pumps are in working order. You might also think about buying flood insurance, but there are restrictions on flood insurance for basement apartments, too.

## 3. What happens if someone gets hurt in my apartment?

Along with insuring you against damage that your stuff causes to other apartments—such as your bathtub or sink overflowing and ruining your downstairs neighbor's new floor or Picasso lithograph—the liability portion of your renter's insurance covers you for injuries that happen inside your apartment, like when your visiting guest slips and breaks her leg on your wet bathroom floor.

A big exception is subletting or renting out your apartment. (Editor's note: M-L developments do not allow renting out.)

Also, if you have an employee that works for you in your apartment for 40 hours or more per week, New York State requires that you buy workers compensation and statutory disability insurance. (You should know that after 26 consecutive weeks of employment, employees who work 20 or more hours per week are eligible for paid family leave.)

It's worth noting that liability coverage is fairly inexpensive. A basic policy typically comes with \$100,000 worth of liability coverage; for about another \$50 a year, you can raise this limit to \$500,000. If you have assets you want to protect, this is recommended, as you can be sued personally for damage and bodily injury.

## 4. Does my policy cover my roommates too? What about my dog?

Renter's insurance typically covers spouses and immediate family members who live with you, but things get trickier when it comes to roommates.

At best, only two unrelated people can be named on a policy—and you better have a great relationship: Checks for claims for damage are made out to both of you, even if it's your laptop that was destroyed and your roommate has long since moved out.

If your dog bites someone inside or outside your apartment, the liability portion of your renter's insurance usually covers this—unless you own an “aggressive” breed such as a pit bull, Rottweiler, or wolf

hybrid with a history of biting. If in doubt, ask.

## 5. What happens if damage occurs when I'm out of town?

A lot of people are spending time outside of NYC in second homes, with family members, or in Airbnbs in remote locations. Many have canceled their insurance policies as a result. This is a bad idea. We are seeing more burglaries and water-related damage in unoccupied apartments. You need to be insured for this to be covered.

## 6. Is my stuff covered if it's damaged or stolen outside of my apartment?

Most renter's insurance covers off-premises damage caused by fire, water damage from burst pipes, and vandalism. So if the dry cleaner catches fire and your clothes are destroyed, or a pipe breaks in your storage locker, you may be covered.

If your personal property is stolen outside your apartment, that may also be covered. Or you may be required to take out extra insurance. The cost typically charged annually for off-premises theft insurance is probably worth it if you travel a lot with expensive clothing or sports equipment, or ride a \$3,000 bicycle.

## 7. How do I know how much renter's insurance to get, and how big should my deductible be?

In NYC, renter's insurance policies typically cost as little as \$125 a year for minimum limits. Standard coverage levels for property damage are around \$25,000 to \$50,000 and can go substantially higher. Calculate how much you need by adding up the replacement value of your belongings (don't forget to run the numbers for your clothing, the most commonly undervalued category).

Many people choose not to insure for the full replacement cost, figuring the risk of a total loss (say, a fire that guts everything) is not that high. In an apartment, it's a matter of how much of an uncovered loss you think you can afford in light of the cost of the insurance.

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*Jeff Schneider is the president of Gotham Brokerage, a local, super service-oriented apartment insurance brokerage serving NYC and the tri-state area for over 50 years. They can give you a free quote in minutes. They can be reached at 1 (212) 406-7300 or by email at [info@gothambrokerage.com](mailto:info@gothambrokerage.com).*

## Affordable housing news from around the nation

### National: Mackenzie Scott gives \$436 M for affordable housing

MacKenzie Scott, the former wife of gazillionaire Jeff Bezos, has donated \$436 million to Habitat for Humanity, both to its international branches and to 84 US affiliates. The unrestricted funds will be used primarily for affordable housing for working class families, "especially in communities of color," as reported in *The Guardian*.

### Illinois: Homeless youths placed in juvenile jails

Children who are wards of the state, either because they are homeless or abused, are often placed in juvenile detention centers—jails—because of a lack of appropriate facilities, including traditional shelters. Last year, even after a judge ordered their release, at least eighty-four children—all of whom were wrongfully imprisoned—were kept in jail by the state's Dept. of Children and Family Services, according to radio station WBEZ Chicago. "It's a huge civil rights violation," said the Cook County Public Guardian. "It's unimaginably cruel . . . and it's exploding."

