

State University of New York at New Paltz

**“The Rent is Too Damn High”:
Why Renters Deserve More Affordable Housing Policies in the United States, Such
as Good Cause Eviction**

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Abstract:

The housing crisis in the United States has plagued our country and will continue to persist without further governmental action. Across the country, renters face housing insecurity, which was made worse during the COVID-19 pandemic. In response to the housing crisis, state and local lawmakers in New York proposed the Good Cause Eviction bill to prevent community members from being unfairly forced out of their homes. The proposed legislation gives additional rights to renters, making sure the most vulnerable are not being pushed out of their community. The housing crisis hurts everyone in the housing market, but it is especially hard on low-income, people of color. The legislation has sparked debate among both Republicans and Democrats around the state. The Good Cause Eviction Law has not yet passed at the state level but has gained support and passage in cities across New York State, including Poughkeepsie, Newburgh, and Albany. As the law continues to gain support in towns and cities across New York, it is clear that Good Cause Eviction law is a first step in helping renters yet appears to be a temporary solution to a much deeper, affordable-housing crisis that requires more attention from federal, state, and local governments. While the scope of this paper focuses on current and past legislation within New York, the paper will examine policies and research from across the country.

Keywords:

Political Science, Good Cause Eviction, Eviction, Affordable Housing, Housing Policies

Introduction: Increasing the Visibility of the Housing Crisis

Jimmy McMillian is a political activist who founded the “Rent is Too Damn High” party and ran as the party’s candidate for NYC Mayor in 2005, 2006, and 2013, and Governor of NY in 2006 and 2010 (Chappell 2010). It is now 2022, and rent prices across the United States continue to skyrocket. Throughout *Evicted: Poverty and Profit in the American City*, Dr. Matthew Desmond reveals that more than 1 in 5 families who rent in the United States spend half of their income on housing (2016, 303). The NYU Furman Center uses the term “rent-burdened” to describe households that pay more than 50% of their monthly income on rent (4). Consequently, the individuals who are rent-burdened and unable to keep up with rising rents in the United States face the risk of being evicted from their homes. The act of eviction, a “forced relocation,” is estimated to impact millions of Americans every year (Romer et al. 2022). The recent pandemic shed light on how widespread and common evictions are in our country. However, the United States lacks reliable data on evictions across the nation, highlighting the fact that the topic is often underrepresented and understudied (Hartman et al. 2015, 461). Therefore, a solution to the current housing crisis requires in depth examination to include studies and laws that assist renters.

In order to create equitable housing justice across the country, we must first acknowledge the problematic history surrounding the problem of evictions and the solution of affordable housing. Looking specifically at New York, it is evident that state lawmakers have made strides to help renters, but have also shut down key legislation that would help renters remain in their homes. Legislation, such as Good Cause Eviction would get renters back on their feet. Good

Cause Eviction legislation is beginning to gain popularity in local municipalities across the state, such as Poughkeepsie, Newburgh, Kingston, and Albany. However, the bill has also triggered pushback from landlords and community members in towns, such as New Paltz. Despite attempts to adopt laws like Good Cause, it is evident that additional policy change is needed from each level of government in order to fully address individual needs that are impacted by the deep-rooted lack of affordable housing across the United States.

Section 1: The History of Evictions

An Anomaly Turned Ordinary

Throughout *Evicted: Poverty and Profit in the American City*, Desmond illustrates how the topic of evictions in the United States is an understudied discipline. This creates hardships for renters who are subject to housing policies because many Americans are left out of this important conversation. A lack of awareness about the atrocities and undesirable consequences that result from evictions are easily brushed under the rug as a result. Every human needs a roof over their head, and failing to discuss housing policies ultimately hurts the most vulnerable; those who are most likely subjected to eviction in the United States. Housing experts and policymakers “are increasingly interested in understanding the dynamics of displacement and developing interventions aimed at preventing eviction” (Desmond et al. 2021, 378). Affordable housing is a topic that deserves further research among scholars in order to create a more fair, brighter future for renters.

