



# THE PUBLIC ADVOCATE FOR THE CITY OF NEW YORK Letitia James



## **POLICY REPORT: HOUSING FOR WHOM?**

### **How Debt, Liabilities and Past Evictions May Affect Who Moves In**

An analysis of the HPD tenant selection criteria  
for housing lottery eligibility

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# TABLE OF CONTENTS

EXECUTIVE SUMMARY	4
INTRODUCTION	6
NYC’S AFFORDABLE HOUSING CRISIS	7
HPD/HDC TENANT SELECTION CRITERIA SHORTCOMINGS	8
DEBT, DELINQUENCIES, PRIOR EVICTIONS AND BANKRUPTCIES MAY STILL DISQUALIFY LOW INCOME AND HOMELESS APPLICANTS - DESPITE ABILITY TO PAY RENT	8
TABLE 1: COMMUNITY CREDIT, INCLUSION 2015 Q4	9
TABLE 2: AVERAGE CREDIT SCORES IN NEW YORK CITY BY NEIGHBORHOODS	10
FIGURE 1: CREDIT INCLUSION IN NYC BY INCOME, 2014	11
FIGURE 2: CREDIT INCLUSION IN NYC BY BOROUGH, 2014	11
ALL DEVELOPERS PARTICIPATING IN THE AFFORDABLE HOUSING PLAN SHOULD BE REQUIRED TO PARTNER WITH A NOT-FOR-PROFIT TO ASSIST WITH THE LOTTERY PROCESS AND TO HELP APPLICANTS	13
RECOMMENDATIONS	14
CONCLUSION	16
ACKNOWLEDGEMENTS	16
ENDNOTES	17

## EXECUTIVE SUMMARY

With income inequality growing and the homeless population at record levels, we must ensure that all New Yorkers—especially families with children, those experiencing homelessness and the elderly—have access to safe and stable housing. Yet even under Mayor Bill de Blasio’s plan to build and preserve 200,000 affordable housing units, many low-income residents in proposed rezoned areas fear that they will be shut out.

Due to unemployment, low wages, no health coverage, and medical debt, many low-income people and people of color tend to have no credit history or low credit scores, debt, and rent and other delinquencies. In New York City’s low-income neighborhoods—where many of the new affordable housing units will be located—43 percent of adults are uncredited, compared to 15 percent of adults in high-income neighborhoods.<sup>1</sup> According to a 2012 national survey, African American and Latino households are more likely to report worse credit than white households, with over a third of African American households and 20 percent of Latino households having poor credit.<sup>2</sup> Many city residents also have accumulated debt including credit card debt and rent delinquencies—15.4 percent of individuals in New York City were 90 or more days late in repaying their loans and/or had a third party collections balance.<sup>3</sup> Nearly 30,000 bankruptcies were filed across New York State in 2015.<sup>4</sup>

People interested in the affordable housing posted on the NYC Housing Connect website must enter a lottery. In the 2016 fiscal year (as of May 2016), officials listed 2,628 affordable units to be given out through a lottery on the Housing Connect website—and drawn 2,542,508 applications. That averages out to nearly 1,000 signups for every apartment.<sup>5</sup> Although developers are given a great deal of leeway in establishing the rules for these lotteries, the NYC Department of Housing Preservation and Development (HPD) ultimately has oversight over each operation. Specifically, HPD’s Tenant Selection Criteria provide guidelines to developers about what

metrics they may use in evaluating lottery applicants. While HPD’s new criteria is a good first step, they do not go far enough in increasing access for people with poor credit ratings, negative financial history and debt, especially for homeless individuals. In a city with a general vacancy rate of 3.45 percent, and with a vacancy rate of 1.8 percent for units renting for below \$800, we want to ensure that those who need affordable housing the most—and who often have bad credit, debt and delinquencies—can benefit from any new subsidized housing initiatives.

Specifically, we recommend that:

**For Referrals for Homeless Individuals, HPD Should Ban the Use of All Credit Reports and Credit Scores, Eviction, Debt and Delinquencies, as Criteria for All City-Owned and City-Subsidized Affordable Units.** Job loss, domestic violence, and evictions are three of the primary causes of homelessness<sup>6</sup>. Thus many homeless individuals will have fallen into debt, which negatively impacted their credit. The City’s goal should be to help these individuals and families get back on their feet by providing stable and affordable housing, not adopting strict criteria which will shut out many of the homeless.