### Los Angeles: City forces owner to sell before rents reach market rate

The City will purchase an affordable housing complex over the owner's wishes to prevent the currently regulated rents from jumping to market rate. Dating to the 1980s, the contract required the owner, in exchange for a tax abatement, to regulate rents according to tenants' ability to pay. But, as with Mitchell-Lama and other such programs, the contract lasted only thirty years, which has already been reached, leading to an increase in rents of up to thirty percent so far.

To prevent further increases, especially during the current inflationary period, the City will take out a loan of \$46 million to acquire and renovate the building. Acquisition is allowed through eminent domain or a similar regulation.

### Berkeley: Black churches to use own land for housing

Two Black churches in Berkeley have agreed to use their own land as sites for affordable housing. The churches—St. Paul African Methodist Episcopal Church and Ephesian Church of God in Christ—are joining a partnership with the city and the Community Housing Development

Corporation (based in Richmond, Cal.) to construct two buildings, one with 52 units and the other with 58 units.

The buildings, to be used for homeless people, the elderly, and other groups, will be part of the broader Adeline corridor plan, an ambitious housing, commercial and cultural attempt to revitalize the area around BART (the transit system) with 100 percent affordable units, and in the rest of the corridor with 50 percent affordable units. The two church projects will receive part of a \$67 million allocation.

### Denver: New buildings to set aside 8% to 15% affordable units

A law passed in June requires newly built condos or other apartment buildings of at least ten units to allocate eight to fifteen percent of them as affordable to people earning between sixty and ninety percent of the area's median income, or roughly \$56,280 and \$75,040 per year for a family of two. In addition, "linkage fees," which developers have to pay on most market rate construction as a way to generate funds for affordable housing, will rise much more rapidly.

### Charleston, SC: Historic schoolhouse to be used for senior affordable units

A long vacant schoolhouse, built in the 1930s, will be converted into eighty-nine affordable units for seniors. Construction has already begun on the \$42 million project, through a joint venture comprising the Nonprofit Humanities Foundation and the James Doran Company. Completion is expected in early 2024. Prospective tenants must earn no more than sixty percent of the area median income.

### Austin: Council approves \$47 m for housing, anti-displacement

The Austin city council in June approved spending and loan agreements totaling \$47 million to acquire a complex for affordable apartments, and to prevent displacement caused by other developments. Located near current or future transit lines, the complex contains 68 one- and two-bedroom units for tenants earning between thirty and sixty percent of the regional median family income, or \$110,300 for a family of four. An adjacent complex is also under consideration for homeless people.

## Local Housing Briefs

### Hotel conversion bill passes

City officials now have the authority to more rapidly approve the conversion of under-utilized hotels to affordable housing, thanks to a bill signed by Gov. Hochul in June. The bill eliminates the time-consuming requirement of having to secure a new certificate of occupancy for any such conversion. It also provides \$200 million for the program.

### Income here has to double to meet current median rents

NYC residents' median household income would have to double to afford the current median asking rent of \$2,750. Almost a third of tenants here spend more than half their current income on rent, according to the latest NYC Housing and Vacancy Survey.

### Group welcoming homeless expands to six neighborhoods

Open Hearts Initiative, an [organization](#) dedicated to welcoming shelters for the homeless in various communities as a counter to groups that oppose such shelters, now has branches in Douglaston (Queens), Lower Manhattan, Midtown Manhattan, Upper East Side, Upper West Side and Northwest Bronx. A history of the group is available in a recent issue of [The City](#).

### Housing code violations in 2021 were the highest in past 14 years

The housing code violations rate, measured as the number of violations per 1,000 privately owned rental units, rose to 350.7 in 2021, more than double that of the preceding year, and the highest since 2007. In a new [report](#), the Furman Center at NYU noted that the violations rate had declined in 2020, most likely because both inspectors and tenants feared contagion during apartment visits. The fact that violations rose again the following year "may reflect that such concerns are disappearing."

### Family living in trailer harrassed by people wanting parking space

A family of four living in a trailer on West 178th Street awoke a few months ago to find their trailer spray-painted by red [graffiti](#) demanding that they leave, because other residents want the space to park their cars. The graffiti read "Assholes, We need the parking! Get out!" Without the trailer, the family, which had been living in the area for five years, would be homeless. The father agreed that parking space for cars is scarce. Still, he said, his kids, eight and nine, "were very sad for the graffiti."