In addition, the United States lacks accessible data on evictions at the local or national level, but this number can be estimated in the millions each year (Hartman et al. 2015, 461). Despite the estimated millions of evictions, there is “no way of gauging even a modestly precise figure for renters, because such data are simply not collected on a national basis or in any systematic way in most localities where evictions take place” (Hartman et al. 2015, 461). Measuring evictions are systematically difficult because most estimates are based on undercounted population surveys (Desmond et al. 2021, 378). Data from court-ordered evictions are more accurate since they can be found in court records (Desmond et al. 2021, 379). Consequently, thousands of informal evictions go unreported. The insufficient data surrounding evictions is again detrimental to renters. The lack of national visibility regarding evictions illustrates how renters are generally favored less within the housing market. Without sufficient data, it is unlikely that housing policies will be equitable and accurately reflect the needs of renters across the country. In order to figure out equitable policy solutions across the country, we must first understand the root of the problem.

Eviction in the United States: Then and Now

Evictions—carried out by armed marshals—before and during the Depression were rare (Desmond 2016, 3). If someone was evicted from their home during the 1930s, it would result in public outrage within communities. These instances were commonly known as eviction or rent riots (Desmond 2016, 3). According to Frances Fox Piven and Richard A. Cloward throughout *Poor People's Movements*, “as unemployment rose, large numbers of families in many places could not pay their rents, and the number of evictions increased daily. In 1930 and 1931 small

bands of people, often led by Communists, began to use strong-arm tactics to prevent marshals from putting furniture on the street” (1979, 53). The unemployed were angry and used their collective power to put pressure on lawmakers. The rent riots first began in New York City, specifically the Lower East Side and Harlem. But, the collective outrage among renters quickly spread throughout the city and other parts of the country, leading to physical resistance (Piven 1979, 53). Consequently, the rent riots often turned violent on both sides, leading to “beatings, arrests, and even killings” of protesters (Piven 1979, 55). Officials, such as Mayor Anton Cermak of Chicago had no choice but to put a moratorium on evictions (Piven 1979, 55). During this time, it is evident that elected officials felt massive amounts of pressure to make necessary changes to ease the riots. Piven and Cloward include that “the rent riots succeeded in restoring 77,000 evicted families to their homes in New York City” (1979, 54). The public outrage towards evictions during the 1930s illustrates what was achieved through collective action. When communities banded together, elected officials did not have many choices but to help with the issue.

In comparison to today, eviction notices have become more normalized in everyday life. Societal pressure has pushed blame onto the individuals. When in reality, “eviction is not merely a condition of poverty; it is a cause of it too” (Desmond 2016). Communities tend to no longer band together if a single family in the neighborhood is getting pushed out of their homes. According to Desmond, “these days, there are sheriff squads whose full-time job is to carry out eviction and foreclosure orders. There are moving companies specializing in evictions, their crews working all day, every weekday” (2016, 4). Even though more people are struggling and being evicted than during the 1930s, there is less public resistance than we’ve seen in the past. Many families are evicted throughout the court systems, but a majority are “forced evictions” in

which landlords will pay their tenants to leave by the end of the week (Desmond 2016, 4). These forced and often, unofficial evictions contribute to the underreporting of evictions in the United States.

What Creates a Lack of Affordable Housing?

The issue at stake in New York, specifically, is that landlords of non-rent regulated apartments do not have to renew their tenant's leases ("Residential Tenants' Rights Guide - Attorney General of New York"). This leaves many tenants with nowhere to go. Moreover, landlords currently have the ability to increase rents more than 5% if they do choose to renew a lease and rents have been increasing drastically. If landlords choose either option, they must give their tenant a written notice 30-90 days in advance, depending upon how long the tenant has lived there ("Residential Tenants' Rights Guide - Attorney General of New York"). This becomes problematic for renters when landlords do not need to give any reasoning for their actions. Arguably, for tenants who abide by their leases, they should be able to renew as well. Therefore, laws should protect tenants from unreasonable rent increases or evictions by their landlords.

In addition, according to a recent Washington Post article, the rising rents are currently a result of a supply-demand mismatch due to Covid (Bhattarai et al. 2022). This "mismatch" is a result of multiple things occurring at once. First, the demand for rentals is extremely high. Many people are interested in renting apartments, specifically younger Americans (Bhattarai et al. 2022). Moreover, the pandemic contributed greatly to the lack of affordable housing for multiple reasons. First, supply shortage as a result of the pandemic has delayed the construction of new

housing (Bhattarai et al. 2022). Most notably, individuals with the financial means and resources were able to move from cities to the suburbs, rented and bought a great deal of available housing. According to Jamie Koppersmith, an associate broker with McEneaney Associates in the District, recalled that “Covid-19 has acted as a catalyst for people who were already thinking of moving to the suburbs” (Bhattarai et al. 2022). Additionally, since many people were working remotely, they had the opportunity to get up and leave whenever they desired. Consequently, these moves drastically impacted essential workers. As rents began to increase, less working-class folks were able to keep up with the high cost of living. Unfortunately, these patterns continue to repeat. Historically, those with the financial resources have bought a great deal of suburban and urban properties, leaving more vulnerable communities with less access to affordable housing.

