

The State of Housing for Hispanics in the United States

A 2005 Policy Brief for the
New York State Assembly Puerto Rican/Hispanic Task Force

Honorable Sheldon Silver, *Speaker*
Honorable Peter M. Rivera, *Chair*



Part of an ongoing series
of briefs prepared by the
New York Latino Research
Network on issues impacting
Latino communities
in New York State

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Introduction

The New York Latino Research Network (NYLARNet) is a new research partnership among U.S. Latino scholars and other professionals from three institutions of higher education in New York State that aims to instill greater public understanding of the multifarious concerns and experiences of Latinos in New York State.

NYLARNet has begun to address a broad spectrum of subjects related to four target areas: health, education, immigration, and politics/public policy and has already prepared six policy briefs on various issues of interest and impact to New York State Latinos.

This brief addresses important housing issues facing Latino communities across the nation and is accompanied by an introduction that focuses on specific problems in New York State. Dr. Carlos Vargas-Ramos has done an excellent job in highlighting problems that need to be addressed by policymakers and Assemblyman Vito Lopez, Chair of the Assembly Standing Committee on Housing, has presented the urgency and the scope of the problems in the Empire State.

Housing is a major economic indicator that helps measure the economic strength of this nation and New York. Its affordability, availability and the economic impact and linkages it has to the rest of the economy make it an issue that needs both short-term and long-term policy objectives. This report presents such proposals.

I am enthusiastic about the opportunities and changes that will come about for our communities through NYLARNet. It is a reality that has long been in the waiting. Its potential can be limitless and its promise is priceless. I have no doubts that the work NYLARNet has begun to engage will lead to significant public policy changes that will make life better for all New Yorkers, not just Latinos.

Assemblyman Peter M. Rivera
Chair
New York State Assembly
Puerto Rican/Hispanic Task Force

The Problem & Impact on New Yorkers

There is a crisis within Latino communities.

Affordable housing is becoming almost unattainable across the nation and more specifically in the Latino communities of New York City. In actuality, we are facing an affordable housing crisis across all of New York State.

This crisis is evident on a number of different levels and is documented in various reports. In its September 2004 report, the Low Income Housing Coalition ranked New York State as the fifth least affordable state in the country. This same study finds that a worker earning the minimum wage (\$6.00 per hour) would have to work 121 hours a week in order to afford the fair market rental of \$945 a month for a two-bedroom apartment in New York State.

Overall, from 37% to 61% of New York State households, county-by-county cannot afford this fair market rent.

A look at HUD's breakdown of Census2000 data shows that cost burden is the most common housing need in communities across New York State.

Statewide, 86% of households with at least one identified housing need have either a cost burden or a severe cost burden. This data also indicates that 32% of New York households have housing costs which are more than 30% of their income, which is the acceptable standard of affordability.

Just as this report makes the case for more affordable housing in Latino communities across the country, the need for more affordable housing in New York State is abundantly clear.

As Chair of the Assembly Housing Committee, I will continue to lead the fight for more funding for affordable housing production and look for ways to preserve the affordable housing stock that currently exists throughout the State.

Assemblyman Vito Lopez
Chair
New York State Assembly
Standing Committee on Housing

Preface:

In keeping with its mission to enhance the knowledge base about issues that impact Latinos in the United States, the New York Latino Research and Resources Network (NYLARNet) is pleased to introduce and share this policy brief on the state of housing for Latinos from 1997 to 2004.

While the brief provides many troublesome findings—the majority of Latinos continue to be renters, they use a greater proportion of their resources than the rest of the population for housing expenses, and experience worse living conditions than the population as a whole—it also points out feasible policy alternatives.

This report is one of six projects sponsored by NYLARNet in 2005, its first year of operation. Other projects include an assessment of Latino educational attainment, a report on the socioeconomic status of Latinos, and an analysis of Latino voting in the 2004 presidential election, all focused on New York State.

This report should bring further attention on the part of policy makers to Latino housing needs. More important, it is my hope that it will spearhead meaningful policy interventions at all levels of government.

Dr. José E. Cruz
Director
NYLARNet
University at Albany
State University of New York

Executive Summary

This public policy paper offers information on housing conditions for Latinos relative to the overall population of the United States, based on survey data collected in the American Housing Survey for the years 1997, 1999, 2001 and 2003 (the last year for which data are available). Major findings are as follows:

- The majority of Latinos in the United States (54%) were renters in 2003, compared to 32% of the population as a whole. The homeownership rate among Latinos was correspondingly lower (46%). This homeownership rate was 32% lower than for the population as a whole. The data for 2003 represent a reversal in the trend observed in the late 1990s when a growing number of Latinos were purchasing homes. After six years of steady growth in homeownership among Latinos, the rate reverted to levels observed between four and six years ago.

- Latinos had to use a greater proportion of resources for their housing expenses than the overall population. Latinos have to do more with fewer resources. They paid 4% more in monthly housing costs than the population as a whole in 2003, with a median household income that was 20% lower than for the overall population. These 2003 data also reflected a reversal in the trend observed in the late 1990s, which saw the relative difference in housing costs for Latinos decrease, and return to levels last seen eight years ago. Latinos also received fewer subsidies (69% less) to cover their rental expenses than the population as a whole.

- Living conditions for Latinos tend to be worse than for the population as a whole. Their homes tended to be overcrowded at rates that were five or six times greater than for the population as a whole. Moreover, Latinos tended to live in homes that were physically smaller (by 17%) than for the population as a whole. The combination of more people living in smaller spaces means that Latinos have more than a third less living space than the overall population.

- Latino homes also tend to be older than those in which the overall population lives. These homes also tended to exhibit physical conditions, such as lacking plumbing facilities or whose water source was not safe to drink or were structurally deteriorated, which provided worse living conditions than the homes the population as a whole lived in.

In order to reverse these conditions, we recommend the following:

- At the Federal level: An increase in the stock of housing, particularly for people in the middle and lower income levels by maintaining and expanding income tax credits, enforcement of Community Reinvestment Act regulations, an expansion of the Section 8 program and public housing.

- At the State and local levels: greater vigilance of quality of the existing housing stock and increase assistance to anti-abandonment efforts.

- At a more general governmental level: an increase in the minimum wage rate to a “living wage” rate; the elimination of predatory lending practices to reduce insurance and mortgage costs for homeowners; the redistribution of funding sources for education from the local level to the State and Federal levels to lessen over-reliance on local property taxes.