**HPD Should Modify its Tenant Selection Criteria.** Developers should be required to use one year’s worth of on-time rental payments as evidence of a positive rental history; allow tenants to use qualified guarantors for rent; and weigh guaranteed income, such as Social Security Disability (SSD), more strongly than past debt.

**HPD Should Increase the Transparency of the Lottery Process.** HPD should submit annual reports that will provide information on the number of people who were accepted and rejected by the lottery, the number of appeals made, the outcomes of the appeals and the reasons for their rejection, as well as demographic data. Developers should also be required to partner with city-registered and qualified not-for-profit housing



organizations to help conduct outreach, marketing, and assist prospective renters with the application process, including the financial criteria.

## INTRODUCTION

Mayor de Blasio's affordable housing plan will build 80,000 new units and preserve 120,000 units, an unprecedented level of affordable housing. As the City's affordable housing lotteries are the key mechanism to match prospective tenants to available units, the NYC Housing and Preservation Department's (HPD) Tenant Selection Criteria governing these lotteries will take on unprecedented importance. With many of the city's poorest communities being rezoned to accommodate these affordable units, we need to ensure that the Tenant Selection Criteria do not make it unnecessarily difficult for those who need this housing the most to qualify for it. The entire selection process must become as transparent and fair as possible.

Under previous administrations, one of the factors that made the lottery system unnecessarily restrictive was an overemphasis on consumer credit scores. In 2014, Public Advocate James sent a letter to then-HPD Commissioner Vicki Been laying out a five-point policy strategy focused on improving access for those with poor credit to ensure clarity and transparency at the various stages of the application process.

In October 2015, HPD released its HPD/HDC (Housing and Preservation Department/Housing Development Corporation) Tenant Selection Criteria, that HPD stated was "the most stringent criteria permitted," which provide developers with guidelines and rules to determine eligibility for the affordable housing lottery.<sup>7</sup> To its credit, HPD included the Public Advocate's concern regarding use of credit scores. The new HPD rules instruct developers not to use credit scores as the sole criterion for evaluating potential tenants. Additionally, HPD's new timeline of two years or less for considering bankruptcy proceedings for non-homeless individuals and families is good policy. However, HPD's directives still do not fully address the realities of being a low-income or homeless New Yorker struggling to find housing, and they allow developers too much discretion, which may result in

unfair denials for some tenants.

Poor credit, no credit, indebtedness and delinquencies can negatively impact every aspect of life. Since the passage of the Fair Credit Reporting Act of 1970 and implementation of FICO scores in 1989, credit scores and other tracking data have "been used to determine risk-based pricing premiums for credit, insurance, and utilities and to predict behavior or character for screening potential tenants and employees."<sup>8</sup> The Federal Reserve Bank of New York estimates that nearly one in three adults in New York City are "uncredited," meaning they do not have active credit accounts such as auto loans, credit cards, and mortgages.<sup>9</sup> This means that when income fluctuates or an unplanned expense or emergency arises, these individuals do not have access to a line of credit to cover bills, including rent. Furthermore, about 12 percent of adults in New York City who have active credit are still delinquent on one or more accounts.<sup>10</sup> In the Bronx, 32 percent of residents are not on time payers.<sup>11</sup>

As the de Blasio administration works to build and preserve 200,000 units of affordable housing over the next decade, the administration must further broaden HPD's Tenant Selection Criteria to ensure that New Yorkers with debt, delinquencies, prior evictions, and bankruptcies—and who often are most at risk of homelessness—have access to safe and stable housing opportunities.



## NYC'S AFFORDABLE HOUSING CRISIS

New York City is facing a crisis when it comes to available affordable housing. Currently, the City's vacancy rate is 3.45 percent. The vacancy rate for apartments at \$800 or less was 1.8 percent in 2014 so there is a 2% chance of getting one of these coveted units.<sup>12</sup> With this shortage of housing—particularly for low-income New Yorkers—newly affordable apartments coming into the market are in high demand.

In the 2016 fiscal year (as of May 2016), officials listed 2,628 affordable units to be given out through a lottery on the Housing Connect website—and drawn 2,542,508 applications. That averages out to nearly 1,000 signups for every apartment.<sup>13</sup> New York City's homeless shelter population is the largest it has ever been and the main driver of the homeless crisis is the City's high housing costs compared to income.

