

NEW YORK STATE OFFICE OF THE ATTORNEY GENERAL



HOUSING PROTECTION UNIT

BRENT MELTZER

HOUSING PROTECTION UNIT

- In August 2019, the OAG created the Housing Protection Unit.
- The Unit focuses on tenant and affordable housing issues.
- There are four attorneys in the Unit.
- The majority of the work focuses on affirmative investigations and litigation.
- The unit also creates and updates educational materials for the public.

SOURCE OF INCOME DISCRIMINATION LAWS IN NEW YORK STATE

- Several localities, including NYC, have treated lawful source of income as a protected class under their local laws.
- In April 2019, the New York State Legislature added lawful source of income as a protected class in the New York State Human Rights Law.
- The law defines lawful source of income as “any form of federal, state, or local public assistance or housing assistance including, but not limited to, section 8 vouchers, or any other form of housing assistance payment or credit whether or not such income or credit is paid or attributed directly to a landlord...”

HISTORIC CIVIL LAW ENFORCEMENT

- Historically, the NYS OAG's approach to civil law enforcement has followed a traditional trajectory:
 - Complaint
 - Investigation/Litigation
 - Settlement
 - Press Release
- This model focuses on the “bad actor” that uses complaints to generate cases (case identification) while using press releases to change market behavior (deterrence).

A NEW APPROACH TO CIVIL LAW ENFORCEMENT

- The NYS OAG's Source of Income Initiative is using a different model that changes how the OAG thinks about identifying cases and also how it will try to influence market behavior of other landlords not subject to our settlements.
- Relying on the research on childhood outcomes for voucher holders that move to high opportunity or high resourced neighborhoods, the NYS OAG is focusing its law enforcement efforts on neighborhoods rather than “bad actors” and is reconsidering how to affect landlords in those neighborhoods that the OAG is not currently investigating.

SOURCE OF INCOME INITIATIVE

A multi-bureau initiative focused on localities throughout New York State.

Components of the Initiative include:

- **Identifying Neighborhoods**
- **Targeted Testing**
- **Settlement Terms**
- **Changing landlord behavior in the neighborhood**

IDENTIFYING NEIGHBORHOODS

- The OAG partnered with Tolemi using their BuildingBlocks application to identify high opportunity neighborhoods where voucher usage was low.
- We initially tried to use a variety of metrics to identify high opportunity neighborhoods but, due to high levels of discrimination, we found that low percentage of voucher usage in a neighborhood tracked very closely to high opportunity neighborhoods.
- In addition to open data, we would show the maps to local AAGs to see whether the data was being analyzed properly, and found that population density was also an important factor since without that filter, we were getting either rural areas or very high income single family home areas where rents were outside the payment standard.

TARGETED TESTING

- Once we identified the high opportunity neighborhoods, we then identified landlords that had units in these neighborhoods.
- Housing Rights Initiative, a NYS not for profit, agreed to do paired testing of these landlords for the OAG.

