by Rebecca Webber
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September 11th significantly altered the city's housing landscape for many New Yorkers -- from Lower Manhattan residents who evacuated their homes, to city officials who crunch budget numbers, to advocates who devote themselves to the plights of the poor.

Immediate effects of the terrorist attacks included temporary homelessness for thousands of downtown residents. Dozens still have not been able to return to apartments closest to the World Trade Center site.

Vacancy rates in the buildings closest to the site reached 45 percent, according to a study of 7000 apartments in the area by the New York Times, though they have since returned to their normal rates of just under five percent.

Other housing economic activity, including new rentals, housing starts and applications for building permits, came to a virtual standstill after the attacks.

By October, economic activity rebounded, but home insurance costs were rising and they remain high. Rents in Lower Manhattan dropped because tenants wanted out. Rents elsewhere in the city softened too as real estate brokers experienced lower demand. The loosening of the housing market had actually begun months before September 11th, but the attack seemed to accelerate the recession and its effects on housing.

"9/11 was the kick in the gut to an already weak economy," said Patrick Markee, senior policy analyst for Coalition for the Homeless . And just as a rising tide lifts all boats, a retreating one leaves many more boats stranded.

The number of homeless families had been increasing for some time before the terrorist attacks, and has risen drastically since. Currently, the city's shelter system is strained beyond its capacity, sheltering about 8,600 families and 7,500 single adults each night.

The reasons for homelessness are complex, but the economy is among the usual suspects.

Between the recession and September 11th, the city has lost more than 125,000 jobs.

"Clearly that is a big reason you see more and more families and individuals becoming homeless. It's a direct result and there doesn't seem to be any let-up," said Markee.

The softening economy has eased rents for the city's more expensive apartments, but it has also contributed to fiercer competition for apartments that rent for less. New York City's vacancy rate remains low. It was last measured by the 1999 New York City Housing and Vacancy survey at 3.2 percent, and it decreases along with rents, meaning that vacancies are lowest among the most affordable apartments.

The recession is creating other unpleasant realities for housing. Both the state and city budget are facing shortfalls which will mean less money available for housing programs.

In January, Mayor Michael Bloomberg asked all city agencies to trim their budgets by 20 percent. The city's Department of Housing Preservation and Development obeyed and slashed its expense budget, although it managed to replace much of the lost funding with federal money.

This past year, "all of our housing production continued as planned," said Carol Abrams, the agency's spokesperson. The agency even instituted a new program to distribute federal rental assistance vouchers for certain eligible individuals who lost, or are at risk of losing, their housing as a result of the events of September 11th.

Still, the agency has had to refigure its plans for the coming years. In response to less available city funding for its capital expenditures, 4,630 units of affordable housing that were supposed to be added to the city's housing supply over the next five years will be delayed, if not completely lost.

Affordable housing advocates bemoan such news.

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"We are in a very difficult economic climate and we understand that there have to be cuts everywhere," says Bernie Carr, executive director of the New York State Association for Affordable Housing, a trade association for the for-profit affordable housing community. "But obviously, affordable housing, especially in a difficult economy, is a very important issue."

There were some silver linings to the sad cloud that rose in Lower Manhattan last year. The Rent Guidelines Board authorized lower than usual rent increases for the city's 1 million regulated apartments. And residents of the Lower Manhattan are eligible for more than $300 million in federal subsidies meant to encourage tenants to move into and/or stay, in the area.

But for many other housing indicators, the statistics are not yet in. Will foreclosures and evictions rise as more unemployed New Yorkers can't make their monthly rent or mortgage payments? Will rent levels come down from their heyday heights? Will cuts in city programs further restrict the city's supply of affordable housing and lead to even greater problems for the city's poor?

These and many other questions won't be answered for months, or even years, until statistics are gathered and studies completed.

Sites For Beginners:

- **The U.S. Census Bureau's 1999 New York City Housing and Vacancy Survey** - Fascinating and frightening facts about the current state of the city's housing.

- **U.S. Department of Housing and Urban Development** - Read a national assessment of the housing situation in U.S. cities. Compare and contrast New York City with other major metropolitan areas.
- **New York City Department of Housing Preservation and Development** - Straight from the horse's mouth. Info for tenants and landlords, about neighborhood development and tax incentive and abatement programs. Learn how to get on the waiting lists for **affordable low- and middle-income housing**
(for further info on this matter see the

Mitchell-Lama page
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- **Public Housing Spotlight** - A project of former and current employees of the Housing Authority, dishes up both proven and rumored dirt on NYCHA. Copies of Spotlight are considered contraband in NYCHA's offices. For the flip side, check out the **Housing Authority site**
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- **Council of New York Cooperatives & Condominiums** - CNYC's site for co-op and condo dwellers provides many services, including comparative survey information to help boards determine if their buildings are operating efficiently, information about insurance discounts and other perks available to co-operators.

- **Tenant Net** - A comprehensive online resource for tenants. Info on tenants' rights, tips on organizing, and updates on goings-on at Housing Court, the City Council, and the Rent Guidelines Board.

Other Recommendations:

- **The Rent Guidelines Board** - Comprehensive apartment-hunting guide for beginners or old hands. Great links to research and data on NYC housing, including the 1996 Housing and Vacancy Survey.
- **City Limits** - Investigative reporting about housing and other issues facing New York's low-income communities for 22 years. Archives available to 1996.
- **The Cooperator** - Free online magazine for co-op and condo dwellers. Articles on current news affecting co-ops and condos, such as utilities deregulation or indictments of corrupt management companies, change monthly. Includes helpful Q&A sections in which tenant questions are answered by lawyers and accountants, and a reference library of detailed advice on topics such as building finance or selling your unit.
- **NYU Law School Center for Real Estate and Urban Policy** - A detailed summary of the NYU Law School Center for Real Estate and Urban Policy's report "Reducing the Cost of New Housing Construction in New York City." Also features links to other research and the Center's programs and events.

- **Homelessness: Programs and the People They Serve** - HUD and the Urban Institute's new survey of homeless people and the service providers who work with them every day provides an intimate portrait of homelessness across America. Those surveyed revealed that more than 40% of homeless people work at least part time, 39% struggle with mental illness, and about a third of the homeless are now or were once child runaways. Only 8% are panhandlers.

- **Mr. Landlord** - The Internet Resource for Landlords and Landladies. This comprehensive site offers a wealth of resources and free advice on do-it-yourself rental property management. Visitors can find help with setting up a webpage for their own rental ads or locating sample rent agreement forms. Its services also include a Q&A interactive discussion among fellow landlords; tax, mortgage and rent calculators; and a free weekly e-newsletter on management techniques.

- **Realty Times** - This archive of free articles from the Realty Times, a realtors' professional publication, offers advice on issues of concern to apartment dwellers. Articles cover many legal concerns such as how to rent with roommates and tenants' rights to minor repairs, plus simple ideas on interior dicor or what to do if neighbors are noisy. The main page, http://realtimes.com , contains links on other residential real estate topics of interest to consumers, including mortgages and "The Truth About Condo Living."