- Greater reliance on limited-equity and limited-profit housing to reduce up-front cost for prospective homebuyers.

- The state should examine new high speed rail models that will help reduce overcrowding and the high population density in New York City. These factors create a high demand for housing that leads to increased housing costs. This high speed rail model should connect rural counties nearest to New York City and to other urban centers in the State.

The impact of implementing such a transportation system will allow increased homeownership opportunities and provide affordable renting options for those presently being priced out of the housing market in urban centers. Simultaneously, such an initiative will increase the population in counties facing rapid depopulation and declining property values due to the lack of access to employment opportunities in those areas. The economic impact of such a model would benefit renters, homeowners and all of the geographic areas linked by a high speed rail system.

“The State of Housing for Hispanics in the United States”

Carlos Vargas-Ramos, Ph.D.
 Centro de Estudios Puertorriqueños (CUNY)

The current state of housing for the United States’ Hispanic population is not halagüeño; that is, it is not flattering, and its outlook is promising only to the extent that there is so much room for improvement that progress must be but inevitable. However, anything short of sustained advances in homeownership rates and marked improvements in living conditions for both Latino homeowners and renters should be seen as disappointing failures of public policy and wavering political will.

The picture painted in this brief is mixed. On the one hand, Latinos lag significantly behind the aggregate of the US population in positive housing indicators and are overrepresented in the categories of negative housing indicators, and they do so for 2003 as they did in 2001, 1999 and 1997. On the other hand, over this period there has been some progress in some areas of concern; but this progress has not been necessarily consistent.

What do we know about the conditions in which Latinos live? Relying on data from the American Housing Survey for the United States in 2003 (as well as 2001, 1999 and 1997)ⁱ, we find that the majority of Latinos are renters (Figure 1). Fifty-four percent of Hispanics rented their homes compared to 32% of the overall population of the United States. The vast majority of people in the United States — over two thirds— owned the home they lived in, but only 48% of Latinos did (Figure 2).

Looking back over the previous six years, however, we had observed a positive trend toward increased homeownership among Latinos as well as the U.S. population as a whole. In 1997, 66% of the US population owned their home; 67% in 1999; and 68% in 2001. For Latinos, the homeownership rate increased from 43% in 1997 to 45% in 1999 to 48% in 2001. However, in 2003, it declined by 2%. The increase in homeownership rates among Latinos occurred at a faster pace than for the population as a whole, reducing the disparity in ownership between Latinos and the total U.S. population from 35% to 29% (Figure 3). But in 2003 this difference increased to 32%, reversing the trend of the late 1990s. This 29% difference in home ownership rates has implications for wealth, since homeownership provides by far the biggest asset families in the United States have and it is the anchor for middle-class status.

