



Affordable housing needs to support the middle class in the wake of the Coronavirus Crisis - by Heidi Burkhart

May 07, 2020 - New York City



In the wake of the coronavirus epidemic, housing and jobs are going to be more crucial than ever for middle income New Yorkers. This crisis has affected the lives and finances of New York's middle class in unprecedented ways and will have long lasting effects. Before the pandemic, New York had been primarily focusing on the homeless, which while wonderful, put the citizens who are at the middle- and moderate-income levels on the back burner. While we continue attracting businesses such as Apple and Amazon to Manhattan we are failing as a city to realize the workforce, the muscle, the middle class, tends to live anywhere but Manhattan. Why do we keep working on homeless housing when we are not solving the root of their problem, accessible jobs? Why keep putting millions into homeless housing, when we need to be creating more stepping stones to support the lowest income earners in moving onward and upward? Why do we keep suppressing this community with the notion that people should be happy staying stagnant instead of moving up

and onward in jobs and housing? At a time in which we are facing dire economic uncertainties as a city and country, we need to do more to support these individuals who contribute greatly to our workforce.

When it comes to housing, you need a job to pay for that expense. When you have a job, you want a house to go home to that feels safe—that is your home. Rent or own, everyone likes to take pride in their home and their job. We need to revamp our homes at times. We need to revamp our careers at times. We've all experienced changes in the last few months that no one was prepared for, but change is a constant. It is the one constant in life that we need to learn to embrace rather than to fear, especially in times like these.

When it comes to affordable housing, what your income is as a family unit or as an individual matters greatly to what you can qualify for. If you make too much money, even by \$100, you are not eligible. Too little, and you hit another bracket. Can you be in limbo between two brackets? They say no, but I have seen plenty of people experience this. It is all extremely confusing, but people manage to navigate through it with the help of agencies and top-notch management companies. The big issue remaining is that we have an abundance of homeless shelters and a decent number of low-income units, but not enough middle-income units. So, supply for the latter (middle income) is slim to none considering how many of us live at this level. I say "us" as we have all been there before or are there now.

With such a low supply of middle-income units, where do the abundance of homeless and low-income families or individuals move up and onward to within the housing system? When they want to accept a better job that pays \$15,000 per year more, what happens to their rent as they hit a new income bracket and are making too much money for their unit? When they do the math, they see the extra money is not worth it. If they lose their housing or their subsidy that they rely on from the government, the extra money won't help them find another apartment. Many are left with this fear, so instead of taking a new job for extra money that will teach them new skills, they stagnate and basically freeze like a deer in the head lights. In this equation the pros never outweigh the cons. Our economy suffers, they suffer, and the community suffers.

If we are to have affordable housing at all we need to correct this problem of the forgotten middle class once and for all. The current situation has made it abundantly clear that more middle income affordable housing is desperately needed to keep our workforce housed and working in New York. We must be supportive of middle-class citizens when they get a new job so they can support their family. We need to help them to move them onward and upward—and eventually out of affordable housing. Their biggest expense must never become an unaffordable one. Affordable housing shouldn't force anyone to risk advancing in their career; instead it should be the stepping stone to move onward, upward and out into a better life.

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