Multiple other historic events in New York within the past twenty years that have contributed to a lack of affordable housing, such as 9/11 and Hurricane Sandy. Now, most notably, there was an exodus from cities to suburbs due to COVID-19 as seen above. In New York City alone, the “population plunged nearly 4% – more than 336,000 people– during the pandemic’s first year as residents migrated to less dense areas in nearby counties and neighboring states” (Dean 2022). Consequently, those who had the financial resources to move during the pandemic began buying up affordable homes. Low-income, essential workers do not have this luxury during times of uncertainty.

Lastly, another issue that has been on the radar for housing experts is increased rent in mobile homes as a result of private equity. Mobile homes were designed to be an affordable safe haven for renters. Mobile homes “provide shelter to 22 million Americans at prices that are hard to beat” (Weinberg 2022). However, private equity corporations are beginning to buy trailer

parks and raising rents in cities like Boulder, Colorado. Sadly, this action forces individuals to move out of their homes. Landlords who raise rents feel confident that someone else will pay the increased price. This creates a vicious cycle of instability for renters. In response to these unfair rent increases, the Colorado State Legislature passed multiple laws which strengthened tenant's rights, specifically in trailer parks, highlighting the state government's power to help renters (Weinberg 2022).

The Impacts of Eviction Fallout

It goes without saying that the impact of eviction is life-changing and detrimental to families. Desmond states that “eviction’s fallout is severe. Losing a home sends families to shelters, abandoned houses, and the street” (Desmond 2016). It is especially disheartening to see vulnerable communities being impacted the most. The poor, women, and people of color are the most likely demographic to be evicted. According to a policy brief by the Upstate Downstate Housing Alliance, “among New York State’s family households, women are more likely to rent their homes. 64% of women-headed households are renters, and 36% are owners” (2). Women are bearing the brunt of unjust housing policies in the state. Evictions not only upend housing security, but they upend communities. Desmond highlights that “it takes a good amount of money and time to establish a home. Eviction can erase all that” (Desmond 2016, 296). Therefore, we must continually focus on housing policies that would help minorities from being pushed out of their homes.

Chester Hartman and David Robertson also share stark examples of the tragedies of eviction:

- i. In New York City, a 1993 study found that close to half of the tenants facing eviction in Housing Court had incomes below \$10,000; 86 percent were African American or Latino (Community Training and Resource Center et al. 1993)
- ii. In Chicago, 72 percent of those appearing in court were African American, 62 percent were women (Chadha 1996).
- iii. A study of rent courts in Baltimore found that the vast majority of tenants facing eviction were “poor black women” and in “marginal economic circumstances” (Bezdek 1992, 535 and 558).
- iv. In Philadelphia, a researcher found that 83 percent of the tenants facing eviction were nonwhite and that 70 percent were nonwhite women (Eldridge 2001).

These are only a few examples that have been recorded and shared. As previously mentioned by these authors, the lack of accessible data regarding the eviction crisis in the country means that thousands, if not millions of these stories exist. Desmond explains that “housing has been such a deep mechanism in America for institutionalized racism” (Holpuch 2020). The housing crisis in the United States is not only a result of a lack of affordable housing, but a product of racism too. In order to make our country fairer and more equitable, it is necessary to protect the homes of the most vulnerable. By putting policies in place to prevent unnecessary evictions, we can protect communities of color from actions that have dire consequences in their everyday lives.

Section 2: Rising Rents and Good Cause Eviction

How Good Cause Can Help Renters

Good Cause Eviction legislation starts chipping away at the issue of affordable housing by requiring landlords to obtain an order by a judge, suggesting a “good cause” in order to evict their tenant (“What Is the Purpose of a Good Cause Eviction Law”). Good Cause will entitle tenants to renew their leases and protect them from excessive rent increases. This legislation allows renting to be a more secure housing option. Moreover, the tenant’s right to renew gives renters power to advocate for themselves regarding better living conditions (For the Many 2021). Currently, the bill is going through a rebranding. A Housing Justice Coalition is trying to rebrand as “Right to Remain.” Shane Philips, author of *The Affordable City*, states that “[good cause] protections ensure that tenants who follow the rules won’t have to worry about losing their homes” (2020, 146). Regardless of the bill’s name, the intent remains the same.