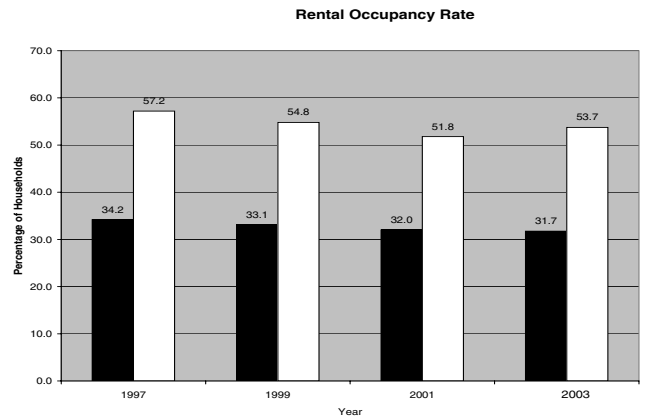


Figure 1

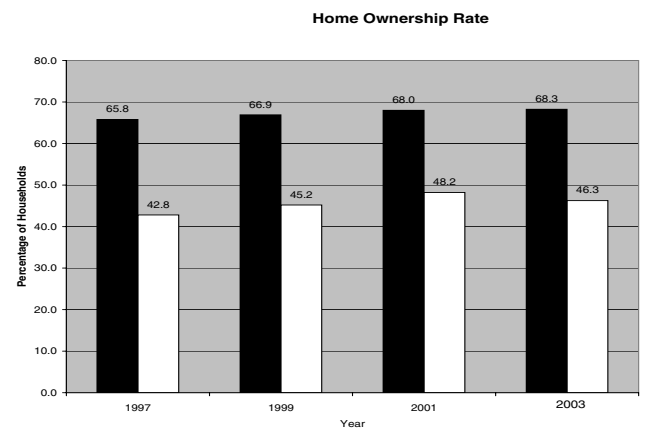


Figure 2

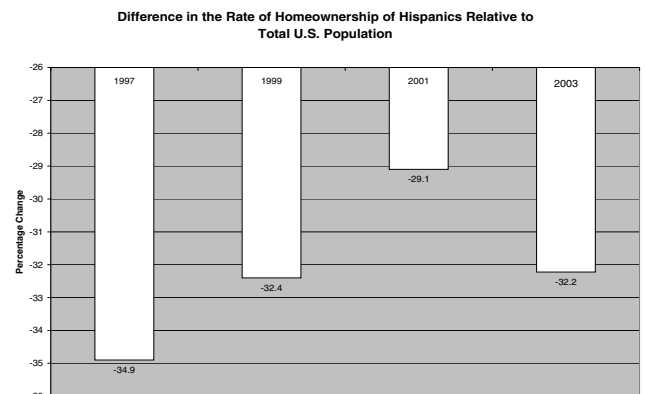


Figure 3

■ U.S. Population □ Hispanic Population

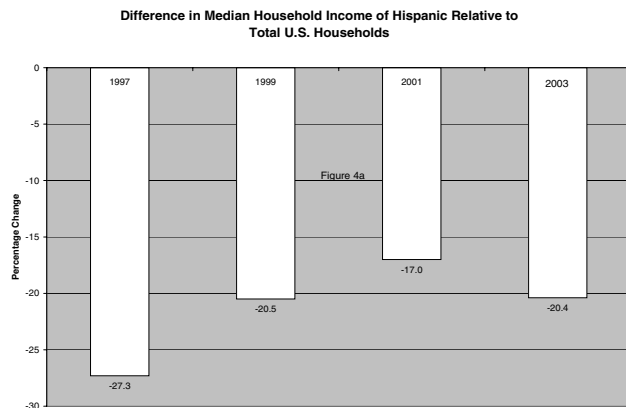


Figure 4A

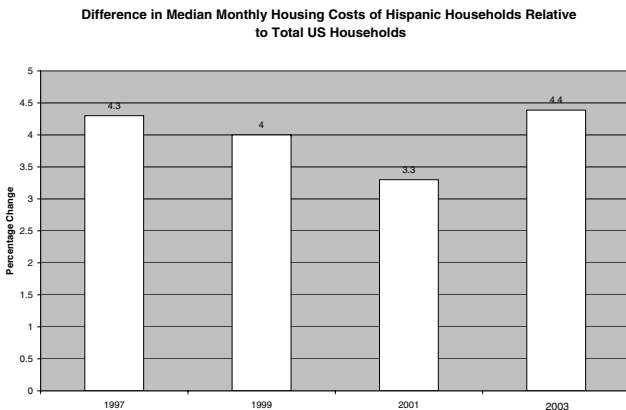


Figure 4B

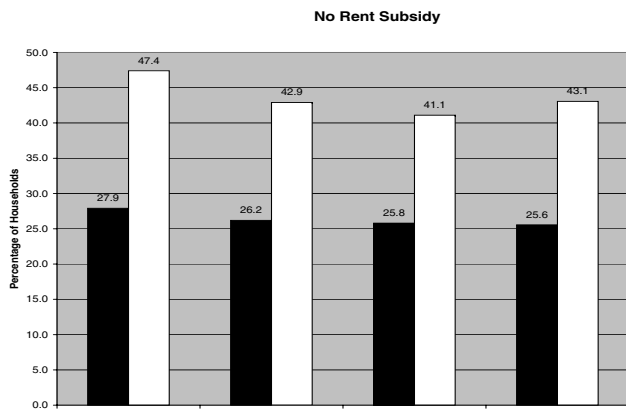


Figure 5

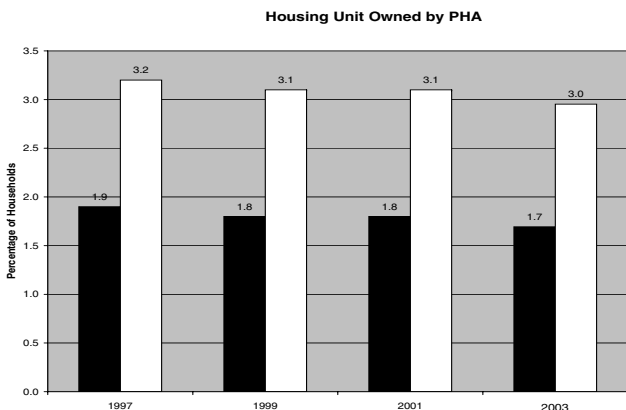


Figure 6

■ U.S. Population □ Hispanic Population

Latinos, of course, tend to have lower income levels than the overall population. In fact, the median household income for Latinos in 2003 was 20% lower — at \$33,259 — than the \$41,775 in median household income of the population as a whole. Latinos also have to do more with less income. Latinos paid 4% more in monthly housing costs than the overall population; for, whereas Latinos paid \$714 a month in housing costs, it cost the overall population \$684 to cover their housing expenses for the month. The trend over time had seen this relative overpayment for housing costs reduced as Latino median income has increased between 1997 and 2001. Therefore, as the difference in median household income for Latinos decreased relative to the median household income of the population as a whole, from 27% in 1997 to 21% in 1999 and 17% in 2001, the difference in median monthly housing costs paid by Latinos when compared with the overall population decreased from 4% to 3% over the same period of time (Figure 4a, 4b). However, in 2003, the median household income for Latinos decreased, while that of the U.S. population overall increased. At the same time, housing costs for Latinos increased at a greater rate than for the U.S. population as a whole.

The greater proportion of monthly housing costs paid by Latinos might be balanced by an increase in the subsidies Latino households receive to offset these housing costs. But fewer Latino households reported receiving any rent subsidy compared to the population as a whole: 43% of them receive no such subsidy, compared to 26% of the overall population that reports not receiving rental subsidies — a 17% difference (Figure 5). This difference in rent subsidies was greater in 1997 — 20% — and in 1999 — 17% — and in 2001 — 15%. But in 2003, the difference in rent subsidies received by the population as a whole and the Latino population increased once again to almost 18%. On the other hand, 3% of Latinos report living in rental property owned by a public housing authority, compared to 2% of the population as a whole — a rate that seems relatively stable over time (Figure 6).

For those Latinos fortunate enough to own their home, the pressure on their income has fluctuated. In 2003, they paid 12% more on their monthly housing than the overall population. Latino homeowners paid \$852 in monthly housing expenses while the monthly costs for homeowners in the United States were about \$758. Part of what causes Latino homeowners to pay more is the higher cost of their monthly home mortgage principal and interest payments, which is 4% higher than the \$709 the overall population paid. The differences in how much more Latino homeowners have paid in housing costs in general or in principal and interest payments on a mortgage in particular relative to the

overall population have fluctuated. In 1997, Latino homeowners paid 15% more in monthly housing cost than the population as a whole. This difference declined to 13% in 1999, but increased to 15% again in 2001. In terms of monthly payments for principal and interest, Latinos paid 4.5% more than the population as a whole in 1997. The difference declined to 1% in 1999 but increased again to 3% in 2001 (Figure 7a-b).

Latinos not only pay more for their housing situation, but they are also disproportionately exposed to worse living conditions than the population as a whole. These less than ideal living conditions are measured along several indicators. First, Latinos live in quarters that are smaller than those of the overall population. The median square footage of housing Latinos occupied in 2003 is 1,455, which is 17% smaller than the 1,756 square feet of housing the larger population enjoyed (Figure 8). Moreover, the situation is aggravated by the fact that Latinos occupy not only smaller space, but these smaller spaces are occupied by more people than is the case for the overall population. The Census Bureau finds that the average household size in the United States in 2000 was 2.59 persons, but for Hispanic households the average size was 3.59 or one additional person per household. The American Housing Survey of 2003 finds similar proportions: 2.5 persons overall per household compared to 3.33 persons per Latino household (Figure 9). Latinos have more than a third less living space — 464 square feet per person — than the overall population (734 square feet) (Figure 10).

