



Prioritizing Homeless Children and Their Families

**A Report and Recommendations
Based on the Work of
the Family Homelessness Task Force**

June 2017

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Executive Summary

Despite what many imagine a homeless person in New York City to look like, nearly 70% of the people in the City’s shelter system are children and their families. In fact, over 27,000 children sleep in New York City homeless shelters each night¹, many of whom had been in the shelter system for over a year. These numbers and the research on the impact that homelessness has on children, led Citizens’ Committee for Children (CCC), Enterprise Community Partners (Enterprise), and New Destiny Housing (New Destiny) to convene the Family Homelessness Task Force (FHTF). The FHTF is a group of stakeholders from over 40 organizations with expertise in housing, homelessness, and child well-being, which came together to call more attention to the needs of homeless children and their families and to develop and advance recommendations to prevent and end family homelessness, while ensuring the well-being of families living in shelter.

The City and the State have taken important steps to address the homelessness crisis. Access to representation in housing court for all low-income New Yorkers, the increase in the Family Homelessness and Eviction Prevention Supplement rental subsidy, and the expansion of HomeBase, the City’s evidence-based model for homelessness prevention, all help children and their families remain in their homes. New rental assistance programs such as LINC and commitments from the City and State to build more supportive and affordable housing will help families obtain and retain permanent housing. And the Mayor’s newest plan, *Turning the Tide*, aims to end the practice of placing homeless families in cluster sites and hotel rooms, by creating new service-rich shelters that will enable more appropriate placements for children and their families. The three co-conveners and the Family Homelessness Task Force recognized these investments and accomplishments and the recommendations in this report build on the important work already underway.

Ending family homelessness and promoting the well-being of homeless children and their families will require a coordinated approach between housing and homeless services to effectively address family homelessness. CCC, Enterprise and New Destiny are committed to advancing the recommendations in this report. We look forward to a continued collaboration with our partners both inside and outside government to ensure every child has a safe, stable, and permanent home and access to the services and supports that are needed to thrive.

¹ Including DHS, HRA Domestic Violence, HPD, and DYCD administered shelters.

The Recommendations

A) Prevention: Keep Children and Families in Their Homes

<p><u>Recommendation One</u></p> <p>The State should strengthen its rent-stabilization policies and, in collaboration with the City, improve enforcement of existing policies to prevent the further loss of rent-stabilized units. In addition, the City should educate consumers about tenant rights in rent-stabilized housing to help keep families in their homes.</p>	<ul style="list-style-type: none"> • The State should remove the \$2,700 decontrol rent threshold and put into place much narrower parameters, if any, for deregulation. • The State should ensure that legal rents are accurately registered and consider making the Rent Guidelines Board rent increases apply to the preferential rent. • The State should build upon the accomplishments of DHCR’s Tenant Protection Unit by increasing its capacity and staffing levels to ensure that landlords register rents with the State. • The City, State, and the service provider community should work in partnership to ensure tenants have access to the information, legal services, and rental assistance that will enable them to remain housed in their rent stabilized units.
<p><u>Recommendation Two</u></p> <p>The City, State, service providers and the philanthropic community should invest in prevention strategies that target families at all levels of housing stability to help families avert a housing crisis.</p>	<ul style="list-style-type: none"> • The City should broaden the notion of what constitutes homelessness prevention services, beyond HomeBase, legal assistance and rental subsidies, and explore the development of a tool that will help households assess their level of housing stability and connect them to needed services depending on where they fall on the housing stability spectrum. • The City should increase the capacity of organizations that provide services and resources that are inextricably linked to housing stability.
<p><u>Recommendation Three</u></p> <p>The City, with the support of the philanthropic community and nonprofit domestic violence experts, should develop safe alternatives to shelter for families headed by domestic violence survivors who can remain in their existing housing or move directly to permanent housing.</p>	
<p><u>Recommendation Four</u></p> <p>The City should support State approval of Assembly Member Andrew Hevesi’s Home Stability Support (HSS) program and agree to fund the gap between the State’s share (85 percent of Fair Market Rent) and 100 percent of Fair Market Rent.</p>	

B) In-Shelter: Promote and Strengthen the Well-Being of Children and Their Families While in Shelter

<p><u>Recommendation One</u></p> <p>The City should place homeless families with children in safe and appropriate settings that meet their needs and improve their well-being.</p>	<ul style="list-style-type: none"> • The City should place homeless families with children in safe and appropriate settings, and expedite the elimination of cluster site apartments and hotels. • The City should take immediate steps to improve the living conditions of families residing in hotels. • The City should adequately fund non-profit providers to deliver high-quality shelter and services rooted in evidence-based practices and an intergenerational approach. • The City should implement best practice standards in all new and renovated purpose-built shelters. • The City should streamline and improve the application and intake process for homeless families with children.
<p><u>Recommendation Two</u></p> <p>The City should increase funding and modify policies to improve the educational outcomes of homeless children by better addressing educational continuity, reducing absenteeism, and increasing the enrollment of young homeless children in early childhood education and Early Intervention programs.</p>	<ul style="list-style-type: none"> • The City should be required to inform families at the PATH Intake Center about their education rights, the processes for ensuring educational stability and arranging transportation, and the assistance available to families to navigate those processes. • The City should increase the number of staff available to help families year-round, and ensure staff have adequate supervision and accountability measures. • The City should increase the number of homeless young children enrolled in early education and Early Intervention programs. • The Department of Education and the Department of Homeless Services should convene a working group with shelter providers, family assistants, staff from DOE’s Office of Pupil Transportation and advocates to review and where appropriate, design and implement new procedures to make education access and transportation more seamless for children in shelter.

C) Post Shelter: Help Homeless Families with Children Obtain and Retain Quality Affordable Housing with Access to Services

<p><u>Recommendation One</u></p> <p>The City and State should increase the supply of permanent affordable housing resources available to homeless families by including or increasing set-asides for homeless families in existing zoning, tax incentive, and publicly funded housing programs.</p>	<ul style="list-style-type: none"> • HPD and City Planning should amend Mandatory Inclusionary Housing (MIH) to require developers to provide at least 10% homeless units in a project. • HPD should require that developers using the Affordable New York Housing Program (formerly 421-a) set aside at least 10% of their units for homeless families and individuals. • HPD should require that 50% of HPD’s community preference be used for homeless families located in the community district where HPD- funded projects are constructed or preserved. • HPD should increase the flexibility of existing program term sheets, for developers interested in providing homeless set-asides exceeding 30% but less than 60% of the project units. • NYCHA, with City and/or State funding, should use vacant public housing units requiring rehabilitation to provide permanent housing to homeless families.
<p><u>Recommendation Two</u></p> <p>The City and State should target, standardize and streamline the allocation of existing homeless housing resources.</p>	<ul style="list-style-type: none"> • HPD and HRA should use cross-systems information about homeless families in the shelter databases to target available subsidies and/or homeless resources more appropriately. • HPD and HRA should standardize inspection standards across rental subsidy programs. • HPD and HRA should work together to prioritize and fast-track the application review process and the inspection of units intended for homeless families.
<p><u>Recommendation Three</u></p> <p>The City should strengthen post-shelter services and explore new service models to improve permanent housing retention by homeless families with children.</p>	<ul style="list-style-type: none"> • The City, with the support of the philanthropic community, should encourage the piloting of an evidence-informed service-enriched housing model for vulnerable homeless families not qualifying for NYC 15/15 housing. • HRA/DHS should fund aftercare services at existing shelters. • HPD should facilitate the provision of voluntary services in HPD-funded projects housing 10% or more homeless families with children. • The City should enhance and publicize the existing 311 Helpline.

D) Systemic Recommendations

Recommendation One

The City should create an integrated housing and homelessness plan focused on homeless families with children and create a subcommittee of the interagency coordinating council that includes advocates, service providers and formerly homeless family members to monitor that plan and ensure that the needs of homeless children and their families are addressed.

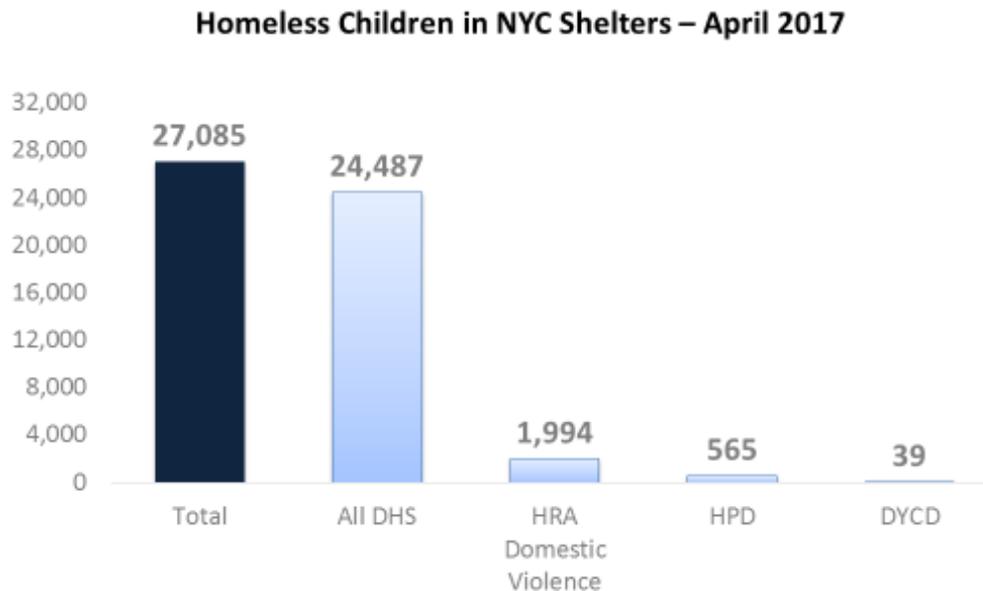
Recommendation Two

The City should track and make public data about homeless families with children as well as information about the allocation of housing and homeless housing resources to homeless families with children.

I. Introduction

Over 27,000 children slept in a New York City homeless shelter in April 2017. This includes children in domestic violence shelters, Department of Homeless Services shelters, and other city shelters serving families with children.

Family Homelessness by the Numbers



*All DHS includes DHS administered shelters, safe haven shelters, stabilization beds, and veteran shelters
Source: DHS Local Law 37 report: http://www1.nyc.gov/assets/operations/downloads/pdf/temporary_housing_report.pdf

While children, almost half of whom are under age 6², are perhaps not the typical image of a homeless person, children and their families comprise nearly 70% of the City’s Department of Homeless Services shelter system.³ The profile of a typical homeless family with children is a female-headed minority household (91%), whose average age is 34 years old, with an average of two children.⁴ Nearly a third of the heads of household are working despite nearly half lacking a high school diploma or GED.⁵ About 25% have an open child welfare case with the Administration for Children’s Services.⁶

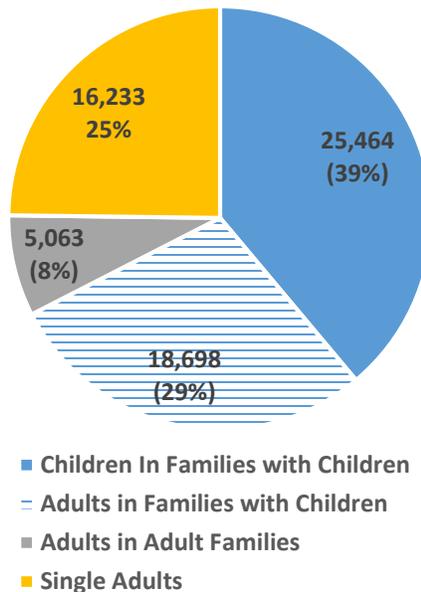
² DHS unpublished data provided to CCC. January 2015. This is a national trend as well. U.S. Department of Health and Human Services, U.S. Department of Housing and Urban Development, U.S. Department of Education. *Policy Statement on the Needs of Families with Young Children Experiencing and at Risk of Homelessness*. October 31, 2016.