Good Cause Eviction legislation would require a judge to oversee whether or not an increase is necessary if the landlord wants to increase rent by more than 5% (For the Many 2021). Moreover, landlords will still have the ability to evict tenants for the following reasons: if the tenant breaks their lease, if the tenant fails to pay rent, if the tenant refuses to allow the landlord in the unit or on the premises, and if criminal or illegal activity occurs on the unit or property (“What Is the Purpose of a Good Cause Eviction Law”). Philips includes that “there are plenty of legitimate reasons for a tenant to be evicted” (2020, 146). Therefore, landlords that already abide by these rules will not be impacted by this legislation. Tenants will be protected if they abide by the terms of their lease, and landlords will not be able to evict their tenants without good cause (Philips 2020, 46). The law will hold both landlords and renters accountable for their actions.

Looking specifically at New York, it is apparent that the housing crisis impacts vastly different places across the state. The housing problem is so widespread that the issue is not just

evident in urban areas, such as New York City, but also in counties and villages (Jones 2019). Opponents of Good Cause Eviction have argued that the bill is not necessary across the state because some view rising rents as a New York City problem. Nonetheless, considering rents are skyrocketing across the Hudson Valley and other parts of the state, it is evident that this is not the case. According to the Washington Post, the average rent in Ulster County has gone up 11.1% since 2019 (Bhattarai et al. 2022). The stark increase in rental prices highlights that housing is becoming blatantly unaffordable, not just in New York City, but in the Hudson Valley as well.

Rising rents create a vicious cycle between landlords and tenants. Exploitive landlords are able to get away with bad living conditions if their tenants are struggling to keep up with rent. This is because “tenants who [fall] behind either [have] to accept unpleasant, degradings, and sometimes dangerous housing conditions or be evicted” (Desmond 2016, 76). Desmond also notes that it was sometimes even cheaper for landlords to evict their tenants instead of keeping up with their properties (2016, 75). David R. Jones further illustrates this issue by suggesting that “high rents are making [renters] vulnerable to exploitative landlords offering slum conditions and also to homelessness when rents exceed their ability to pay, or when landlords arbitrarily raise rents, or simply evict them” in places like Syracuse, Rochester, Albany, and Troy (2019, 5). This is because there is currently no law preventing landlords from taking these arbitrary actions in most parts of the state. For landlords who have taken steps to evict their tenants for no apparent reason, Good Cause will help keep them in check.

Like many other parts of the county, rising rents around the Hudson Valley are making it extremely difficult for low-income families to afford their housing. Specifically in Ulster County, around 30% of renters are considered to be rent burdened (Donohue 2021, 3). This entails the

harsh reality that after paying rent and other necessities, such as food, many people are left with little to no money. This can be especially damaging in emergency situations when people need access to other necessities, such as medical care. Seventy percent of residents of the Village of New Paltz rent, so it is imperative that there are provisions in place to ensure that community members—specifically those who struggle with affording rent—are protected (Donohue 2021, 3). Additionally, 62% of these renters in New Paltz alone are considered to be “rent-burdened” (For the Many 2021). These renters are made up of students, artists, and working-class people. While phone banking at For the Many, it was apparent through hundreds of phone calls with community members from around the Hudson Valley that they were struggling due to rising rent costs. Protections are needed so different groups of people have the ability to remain in the area if they wish.

Good Cause Precedent

There is a limited amount of precedent regarding Good Cause because it is so new, but we can study New Jersey where similar housing policies have been enacted. Throughout the article entitled “New York Needs to Learn a Housing Lesson from ... New Jersey?”, author Henry Grabar discusses the views of both opponents and proponents of the Good Cause Eviction bill. Grabar includes testimony from State Senator Julia Salazar of Brooklyn in which she states that “in jurisdictions where we’ve seen good cause become law, we have seen no negative impact whatsoever on new construction of housing or the competitiveness of the real estate market” (2022). For proof, Salazar turns to New Jersey as an example.

Cities such as Trenton, Paterson, and Jersey City have some of the lowest eviction rates in the country, according to Eviction Lab. This appears to be a result of the state's Mount Laurel Doctrine, rent control, and a "just cause" eviction law that has been in effect since 1974. It is interesting to note that a neighboring state of New York has had progressive protections for their renters for quite some time. Moreover, "there is little evidence that the New Jersey ordinance, which gives tenants the right to not pay an "unconscionable" rent increase, stops developers from building rental housing" (Grabar 2022). This article is helpful to see which housing policies have helped a different state in order to make assessments and predictions about what could potentially help New York.