Larger households living in smaller spaces leads to overcrowding, and this is clearly observed in the survey results. Two percent of households in the overall population lived in crowded housing conditions, defined as more than one person living in a room. Ten percent of Latinos, on the other hand, lived in such crowded conditions. Latinos fared even worse in homes that are severely overcrowded, defined as more than 1.5 persons per room. More than six times as many Latinos — 2.5% — lived in severely overcrowded homes as the population overall (0.4%). Thus an inordinately large number of Latinos (13%) lived in overcrowded or severely overcrowded quarters compared to the rest of the population (2.5%) (Figure 11a, 11b). Over time, there seems to have been a slight improvement in the overcrowded conditions Latinos live in, but mostly among those Latinos who live in severely overcrowded homes. This rate has declined from 4.4% of Latino homes in 1997 to 2.8% in 1999 and 2.7% in 2001 to the current rate. For overcrowded households, the rate has hovered around 10% over the same period. A reason for concern, however, is that while overcrowded conditions are steadily subsiding for the population as a whole, the difference in crowded conditions between the total U.S. population and for Latinos has increased over time.

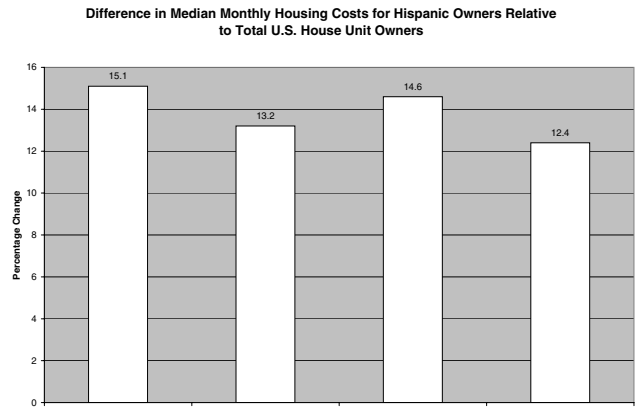


Figure 7A

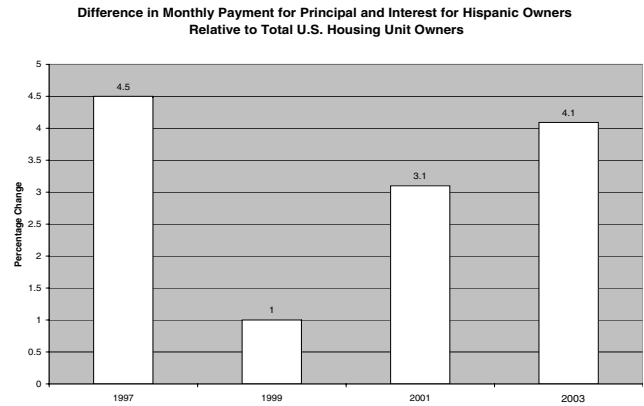


Figure 7B

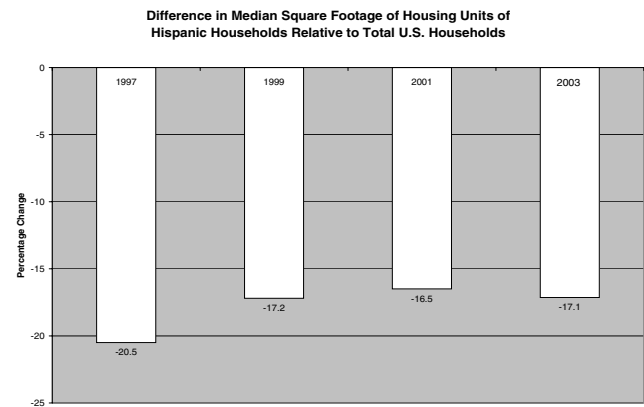


Figure 8

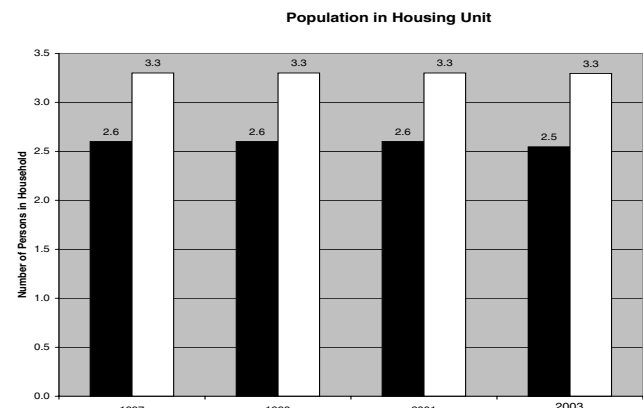


Figure 9

■ U.S. Population □ Hispanic Population

Difference in Median Square Feet per Person of Hispanic Households Relative to Total U.S. Households

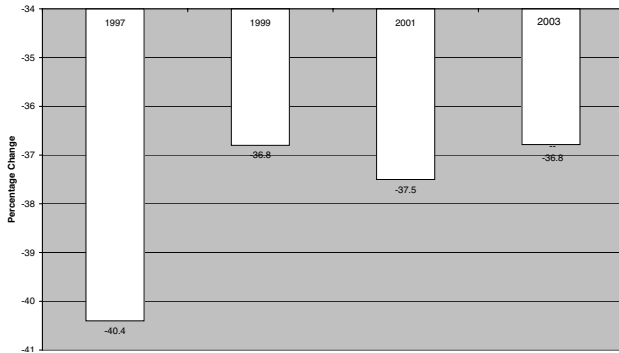


Figure 10

Overcrowding (1.01 to 1.5 persons per room)

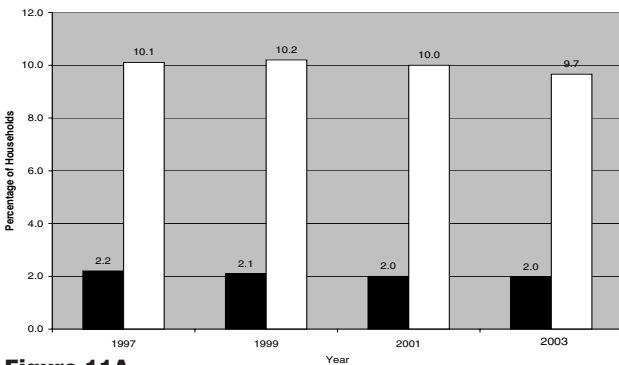


Figure 11A

Severe Overcrowding (1.51 or more persons per room)