A housing lottery winner has a rare chance to obtain this affordable housing, and should be given a fair chance at obtaining it. With the great challenge that demand far exceeds supply, the City must ensure that those who need affordable housing—but who often have bad credit, debt and delinquencies—can still benefit from new or existing subsidized housing by showing they have the means to make rental payments.



# HPD/HDC TENANT SELECTION CRITERIA SHORTCOMINGS

HPD's/HDC's 2015 revised Tenant Selection Criteria are designed to streamline the process of helping developers find tenants, while ensuring that more tenants will be eligible for this affordable housing. Most importantly, developers are not permitted to reject prospective tenants solely on the basis of bad credit. If a candidate has a FICO credit rating score below 580 (or 500 for homeless referrals), they must fail to meet at least one other criterion listed in the guidelines to be denied an apartment.

However, while the new standards give greater access to housing for people with negative economic factors, shortcomings remain in the tenant selection process. The new Tenant Selection Criteria are<sup>14</sup>:

- For non-homeless referrals, applicants can be rejected if they had a prior for-cause eviction (provided that a warrant of eviction was executed upon within the last four years and the tenant was never restored to possession) or if they have a history of multiple landlord-tenant actions within the last four years, provided that the actions were commenced by the landlord and resulted in a judgment of possession.
- For homeless referrals, applicants can be rejected for multiple prior for-cause evictions, provided that two or more warrants of eviction were executed upon within the last four years and the tenant was never restored to possession. Applicants may also be rejected for a history of multiple landlord-tenant actions within the last four years, provided that the actions were commenced by the landlord and two or more of the actions resulted in judgments of possession.
- Applicants' gross rent and monthly minimum credit card and loan debt may not exceed half of their monthly incomes (60% if the debt includes

medical bills).

- Applicants may be rejected for total outstanding debt (excluding rent) per household exceeding 25% of the household's annual gross income (30% if debt includes significant medical-related bill).
- Applicants can be rejected if they filed for bankruptcy less than two years ago. For shelter referrals, the bankruptcy should not result in rejection if the applicant can document compliance with any and all terms of the bankruptcy order and can document participation in a credit repair or financial recovery program.
- Applicants cannot have more than \$3,000 in unsatisfied liens and money judgments and the applicant can document participation in a credit repair or financial recovery program.
- Applicants may be rejected based on rent delinquencies for which there is not an acceptable mitigating justification, if the delinquencies are (a) currently open or (b) if there is a history or pattern of rent delinquencies being a repetitive, chronic issue. Developers may reject an applicant for other, nonrent delinquencies only if the current outstanding amount exceeds \$500.

## Debt, Delinquencies, Prior Evictions and Bankruptcies May Still Disqualify Low Income and Homeless Applicants - Despite Ability to Pay

With Mayor de Blasio's plan to build and preserve 200,000 affordable housing units, many low-income and homeless residents in proposed rezoned neighborhoods may not be eligible to participate in this housing boom because they have debt, delinquencies, prior evictions or bankruptcies.



Many city residents have accumulated debt including credit card debt and rent delinquencies—15.4% of individuals in New York City were 90 or more days late in repaying their loans and/or had a third party collections balance.<sup>15</sup> Nearly 30,000 bankruptcies were filed across New York State in 2015.<sup>16</sup>

Using debt to disqualify applicants who receive an income that cannot be collected by way of a money judgment also disqualifies the neediest applicants without any logical basis, and might run afoul of City laws prohibiting source of income discrimination in housing. Certain types of income, such as needs-based disability income received from the Social Security Administration and public assistance, cannot be collected as debt in a court proceeding and cannot be garnished to collect a money judgment. Consequently, for applicants who receive a judgment-proof income, the existence of debt does not correlate to their ability to pay rent in the future.

Furthermore, it is the poorest New Yorkers who exist on judgment-proof income and are therefore most in need of affordable housing. Barring applicants who receive these types of income, and who also have debt, will disproportionately affect those seeking to exit the shelter system and perpetuate the City's homelessness crisis without accurately predicting which applicants will be able to pay rent. This type of arbitrary exclusion is precisely what is meant to be prohibited by our City's Human Rights Laws prohibiting discrimination.