Good Cause v. New York State

Since Good Cause Eviction legislation failed to be passed by New York State Lawmakers, local officials have attempted to pass the law in hopes of protecting their constituents. So far, Good Cause has passed in Albany, Newburgh, Poughkeepsie, Kingston, and Beacon. Yet, the passage of Good Cause Eviction in other local municipalities, such as New Paltz has not been an easy feat. This debate surrounding the law appears to transcend party lines. However, The bill has continued to gain momentum through progressive, advocacy groups, such as For the Many, a non-profit, grassroots organization in the Hudson Valley. Molly Dolman, Lead Student and Distributed Organizer at For the Many, describes the bill as partisan at the state level, while it tends to be messier at the local level. Molly included that there also appears to be a split between progressive and moderate Democrats locally. Many landlords, regardless of political affiliation, view the bill as "unnecessary" since other renter protections are already in

place (Spillane 2021). These thoughts come from legitimate concerns about whether or not landlords would potentially have to bear the brunt of unpaid rents.

However, the law still protects and honors the lease between tenant and landlord. Therefore, if a tenant breaks any part of their lease, such as failing to pay rent, there is a just cause for renters to be evicted through the court system. Nonetheless, these varied opinions and concerns have delayed the passage of the bill in many villages, including New Paltz. After months of Village board meetings and debates, there is still no clear decision in sight. The Village Board appears hesitant to move forward with the legislation due to the threat of being sued by local landlords. Dolman reflected that concerns were also sparked by their fear of too much governmental control over property owners.

Alex Wojcik, Deputy Mayor of the Village of New Paltz, stated “I’ve lost my radical cred by this law, it is so friendly to the property [owning] class” (Nandy 2021, 2). The mixed emotions over the law can be a result of the misunderstanding of its meaning. Opponents argue that the rent element is rent control; however, “the proposed legislation does not include rent control. Rent control limits rent rates in a city and most rent control legislation caps the maximum amount of rent that a landlord can charge a tenant for occupancy of a unit as well as the amount that the rent may be increased per year. No provision in the proposed Good Cause Eviction legislation limits a landlord’s ability to increase rent” (“What Is the Purpose of a Good Cause Eviction Law”). Additionally, the law allows for landlords to raise rents if deemed necessary, such as if improvements are being made to the unit.

Opinions and attitudes toward the passage of Good Cause in the City of Poughkeepsie also varied drastically. Many individuals saw their neighbors being pushed out which highlighted the need for greater housing policies. Many people faced increased rental costs even for sub-par

housing units that would flood. But, there was no opportunity or availability for them to move elsewhere. Moreover, Dolman shared that Poughkeepsie is filled with many uninhabitable properties which results in less housing options. Dolman also shared how the city council had interesting dynamics due to the fact that many of them have renter constituents. This put pressure on them to pass Good Cause.

Initial responses to Good Cause Eviction legislation can be negative, but upon a closer understanding, the protection does help both landlords and tenants. Most of the negative response is coming from misinformation about what this legislation would mean for landlords who consider its nature to be too restrictive (Nandy 2021, 2). Yet, the law would ensure both landlords and renters are set to the same standards. Broader passage of the Good Cause Eviction law is a small step that cities and villages can take to help provide housing security. However, the issues facing the housing crisis in the United States are far too large to be solved by local governments alone. It is apparent that the federal and state governments must allocate more time and money towards mending the inequalities within the housing market.

A Layer of Uncertainty

As previously noted, when the COVID-19 pandemic began in March 2020, an additional layer of uncertainty was added to the housing crisis for renters. Author Shellae Versey throughout “The Impending Eviction Cliff: Housing Insecurity During COVID-19,” writes that “amid economic slowdowns, business closings, and distancing restrictions, the pandemic exposes important gaps in housing policy” (2021, 1423). It is undeniable that the pandemic has affected the livelihood of many people, regardless if you’re a homeowner, landlord, or renter.

However, the author focuses on the concern of renters who face the risk of evictions (Versey 2021, 1423). According to Versey, “the majority of lower-income renters are (or were previously) employed in industries that have been disproportionately affected by the COVID-19 pandemic”(2021, 1423). This means that rent prices are not only going up, but the instability that the pandemic brought to the workforce is also contributing to housing insecurity.