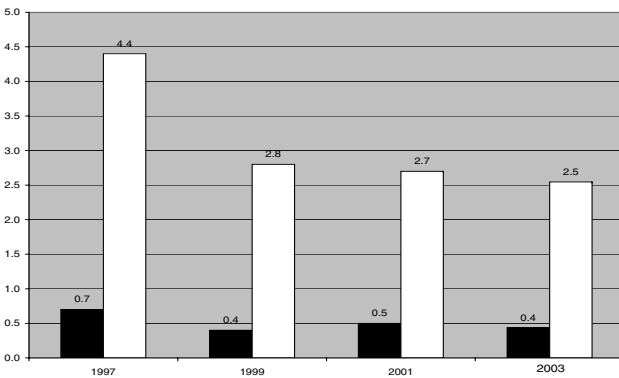


Figure 11B

Lack of Some or All Plumbing Facilities

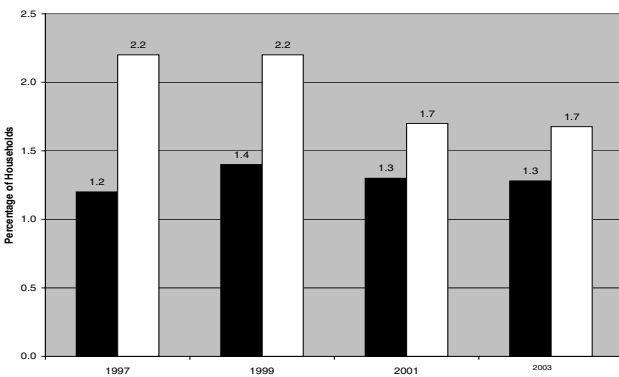


Figure 12

■ U.S. Population □ Hispanic Population

In New York City, a 1997 survey conducted by Columbia University's School of Social Work found that 17% of non-immigrant Latinos and 22% of immigrant Latinos lived in housing with less than one person per room. Neighborhood data from a 1999 study by New York University's Furman Center for Real Estate and Public Policy also shows that, whereas in the city as a whole 7.5% of households were severely crowded, there were ten neighborhoods where severely crowded households represented between 11% and 23% all of households.ⁱⁱ Of these ten neighborhoods, Latinos were the majority population in six and overrepresented in another three. By way of contrast, the proportion of crowded Latino homes (3.9%) in the Miami-Ft. Lauderdale metropolitan area was 50% higher in 2002 than for homes in the region overall (2.6%).ⁱⁱⁱ Latinos, however, occupied proportionately fewer severely overcrowded homes (0.4%) than the population as a whole (0.6%). On the other hand, in the Phoenix, AZ metropolitan area, Latino homes are almost four times as crowded as for homes overall. Whereas the crowding and severely crowded home rates in the Phoenix area were 3.1% and 0.9% overall, respectively, Latino homes were overcrowded at a rate of 11.8% or severely overcrowded at a rate of 3.5%.^{iv}

Latinos in the United States also tend to live in quarters that are relatively older than those in which the population at large lives, according to the 2003 American Housing Survey. The median year in which the housing structure respondents live in was built was 1967 for Latinos and 1971 for all respondents. It is not surprising then to see that Latinos would be disproportionately represented among those who live in deteriorated housing. In addition, about a quarter of Latinos lived in housing structures that exhibited sign of external structural deterioration, such as a sagging roof or a roof with a hole or missing roofing material; missing brick or siding or a sloping outside wall; broken or boarded up windows; cracked or crumbling foundation. The comparable figure for the overall population is one fifth. Almost twice as many Latinos — 2% — lived in homes that lacked some or all plumbing facilities (e.g. hot piped water, bathtub or shower, flush toilet) than the population as a whole (1%) (Figure 12). Close to a quarter of Latinos (or more than one and a half times more Latinos) lived in units whose primary source of water is not safe to drink, compared to 9% of the overall population (Figure 13). A quarter more Latinos — 9% — reported feeling uncomfortably cold for 24 hours or more the previous winter than the overall population (7%); though over time this rate has fluctuated (Figure 14). Half as many Latinos — 3% — lived in units that have severe physical problems (e.g. with the plumbing, heating, electric, upkeep, etc.) compared to the overall population (2%) (Figure 15).

As homes and apartments deteriorate physically as a result of overcrowding, lack of maintenance or age, the environmental triggers of asthma and other health hazards such as lead paint and asbestos proliferate. In New York City, housing conditions have reached crisis proportion disproportionately affecting the City's poor, which in New York correlate strongly with being black and/or Latino as well as immigrant. Neighborhood data corroborates this conclusion. Whereas for the city of New York as a whole the percent of housing units with 5 or more maintenance deficiencies was 3% in 1999, ten neighborhoods had percentages of households with those deficiencies that ranged from 7% to 13%. Of these ten neighborhoods with above average proportions of units with a high number of deficiencies, five were neighborhoods with a majority Latino population and one where Latinos were overrepresented.^v

Neighborhood conditions are also important factors affecting the quality of life and living conditions of Latinos and people in general. Crime is a key component of that quality of life. In 2003, Latinos reported living in neighborhoods where crime was present and was a bothersome condition at a 7% higher rate (65%) than for the US population as a whole (58%) (Figure 16). A higher percentage of Latinos — 10% — also felt that they received unsatisfactory police protection than the overall population (7%) (Figure 17). On the positive side, 73% of Latinos reported living in neighborhoods with public transportation, and 88% was satisfied with the neighborhood shopping options, compared to 55% and 82%, respectively, of the overall population (Figure 18a, 18b). Consequently, 23% of Latinos had the best possible opinion of their neighborhood, while only 1% had the worst possible opinion of it (Figure 19a, 19b). Latinos were as satisfied or as dissatisfied as the overall population.

Latinos are also a people on the move and they exhibit a higher rate of mobility within the United States relative to the overall population. Twenty-two percent of Latinos reported moving during the previous year, compared to 16% of the population as a whole (Figure 20). Overall, the effect of mobility on living conditions for Latinos has been positive. The housing costs associated with the move have remained the same for 21% of Latinos, has decreased for another 23% and has gone up for 53%. But while housing costs may have gone up for most Latinos who moved, this increase has not been disproportionate, for 53% of the overall population that moved during the previous year also saw their housing costs increase (Figures 21 a-c). Moreover, about three-fifths of Latinos who moved reported moving to a better home, compared to 54% of those in the overall population that moved as well (Figure 22). Furthermore, only 11% of Latinos said they moved to a worse home, compared to 16% of the population as a whole (Figure 23). In addition,