³ New York City Department of Homeless Services Data Dashboard. December 2015.
<https://www1.nyc.gov/site/dhs/about/stats-and-reports.page>

⁴ DHS unpublished data provided to CCC. January 2015.

⁵ Id.

⁶ Id.



**DHS Shelter System
December 2015:**

44,432 (68%) of shelter residents are children or adults in families with children

Given both the number of homeless children and families and the impact homelessness has on them, it is critical that City and State leaders, advocates, providers, and every day New Yorkers focus more on how to prevent family homelessness, create and preserve affordable housing units for homeless families with children, promote the well-being of children and families who are homeless, and decrease the return rate for families leaving the shelter system.

The de Blasio and Cuomo Administrations, and their partners, have devoted significant attention and resources to homelessness. For example, the City has expanded eviction prevention services including a right to counsel, created new rental assistance programs, and expanded its HomeBase homelessness prevention program. The City and State have also developed and implemented new affordable and supportive housing plans. The de Blasio administration estimates that without these key initiatives, there would be over 70,000 people in Department of Homeless Services (DHS) shelters, rather than holding stable at its current level of about 60,000.⁷

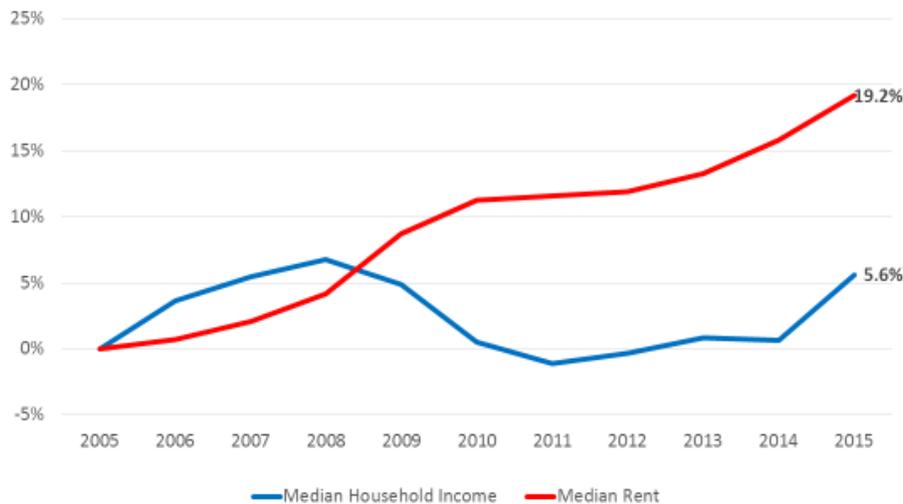
The leading drivers of homelessness are eviction and domestic violence.⁸ Another major factor that has driven New York City's homelessness crisis is that median rent has not kept pace with median household income in New York City. The result of which is that families simply cannot afford to pay rent.

⁷ The City of New York. *Turning the Tide on Homelessness in New York City*. February 2017. <http://www1.nyc.gov/assets/dhs/downloads/pdf/turning-the-tide-on-homelessness.pdf>

⁸ New York City Independent Budget Office. November 2014. http://www.ibo.nyc.ny.us/iboreports/2014dhs_families_entering_NYC_homeless_shelters.html

Family Homelessness by the Numbers

**Growth in NYC Median Household Income Compared to Median Rent
(In 2015 Dollars)**

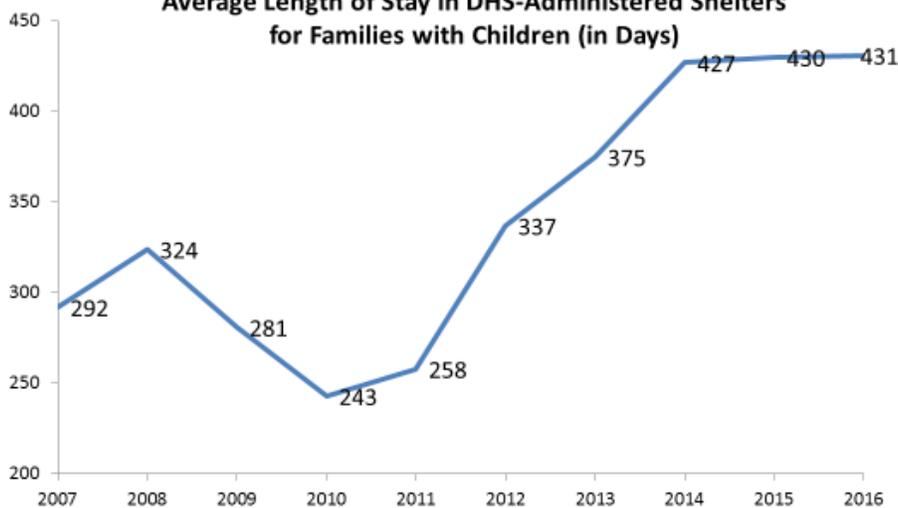


Source: American Community Survey

This dearth of affordable housing has led to long shelter stays for those families who are in the shelter system. Since 2014, the average length of stay for a family with children in a DHS-administered shelter has been approximately 430 days.

Family Homelessness by the Numbers

**Average Length of Stay in DHS-Administered Shelters
for Families with Children (in Days)**



Source: New York City Mayor's Management Reports

With a critical right to shelter in New York City, the long lengths of stay, and the shortage of affordable housing, the City’s Tier II shelters—shelter built to serve homeless families—have been unable to keep up with the demand. As a result, only 58% of homeless families with children in the DHS shelter system are residing in Tier II shelters; 22% are in cluster sites and 20% are in hotels/motels.

The City’s newest plan, *Turning the Tide* (“The Plan”), recognizes that cluster sites and hotels/motels are not appropriate shelter facilities for families. The Plan seeks to eliminate the use of cluster sites by 2021 and hotels/motels by 2023, in part by creating 90 new shelters and renovating 30 others. The Plan also seeks to employ a borough-based approach whereby the goal is for homeless families to be able to remain in their home borough when it is safe and appropriate to do so.

Preventing homelessness, reducing the time families spend in shelter and promoting their well-being during that time, and helping families remain permanently housed after leaving shelter are all critical to mitigating the tremendous impact that homelessness has on children and their development. The data and research paint a disturbing picture of the effect of homelessness on the well-being of children. Even in the best of circumstances, homelessness creates life-long risks to the physical and emotional well-being and educational success of children. For example, children experiencing homelessness have an increased risk of illness compared to children who are not homeless: they suffer from four times as many respiratory infections; five times as many gastrointestinal infections; and twice as many ear infections.⁹ Additionally, they are four times as likely to suffer from asthma and have high rates of asthma-related hospitalizations.¹⁰ Homeless children also suffer disproportionately from food insecurity, as they are twice as likely to go hungry as non-homeless children, and due to these nutritional deficiencies, they are at an increased risk of obesity.¹¹

Being homeless can also be harmful to children’s emotional well-being. Homelessness causes traumatic disruptions in the lives of children, who, in addition to losing their homes, experience loss of their friends and community, sense of security, routines, possessions, and privacy.¹² Homelessness also makes families more vulnerable to other forms of trauma, such as witnessing violence, physical or sexual assault, and abrupt separation from family members.¹³ As a result, homelessness increases a child’s risk of experiencing mental illness. For example, half of school-age homeless children experience anxiety, depression, or withdrawal, compared to 18 percent of children who are not homeless, and one in three homeless children ages eight and under suffers from a major mental disorder.¹⁴

⁹ The National Center on Family Homeless, *The Characteristics and Needs of Families Experiencing Homelessness*, Dec. 2011. Available at: <http://www.familyhomelessness.org/media/306.pdf>.

¹⁰ *Id.*

¹¹ *Id.*

¹² The National Child Traumatic Stress Network, *Facts on Trauma and Homeless Children*, 2005, at page 2. Available at:

http://www.nctsn.org/nctsn_assets/pdfs/promising_practices/Facts_on_Trauma_and_Homeless_Children.pdf

¹³ *Id.*

¹⁴ *Id.*

The impact of homelessness can also be devastating to a child's education because it often causes disruptions that impact their attendance and academic performance. In New York City, only 55% of families are placed in the same borough where the youngest child was attending school.¹⁵ As indicated by the New York City Independent Budget Office, homeless children have high rates of absenteeism, which is associated with lower academic performance, increased drop-out rates and reduced college and career preparedness.¹⁶

It is imperative that New Yorkers come together as a community to address this crisis. This means that government, advocacy groups, service providers, landlords and communities themselves must come together and prioritize the needs of homeless children and their families. The research shows that if we do not do this, we increase the chances that the next generation of New Yorkers will struggle in school and face intergenerational poverty and homelessness, as well as increased health and mental health costs. The co-conveners brought together the members of the Task Force believing that if we put our collective minds together we could improve the lives of thousands of children and their families, both today and in the future, while reducing the burden on New York City taxpayers.

II. About the Family Homelessness Task Force (FHTF)

The Family Homelessness Task Force (FHTF) was convened by Citizens' Committee for Children, Enterprise Community Partners and New Destiny Housing ("the co-conveners") to call attention to the needs of homeless children and their families and to develop and advance recommendations to prevent and end family homelessness, while ensuring the well-being of families living in shelter. Our concerns about the well-being of the thousands of homeless children growing up in a shelter system, often not designed for that purpose, was the catalyst for the creation of the Family Homelessness Task Force.

The FHTF consists of approximately forty stakeholders representing the service provider, affordable housing and advocacy communities with expertise in homelessness, housing and child well-being. The FHTF was divided into three working groups to address key components of the homelessness system – prevention, in-shelter and post-shelter services. Each group was asked to generate a body of policy and programmatic recommendations that would together strengthen the prevention, permanent housing and service options available to reduce and eliminate homelessness, while also improving the experiences of children and their families while in shelter.

Consumer participation and a Philanthropic Advisory Committee were both critical aspects of the FHTF.¹⁷ Consumers who were at risk of or experienced homelessness were organized into three focus groups. The first focus group discussed consumers' experiences with prevention

¹⁵ New York City Mayor's Preliminary Management Report FY 2017, Department of Homeless Services.

¹⁶ Independent Budget Office. *Not Reaching the Door: Homeless Students Face Many Hurdles on the Way to School*. October 2016.

