

### ***Changing the Conversation with Matthew Desmond Lessons Learned and Suggestions***

Early in 2019, the Community Foundation, Catholic Charities, Unity House, and the New York State Writers Institute formed a community partnership called *Changing the Conversation*. Our goals were to educate and raise awareness around relevant community issues and inspire changemakers to take action. On November 14, 2019, the committee brought Matthew Desmond, Pulitzer-Prize Winning Author of *Evicted: Poverty and Profit in the American City* to Albany for a presentation about the housing epidemic facing our community. The stories, statistics, and possible solutions shared at the event are an effort to help our community identify ways to change the conversation on the availability and access to safe and affordable housing in the Capital Region. This report identifies key points from the lecture, suggestions from the policy breakfast held the following morning, and ideas for next steps.

#### **Key points from the lecture:**

- **Eviction is a cause not just a condition of poverty.** In the Capital Region, [1 in 2 renters are cost-burdened](#). This means they are at risk of facing eviction. Several factors lead to eviction including the rising cost of housing, lack of transportation, personal crisis, emergency expenses, health factors, lack of support, poor housing options and limited income. Once evicted, families are at risk of falling into poverty, or deeper into crisis.
- **Families, especially children, are impacted the most.** [The majority of evictions are single mothers — and children are caught in the middle](#). Women, unfortunately, experience wage disparities, harassment, domestic violence, and other issues making it harder to support their families, and some landlords will not risk renting to families. When evictions happen, children suffer incredible losses and fall behind in school.
- **There is not enough housing assistance for those who need it.** 74% of those who qualify for federal housing assistance face long waiting lists and cannot get the support they need. In fact, it could take years waiting to be considered for housing support. This leaves families stuck in the private market — a market they cannot afford and with no support.
- **Racial inequality and disparities exist and must be addressed.** [1 in 5 black women have been evicted compared to 1 in 15 white women](#). People of color are at greater risk of eviction and poverty, and they receive less of the resources available. Desmond said, “If incarceration had come to define the lives of men from impoverished black neighborhoods, eviction was shaping the lives of women. Poor black men were locked up. Poor black women were locked out.”
- **The U.S. is one of the richest nations and yet has some of the worst poverty issues.** In 2008, [the U.S. gave out over \\$171 billion in homeowner tax benefits](#), exceeding the budgets of the Departments of Education, Veteran Affairs, Homeland Security, Justice, and Agriculture combined. In 2018, [38.1 million people lived in Poverty](#), where a couple was making an average [annual salary of \\$16,247](#).
- **Universal Housing Vouchers could help pay for safe housing.** A universal housing voucher program would carve a middle path between the landlord’s desire to make a living and the tenant’s desire to have safe, affordable housing.

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- **Eviction takes a traumatic toll on people.** Studies also show that eviction leads to job loss, as the stressful and drawn-out process of being forcibly expelled from a home causes people to miss work or make mistakes at work and lose their job. Eviction also has been shown to affect people's mental health. One study found that mothers who experienced eviction reported higher rates of depression up to two years after their move.
- **Evictions are underreported in New York State.** In New York, eviction records are often kept as "abstracted judgments," which means they are only in the public record if the plaintiff/landlord pays to have them placed there. That plus the number of town and village courts in the state makes collection difficult. Today, there are still thousands of individuals, families, and children at risk of losing the place they call home in the Capital Region. In 2018, United Tenants of Albany helped over 5,000 individuals and families experiencing eviction in the City of Albany.
- **The Eviction Lab and Just Shelter are two resources that gather data and identify resources in the Capital Region.** The Eviction Lab at Princeton University has built the first nationwide database on evictions. Just Shelter was founded by Matthew Desmond and Tessa Lowinske Desmond to raise awareness for the human cost of the lack of affordable housing in America. They amplify the work of community organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness. [The committee event page also has information and resources specific to the Capital Region.](#)

## **Policy breakfast suggestions:**

- More wrap around and social services to prevent and or assist people have been evicted or are forced to move temporarily due to essential lead/mold remediation or other deficiencies. This could include expanding the OTDA – STEP program.
- Code Enforcement is key and should be staffed up to assist with accountability.
- There are many more decent landlords than bad in our region. Let's work with the good to identify how we can continue to improve the quality and availability of affordable housing.
- Ensure individuals have the right to counsel and create access to legal support services.
- Stop evictions that are for less than \$ 500-2,000 (or another identified range) because the legal, social services, healthcare, and other costs they incur will exceed that amount.
- Gather data on ROI for preventing evictions to make the case to legislators.
- Explore new ways for developers to join in solutions that are sustainable for their business and for low-income people.
- United Tenants suggested making amendments to, and expanding upon, our existing Residential Occupancy Permit (ROP) Ordinance in the City of Albany:
  1. Change the ROP ordinance to clearly indicate that a landlord may not file a summary proceeding for eviction or be granted a warrant of eviction during any period of noncompliance with the ROP law. This should apply to both nonpayment evictions as well as holdover evictions.
  2. Explicitly allow for ROP revocation in the municipal code in recommended scenarios:
    - a. Unsafe/Unfit for more than 48 hours

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- b. Multiple code cases at the same address or by the same owner/principal
- c. Patterns of stop-work orders
3. Explicitly require the submission of a current ROP by the landlord predicated the filing of an eviction proceeding (nonpayment and holdover summary proceedings)

## Ideas for Next Steps:

1. **Define what affordable housing looks like** for the Greater Capital Region and communicate the need for it to the community, funders, and policymakers.
2. **Form coalitions** that include non-suspect partners; include health, legal and education, and other allies
3. **Advocate for funding.** Money is good. Pursue more Federal and other dollars and don't let policymakers off the hook.
4. **Reform courts to be places where justice is carried out.** Bring continuum of service to people at courts; consider increasing charges for submitting eviction notices
5. **Identify the landlords that most often evict.** For example, in Boston, 15 people were responsible for 40% of the evictions. Hold people accountable. In Rochester, they made it required to have a legal name instead of a business name on the eviction filing. Housing authorities should be the standard-bearers of how to help people (not the leaders in eviction.
6. **Housing Agency heads to become better storytellers** about the crazy inefficiencies and/or ways that the systems and regulations are hurting development and people
7. **Challenge the business model** where bad landlords let homes fall into disrepair, hide behind an LLC and yet preserve their good credit as the property is foreclosed on or "given" back to the city.
8. **The Come Home to Baltimore model** – the local government is paying \$70,000 for rehabs of homes for civil service employees to move back into neighborhoods. This is an example of "good gentrification".

## Local Press Mentions Inspired by Event:

["Eviction numbers hard to gather in NY" Leigh Hornbeck, Times Union](#)

["Eviction a close reality for some Capital Region residents, advocates say" Leigh Hornbeck and Paul Grondahl, Times Union](#)

["Matthew Desmond At UAlbany 11/14" Joe Donahue, WAMC](#)

## Local Press Mentions of the Work Moving Forward in our Region:

[Albany group works to boost affordable housing options" Leigh Hornbeck, Times Union](#)

[Rehabbed homes in Albany will provide affordable housing to low income families, Emily De Vito, WNYT](#)

["Long way to go' to meet area's affordable housing crunch" Amanda Fries, Times Union](#)

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