Primary Source of Water Not Safe to Drink

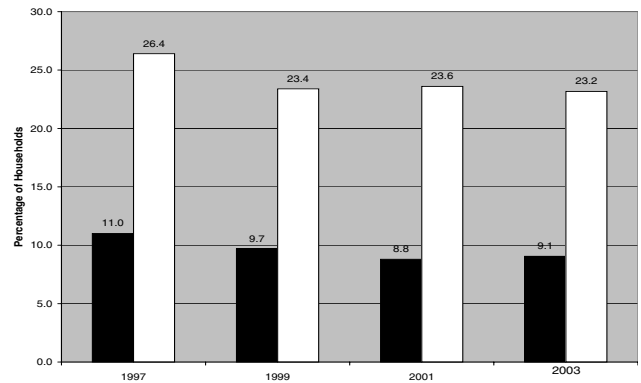


Figure 13

Uncomfortably Cold for 24hrs or more Last Winter

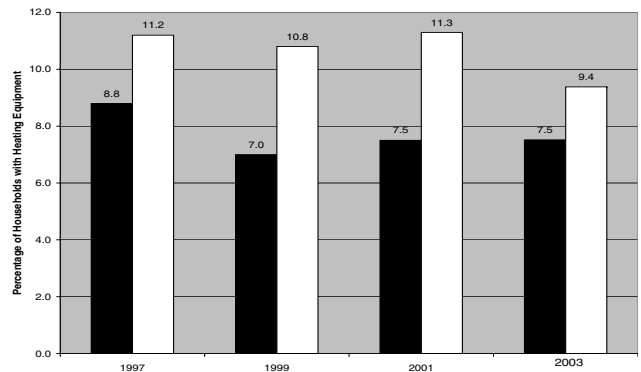


Figure 14

Severe Physical Problems in Unit

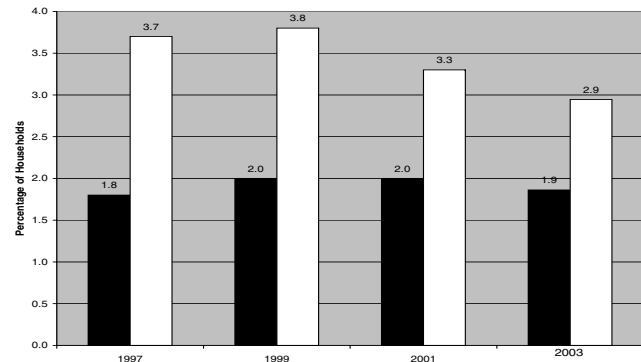


Figure 15

Criminal Activity in Neighborhood Bothersome

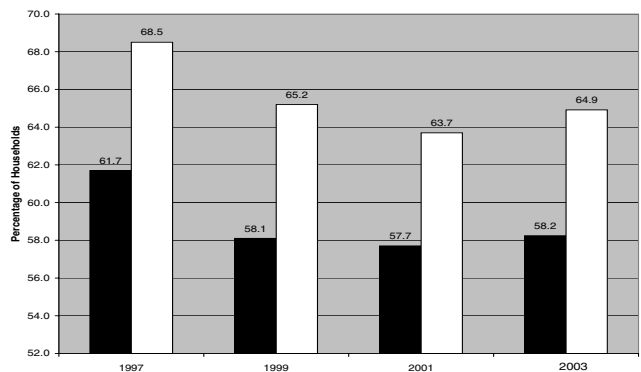


Figure 16

■ U.S. Population □ Hispanic Population

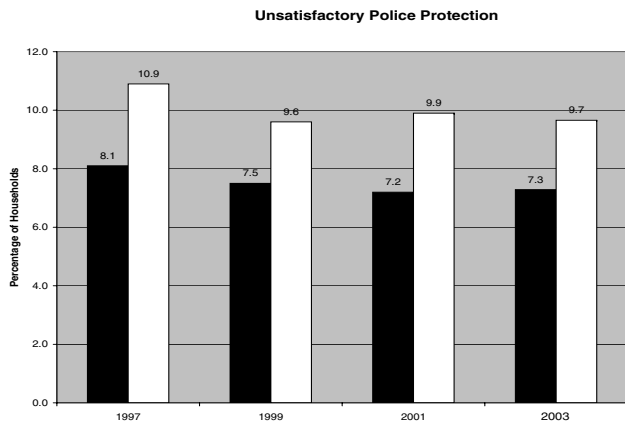


Figure 17

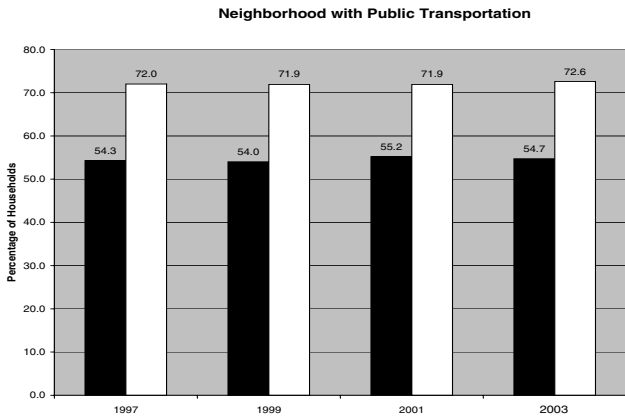


Figure 18A

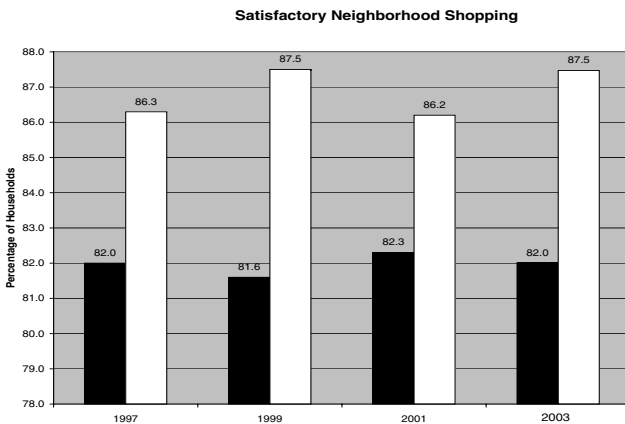


Figure 18B

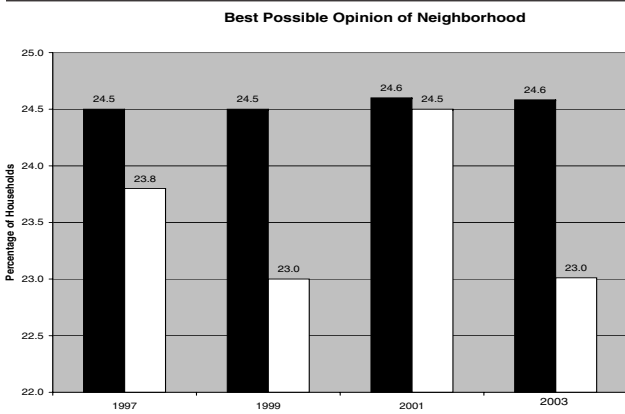


Figure 19A

most Latinos — 46% — report moving to a better neighborhood and only 9% moving to a worse neighborhood, compared to 41% and 12% respectively (Figures 24a, 24b).