¹⁷The Philanthropic Advisory Committee included Capital One, Deutsche Bank, Goldman Sachs, JP Morgan Chase, Mizuho, New York Community Trust, New York Women's Foundation, Robin Hood Foundation and Santander.

services, making suggestions for how to improve both knowledge of and access to such resources. The second focus group consisted of homeless families living in a commercial hotel who spoke to the need to improve the shelter intake process as well as the shelter experience itself, particularly for those living in hotels. The third focus group provided input on the process required to obtain affordable housing and the experience of transitioning from shelter to permanent housing. The FHTF also received input and feedback from a Philanthropic Advisory Committee, comprised of foundations and private corporations that have invested in solutions to homelessness and have perspective on best practices from across the City and from other localities.

Throughout the process, the FHTF recognized the significant efforts of the City, the State and the providers to end the City's family homelessness crisis. The recommendations in this report are intended to build upon the important work underway and include the input and ideas of the members of the Family Homelessness Task Force. It is important to note that this document has not been vetted and endorsed by all Task Force members.

III. Recommendations of the Workgroups: Prevention, In-Shelter and Post-Shelter

The recommendations in this report span the prevention, shelter and post-shelter service components of the homelessness system. The prevention recommendations are focused on keeping families and children in their homes so that they never experience homelessness. The in-shelter recommendations are focused on promoting and strengthening the well-being of children and their families while in shelter. The post-shelter recommendations are focused on obtaining and retaining quality housing and services children and their families experiencing homelessness and ensuring those who leave the shelter system do not return.

Each component of the system— prevention, in-shelter and post-shelter – is critical to ending the homelessness crisis for children and their families and must be addressed in concert. Furthermore, while the FHTF organized around these three components separately, they are inextricably linked to one another.

A) Prevention: Keep Families and Children in Their Homes

The top three drivers of family homelessness in NYC are domestic violence, evictions and overcrowding.¹⁸ Compounding this is the shortage of affordable housing. The high level of demand for shelter is likely to continue if the growing divide between rising rents and stagnating wages continues.

The City has put forth a tremendous amount of effort over the last several years to decrease the number of families entering the shelter system. The creation of rental assistance programs such as LINC and the expansion of HomeBase, the City's evidence-based model for

¹⁸ New York City Independent Budget Office. November 2014.
http://www.ibo.nyc.ny.us/iboreports/2014dhs_families_entering_NYC_homeless_shelters.html

homelessness prevention, have helped prevent the City's homelessness crisis from reaching 70,000 individuals in the system.¹⁹ This will be further strengthened by the City's commitment to add 15,000 units of supportive housing over the next 15 years, expand the number of HomeBase sites, and provide all low-income New Yorkers with access to representation in Housing Court.

Simultaneously, the State has committed \$2.5 billion for the preservation or creation of 100,000 affordable housing units and 5,000 supportive housing units. This will help increase much-needed housing supply for homeless families.

Additionally, the State's increase in the Family Homelessness and Eviction Prevention Supplement (FHEPS) rental subsidy amount will help many families, including those headed by victims of domestic violence at risk of homelessness, remain in their homes. There is also growing momentum for Home Stability Support, which if enacted, would provide a "statewide rent supplement for families who are eligible for public assistance and who are facing eviction, homelessness or loss of housing due to domestic violence or hazardous living conditions."²⁰ Home Stability Support would prevent thousands of vulnerable families from entering the shelter system altogether.

Despite the efforts from the City and the State, family homelessness persists at unsustainable levels with 13,000 entering in FY2016. It is critical that the City, State, service provider and philanthropic communities make additional efforts to prioritize homelessness prevention and ensure children and their families can remain in their homes and out of the shelter system.²¹ It is critical that the City, State, service provider and philanthropic communities make additional efforts to prioritize homelessness prevention and ensure children and their families can remain in their homes and out of the shelter system.

This section addresses four main issue areas that, if addressed, can help keep families with children in their homes by: 1) preventing the loss of rent-stabilized units; 2) advocating for investment in prevention strategies that target families at all levels of housing stability; 3) developing safe alternatives to shelter for domestic violence survivors and their children; and 4) supporting Home Stability Support, a rental subsidy that focuses on homelessness prevention.

¹⁹ The City of New York. *Turning the Tide on Homelessness in New York City*. February 2017. <http://www1.nyc.gov/assets/dhs/downloads/pdf/turning-the-tide-on-homelessness.pdf>.

²⁰ Home Stability Support. <http://www.homestabilitysupport.com/about-overview>

²¹ Preliminary Fiscal Year 2017 Mayor's Management Report, Department of Homeless Services. This trend continued in the first 4 months of FY17 when 5,168 families entered shelter compared to 4,508 during the same time period in FY16. <http://www1.nyc.gov/assets/operations/downloads/pdf/pmmr2017/dhs.pdf>

Recommendation 1:

The State should strengthen its rent-stabilization policies and, in collaboration with the City, improve enforcement of existing policies to prevent the further loss of rent-stabilized units. In addition, the City should educate consumers about tenant rights in rent-stabilized housing to help keep families in their homes.

- 1) The State should remove the \$2,700 decontrol rent threshold and put into place much narrower parameters for deregulation, if at all.**

Over the course of 18 years, from 1994 – 2012, the City experienced a net loss of approximately 150,000 rent-stabilized units.²² The City cannot sustain this loss rate of rent-stabilized units in the face of such an acute housing affordability crisis.

There are a variety of ways in which a rent-stabilized unit becomes de-regulated. The primary driver of deregulation is the high rent vacancy deregulation, which accounted for the vast majority of the 150,000 rent stabilized units that were lost due to deregulation. Specifically, when the rent reaches the threshold of \$2,700, regardless of unit size, the landlord can deregulate the unit. This Deregulation Rent Threshold (DRT) of \$2,700 creates an incentive for landlords to evict tenants and/or use other methods to increase rents to the level of the DRT, triggering deregulation of a unit.

- 2) The State should ensure that legal rents are accurately registered and consider making the Rent Guidelines Board rent increases apply to the preferential rent.**

Every rent-stabilized apartment has a maximum legal rent that landlords are required to register with the New York State Department of Homes & Community Renewal (DHCR) every year. Landlords may, however, offer the unit at a lower rent called a “preferential rent”-- a rent that is lower than the legal regulated rent that the owner could collect from the tenant. For an owner to preserve the legal regulated rent when they are charging a preferential rent, the legal rent must be written in the lease where the preferential rent was first charged. In many cases, the preferential rent can be revoked at the end of a lease unless the terms of the lease specify that the preferential rent cannot be terminated for that tenancy.

While the preferential rent can be beneficial to residents, many landlords abuse the use of preferential rents by stating a false legal rent to tenants and then substantially increasing rents at the end of a lease term or a tenancy. Mechanisms should be put into place to more effectively regulate the use of the preferential rent and rent increases when a preferential rent is being used. To eliminate the incentive for landlords to abuse the use of preferential rents, the State should consider making preferential rent increases subject to the same Rent Guidelines Board rent increases to which legal rents are held. Additionally, there must be greater oversight

²² The City of New York. *Turning the Tide on Homelessness in New York City*. February 2017. <http://www1.nyc.gov/assets/dhs/downloads/pdf/turning-the-tide-on-homelessness.pdf>.

of the maximum legal rent that landlords are required to register with DHCR every year. With minimum oversight, landlords can easily file false legal rents and then raise rents to unaffordable levels.

3) The State should build upon the accomplishments of DHCR’s Tenant Protection Unit, by increasing its capacity and staffing levels to better hold landlords accountable, especially in relation to preferential rents and the registration of units.

The practice of using false legal rents and a preferential one to increase rent amounts is one example of how a landlord might abuse rent-stabilization policies as they are currently designed. When a building is subject to rent-stabilization, the developer is required to register that unit with the State until the status expires, but too often there are no consequences if the unit is not registered. The City has lost many rent-stabilized units due to non-registration, but there is currently not enough staff to fully enforce these rules. Over the past five years, the DHCR Tenant Protection Unit, through its enforcement efforts, brought over 50,000 units back into regulation. Increasing the number of staff could dramatically increase DHCR’s ability to protect and maintain rent-stabilized units.

In addition, strengthening the partnership between the State and the City would also help with greater oversight. For example, HPD has started to revoke 421-a and J-51 tax benefits from developers who are not registering their projects with the State—a process which should continue.

4) The City, the State and the service provider community should work in partnership to ensure tenants have access to the information, legal services and rental assistance that will enable them to remain housed in their rent-stabilized units.

As part of the effort to keep families in their homes and prevent the loss of rent-stabilized units, the City, State and service providers need to engage in a full-scale education effort to ensure that tenants know their rights, targeting tenants living in regulated and recently deregulated rent-stabilized units. This is especially important for the preservation of rent-stabilized units 1) when a tenant is being charged above the legal rent, especially one that they cannot afford; and 2) when a tenant is unlawfully being pushed out of a stabilized unit.

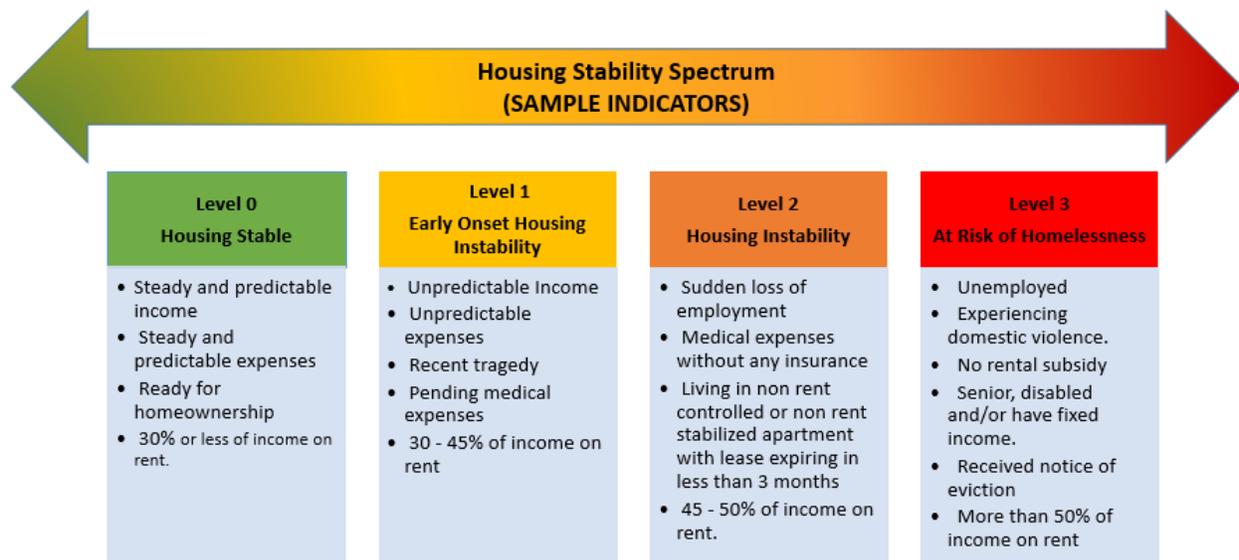
The provision of strong and flexible legal services that can provide the appropriate level of intervention that a tenant requires to protect their housing rights is critical. Furthermore, the State and the City should continue building and strengthening rental assistance programs that help tenants meet their rent obligations and remain in place, preventing homelessness.