In addition, a significant number of residents have faced evictions. In 2015, there were 203,119 rent non-payment petitions filed in New York City Housing Court and 111,666 eviction warrants were issued citywide.<sup>17</sup> In 2015, there were 21,988 marshals' evictions.<sup>18</sup>

Not surprisingly, financial difficulties are leading factors causing homelessness. According to the Coalition for the Homeless, the major immediate, triggering causes of homelessness are: eviction; doubled-up or severely overcrowded housing; domestic violence; job loss; and hazardous housing conditions.<sup>19</sup> Unfortunately, the HPD housing lottery regulations can perpetuate homelessness by denying these individuals access to affordable housing.

Many of the neighborhoods targeted for major rezoning are lower-income communities, where residents have traditionally been excluded from the credit market. Forty-three percent of adults in New York City's low-income neighborhoods are uncredited compared to 15 percent of adults in high-income neighborhoods.<sup>20</sup> Residents in the Bronx are significantly more likely to be uncredited (32 percent) compared to residents in Staten Island (12 percent) and Manhattan (19 percent).<sup>21</sup> (See Table 1)

Table 1: Community Credit, Inclusion 2015 Q4

INDICATORS		US	Bronx	Queens	Kings	Staten Island	Manhattan
Credit Economy	Included	89.2	67.3	79.4	72.5	87.6	81.1
	Not Included	10.8	32.7	20.6	27.5	12.4	18.9
Convenient Credit	Revolving Credit	69.7	71.7	80.7	78.8	80.0	82.8
	Utilization	37.9	28.6	45.6	42.2	43.1	51.2
Credit Quality	On-Time Payers	77.7	68.1	79.1	76.4	78.1	83.5
	Prime	49.0	31.5	52.4	47.5	54.6	61.2
	Subprime	33.0	47.5	27.5	32.2	28.0	21.5

Source: [www.nyfed.org/communitycredit](http://www.nyfed.org/communitycredit) & New York Fed Credit Panel/ Equifax

A 2010 report by the Woodstock Institute found significant disparities in credit scores by race in New York City. Nearly 39 percent of people living in predominantly African American communities had credit scores below 620, compared to 34 percent of those living in predominantly Latino communities and only 13 percent of those living in predominantly white communities.<sup>22</sup> In African American communities, 28 percent of individuals had credits scores of 580 or below, which is rated as poor credit.<sup>23</sup> In contrast, nearly 60 percent of New Yorkers in predominantly white neighborhoods had credit scores of 740 or above.<sup>24</sup> (See Table 2 for neighborhood level scores) National survey data from Demos also showed that low-income people, and people of color, have lower average credit scores than the general population. They attribute this to unemployment, lack of health

coverage and medical debt.<sup>25</sup>

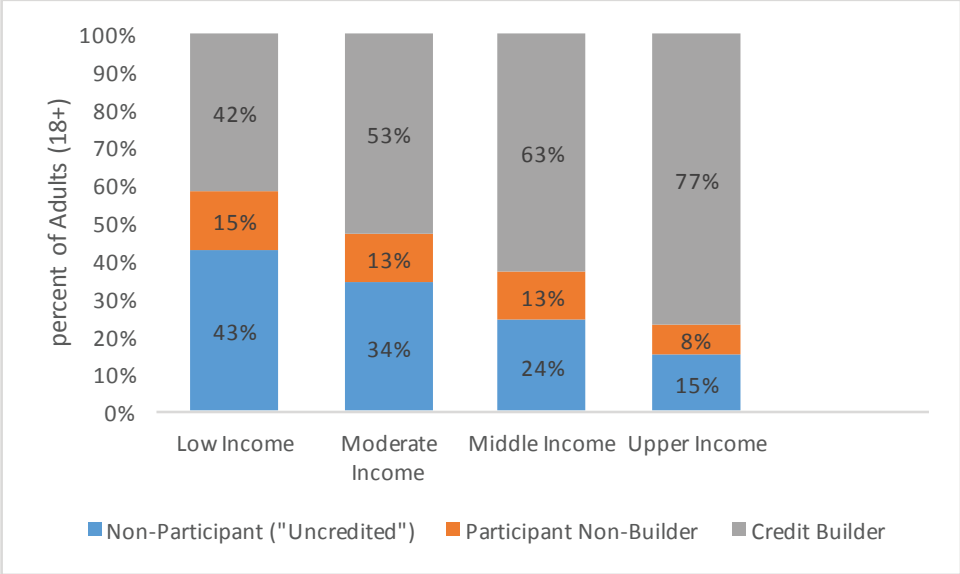
Poor credit, no credit, indebtedness and delinquencies can negatively impact every aspect of life. Credit scores and other tracking data have “been used to determine risk-based pricing premiums for credit, insurance, and utilities and to predict behavior or character for screening potential tenants and employees.”<sup>26</sup> The Federal Reserve Bank of New York estimates that nearly one in three adults in New York City are “uncredited,” meaning they do not have active credit accounts such as auto loans, credit cards, and mortgages.<sup>27</sup> (See Figure 1 and 2 for Credit Inclusion by Income and by Borough). This means that when income fluctuates or an unplanned expense or emergency arises, these individuals do not have access to a line of credit to cover bills, including rent.