## 1972 - 2022: MLRC celebrates a half-century of struggles and victories

(Continued from page

### Assemblywoman Linda Rosenthal,



Commented on the success of the MLRC in getting the legislature to pass the coop preservation bill, but noted that some of the issues "plaguing ML developments in the past are some of the same issues today."

### Assemblyman Brian Barnwell,



Co-sponsored the omnibus bill supporting the rights of ML cooperators.

### Additional speakers

Several other attendees also spoke at the celebration.

### Sue Susman, Long time tenant activist and creator of an e-mail newsletter providing access to articles on key issues affecting tenants and cooperators in New York. Thanked the MLRC, and especially Bob Woolis, for starting the process of her education on tenants and housing.



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### Ed Rosner, MLRC Co-chair, who said he is hopeful of securing more victories this year for tenants and "all current and former Mitchell Lamas," particularly with respect to the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE). Added that "Whatever I can do to help anyone [regarding] affordable housing, just call on me. No problem."



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### Virginia Donnelly, long time activist with MLRC, dating to the early 1970s. Noted that when she joined the group, the MLRC newsletter was merely a type-written (or rather a Microsoft Word-written) two-pager. Referring to herself as "a techie," she decided that such a skimpy letter was simply not acceptable. So she taught herself to use an advanced desktop publishing program and proceeded to create the eight-pager that exists today.



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## Harvard: US rent increase highest in two decades

(Continued from Page 1)

the rise in home values, which places home ownership out of reach for many, is the deep entry into the market by investors.

"Adding to the pressure, investors moved aggressively into the single-family market over the past year, buying up moderately priced homes either to convert to rental or upgrade for resale," the release noted.

The Harvard data underscores the growing wealth inequities between homeowners and tenants.

"The massive windfall from rapid home price appreciation has widened the wealth gap between homeowners and renters. At last measure in 2019, the median wealth of homeowner households was \$254,900—about 40 times the \$6,270 median wealth for renter households.

"Because of their relatively low homeownership rates, many Black and Hispanic households missed out on these equity gains. Moreover, the racial/ethnic disparities are troubling among those who

do own homes. In 2019, the median net wealth of Black homeowners (\$113,100) was just over a third of that of white homeowners

(\$299,900) and the median net wealth of Hispanic homeowners (\$164,800) was still roughly half of white homeowners.

At least in part, these disparities reflect consistently lower home valuations in neighborhoods that are predominantly Black or Hispanic, the report noted.



## HPD staff shortages imperil inspections & new housing

(Continued from page 3)

managers should be allowed to manage their own budgets and personnel, including promotions and pay raises.

¶ Use more consultants and temp agencies "to ensure work continues" while they staff up. Apply the current practice of using contracts for legal services to non-attorney positions.

¶ Explore the feasibility of shifting some HPD functions to the Housing Development Corp.

¶ Allow for more work at home.

¶ Be more flexible with regard to Civil Service requirements, such as hiring some manager positions through the non-competitive title (the title that does not require civil service testing) by creating a non-competitive entry-level position for project managers, and allowing the attorney position to be non-competitive.

¶ Establish relationships with local universities to advise students of required exams for HPD employment; and set up a fellowship program to train graduate students as project managers.

## Considering renter's insurance? Here's what you need to know

(Continued from page 6)

Most renter's insurance policies come with a \$500 minimum deductible. You can save about 10 percent on monthly fees by choosing a \$1,000 deductible and another 10 percent going to a \$2,500 deductible. The deductible applies to property claims, not liability claims.

### 8. What are the pros and cons of working through an insurance broker vs. an insurance company?

It's a good idea to buy renter's insurance from an insurance company that's been doing business in your area for years—Travelers' and Chubb are examples of two of the companies we work with. Gotham Brokerage will recommend the best insurance provider to meet your needs—that's one reason to consider a brokerage like us rather than working directly with an insurance company.

Other benefits are that local brokerages know the particularities of NYC real estate, offer more consultative, customized solutions and you will be speaking with an individual, not a bot. And, there's no extra cost.