Recommendation 2:

The City, State, service providers and the philanthropic community should invest in prevention strategies that target families at all levels of housing stability, especially in upstream efforts that help families avert a housing crisis.

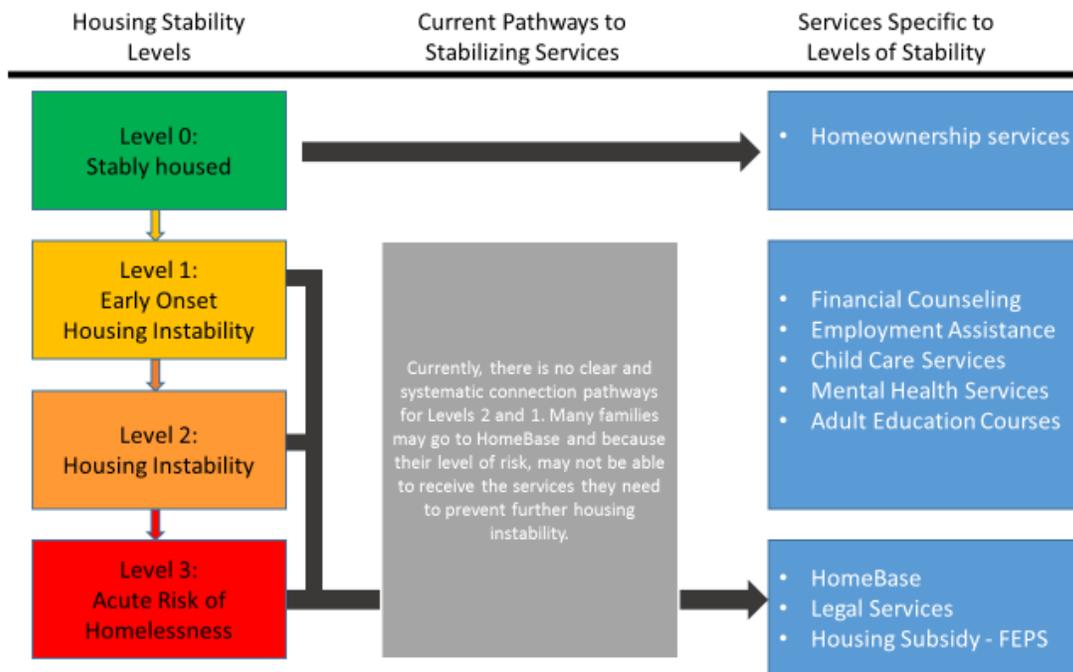
- 1) The City should broaden the notion of what constitutes homelessness prevention services, beyond HomeBase, legal assistance and rental subsidies, and explore the development of a tool that will help households assess their level of housing stability and connect them to needed services depending on where they fall on the housing stability spectrum.

All families fall somewhere along a spectrum between housing stability and extreme instability, with some being more stable and secure in their housing than others. The chart below provides one example of a spectrum of housing stability risk – from low/no risk (Level 0) to high risk (Level 3). A family who is in Level 0 and is housing stable would likely have no trouble paying their rent from month to month, have emergency savings to cover at least three months of living expenses and may even be ready for home ownership. On the other end of the spectrum, a family in Level 3 and at acute risk of homelessness may be experiencing domestic violence, have received a letter from their landlord, is in housing court, and/or is unemployed with no steady source of income to cover their housing costs. The factors under each level are sample indicators of housing stability (or instability) and a family need not be experiencing these characteristics to meet the criteria for a certain level, but can use the characteristics to self-identify where they may fall on the spectrum.



The image below illustrates the spectrum of housing stability, the various service interventions relevant at each level and the current lack of pathways and connections to those various types of services. As the system is currently designed, families at all levels of housing instability who know about HomeBase are directed there for services. However, there is a segment of families,

especially in Levels 2 and 1, that are not eligible for HomeBase or for whom HomeBase is not the most appropriate service because their risk of homelessness is not yet high enough for HomeBase services.



As such, the City should broaden the notion of what constitutes homelessness prevention services beyond HomeBase, legal assistance and rental subsidies. The City’s plan to use data analytics to “improve its ability to accurately assess the risk factors that lead to homelessness and then reach out to families at risk to provide help to prevent it,”²³ is a promising step in this direction. This type of housing stability tool could help identify where families fall on a spectrum of housing stability and then match those families to resources and opportunities depending on their level of stability. Nonprofit providers could help clients understand the indicators on the tool and then link them to appropriate services.

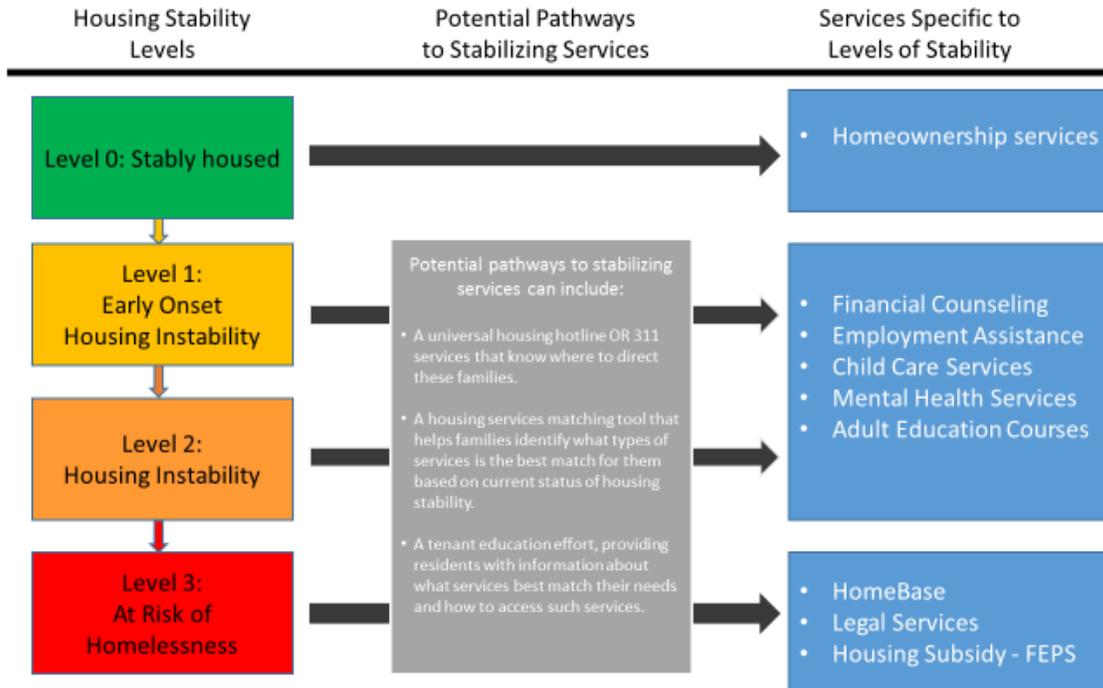
In addition to a tool, the City should consider enhancing 311 to include a directory of services connected to housing stability for families depending on where they fall on the housing stability spectrum. Further, the City should create a 311 team dedicated to housing stability whose function would be to ensure families are connected with the appropriate housing stability service. An alternative to a 311 enhancement is the creation of a dedicated housing hotline that is available to any household 24/7 and can be used to find services that will ensure housing stability.

Finally, a tenant education effort will be critical to promoting long-term housing stability. This effort would entail several components. First, it would encourage families to identify where they fall on the housing spectrum and understand what types of resources would help both

²³ Turning the Tide, page 22.

prevent instability and promote greater stability. Second, it would encourage preventative behavior, encouraging families to seek assistance as early as possible. Finally, this type of tenant education effort should be able to direct residents to the resources and services they get matched to through the services matching tool described above.

The image below shows how a combination of a housing services matching tool, a tenant education effort and an enhanced 311 (or a 24/7 housing hotline) can together potentially direct families to the appropriate services needed to retain housing.



2) The City should increase the capacity of organizations that provide services and resources that are inextricably linked to housing stability.

Families with children, particularly those struggling with housing stability, often have varied service needs that if not addressed can lead to homelessness. It is critical that families facing housing instability at any level, can access the services that could alleviate their risk factors. These services include but are not limited to child care, after-school programs, adult education, domestic violence counseling, substance abuse treatment, mental health services, health care, child welfare prevention programs, GED programs, ESL programs, workforce development, and financial counseling services. For the City to prevent homelessness, families with children will need to have access to the types of services that enable families to successfully participate in the workforce and comprehensively meet the health and development needs of the entire family. For families to have such access, these services also need to have the capacity to meet any increased demand because of such a tool described above. The City should ensure that all organization that can help strengthen overall housing stability and prevent risk of homelessness have the capacity to deliver services to those individuals that need them.

Recommendation 3:

The City, with the support of the philanthropic community and nonprofit domestic violence experts, should develop safe alternatives to shelter for families headed by domestic violence survivors who can remain in their existing housing or move directly to permanent housing.

Domestic violence is a major generator of family homelessness in New York City. Many families seek shelter because they are fleeing an unsafe situation and do not have access to other options. Over 3,000 DV survivors were in homeless shelters in NYC on the night of the 2016 Continuum of Care Point in Time Count.²⁴

For many individuals experiencing domestic violence, shelter with services tailored to their needs is the best and safest option; however, avoiding the additional trauma of homelessness could provide a healthier and less disruptive, as well as a less expensive, alternative to shelter for some families experiencing domestic violence. Two programs offer examples of how this could be achieved. The Washington State Coalition Against Domestic Violence and Home Free in Portland, Oregon have successfully pioneered and then brought to scale evidence-based rapid rehousing programs that help survivors either remain in their existing housing or relocate to other permanent housing quickly.

Both programs identify domestic violence survivors before they apply for shelter at locations such as social service and public assistance offices. After assessing their domestic violence, family and financial situations, program staff work with survivors to help them remain, where possible, in their existing housing or find permanent housing in the private market by offering short-term rental assistance and connections to landlords and non-residential social services.

New York City currently has two programs that could, with additional resources and tweaking, replicate the successes of the Washington State Coalition Against Domestic Violence and Home Free programs. HRA operates Alternatives To Shelter (ATS) that helps survivors who can safely do so remain in their existing housing. Because ATS requires survivors to obtain an Order of Protection and to be able to afford their housing without assistance, it has remained relatively small. A safety assessment by domestic violence experts instead of an Order of Protection and the availability of rental assistance could expand the use of this program significantly with better outcomes for adults and children who would experience less disruption to their lives.