These subjective opinions need to be handled carefully, though. They are important because they presumably inform the decisions and the actions of individuals. If people are not satisfied with their lot, they may be motivated to take action to correct the situation or lead them to pursue an exit strategy (such as moving away). But people also form opinions based on the information they have at hand, and if subjective perceptions are not contrasted or measured against objective indicators, this limited information may lead to complacency.

Once such objective indicator is the high and growing incidence of residential segregation which Latinos are experiencing. Latinos rank second after African Americans as the most segregated group in the United States and, as the fifty years of experience since Brown vs. Board of Education should show us, separate still remains unequal.

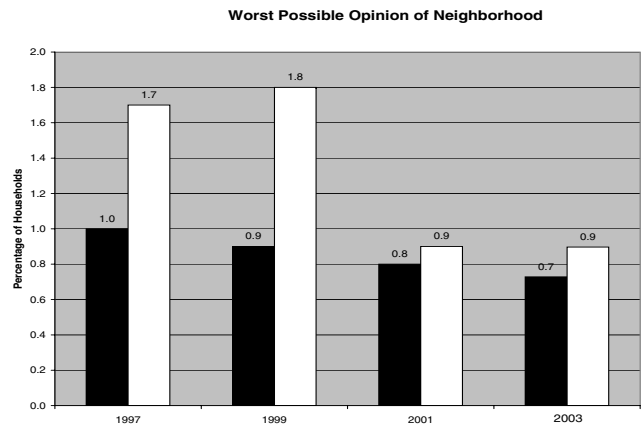


Figure 19B

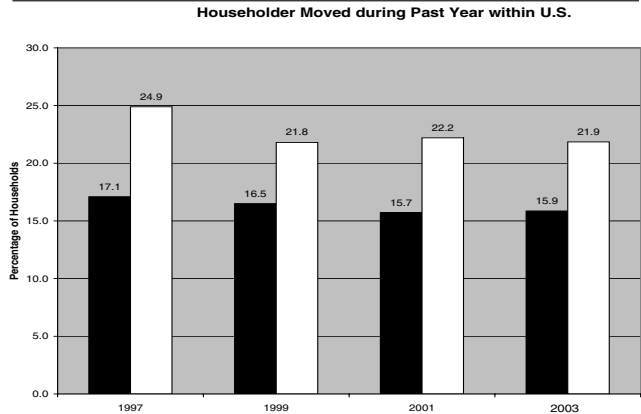


Figure 20

■ U.S. Population □ Hispanic Population

Housing Costs Unchanged with Move

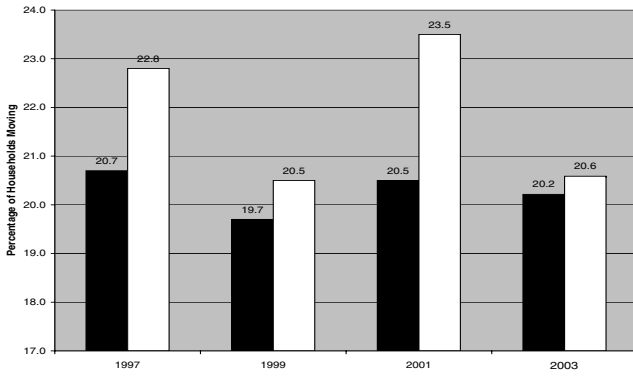


Figure 21A

New Home, Worse Home

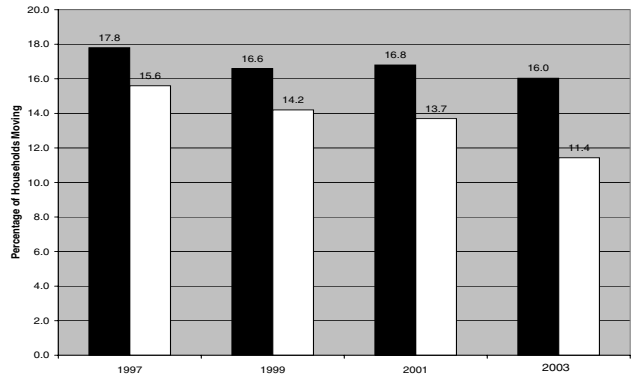


Figure 23

Housing Costs Decrease with Move

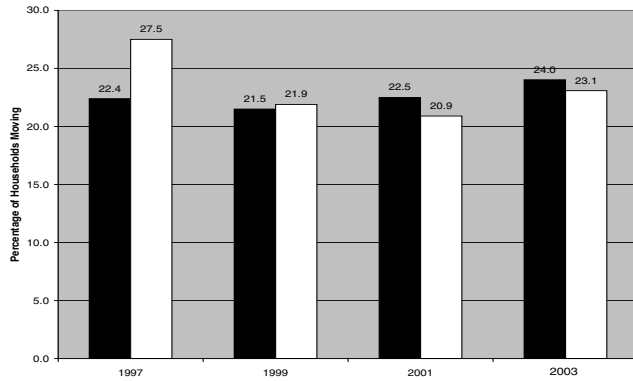


Figure 21B

New Neighborhood, Better Neighborhood

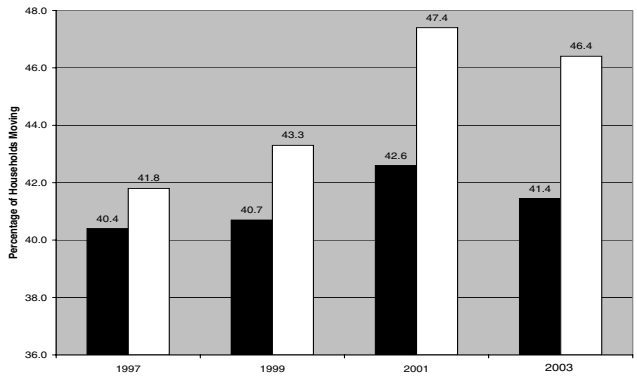


Figure 24A

Housing Costs Increased with Move

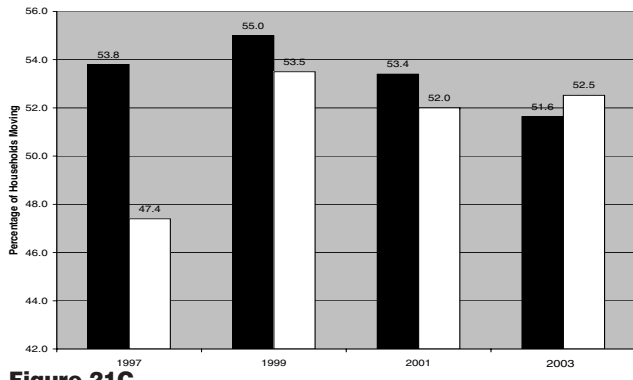


Figure 21C

New Neighborhood, Worse Neighborhood

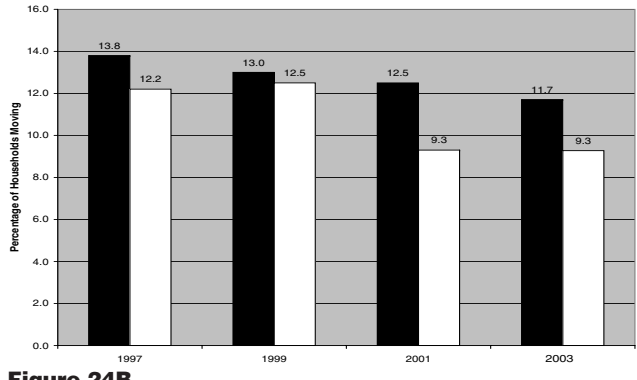


Figure 24B

New Home, Better Home

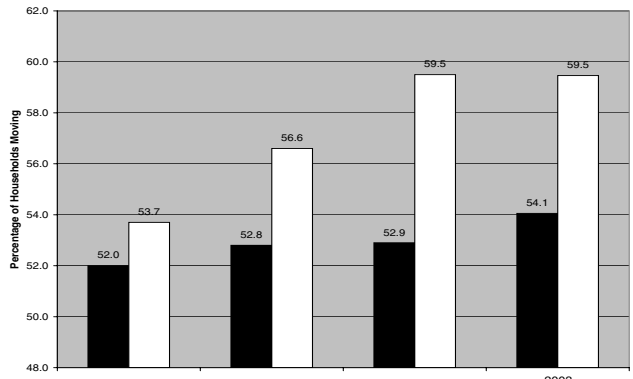


Figure 22

■ U.S. Population □ Hispanic Population

Recommendations:

In order to address the pervasive housing conditions that Latinos and others groups in this country face, additional housing is needed. An increase in the stock of quality housing that keeps up with the pace of population growth is crucial. More units of housing, whether new or rehabilitated, are needed in order to satisfy the demand arising from all income levels. While the market may satisfy the demand for housing at the high end of the income spectrum, dearth at the lower middle and lower end of the spectrum only places added pressure at the bottom of the market, with people of lower middle and middle income levels competing for affordable units of housing with people at the lowest income levels in the most competitive markets, such as San Francisco and the New York Metropolitan Area.

For this increase in the stock of housing stock, and particularly for housing affordable to working families, including the working poor, the Federal government needs to renew its commitment to maintain and expand housing income tax credits as well as compliance with regulations of the Community Reinvestment Act. The Federal government must also reverse the trends of the past decade and expand the Section 8 program and increase the stock of public housing authorities.