A devastating impact of the pandemic is that it led to rising rent prices, evictions, and an increased risk of contracting Covid. A study published by The New York Academy of Medicine titled “Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy,” explains how evictions are likely to increase the spread of Covid. According to the authors of the article, this is because eviction “results in overcrowded living environments, doubling up, transiency, limited access to healthcare, and a decreased ability to comply with pandemic mitigation strategies” (Benfer et al. 2021, 1). As previously stated, evictions are extremely harmful to the health and wellbeing of families. A global pandemic adds an additional layer of uncertainty and danger during a distressing time for Americans. The article also addresses how evictions during the pandemic exacerbate inequalities among Black and Latinx people and women (Benfer et al. 2021,4). Considering minorities are more likely at risk of being evicted, they in turn would also be at a greater risk of contracting Covid as a result. Evictions are proving to be a public health emergency in the wake of the pandemic.

Lawmakers are trying to find solutions that would protect renters during pandemics, both current and future. Savannah Behrmann in an USA Today article titled “Lawmakers Cori Bush, Elizabeth Warren Will Introduce Bill to Give HHS Power to Impose Eviction Moratoriums,” discusses a bill that Cori Bush and Elizabeth Warren are trying to get passed at the federal level.

If passed, the legislation would give the Department of Health and Human Services (HSS) the power to create federal eviction moratoriums (Behrmann 2021, 1). Ultimately, HSS and the Center for Disease Control (CDC) would be able to implement these moratoriums during public health crises, such as COVID-19. Since the Supreme Court blocked President Biden's ability to extend the eviction moratorium nationwide, members of Congress are attempting to use other outlets to slow the spread of Covid and pause evictions. These protections are necessary to ensure that community members are being kept safe during times of uncertainty. Our country also needs to be prepared for pandemics that could impact us in the future. Behrmann includes that in "the Keeping Renters Safe Act of 2021, the lawmakers argued that the eviction of millions during a national emergency would increase the likelihood of diseases such as COVID-19 spreading" (2021, 1). Legislation to help renters is not only housing justice, but a public health initiative. Yet, despite these steps, renters are currently struggling and need housing security whether there is a pandemic or not. The federal government's inaction has led cities and villages across the state to try to protect community members.

Section 3: Necessary Housing Policies at the Local, State, and Federal Level

Where to Go from Here

By looking at housing trends within NYS and across the country, it is evident that housing assistance is needed at each level of government in order to create effective, long-term housing solutions. As Matthew Desmond notes, "it is the government that legitimizes and defends landlords' right to charge as much as they want" (2016, 307). *Through the Roof* written by

Ingrid Gould Ellen, Jeffrey Lubellm, and Mark A. Willis is a policy report regarding the actions different levels of government can take to help with the high cost of living. Chapter 4 focuses specifically on how federal, state, and local policies impact the housing crisis. The author notes how federal housing policies can help, but they will not solve the problem on its own. Therefore, both state and local governments greatly impact housing policies. It is up to state governments to facilitate local action that is best tailored to the needs of each community independently. This is because “ultimately, many of the conditions that affect housing production are determined not by the federal government but by local governments operating according to state law” (Ellen et al. 2021, 26). Local governments have a lot of power in policy change because they have “the ability to provide tax abatements and credits to owners and builders who renovate and create affordable housing; reform building and housing codes and streamline the permitting process to facilitate new development; and require or create incentives for affordable housing through inclusionary zoning, density bonuses, reduced parking requirements, and other means” (Ellen et al. 2021, 27). The chapter makes it clear that not one branch of government can solve the housing problem alone. The federal, state, and local governments must all work together in order for real change to take place. This report is an important resource for my research because it shows how one policy change, such as Good Cause Eviction, will not solve the affordable housing crisis. The article demonstrates that local governments need housing strategies and the additional support and resources from the state and federal government.