The second program is a rapid rehousing program, Project HOME, being piloted by the Mayor's Office to Combat Domestic Violence's Family, which links clients of three borough-based Family Justice Centers who have been screened for safety and income with appropriate units in existing housing. Pre-screening, technical assistance, post-placement follow up, and short-term rental assistance are critical elements of the program. Results to date have been positive, with

²⁴ HUD 2016 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, New York City Continuum of Care, Point-in-Time Date: 2/9/2016.

over forty families placed in housing and a 100 percent retention rate.²⁵ Expansion of this program to all the Family Justice Centers could increase the number of families headed by domestic violence survivors who could move directly to safe permanent housing as an alternative to shelter.

Recommendation 4:

The State should enact Assembly Member Andrew Hevesi’s Home Stability Support (HSS) proposal and then the City should fund the gap between the State’s share (85 percent of Fair Market Rent) and 100 percent of Fair Market Rent.

Home Stability Support (HSS) is a proposed statewide rental supplement for families and individuals eligible for public assistance benefits who are facing eviction, homelessness, or loss of their housing because of domestic violence or dangerous housing. If enacted, HSS would cover the gap between the existing shelter allowance and 85% of the fair market rent (FMR) as determined by HUD and be 100% Federal and State-funded. As currently proposed, local districts would be permitted, at their own expense, to raise the supplement from 85% FMR to 100% FMR.

It is critical that the State Legislature and the Governor work together to enact Home Stability Support into law as soon as possible. Furthermore, should the law pass as currently proposed, the City should fund the difference between 85% and 100% of the FMR.

B) In Shelter: Promote and Strengthen the Well-being of Children and Their Families While in the Shelter System

While the ultimate goal of the City’s and State’s responses to family homelessness must be to prevent homelessness, increase affordable housing options, and help homeless families move to permanent housing as quickly as possible, steps must also be taken to better promote and strengthen the well-being of children and their families while they reside in any NYC homeless shelter. The shelter facilities in which families with children live must be safe and adequate, with services that meet the needs of both children and their families.

Near-record numbers of families live in the DHS shelter system, including nearly over 22,000 children from nearly 13,000 families, comprising almost 70% of New York City’s shelter occupants. They endure extended lengths of stay that now average 431 days, but often last for much longer. Many have experienced, and continue to experience, a significant amount of trauma.

Only 58% of the families in the DHS shelter system reside in Tier II, shelters. The remaining families live in cluster site apartments (22%) and Motels/Hotels (20%), with the percentage of families in hotels continuing to increase. Cluster site apartments and hotels were not originally

²⁵ New Destiny Housing. June 2017.

built to serve as shelters. This causes a variety of hardships for families, including unresolved safety violations (particularly in cluster sites), challenges in providing services to the families, and inadequate public transportation options. Most cluster sites and hotels do not have kitchens, laundry rooms or spaces for socializing or community gatherings.

For many children in shelter, school and early education programs could provide a structural consistency in their lives; however, students in NYC homeless shelters have the highest rates of absenteeism.²⁶ In school year 2013-2014, only 34.3% of homeless children had “good attendance”, as compared to 73.5% of the students not in temporary housing.²⁷ This data are from a school year when approximately 65.4% of families found eligible for shelter were placed in the borough where the youngest child attended school²⁸ as compared to more recent data from Fiscal Year 2016 when only 55% of families with children who were found eligible for shelter were placed in the borough where the youngest child attended school.²⁹ This indicates that homeless children’s school attendance has likely decreased further in the more recent school years.

This section addresses two main issues that affect the well-being of homeless families with children: 1) safe and appropriate shelter placement; and 2) barriers within the shelter and education systems that impact educational outcomes for homeless children.

Recommendation 1:

The City should place homeless families with children in safe and appropriate settings that meet their needs and improve their well-being.

All City-funded shelters should promote and enhance the well-being of families with children, at all points in the process, including when families enter the shelter system, while they are residing in temporary housing, and as they transition to permanent housing. This should apply to shelters in both the DHS and HRA Domestic Violence systems, and to all facility types, including existing Tier II shelters, cluster sites and hotels, as well as all new shelters and transitional housing residences developed in the future.

²⁶ In 2013-2014 school year, 31.9% of students in shelters were chronically absent (absent 10-20% of the school year) and an additional 33.9% were severely chronically absent (absent > 20% of the school year). Independent Budget Office, *Not Reaching the Front Door: Homeless Students Face Many Hurdles on the Way to School*. October 2016.

<http://www.ibo.nyc.ny.us/iboreports/not-reaching-the-door-homeless-students-face-many-hurdles-on-the-way-to-school.pdf>.

Fiscal Year 2014 Mayor’s Management Report, Department of Homeless Services.

http://www1.nyc.gov/assets/operations/downloads/pdf/mmr2014/2014_mmr.pdf

²⁷ “Good attendance” is absent less than 10% of the school year. Independent Budget Office, *Not Reaching the Front Door: Homeless Students Face Many Hurdles on the Way to School*. October 2016. <http://www.ibo.nyc.ny.us/iboreports/not-reaching-the-door-homeless-students-face-many-hurdles-on-the-way-to-school.pdf>

²⁸ <http://www1.nyc.gov/assets/operations/downloads/pdf/mmr2016/dhs.pdf>.

²⁹ Fiscal Year 2016 Mayor’s Management Report, Department of Homeless Services.

<http://www1.nyc.gov/assets/operations/downloads/pdf/mmr2016/dhs.pdf>

1) The City should place homeless families with children in safe and appropriate settings, and expedite the elimination of cluster site apartments and hotels.

Cluster site apartments and hotels are not appropriate for use as shelter facilities for families with children. Buildings containing cluster site apartments are often poorly maintained, and typically have numerous safety violations that, through the City’s own admission, have proven both numerous and difficult to repair in a timely manner.³⁰ In addition to these conditions, providing services to families in cluster sites is challenging. Hotels (including motels) are built for short-term stays. They often do not have facilities that families require, such as kitchens for food preparation, laundry rooms, recreational space for children and adults, and space for the provision of on-site services. In addition, many hotels are in locations far from public transportation, making it difficult for parents to work, take their children to school and child care, and keep social service appointments.

The Mayor’s Plan, *Turning the Tide*, seeks to eliminate the use of cluster sites and hotels for all homeless placements. The plan envisions opening 90 new shelters, including 25 new purpose-built sites, and renovating about 30 existing shelters to expand capacity, to enable the phasing out of cluster sites by 2021 and hotels by 2023.³¹ The City and the State should take additional steps to expedite the achievement of these goals, by increasing the number of permanent affordable housing units available to homeless families and streamlining the subsidy application and housing placement processes.³² The Administration should also consider prioritizing the movement of some homeless families with children from cluster sites and hotels to Tier II shelters (or preferably permanent affordable housing), such as families with open child welfare cases with the Administration for Children’s Services.

The Mayor’s Plan also commits to a shelter system that provides improved services to families, as well implementing a borough-based placement approach for those families wishing to stay in their communities—recommendations, which when implemented, will promote and enhance the well-being of homeless families with children.

2) The City should take immediate steps to improve the living conditions of families residing in hotels.

So long as hotels continue to be used for shelter, the City should make needed investments and policy and practice changes to improve the living conditions of families with children placed in hotels. Making hotels adequate environments for homeless families with children is

³⁰ There were nearly 13,000 open violations in cluster sites in April 2017. Shelter Scorecard Summary, April 2017, NYC Mayor’s Office of Operations. <https://www1.nyc.gov/assets/operations/downloads/pdf/Shelter-Repair-Scorecard-Archive/scorecard-2017-apr-summary.pdf>

³¹ *Turning the Tide on Homelessness in New York City* (2017), at page 84.

<http://www1.nyc.gov/assets/dhs/downloads/pdf/turning-the-tide-on-homelessness.pdf>

³² This FHTF Report includes additional recommendations aimed at reducing the shelter population such as the statewide creation of Home Stability Support rental vouchers to prevent and end homelessness, and enhancing services available to those who leave shelter to permanent housing.

challenging. The following steps could, however, mitigate the negative impacts to families in hotels:

- Eliminate the practice of requiring families in hotels to move rooms every 29 days.³³
- Ensure families in hotels have access to nutritious, palatable food that meets the needs of clients with special dietary restrictions, to compensate for the lack of kitchens in most hotels.
- Create space in hotels for children to play and for families to have visitors.
- Provide shuttle service and/or car service reimbursement for homeless hotel residents with mobility impairments, and for residents of hotels located further than a ten minute walk from a subway.
- Ensure all hotels (and cluster sites) have regular access to social service staff who are trained in trauma-informed care and able to assist with housing, benefits, education (transportation/enrollment), early education, access to services (health, behavioral health, child welfare preventive, etc.), and employment training and assistance.
- Ensure there is appropriate space at hotels for clients to meet with service providers in confidential settings.

Much of the above could be accomplished by being creative about the use of hotel space, including lobbies, parking lots, and space currently used as rooms.

3) The City should adequately fund non-profit providers to deliver high-quality shelter and services rooted in evidence-based practices and an intergenerational approach.

Connecting families with children to permanent, affordable housing is critical to stabilizing their lives, and should continue to be the City's primary response to ending family homelessness. With shelter stays in NYC averaging well over a year, providing quality services in shelter offers a promising way to help increase homeless families' long-term housing stability. The positive effects of such services can be increased by delivering them using a multi-generational approach rather than directing them solely at the family's head of household.

Several social service interventions have been tested and proven to be effective at improving mental health and reducing the negative effects of trauma. These evidence-based practices include interventions such as Mental Health First Aid, Motivational Interviewing and Trauma-Informed Care. Applying trauma-informed care in the shelter environment is an especially promising strategy. Homeless children and families typically endure trauma prior to entering the shelter system, which is compounded by the experience of homelessness itself. According to the Bassuk Center on Homeless and Vulnerable Children & Youth, 90% of homeless mothers have experienced extreme trauma, such as interpersonal violence, and the children are exposed to stressors that can have a lifelong impact.³⁴

The Mayor's Plan suggests implementing evidence-based programs as part of the service model for families in shelter. Accordingly, the City should provide training in trauma-informed care to

³³ A practice/policy design to avoid invocation of tenancy rights under NYC Tenant Law.

³⁴ The Bassuk Center web site. <http://www.bassukcenter.org/trauma-informed-care/>, visited 5/5/17.

all staff working with homeless families in the NYC system as soon as possible. The City could look to the *Trauma Smart* model being implemented in Early Learn child care programs, the trauma-informed interventions currently funded through the City Council, and the work the Bassuk Center is doing with the Gateway Housing Initiative, as possible models to implement more broadly.

4) The City should implement best practice standards in all new and renovated purpose-built shelters.

The Mayor's Plan's commitment to a borough-based placement approach for those families wishing to stay in their communities, and to shelters that provide improved services to families in a safe, clean living environment, should help improve the well-being of homeless children and their families.