Table 2: Average Credit Scores in New York City by Neighborhoods<sup>28</sup>

Neighborhoods Impacted by Zoning	Median Household Income/CB (2013) <sup>29</sup>	Household Income Distribution/ CB (2011-13)	Average Credit Scores/ Zip Code <sup>30</sup>	Credit Range
				Bad Credit: below 600 Poor Credit: 600-649 Fair Credit: 650-699 Good Credit: 700-749 Excellent Credit: 750+
Jerome Avenue Neighborhood: Bronx CB4 Bronx CB5	CB4 = \$26,086 CB5 = \$24,841	For CB4, ≤\$20,000 = 40% \$20,001–\$40,000 = 25% \$40,001–\$60,000 = 18%  For CB5, ≤\$20,000 = 42% \$20,001–\$40,000 = 26% \$40,001–\$60,000 = 15%	CB4 = 623 CB5 = 625	
East Harlem: Manhattan CB11	\$30,736	≤\$20,000 = 34% \$20,001–\$40,000 = 23% \$40,001–\$60,000 = 14%	639	
East New York: Brooklyn CB5 Brooklyn CB 16	CB5 = \$34,146 CB16 = \$28,139	For CB5, ≤\$20,000 = 28% \$20,001–\$40,000 = 25% \$40,001–\$60,000 = 17%  For CB16, ≤\$20,000 = 36% \$20,001–\$40,000 = 24% \$40,001–\$60,000 = 15%	CB5 = 628 CB16 = 625	
Bay Street Corridor: Staten Island CB1	\$58,742	≤\$20,000 = 18% \$20,001–\$40,000 = 17% \$40,001–\$60,000 = 16%	707	
Park Slope/Carroll Gardens: Brooklyn CB6	\$95,212	≤\$20,000 = 10% \$20,001–\$40,000 = 8% \$40,001–60,000 = 11%	731	
Upper East Side: Manhattan CB8	\$105,986	≤\$20,000 = 7% \$20,001–\$40,000 = 10% \$40,001–60,000 = 10%	749	

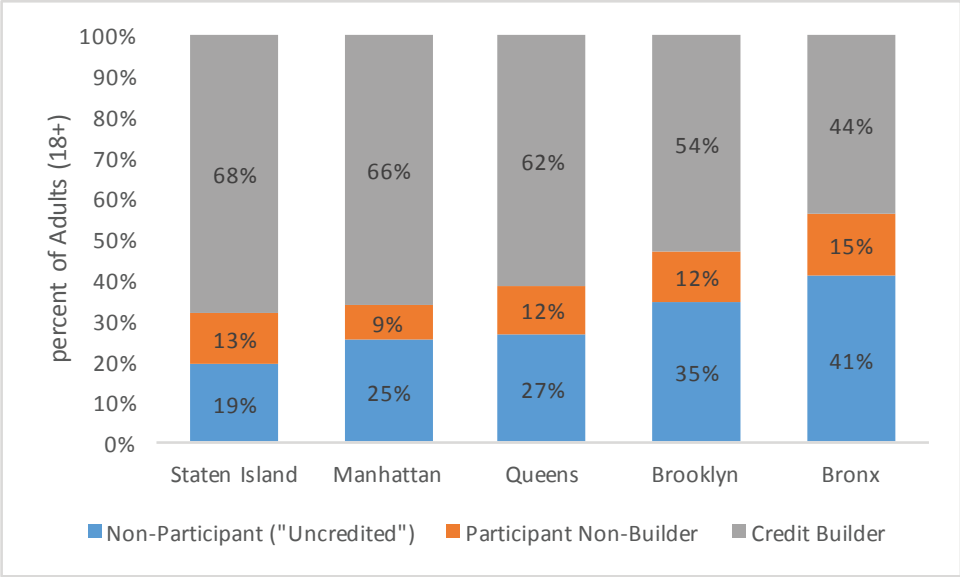


Figure 1: Credit Inclusion in NYC by Income, 2014<sup>31</sup>



Note: “Non-participants” are defined as individuals without an active credit account. “Participant non-builders” are individuals with active credit accounts but one or more delinquent accounts. “Credit builders” are individuals with active credit accounts and no delinquencies.  
Source: Federal Reserve Bank of New York