Renters need greater protections than short-term assistance proposed by housing experts. In an article published by the NYU Furman Center titled “A Renter Safety Net: A Call for Federal Emergency Rental Assistance,” Ingrid Gould Ellen, Amy Ganz, and Katherine O’Regan

propose the idea of a Federal Emergency Rental Assistance for low-income families. This assistance would be a one-time deal; aiming to help families who spend a majority of their money on rent. The authors note how when unexpected situations arise, households may not be able to cover rent for a month, leaving them vulnerable to eviction. Therefore, when unexpected expenses arise, such as a medical bill, the federal rental assistance could alleviate some stress. The article explains that “households could use the assistance to cover back rent and other housing-related expenses to help them stay in their homes or to cover security deposits to move to new, affordable homes where needed” (Ellen et al. 2020, 182). Uncertainty surrounding the pandemic has only made matters worse as individuals may need some extra assistance. This article gives solid insight on ways in which the federal government could step in to help the housing crisis. This proposal is a good idea in theory, but is troubling as to why the safety net would only be a one-time resource. Unexpected shocks could occur within families more than one time— such as medical bills— and it seems inadequate to give this safety net to low-income families only once. Although it is a helpful step for renters, more policies should be enacted to cover the numerous issues plaguing renters.

There are necessary and helpful steps the federal government can also take to ease the housing crisis. Throughout *Evicted*, Matthew Desmond discusses policy change at the federal level. Desmond argues that “today, the federally funded Housing Choice Voucher Program helps families secure decent housing united in the private renting market. Serving over 2.1 million households, this program has become the largest housing subsidy program for low-income families in the United States” (2016, 302). Desmond suggests expanding this program. The authors of “Through the Roof” also appear to support the Voucher Choice Program by stating that the vouchers can “significantly reduce the likelihood of homelessness, [and] also lead to

improvements in children's standardized test scores" (Ellen et al. 2021, 4). In order to adequately fund educational opportunities for children in the United States, it is necessary to also protect the places they go to live after school.

Policies like housing vouchers not only help renters, but their children and family members. Ingrid Gould Ellen, Amy Ellen Schwartz, Keren Mertens Horn, and Sarah A. Cordes researched the largest federally funded housing assistance program, the Housing Choice Voucher Program, and the positive impact it could have on families, specifically children's educational opportunities and outcomes (2019, 131). Throughout the article, "Do Housing Vouchers Improve Academic Performance? Evidence from New York City," the authors suggest that the voucher program "has the potential to affect children's educational outcomes by boosting disposable household income, stabilizing families, and providing access to better homes, neighborhoods, and schools" (2019, 131). It is clear that the voucher program would have numerous benefits to the lives of renters.

The authors' claims support Desmond's opinions regarding the voucher program and how it will allow families to invest more of their income on imperative resources within their home. Desmond states, "when families finally receive housing vouchers after years on the waiting list, the first place many take their freed-up income is to the grocery store" (2016, 302). This idea supports Ellen, Schwartz, Horn, and Cordes' opinion that the vouchers could positively affect children's performance in school. These authors, in addition to Desmond, agree that affordable housing leads to stability within the home, which in turn has many positive results for quality of life.

In addition to the Housing Choice Voucher Program, legal services for both renters and landlords in housing courts are necessary. Desmond states that "in many housing courts around

the country, 90 percent of landlords are represented by attorneys, and 90 percent of tenants are not” (2016, 303). This puts tenants at an even greater chance of losing their home. By suggesting public funded legal services for low-income renters, Desmond believes this action “would be a cost-effective measure that would prevent homelessness, decrease evictions, and give poor families a fair shake” (2016, 303). However, it is imperative to note that in order for this solution to work, every housing court must be “adequately funded” in order for renters to have a fair, equitable chance at keeping their homes and in turn getting a second chance at life (2016, 304). Desmond’s approach to this issue would be to establish public funded legal services for families that face the risk of being evicted from their homes (2016, 303). Desmond believes that giving everyone housing counsel in the United States would aid in making housing more equitable (2016, 305). It only seems fair for both parties to have access to equal representation and counsel within the courts and a necessary action the government can take to help protect renters.

Existing Protections For Renters

New York State has existing housing policies aimed to help renters. However, these policies do not appear to help renters for the long-term. A policy report published by the New York University (NYU) Furman Center discusses the Housing Stability and Tenant Protection Act (HSTPA), which was enacted by the NYS Legislature in June of 2019. The authors include background on the legislation, stating that it was intended “to limit the size of rent increases and to prevent rent increases from leading to the deregulation of rent stabilized apartments” (Ellen et al. 2021, 1). The report aims to analyze the initial short-term trends of how the HSTPA impacts

renters around the state. The data show that the eviction filing rate in New York City dropped around the time of the passage of the act, followed by a return to levels that were similar before the passage. Good Cause Eviction failed to be included within the act, but the authors note that the 2019 law gave certain protections to help lessen the impact evictions have on renters' lives.