In implementing *Turning the Tide*, the City should ensure that any new or renovated Tier II shelter serving families with children be a purpose-built shelter facility operated by a high quality non-profit provider able to meet best practice standards, including the following elements:

- The facility must be safe.
- Families must have adequate living space for their family size. Shelters should also provide families with access to space for cooking, laundry, and social interaction. There should be spaces for community activities, as well as spaces that allow guests to visit. There should be a safe space for children to play.
- Families should have access to the services they need, either on-site or through a referral to a nearby location. These services include housing assistance, education and employment training that prepares adults for living wage jobs, health and mental health services, domestic violence counseling, substance abuse programs, GED programs, benefit assistance, ESL programs, child care, after-school, and summer programs.
- Social workers, education and early education specialists, and housing specialists must be available on-site, and have appropriate office space to allow for private meetings with families, as well as appropriate respite space for staff to recharge on breaks.
- Access to drop-off child care and after-school programs, either on-site or nearby.
- Services must be trauma-informed.
- Staff can help families prepare for, and transition to, permanent housing.

For community-based organizations to operate high-quality purpose-built shelters that are safe, well-maintained and infused with services and supports, the shelter providers must be reimbursed at an appropriate rate. The funding must support the provision of high-quality services, retention of qualified staff, reduction of staff/family ratios, additional on-site specialists, and ongoing maintenance costs. The work that is currently underway, with providers and the administration to develop a model budget for shelter providers is promising.

The City and the State should take additional steps, including:

- Allow for a portion of the rate to fund ongoing maintenance costs.
- Allow shelter providers to maintain a facility reserve that can be used for timely repairs.
- Ensure additional resources for facility repairs are easy to access in a timely manner.
- Ensure the provider rate is sufficient to ensure appropriate staffing levels of qualified, well-compensated staff.
- Index the provider rate so that over the course of a multi-year contract, shelters continue to have sufficient resources to adequately maintain the building and provide appropriate services rather than deferring maintenance or curtailing services to keep pace with other rising costs.
- DHS/DSS and OTDA should allow for long term contracts (20 years or more) to facilitate the financing of purpose built shelters using bonds or other sources of capital.

5) The City should streamline and improve the application and intake process for homeless families with children.

In New York City, homeless families with children must apply for shelter at the PATH Family Homeless Intake Center³⁵ in a process that can be one of the most traumatizing elements of a homeless episode. Trauma can be lessened and the process made more efficient by implementing the following improvements:

- Continue efforts to reduce, or preferably eliminate, the need for children to accompany parents to PATH for applications and appointments.
- Continue efforts to streamline eligibility determinations and placements for:
 - Families moving from the domestic violence (DV) shelter system to the DHS family shelter system;
 - Families with children in foster care;
 - Victims of human trafficking; and
 - Asylum applicants.
- Prioritize families for community-based shelter placement by using an assessment to determine whether it is safe and in the best interests of the family to be placed in a shelter in or near their community of origin.³⁶
- Revise all PATH notices denying shelter or requiring additional information so that they are in plain, easy to understand language, that is clear, concise and in the language clients speak, so that they can understand what they need to do to resolve their cases.
- For families denied shelter on the basis that they can return to a recommended housing option (RHO) who then return to shelter stating they cannot access the RHO, PATH staff

³⁵ This does not apply to families with children entering the domestic violence shelter system.

³⁶ This assessment should examine the following factors: a) health and safety issues; b) the wishes of the family members; c) where the youngest child attends school; d) whether any children have IEPs and services arranged at current school; e) whether the family is receiving community-based child welfare preventive services; f) whether any family member is receiving community-based services that would benefit from continuity (such as health, mental health, etc.); g) where the parent(s) work; and h) whether and where children are enrolled in early education programs. If a community-based shelter placement is not initially available for a family who would like one, families should be placed on a waitlist for shelter transfer, and such waitlist should be prioritized based on the outcome of the assessment. The results of the assessment should also identify who should not be placed in shelters in their community of origin.

should accompany the family to the RHO and determine whether it is viable option. If it is not, PATH should no longer consider the RHO in the eligibility determination.

- Ensure all staff at PATH are trained in trauma-informed care, as many discussions, including those about why a family cannot return to an RHO, often involve discussing past incidents of trauma.
- Offer a wider array of food options, including child-friendly meals, at PATH.
- Strengthen the Staten Island Intake/HomeBase Pilot by co-locating DSS/DHS staff at the HomeBase office. Such staff should have the power both to determine eligibility, and to place a family in temporary housing without the need for the family to go to the PATH Center in the Bronx.³⁷
- Implement similar pilots in Manhattan, Brooklyn and Queens.

Recommendation 2:

The City should increase funding and modify policies to improve the educational outcomes of homeless children by better addressing educational continuity, reducing absenteeism, and increasing the enrollment of young homeless children in early childhood education and Early Intervention programs.

Increasing access to quality early education and education is essential to helping homeless children achieve successful life outcomes. The City should take a more proactive approach to increase participation in early childhood education and Early Intervention services, and to reduce chronic absenteeism among homeless children, so that they can fully participate in school and early education programs.

Several systemic barriers to educational continuity face homeless families and children. For many, the most significant issue impacting school attendance and participation in early childhood programs is placement in a shelter far from the schools and programs they were attending before entering the shelter system. Resolving this placement issue, through the assessment discussed previously, will go a long way toward helping many families and will make the transportation arrangement tasks more manageable for City staff helping the smaller number of families not placed in or near their communities of origin.

Additional systemic issues include:

- Many staff assisting homeless families with educational issues do not work evenings, weekends or summer months. This includes both staff at the PATH intake center and DOE Students in Temporary Housing (STH) Family Assistants helping families placed in shelters.

³⁷ There is currently a pilot where homeless families with children can be assessed for shelter eligibility at the Staten Island HomeBase office. If the family is found to be in need of shelter, the family still has to go to the PATH intake office in the Bronx for placement.

- Few families are informed of their right to keep children in their school of origin, or about the availability of transportation, how to arrange it, and who can help them, when they first enter the shelter system.³⁸
- The Department of Education (DOE) provides bus service only for K – 6 students who have been found eligible for shelter. This does not cover students during the ten-day conditional approval period (or longer, if the family must apply for shelter more than once).³⁹
- Bus service is not available to children in prekindergarten, child care, middle school or high school (unless the child has a special need).
- While bus service is being arranged, families can request a weekly MetroCard from the DOE Family Assistant, at their shelter placement, or at a DOE borough office, but these already stretched parents must return **each week** to get a new card.
- There are not nearly enough staff on-site at shelters to support families with educational issues. There are approximately 115 DOE STH Family Assistants and eight DOE STH Content Experts helping parents troubleshoot education issues for over 22,000 school-aged children in temporary housing. These staff do not work during the summer, even though there is often an increase in families entering the shelter system in the summer months, and their assistance is particularly necessary prior to the start of the school year.
- There is no strong management, accountability structure, or feedback mechanism for these staff, often leaving them struggling to resolve issues for families, or unaware of the education-related issues with which families in shelter are contending. Without a formalized management structure, there is no quality assurance/improvement mechanism nor manager focused on addressing systemic change for repeat barriers.
- Half of the children in shelter are under five years old, but many are not enrolled in EarlyLearn child care, Head Start or other early education programs. To date, the City has only focused on enrolling homeless four-year-olds in prekindergarten programs and not enrolling younger children in child care or Head Start programs.
- Homeless children 0-3 years old are not routinely referred for Early Intervention evaluations, even though many are likely eligible for free services.

1) The City should be required to inform families at the PATH Intake Center about their education rights, the processes for ensuring educational stability and arranging transportation, and the assistance available to families to navigate those processes.

All families with school-aged children entering PATH intake should have the option to meet with an Education Specialist, regardless of time of day, day of the week, or month of the year they are at PATH. In addition, every family should leave PATH with a handout that includes information and instructions about their educational rights, including school transportation,

³⁸ The Department of Education currently has two staff members assigned to PATH, but neither works at night, on weekends, or during the summer. None of the participants in the “in shelter” focus group recalled meeting with a DOE staff member at PATH.

³⁹ For most families, the conditional approval process lasts 3-5 weeks.

enrollment options for schools and child care programs, and contact information of those who can help them once they are placed in temporary housing.

2) The City should increase the number of staff available to help families year-round, and ensure staff have adequate supervision and accountability measures.

All families in a shelter placement, regardless of whether it is a hotel, cluster site or Tier II, should have access to an educational specialist. Specifically, every Tier II shelter should have an educational specialist and, until cluster sites and hotels are eliminated, there must be enough educational specialists for these staff to regularly visit each hotel and cluster site to which they are assigned.

The City should increase the number of staff who are available to help families with educational issues and ensure that these staff and the STH Program Staff have a management structure with clearly articulated roles and expectations as well as a data-driven accountability system that provides for the identification and resolution of individual and systemic issues. It is critical that educational assistance be available year-round, including during the summer months.

3) The City should increase the number of homeless young children enrolled in early education and Early Intervention programs.

Families with children under five (who make up about half of the population of children in shelter) should be provided with information about the early education opportunities available, particularly considering the expansion of full day prekindergarten for all four-year-olds, the creation of prekindergarten for three year-olds and the availability of EarlyLearn child care programs.

While there is a new subsidized child care priority for homeless children, it excludes families where a parent has a sanctioned Public Assistance case, is exempt from the work requirements, or is on SSI. The City should expand upon the current homeless priority, and make all homeless children categorically eligible for subsidized child care programs.

Due to the expansion of the full-day prekindergarten program to all four-year-olds, the City has been deliberate in seeking to enroll homeless four-year-olds in prekindergarten programs by providing shelter providers with lists of children due to be four years old. The City should take a similar approach with homeless children 0-3. Furthermore, full-day prekindergarten programs are the full school day and not available during the summer, so families of four-year-olds should also be advised of the availability of subsidized child care programs. In addition, families with children under three should be informed of their rights to have their child evaluated for free Early Intervention services and how to obtain these services for free if their child is eligible.

The Education Specialist should be tasked with helping parents enroll their children in these programs because the enrollment process can be difficult to navigate; providing information is not enough. More children in shelters must receive the benefits of early education and Early

Intervention, which have been proven to improve life outcomes, particularly for low-income children growing up in high-stress environments like homeless shelters.

- 4) The Department of Education and the Department of Homeless Services should convene a working group with shelter providers, family assistants, staff from DOE's Office of Pupil Transportation and advocates to review and, where appropriate, design and implement new procedures to make education access and transportation more seamless for children in shelter.**

There are several systemic issues that lead to delays in the arrangement of transportation. This working group should map out the current processes and identify ways that this process can become more seamless. We encourage this group to track key data points to see if they improve such as number of days from PATH intake until transportation is arranged; the absenteeism rate; the number of children enrolled in EarlyLearn, prekindergarten and 3-K (prekindergarten for three-year-olds); and the number of children evaluated for Early Intervention.

The federal McKinney-Vento law, and New York's implementing legislation, now require districts to arrange for transportation of homeless children to prekindergarten programs. This working group can also ensure the successful implementation of this new law.

In the meantime, the City should provide every family awaiting for bus transportation to be arranged with a monthly (not weekly) MetroCard and the first MetroCard should be provided at PATH without the need for the family to go to a DOE office. Families should be provided with a City-funded car service if the shelter or school is not accessible by public transportation or if the parent cannot access public transportation, until busing is arranged.