Figure 2: Credit Inclusion in NYC by Borough, 2014<sup>32</sup>



“Non-participants” are defined as individuals without an active credit account. “Participant non-builders” are individuals with active credit accounts but one or more delinquent accounts. “Credit builders” are individuals with active credit accounts and no delinquencies.  
Source: Federal Reserve Bank of New York

Under the revised Tenant Selection Criteria, previous evictions, debt (that totals more than \$500 or unsatisfied liens and court judgments for more than \$3,000), delinquencies (outstanding or a history of rent delinquencies) or bankruptcies less than two years old, can be used as a factor counted against most who enter housing lotteries.<sup>33</sup> In a City with a vacancy rate of 1.8 percent for units renting for below \$800, and so many who have no access to credit, have debt, delinquencies or bankruptcies, we need to ensure that those who need affordable housing can benefit from subsidized housing initiatives, particularly the homeless who need it the most.

Many low-income households face credit and past financial struggles. Nevertheless, many are able to pay a rent that is affordable. These individuals should be able to use alternative reasonable criteria to show their ability to pay rent regularly, such as: using one year's worth of on-time rental payments as evidence of a positive rental history; using qualified guarantors; and weighing guaranteed income, such as Social Security Disability (SSD), more strongly than past debt.

HPD's/HDC's Tenant Selection Criteria risks leaving behind many low-income New Yorkers and people of color. With growing income inequality and with the homeless population at record levels, it is imperative that all New Yorkers have access to safe and stable housing.



## All Developers Participating in the Affordable Housing Plan should be required to Partner with a Not-for-Profit to assist with the Lottery Process and to Help Applicants

Currently, affordable housing developers are required to send community contact letters to organizations simultaneous with the advertisement's publication on Housing Connect. Prior to advertising, as part of each project's Marketing Plan, the developer submits to HPD/HDC the specific organizations to which it will reach out. They also must initiate contact with organizations servicing people with disabilities to publicize the lottery, and put in place specific efforts to reach groups least likely to be represented in the applicant pool. For projects with 20+ units going through the lottery, the developers are required to submit letters and copies of the project advertisement to the projects' Community Board and elected officials as well.<sup>34</sup>

Developers are not required to work with not-for-profit organizations. However, HPD's Housing Ambassadors program partners with community-based service providers in New York City who, as part of their everyday work, help people prepare and apply for affordable housing. HPD provides them with printed informational materials, regular trainings, and opportunities to share feedback, questions, and announcements. HPD states that "this is a largely volunteer partnership, with some recent support from the NYC Council to help these organizations build capacity."<sup>35</sup>

HPD added that "Ambassadors, described above, assist and educate applicants, but they're not necessarily doing so for one particular developer or project, and

do not help locate qualified applicants. Qualified applicants are actually not located by anyone—through the lottery system, all applications are randomized and the developer/marketing agent reviews [applications] in order until the units are filled. This is how we prevent hand-picking or favoritism and promote fairness, openness, and accountability."

HPD states that "although it's not a requirement, many of [the] projects have non-profits who are helping to coordinate the marketing and lease up."<sup>36</sup> However, one well-established not-for-profit that participates in the Housing Ambassadors program stated that only a few developers partner with not-for-profit organizations to conduct marketing or outreach to low-income individuals and to assist them with the housing lottery application process. Furthermore, most developers require housing lottery applicants to go to offices that are outside the community to complete the applications.

The City can take steps to ensure that more qualified local applicants are able to take advantage of affordable housing that is being built. The City should require that all developers partner with a not-for-profit to assist with outreach and marketing to ensure that the maximum number of community residents know about the program and assist with the application process at a local community site to help applicants address any HPD criteria issues. This can be accomplished using a fair, open and accountable process.