Local and state authorities need to become more vigilant in the quality of the existing housing stock and provide more anti-abandonment assistance to property owners whose housing is deteriorating. Home improvement loans as well as training programs that provide homeowners with the necessary skills to maintain their property in good repair need to be instituted where they are lacking or expanded where they exist.

To reverse the trend by which Latino families spend a greater share of their income on housing expenses and costs, their income needs to be raised as well and, as Latinos tend to be disproportionately represented in low-wage occupations, the minimum living wage needs to be raised.

Housing costs for homeowners can be reduced by lowering insurance rates as well as predatory lending practices that affect minority owners disproportionately. Moreover, the redistribution of educational funding sources from localities to the state and Federal governments would disencumber local governments from growing education costs financed largely by real estate/property taxes, providing relief for homeowners, particularly in poorer districts.

Finally, in order to increase the rate of homeownership among lower- and middle-income families, greater reliance on limited-equity and limited-profit housing would contribute to reduced up-front costs for prospective homebuyers.

The state should examine new high speed rail models that will help reduce overcrowding and the high population density in New York City. These factors create a high demand for housing that leads to increased housing costs. This high speed rail model should connect rural counties nearest to New York City and to other urban centers in the State.

The impact of implementing such a transportation system will allow increased homeownership opportunities and provide affordable renting options for those presently being priced out of the housing market in urban centers. Simultaneously, such an initiative will increase the population in counties facing rapid depopulation and declining property values due to the lack of access to employment opportunities in those areas. The economic impact of such a model would benefit renters, homeowners and all of the geographic areas linked by a high speed rail system.

Notes:

ⁱ American Housing Survey for the United States, 1997, 1999, 2001, 2003. US Bureau of the Census. June 10, 2004. www.census.gov/hhes/www/housing/ahs/nationaldata.html

Weights for 1997, 1999 and 2003 surveys based on 1980 geography. Weights for 2003 survey are consistent with Census 2000.

ⁱⁱ See Wallin et al (2002), p. 212. Elmhurst/Corona, Jackson Heights, University Heights/Fordham, Highbridge/South Concourse, Kingsbridge Heights/Mosholu, Morrisania/Belmont, Washington Heights/Inwood, and Lower East Side/Chinatown.

ⁱⁱⁱ U.S. Census Bureau, Current Housing Reports, Series H170/02-28, American Housing Survey for the Miami-Ft. Lauderdale Metropolitan Area: 2002, Table 2-3, p. 13.

^{iv} U.S. Census Bureau, Current Housing Reports, Series H170/02-12, American Housing Survey for the Phoenix Metropolitan Area: 2002, Table 2-3, p. 13

^v See Wallin et al (2002), p. 204. East Harlem, University Heights/Fordham, Soundview/Parkchester, Mott Haven/Hunts Point, Bushwick, East New York/Starrett City.

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