C) Post-Shelter: Helping Homeless Families with Children Obtain and Retain Quality Affordable Housing with Access to Services

While many of the Administration's efforts have started to have a noticeable impact on homeless families with children, the homelessness crisis is far from over. A critical component to permanently resolve this crisis is to ensure that when families with children leave the shelter system, they are able to remain stably housed. Unfortunately, families who leave shelter often return, sometimes several years later; in fact, 45% of the people in shelter have been there before in the last 5 years.⁴⁰ The rate of return for families tends to be higher than for single adults or adult families.

Family homelessness is a complex problem. This section addresses three aspects of the problem: 1) the need for more permanent housing affordable to homeless families with

⁴⁰ Coalition for the Homeless. *State of the Homeless 2017, Rejecting Low Expectations: Housing is the Answer*. March 2017. <http://www.coalitionforthehomeless.org/wp-content/uploads/2017/06/CFH-State-of-the-Homeless-2017.pdf>.

children; 2) the need to reduce the length of stay in shelter; and 3) the need to prevent the repeated return of homeless families to shelter.

Recommendation 1:

The City and State should increase the supply of permanent affordable housing resources available to homeless families by including or increasing set-asides for homeless families in existing zoning, tax incentive, and publicly funded housing programs.

The permanent housing resources currently available to homeless families with children – rental subsidies, public housing, and City-funded developed or preserved units—are overwhelmed by the scale of the need. Very few units in the Mayor’s ambitious 200,000 unit 10-year housing plan are designated for homeless families with children, who represent almost 70% of the users of shelters.

In CFY 2016 2,875 households (singles and families) received LINC vouchers.⁴¹ During the same period, 2,612 homeless families (adult families and families with children) were placed in public housing or received a Section 8 voucher from HPD or NYCHA.⁴²

In CFY 2016, about 600 units of new or preserved housing for Extremely Low Income (ELI) households closed.⁴³ We do not know how many of these units were designated for homeless households versus other ELI households or how many of the units allocated to the homeless were for families with children versus individuals. In the same year, HPD began construction of about 1,000 supportive housing units under the Supportive Housing Loan Program. Most of those units were for homeless singles, although again we do not know the exact breakdown. It should also be noted that these numbers represent “housing starts” not completed units ready for move in.

Under the current administration, City-funded rental subsidies combined with the use of federal resources—public housing and Section 8—have helped to reduce the number of homeless families in shelters. However, the City—and the State—need to be much more aggressive if we are to significantly reduce the number of families with children using homeless shelters.

1) HPD and City Planning should amend Mandatory Inclusionary Housing (MIH) to require developers to provide at least 10% homeless units in a project.

Under Mayor Bloomberg’s administration, large sections of the City were upzoned to permit more residential development at higher densities. Mayor de Blasio has used Mandatory

⁴¹ New York City Human Resources Administration/Department of Social Services. Unpublished data. 2017.

⁴² Coalition for the Homeless. *State of the Homeless 2017, Rejecting Low Expectations: Housing is the Answer*. March 2017. <http://www.coalitionforthehomeless.org/wp-content/uploads/2017/06/CFH-State-of-the-Homeless-2017.pdf>.

⁴³ New York City Housing Preservation and Development. Unpublished data. 2017.

Inclusionary Housing (or Mandatory Inclusionary Zoning) to trade additional density, resulting from either neighborhood rezoning or individual requests by developers for zoning increases, for affordable housing guarantees.

The new policy, approved in 2016, grants a density bonus to developers who agree to make a portion of their newly developed units permanently affordable. Much of the controversy around MIH has had to do with the levels and amounts of affordable housing required in return for zoning bonuses, with affordable housing advocates arguing that more units affordable to lower income households should be built into the program.

The current MIH should be amended to require developers to allocate at least 10% of the units to be developed for homeless families, with a preference to be given to homeless families living in the community board where the project is located. HPD could incentivize developers to provide the 10% or higher homeless family set asides by providing additional subsidy.

2) HPD should require that developers using the Affordable New York Housing Program (formerly 421-a) set aside at least 10% of their units for homeless families and individuals.

The Affordable New York Housing Program (formerly 421-a tax exemption) is a tax incentive program for the new construction of multiple dwellings. In CFY 2016, 73,494 421-a exemptions—or 65% of all residential tax exemptions of all residential buildings in New York City—were approved by HPD and enacted by the Department of Finance. The next highest exemption program used—J-51—comprised only 20% of the residential units that received tax exemptions.⁴⁴

In January 2016, the 421-a program ended when the State Legislature failed to agree on proposals for reforming 421-a, which triggered a sunset clause in the legislation. The program was recently re-authorized, amended and renamed the Affordable New York Housing Program as part of the State’s 2018 budget.

HPD, in the meantime, has used its regulatory authority to require that projects receiving past 421-a tax exemptions set-aside at least half of their community preference units, which are 50% of at least 20% of the total apartments in the project, for people living in the same community district as the project. HPD’s homeless requirement should continue for future projects receiving the Affordable New York Housing Program exemption.

3) HPD should require that 50% of HPD’s community preference be used for homeless families located in the community district where HPD- funded projects are constructed or preserved.

⁴⁴ Department of Finance, Division of Tax Policy. *Annual Report of the New York City Property Tax – Fiscal Year 2016*. September 2016. https://www1.nyc.gov/assets/finance/downloads/pdf/reports/reports-property-tax/nyc_property_fy16fmvandav.pdf.

Developers required to use HPD marketing guidelines for their projects may be required to give an occupancy preference to applicants who are residents of the Community District where the project is located. Fifty percent of that local preference could be for homeless households residing in shelters in the Community District since HPD has the authority to use all or a portion of the various set-asides and preferences required in its marketing plan for households residing in shelter.

4) HPD should increase the flexibility of existing program term sheets for developers interested in providing homeless set-asides exceeding 30% but less than 60% of the project units.

HPD recently revised its existing program term sheets to ensure that all new housing production and some preservation programs require at least 10% of the project units funded to be allocated to homeless households. The Our Space program, which provides up to \$140,000/unit for units at the shelter rent, is being used in conjunction with these programs to incentivize developers to provide housing for previously homeless individuals and families.

Nevertheless, there is still a gap between the maximum homeless requirement under programs targeted to non-supportive housing developers and supportive housing developers. The Extremely Low & Low-Income Affordability Program (ELLA) permits up to 30% of the units in the project to be allocated to homeless families or individuals. The Supportive Housing Loan Program (SHLP), on the other hand, requires that 60% of the units in projects funded under this program be set aside for homeless households.

Developers, especially nonprofit developers, interested in providing housing for homeless families or individuals through set-asides higher than 30% but less than 60% do not fit HPD program guidelines and are in the position of trying to sell their projects to either ELLA or SHLP. Making existing HPD programs more flexible for developers, particularly nonprofit developers, interested in providing affordable housing with significant set-asides for homeless households would increase the number of HPD-funded units developed specifically for the homeless.

5) NYCHA, with City and/or State funding, should use vacant public housing units requiring rehabilitation to provide permanent housing to homeless families.

An estimated 2,000 NYCHA units are vacant and off-line. Some of those units have become vacant because of normal turnover; others are off-line due to needed repairs, storm damage, or code violations. Bringing those latter units online presents challenges given the limitations of NYCHA's operating budget. However, an allocation of City and/or State capital funding to make vacant NYCHA units habitable, along with an operating commitment, in return for allocating them to homeless families and individuals, could create a new homeless housing resource relatively quickly while providing NYCHA with needed operating funding.

Recommendation 2:

The City and State should target, standardize, and streamline the allocation of existing homeless housing.

The current City administration has created an innovative rental subsidy program, Living in Communities or LINC, to address the differing situations of families and individuals using shelters. The six LINC subsidies, in addition to FHEPS, Section 8, and other rental subsidy programs for special needs populations, are administered by different agencies and governed by the requirements of different funding sources. The array of subsidies and their differing requirements can be confusing, for recipients and landlords alike. HRA and HPD, two of the main agencies administering NYC rental subsidies, could align their requirements and procedures, making them more transparent to recipients and more user-friendly to landlords through the specific interventions described below.

- 1) HPD and HRA should use cross-systems information about homeless families in the shelter databases to target available subsidies and/or homeless resources (e.g., NYCHA public housing units and HPD homeless set-aside units) more appropriately.**

Homeless housing resources (e.g., LINC, FEPS, Section 8 HCV, NYCHA public housing, HPD homeless units) could be better allocated to maximize the stability of previously homeless families. These subsidies are managed by different agencies with different policies responding to different funding streams. As a result, a homeless family with high barriers to housing stability—a young mother with no work experience, little education and very young children—might receive a short term LINC subsidy that assumes the mother can carry rent when the subsidy ends, while families where the head of household is working part-time and is engaged in an educational program might receive a Section 8 Housing Choice Voucher. Cross-agency cooperation and data-sharing between HRA and HPD, or the centralization of homeless housing resources, as is anticipated under the Coordinated Assessment and Placement System (CAPS) that is being developed, would help to ensure that homeless families are being assigned the most appropriate subsidy or housing option given the situation of that household.

- 2) HPD and HRA should standardize inspection standards across rental subsidy programs.**

The differing inspection and application requirements, as well as rent payment levels, are often confusing for landlords. The rigorous inspection requirements for some programs versus others lengthen the period that units remain vacant and result in rental income losses for housing operators—a frequent cause of frustration with subsidy programs among developers/managers. When there are different inspection requirements, it creates competition among the rental subsidy programs, which results in developer preferences for some programs over others. Homeless families with certain subsidies may have greater difficulty finding landlords willing to accept their rental vouchers because of landlord concerns about the timing and stringency of the inspection process. Making inspection requirements more uniform would make the differences among programs—such as LINC—invisible to

landlords and would discourage the likelihood of cherry-picking among various subsidy programs.

3) HPD and HRA should work together to prioritize and fast-track the application review process and the inspection of units intended for homeless families.

To the extent possible, HPD and HRA should prioritize the inspection of units intended for homeless families with HPD taking the lead for all inspections. The review of rental subsidy applications for homeless applicants should be streamlined to facilitate the movement of families from shelter to permanent housing.

Recommendation 3:

The City, State, providers, and philanthropic community should strengthen post-shelter services and explore new service models to improve permanent housing retention by homeless families with children.

The overwhelming majority of homeless families with children are headed by a single parent, often a female of color, who has young children. Homeless family household heads are also likely to have an extremely low income, little education, and lack employment and independent living experience—all factors that can pose barriers to housing stability.

Family supportive housing is targeted to vulnerable families where the head of household has a severe, persistent mental illness or medical disability. Over the next 15 years, 2,087 of the 15,000 supportive housing units to be developed under the NYC 15/15 program will come on line for families meeting these criteria. Although some highly vulnerable homeless families with children will qualify for supportive housing, most homeless families will leave shelters for privately-owned housing, HPD-funded housing with homeless set-asides, NYCHA public housing, and unstable doubled-up housing situations—all of which have few, if any, linkages to social service programs.

Some families will undoubtedly be able to maintain housing stability provided they continue to receive a rental subsidy. However, many other families will remain at risk of homelessness—and, whether they exit shelters for permanent subsidized housing or for unstable housing arrangements, their repeated use of shelter points to the need for new approaches and models to help previously homeless vulnerable families with children transition to permanent housing and retain their housing once placed.