# RECOMMENDATIONS

The Office of the Public Advocate makes the following recommendations to improve access to affordable housing for New Yorkers most in need:

- **For Homeless Referrals, Ban the Use of Debt, Delinquencies and Bankruptcies, as Criteria for All City-Owned and City-Subsidized Affordable Units**

With so many families struggling to pay increasing rents, many families are at high risk of eviction—one of the leading causes of homelessness among families in New York City. To ensure that homeless referral applicants have a fair chance to access housing, the City should not allow unsatisfied liens or court judgments, outstanding delinquencies or past bankruptcies to be factored into its current HPD/HDC Tenant Selection Criteria for this vulnerable homeless population.

- **HPD Should Modify its Tenant Selection Criteria.** To its credit, HPD’s new Tenant Selection Criteria addresses the Public Advocate’s concern regarding use of credit scores. The new HPD rules instruct developers not to use credit scores as the sole criterion for evaluating potential tenants. However, tenants with debt, delinquencies or a history of bankruptcy may still be deprived of affordable housing—even if they have the means to make rental payments. Therefore, HPD should make their regulations less punitive by:
  - Requiring developers to consider evidence of one year’s worth of on-time rental payments as a positive rental history;
  - Requiring developers to permit the use of qualified guarantors for rent; and
  - Requiring that applicants who are receiving guaranteed income, such as Social Security Disability (SSD), and whose income is not subject to collection, will not have their past

debt, evictions, or financial history count against perceptions of their future ability to pay.

- **All Developers Participating in the Affordable Housing Plan Should be required to Partner with a City Registered and Qualified Not-for-Profit Housing Organization to assist with the Lottery Process and to Help Screen Applicants.** Currently, developers are required to list lottery postings in newspapers, online, and through the City’s Housing Connect website. They are also required to partner with a city registered local Community Board and not-for-profit housing education organization to conduct affordable housing and financial empowerment workshops. To ensure that more qualified local applicants are able to take advantage of affordable housing that is being built, the City should require that developers:
  - Locate leasing offices in the local community, so that applicants can reasonably access the site to submit paperwork, conduct interviews, and ask questions;
  - Partner with a city-registered and qualified not-for-profit housing agency to list and market the development in ways that ensure that lottery postings reach the local community, and that these not-for-profit agencies also assist with education about application forms and paperwork, and help locate qualified applicants. This will help decrease the number of lottery participants who are denied, and it will boost the number of qualified applicants accepted.



- **HPD Must Increase the Transparency of the Lottery Process**  
HPD should be required to submit annual reports to the Public Advocate, City Council, and Mayor that provide information on the number of people who were accepted and rejected by the lottery, the number of appeals made, the outcomes of the appeals, and the reasons for rejection, listed by each development/developer according to the City’s current HPD/HDC Tenant Selection Criteria. Additionally, HPD should include demographic data of applicants, such as income, disability, employment status, and family size, broken down by applicant and development. Lastly, to increase transparency further, HPD should submit data on the number of waivers given to developers related to all preference categories (community board, disabilities, municipal employees, etc.).



## CONCLUSION

In 2015, New York City passed one of the strongest laws in the country to restrict employers’ use of credit checks as a part of the hiring process.<sup>37</sup> The law assumed that “credit reports were not designed as an employment screening tool. Instead, they were developed as a means for lenders to evaluate whether a would-be borrower would be a good credit risk.”<sup>38</sup> Based on a similar policy rationale, the City should focus its Tenant Selection Criteria on assessing whether the household has the means to pay rent—not on the household’s past financial challenges, especially in light of the hundreds of thousands of New Yorkers negatively impacted by the Great Recession.

The ability to access affordable housing in New York City is one of the most important goals we have to promote an equitable and thriving city. Barriers to accessing apartments, such as no access to credit, evictions, debt, delinquencies and bankruptcies are impacting many families’ ability to live in affordable and stable housing. With many of the city’s poorest communities being rezoned for more affordable units, HPD’s/HDC’s Tenant Selection Criteria should not make it unnecessarily difficult for the homeless and others who need this housing the most to qualify—and the entire selection process should be made as transparent and fair as possible.