Governor Kathy Hochul's recent FY 2023 Executive budget will give some assistance to NYS renters who are struggling. Some good that came out of the recently announced budget includes the allocation of \$800M to the Emergency Rental Assistance Program (ERAP) and \$125M to the Landlord Rental Assistance Program (LRAP). Additionally, \$250M will go towards rental Arrears Aid, which is designed to help renters make up utility debt that resulted from the pandemic ("Hochul's New \$25B Housing Plan in Enacted Budget!" 2022). This aspect of the budget is important— pandemic or not— because "since 2000, the cost of fuels and utilities had risen by more than 50 percent, thanks to increasing global demand and the expiration of price caps" (Desmond 2016, 15). Additionally, Hochul included a 5-Year Housing Plan which aims "to create and preserve 100,000 affordable homes statewide, increase construction of new homes, and tackle inequalities in the housing market" ("Make New York's Housing More Affordable, Equitable, and Stable" 2022). This plan starts chipping away at helping renters for the long haul. Some housing policies left out of the budget include The Housing Access Voucher Program (HAVP), Fair Housing, and Land-Use and Zoning Policies. The above section highlights how imperative the HAVP is to the livelihood of renters. Policies like HAVP and Good Cause should be reconsidered at the state-level in order to ensure we are doing all that we possibly can to help renters remain in their homes.

Conclusion: A Deep-Rooted Problem Calls for Numerous Solutions

Affordable housing in the United States has proven to be problematic and will likely continue to get worse in the future, according to Dennis Shea, executive director of the J. Ronald Terwilliger Center for Housing Policy at the Bipartisan Policy Center (Bhattarai et al. 2022). Solutions to this national crisis depend on assistance from each level of government. As previously mentioned and agreed upon by housing scholars across the country, the solution to the housing crisis is not one-size-fits-all. Considering towns, cities, and states across the country are vastly different, the federal, state, and local governments must work together in creating policies that address specific needs throughout the United States, such as increasing the voucher program and passing Good Cause Legislation.

After extensive research into the topic of eviction, I continue to feel angered by the lack of progress in housing policies across the country. It is evident that evictions are not an isolated problem, but a nation-wide governmental failure. As long as the minimum wage remains the same and rents keep on rising, it is unconscionable to deny housing— a basic human right— from Americans. While a lack of policy change can feel disheartening and overwhelming, inaction from our government should also spark inspiration among individuals. My great-grandmother used to say to “help those in your own backyard,” which prompted my decision to get involved with For the Many, a local grassroots political organization. Through my time working in the field as a Student Outreach Intern and Fundraising Team Leader at For the Many, I was able to see firsthand the negative impacts of rising rents and the lack of affordable housing throughout the Hudson Valley. I was concerned by the stories of SUNY New Paltz students and members of the New Paltz community who have seen their neighbors being pushed out of the town or experienced forced relocation due to the high cost of living.

Like the rent riots in the 1930s, there is action that we can take at an individual level to put pressure on our elected officials to support progressive housing policies. After speaking in depth with Molly Dolman about grassroots organizing, she made it clear that writing letters, attending rallies, and phonebanking are an extremely effective way to put pressure on those who may not initially support housing policies like Good Cause. If we all take these steps to support housing justice by advocating for our community members, I truly believe we can make a meaningful difference in the lives of many. I will remain hopeful.

From my findings, it is clear that future research on the impact of Good Cause Eviction in local municipalities around New York State is necessary. In the coming years, it will be important to study and understand the short-term and long-term effects Good Cause legislation has on renters. It will be interesting to see whether or not the legislation passes in counties or at the state level. If passed at the state level, I would predict that more surrounding, progressive states would follow in New York's footsteps. However, if the legislation is not passed state-wide, further research comparing the towns and cities who passed Good Cause versus those who did not should be conducted in order to see the impact it has on renters.

Desmond's *Evicted* highlights clear atrocities faced by renters in the United States. Throughout my research, it is evident that the rising rents and lack of affordable housing is not just an isolated issue within American cities, but around the country. In order to address vastly different concerns about housing around the country, multiple solutions must occur simultaneously. Housing is a basic need and a human right that every human deserves, regardless of their race, sex, or class. Unfortunately, these factors do contribute to who gets evicted within the United States. It is imperative to support policy change at each level of government in order to adequately fund policies that will benefit renters across the country. It is unconscionable to be

one of the wealthiest countries in the world and a country that still puts people out on the streets without a roof of their heads due to inadequate policy change by the local, state, and federal governments.

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