1) The City, with the support of the philanthropic community, should encourage the piloting of an evidence-informed service-enriched housing model for vulnerable homeless families not qualifying for NYC 15/15 housing.

A service-enriched model should be designed with the goal of addressing the needs of families who are not eligible for NYC 15/15 housing, where the head of household and/or children require on-going support to maintain stability due to trauma, age of head of household,

number of children, lack of education and job experience, domestic violence, child welfare involvement, and/or lack of independent living experience.

A trauma-informed, service-enriched housing model for previously homeless families with children would contain a mix of homeless families and very low and low income tenants from the general population with homeless families comprising 50% to 60% of the tenants. Services should be offered on-site by a team consisting of a clinical social worker, one or more case managers depending on the size of the project, access to a children's therapist, and one or more children's activities specialists. The on-site team could refer tenants to off-site programs for mental health services, legal services, and job training and placement programs as appropriate. The size and composition of the on-site service team might vary over time depending upon the needs of the resident population.

Services should be voluntary, trauma-informed and client-driven. They should include benefits advocacy and case management; counseling services; safety planning; independent living skills (e.g., financial management and budgeting, health and nutrition, housekeeping and apartment maintenance); parenting support; employment readiness; educational and vocational counseling; educational and recreational activities for children; linkages to medical and mental health services; referrals to legal services, job training programs, and services for children. Service-enriched housing for families would provide services on site to help previously homeless families achieve the following goals: (1) housing stability, (2) family unity, (3) the educational, social, and physical well-being of children, and (4) improved economic security for the household.

The development of such a model should be led by the City and the philanthropic community in cooperation with nonprofit housing developers, and service providers.

2) HRA/DHS/HRA should fund aftercare services at existing shelters.

Approximately half of homeless families with children are housed in shelters, most of which are operated by not-for-profits under contract with HRA/DHS. Most families have received some services while in shelter and shelter operators have a sense of the specific barriers to housing stability that families face. In other words, relationships with families have been established. As a result, transitional shelters offer an opportunity to work with families to prepare them for permanent housing and to connect them to appropriate community-based services.

Some shelters are currently providing aftercare services – where case managers outreach to families once they are placed in permanent housing and provide post shelter support groups. These programs are privately funded.

Family Advocates at transitional shelters, with a caseload of no more than 20 families, could begin to prepare families for independent living while still in shelter. Specifically, they should:

- Assist families to obtain and understand their rental subsidies.
- Explain rent payment and the other rights and responsibilities of tenancy.
- Explain the rights of tenants under Rent Stabilization.

- Help families set up utility accounts.
- Assist families to establish budgets that stress the payment of “rent first”.
- Assist with safety planning when the head of household is a domestic violence survivor.
- Help register children in new school districts or arrange for bus transportation from existing districts.
- Help the head of household identify preschool/early education child care if needed.
- Assist the family to find primary health care.
- Provide information about amenities and services (grocery & drug stores, libraries).
- Introduce the family to available services nearby (e.g., HomeBase).

After the family leaves shelter and moves into permanent housing, the Family Advocate should maintain contact with the family through home visits and monthly check-in calls as needed. For families with higher barriers to housing stability, the Family Advocate should attempt to connect them with available local resources and services as well and continue outreach for a longer time.

Several organizations are currently operating successful aftercare programs, including Henry Street Settlement, Barrier Free Living, and Sanctuary for Families. The best practices of these programs should be incorporated into a HRA/DHS concept paper to be distributed to shelter operators and other stakeholders for comment. The aftercare concept paper would become the basis of a City-funded expansion program for the not-for-profit operated shelters.

3) HPD should facilitate the provision of voluntary services in HPD-funded projects housing 10% or more homeless families with children.

HPD currently requires homeless set-asides in its capital funding programs for its new construction and preservation programs. Developers who have participated in these programs express concern that the families housed require services that they are not able to provide. Families present with many issues that lead to housing instability but find themselves in housing with no on-site services or access to services. Landlords meanwhile lose rent (and rental subsidies) and must pay for legal costs.

As part of the revision of its term sheets, HPD has sought to address this issue by requiring that developers using Our Space funding to capitalize a “social service reserve” in projects with homeless set-asides.

To facilitate the matching of appropriate service providers to HPD-funded projects containing homeless units, HPD or HRA should issue a RFQ for nonprofit service providers interested in offering services to homeless families at permanent housing and create a list of qualified providers with their expertise and experience. HRA and HPD would work together to match qualified service providers with HPD-funded projects containing homeless set-asides. The service provider would determine the level and duration of services to be provided depending upon the presenting needs of the homeless families to be housed.

4) The City should enhance and publicize the existing 311 Helpline.

There are existing services in the community that are designed to help previously homeless families, as well as other community residents, find and retain their housing and avoid a return to homelessness. HomeBase is the most noteworthy example, but a network of organizations funded by HPD called “Housing Ambassadors” also exists throughout NYC to help individuals apply for affordable housing. Providers, however, express frustration, that residents have trouble finding them or approach them too late in the process when they are already in crisis and on the verge of eviction. Most NYC nonprofits who provide housing and social services receive calls and walk-ins from those who are looking for affordable housing or help keeping the housing they have. This points to a serious problem with the existing non-residential services network. Although help may exist, those who need it most have trouble finding it. The connective tissue that guides individuals to organizations that can help them is missing.

Echoing the recommendation addressed in the Prevention Section, an enhanced 311 Helpline might be able to fill the same need if adequately advertised. Alternatively, a centralized 24-hour Housing Help Hotline, like the City’s Domestic Violence Hotline, could provide this connective tissue by providing callers with critical information and driving traffic to appropriate HomeBase and other non-residential service providers. HPD and/or HRA could select a not-for-profit operator through a RFP process. Funding for the Hotline could come from HPD, HRA and the City Council.

In either case, frequent publicity campaigns on subways/ buses/ trains as well as widespread distribution of flyers to shelters, City Council offices, HRA Income Maintenance Centers, City Council and Community Board offices, prekindergarten and child care centers, libraries, housing courts, child welfare preventive service offices, food pantries, parks, playgrounds, and other public or community-based locations would help to spread the word broadly. The goal should be for people to know that they can call 311 for housing help in the same way they know they can call 911 in an emergency.

IV. Systemic Recommendations

As family homelessness is a complex issue with multifaceted underlying factors, the responsibility to create solutions should not fall on the shoulders of any one entity. It is the collective responsibility of a diverse group of stakeholders, including, but not limited to, the State, City, service providers, advocacy groups, housing developers, landlords, consumers and the philanthropic community. Furthermore, as discussed earlier, prevention, in-shelter and post-shelter services, and the needs of families in this continuum are linked.

Currently, the City has both a housing plan and a homelessness plan. Given the complexity and scale of this issue, and the need to collaborate across sectors and agencies (both at the State and City levels), the FHTF has identified two systemic cross-cutting issues: 1) the need for a more coordinated approach to housing and homelessness and 2) the need for more public data for policy-makers, advocates and providers.

- 1) The City should create an integrated housing and homelessness plan focused on homeless families with children and create a subcommittee of the interagency coordinating council that includes advocates, service providers and formerly homeless family members to monitor that plan and ensure that the needs of homeless children and their families are addressed.**

New York City has invested considerable resources and effort to address the problem of homelessness and to increase the production of affordable housing. However, housing and homelessness are overseen by different agencies that fall under different Deputy Mayors with different mandates that have not always been seamlessly coordinated. Reducing family homelessness cannot be achieved without increasing the supply of rental housing and resources available to the homeless. The City should create a plan that closely integrates the production of affordable housing with solutions to family homelessness, including services. To accomplish this task, a number of City agencies will need to work together. While there is currently an interagency task force established in law by the City Council, City Council Int. 1460-2017, would create an Advisory Council that would include advocates, providers and formerly homeless, which would strengthen the task force and provide a formal mechanism for government officials to collaborate with the providers, advocates and consumers.

Furthermore, the mandate of the existing interagency body is very broad, covering all City homelessness efforts. The needs of families with children who are homeless need to be addressed in a more targeted manner through a working group dedicated solely to this large subset of the homeless.

- 2) The City should track and make public data about homeless families with children as well as information about the allocation of housing and homeless housing resources to homeless families with children.**

Effectively addressing family homelessness and its underlying causes requires access to robust data that can help inform policy and program development and implementation. The current lack of data on families with children experiencing homelessness makes it difficult to identify the different needs of this large and diverse population.

The City should track and make public more data related to families with children, including, but not limited to:

- Demographic information (e.g. race/ethnicity; age of household members; gender; reason for entering shelter)
- Information on families who repeatedly return to shelter (e.g. demographics; how long before return; what assistance they received when they left shelter; what caused the return)
- Information on the allocation of housing resources to homeless families with children (e.g. rental subsidies; public housing units; supportive housing units; HPD-funded housing)
- Educational data (e.g. how many days before transportation arranged; absenteeism data; academic performance data)

- Early education data (e.g. number/percent of children under 5 enrolled in child care, Head Start, prekindergarten and early intervention programs)

V. Conclusion and Next Steps

The three co-conveners of the Family Homelessness Task Force—Citizens’ Committee for Children, Enterprise Community Partners, and New Destiny Housing— look forward to working with our colleagues both in government and outside government—to recognize and address the needs of homeless children and their families with the goal of reducing and eliminating family homelessness.

We intend to work with the members of the Task Force, as well as other stakeholders to respond to the needs of homeless children and their families, to advance and advocate for the recommendations in this report, and to secure the resources, laws and policy changes required to reduce family homelessness. Finally, we remain committed to focusing public attention on the needs of homeless children and their families.

Family Homelessness Task Force Members and Participants

(Please note that this document has not been vetted and endorsed by all Task Force members, this is an acknowledgement of each organization for their participation and contributions.)

Advocates for Children
Barrier Free Living
BronxWorks
BRP Management Group
CAMBA
Citizens' Committee for Children (co-convener)
Center for Court Innovation
Center Against Domestic Violence
Coalition for Behavioral Health
Coalition for the Homeless
Corporation for Supportive Housing
Community for Urban Community Services
Dunn Development
Enterprise Community Partners (co-convener)
Fordham Bedford Development Corporation
Gateway Housing
Good Shepherd Services
HELP USA
Henry Street Settlement
Her Justice
Homeless Services United
Lantern Group
Legal Aid Society
Monadnock
Nazareth Housing
New Destiny Housing (co-convener)
Ridgewood Bushwick Senior Citizens Council
Safe Horizon
Sanctuary for Families
Settlement Housing Fund
Supportive Housing Network of New York
United Neighborhood Housing
Urban Resource Institute
Women in Need

Philanthropic Advisory Committee

Capital One
Deutsche Bank
Goldman Sachs
JP Morgan Chase
Mizuho Americas
New York Community Trust
New York Women's Foundation
Robin Hood Foundation
Santander

Consumer Advisory Committee

The FHTF would like to thank those organizations that helped organize three Consumer Advisory Committees, which helped inform the development of the recommendations. Names are not listed here for privacy reasons.