## ACKNOWLEDGMENTS

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## ENDNOTES

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<sup>2</sup>Amy Traub, Discredited: How Employment Checks Keep Qualified Workers Out of a Job, Demos (February 2013). <http://www.demos.org/sites/default/files/publications/Discredited-Demos.pdf>

<sup>3</sup>Federal Reserve Bank of New York, Regional Household Debt and Credit Snapshot 2015, QUARTER 4, NEW YORK CITY (2015). <https://www.newyorkfed.org/medialibrary/media/regional/regional-hhdc/RHDCSNewYorkCityQ42015.pdf>

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<sup>11</sup>Federal Reserve Bank of New York, Community Credit : A New Perspective on America's Communities. [https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#inclusion/credit\\_participation/Pct\\_Pop\\_NOT\\_in\\_CE](https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#inclusion/credit_participation/Pct_Pop_NOT_in_CE)

<sup>12</sup>New York City Rent Guidelines Board, 2016 Income and Affordability Study, (April 7, 2016), p. 8. [http://www.nycrgb.org/downloads/research/pdf\\_reports/ia16.pdf](http://www.nycrgb.org/downloads/research/pdf_reports/ia16.pdf)

<sup>13</sup>NYC Council testimony of HPD Commissioner Vicki Been (May 10, 2016). <http://www.nydailynews.com/new-york/2-5m-people-applied-nyc-2-600-affordable-housing-units-article-1.2633482>

<sup>14</sup>New York City Department of Housing Preservation and Development, “HPD/HDC Tenant Selection Criteria,” op cit.

<sup>15</sup>Federal Reserve Bank of New York, Regional Household Debt and Credit Snapshot 2015, QUARTER 4, NEW YORK CITY (December 2015), op cit.

<sup>16</sup>Epiq Systems, op cit.

<sup>17</sup>NYC Office of Civil Justice 2016 Annual Report, [https://www1.nyc.gov/assets/hra/downloads/pdf/services/civiljustice/OCJ%202016%20Annual%20Report%20FINAL\\_08\\_29\\_2016.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/civiljustice/OCJ%202016%20Annual%20Report%20FINAL_08_29_2016.pdf)

<sup>18</sup>Ibid.

<sup>19</sup>Coalition for the Homeless, op cit.

<sup>20</sup>Federal Reserve Bank of New York, Community Development Brief: Credit Inclusion in New York City (October 2015), op cit.

<sup>21</sup>New York Fed Credit Panel/Equifax [www.nyfed.org/communitycredit](http://www.nyfed.org/communitycredit)

<sup>22</sup>Woodstock Institute, op cit.

<sup>23</sup>Ibid.

<sup>24</sup>Ibid.

<sup>25</sup>Traub, op cit.

<sup>26</sup>Woodstock Institute, “Fact Sheet: Understanding Credit Score Patterns in New York City (2010).” <http://www.woodstockinst.org/research/fact-sheet-understanding-credit-score-patterns-new-york-city>

<sup>27</sup>Federal Reserve Bank of New York, Community Development Brief: Credit Inclusion in New York City (October 2015), op cit.

<sup>28</sup>The first five communities on the chart were selected by the Mayor for major rezoning. The demographic data was drawn from the Community Board(s) where the hearings for these rezonings were held. Community Board headquarters provided the zip codes used to generate credit score data.

<sup>29</sup>NYU Furman Center, State of New York City’s Housing and Neighborhoods in 2014. [http://furmancenter.org/files/sotc/NYUFurmanCenter\\_SOC2014\\_HighRes.pdf](http://furmancenter.org/files/sotc/NYUFurmanCenter_SOC2014_HighRes.pdf)

<sup>30</sup>Equifax, “Scores by Zip Codes.” <http://www.equifax.com/cs/Satellite?pagename=ScoresbyZip>.

<sup>31</sup>Federal Reserve Bank of New York, Community Development Brief: Credit Inclusion in New York City (October 2015), op cit.

<sup>32</sup>Ibid.

<sup>33</sup>HPD/HDC Tenant Selection Criteria, op cit., and Mark D. Levine and Mary Brosnahan, “How To Fight Homelessness,” New York Times, October 19, 2015. <http://www.nytimes.com/2015/10/19/opinion/how-to-fight-homelessness.html>

<sup>34</sup>Maggie Carey, Government Affairs, New York City Department of Housing Preservation and Development [Personal Communication, February 23, 2017].

<sup>35</sup>Ibid.

<sup>36</sup>Jordan Press, Government Relations Unit, New York City Department of Housing Preservation and Development [Personal Communication, February 23, 2017].

<sup>37</sup>Jarrett Murphy, “Advocates Hail NYC Credit-Check Ban as Strongest in the U.S.,” City Limits, April 17, 2015. <http://citylimits.org/2015/04/17/advocates-hail-nyc-credit-check-ban-as-strongest-in-the-u-s/>

<sup>38</sup>Traub, op cit., p.1





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