BUILDING BLOCKS

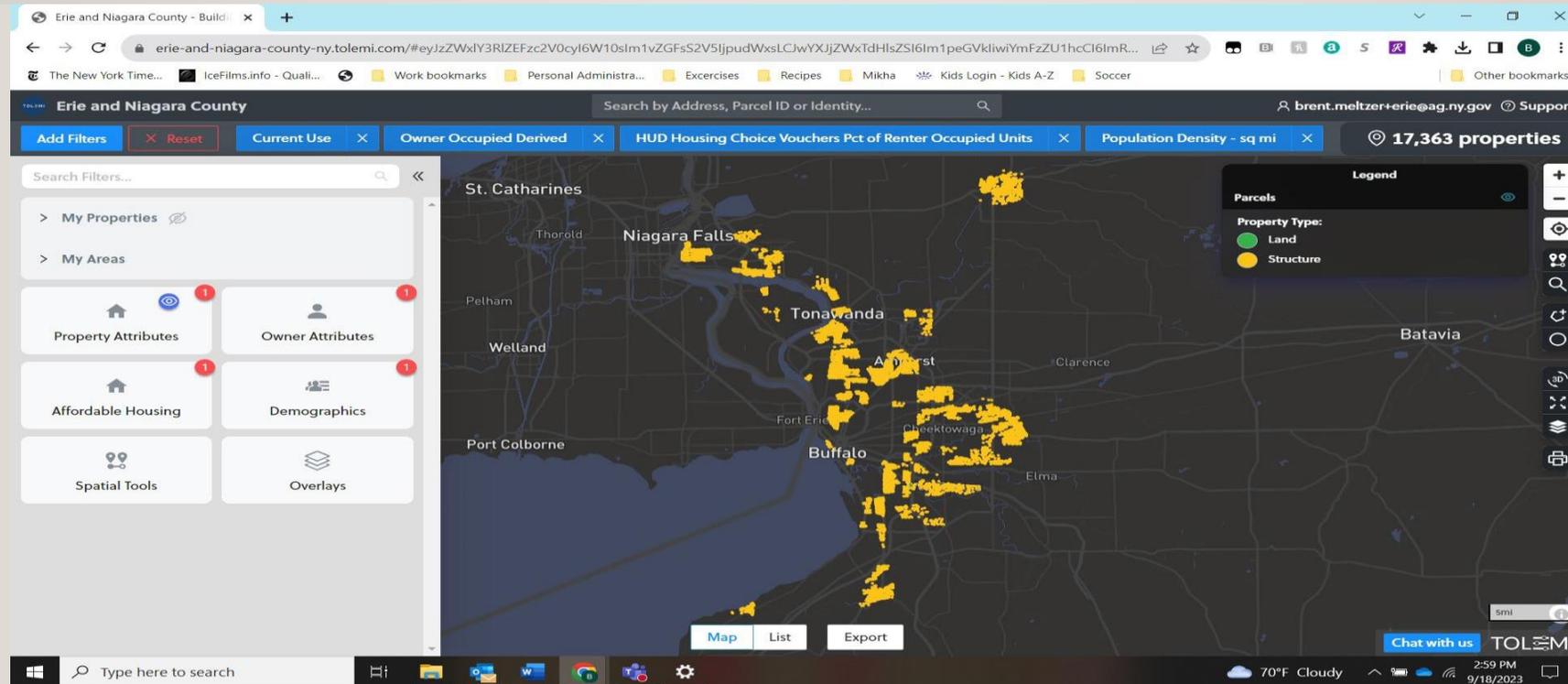
The screenshot displays a web browser window with the URL `erie-and-niagara-county-ny.toilemi.com/#eyJzZWxlY3RIZEFzc2V0cyI6W10sm1vZGFsS2V5IjpuZDVsLCJwYXJjZWxTdHlsZSI6Im1peGVkIiwidmFzZU1hcCI6ImRhcms...`. The browser's address bar shows several bookmarks, including "The New York Time...", "IceFilms.info - Quali...", "Work bookmarks", "Personal Administra...", "Exercises", "Recipes", "Mikha", "Kids Login - Kids A-Z", and "Soccer".

The web application interface is titled "Erie and Niagara County" and features a search bar with the placeholder text "Search by Address, Parcel ID or Identity...". The user's email address, `brent.meltzer+erie@ag.ny.gov`, and a "Support" link are visible in the top right corner. On the left side, there are buttons for "Add Filters" and "Reset".

The main content area is a map showing the geographical layout of Erie and Niagara County. The map is overlaid with a dense grid of small colored squares, representing property data. A legend on the right side of the map, titled "Legend", indicates that green squares represent "Land" and yellow squares represent "Structure". The map also shows various town names such as Burlington, Hamilton, St. Catharines, Welland, and Batavia.

At the bottom of the map, there are buttons for "Map", "List", and "Export". The bottom right corner of the map area includes a "Chat with us" button and the "TOLEMI" logo. The Windows taskbar at the very bottom shows the system tray with the date and time set to "3:00 PM 9/18/2023" and the weather as "70°F Cloudy".

BUILDING BLOCKS FILTERED



SETTLEMENT TERMS

- While focused on opening up high opportunity neighborhoods, the OAG would still be obtaining settlements with landlords in those neighborhoods.
- Settlements include traditional discrimination settlement terms: compliance with law, affirmative training and procedures to stop discrimination, compliance testing, payment to testing agency and monetary penalties.
- For landlords, we are also seeking set asides in high opportunity neighborhoods.
- For brokers, we are seeking incentives for placement of voucher holders through waiver of broker fees and other such types of incentives.

USING BEHAVIORAL SCIENCE TO INFLUENCE OTHER LANDLORDS

- The OAG is working with the Behavioral Insights Team to think through how we use our settlements to influence other landlords in the high opportunity neighborhood to not discriminate.
- BIT has found that landlords are either unaware of the law or don't believe it will be enforced.
- In addition, they have found that landlords don't believe discrimination based on source of income is a bad or immoral act.
- BIT also found that landlords will react differently depending on who is communicating to them about the law and our settlements and how that is communicated.
- With these findings in mind, we are crafting different ways to publicize our settlements with the idea of influencing the behavior of other landlords in the neighborhood to not discriminate.



INLIVIAN
HOUSING REDEFINED

Housing Mobility Conference

September 2023

A. Fulton Meachem, Jr.
President & CEO

Opportunity Housing Program

- How is Charlotte last in economic mobility?
 - Harvard survey results
 - Impediments to inclusion

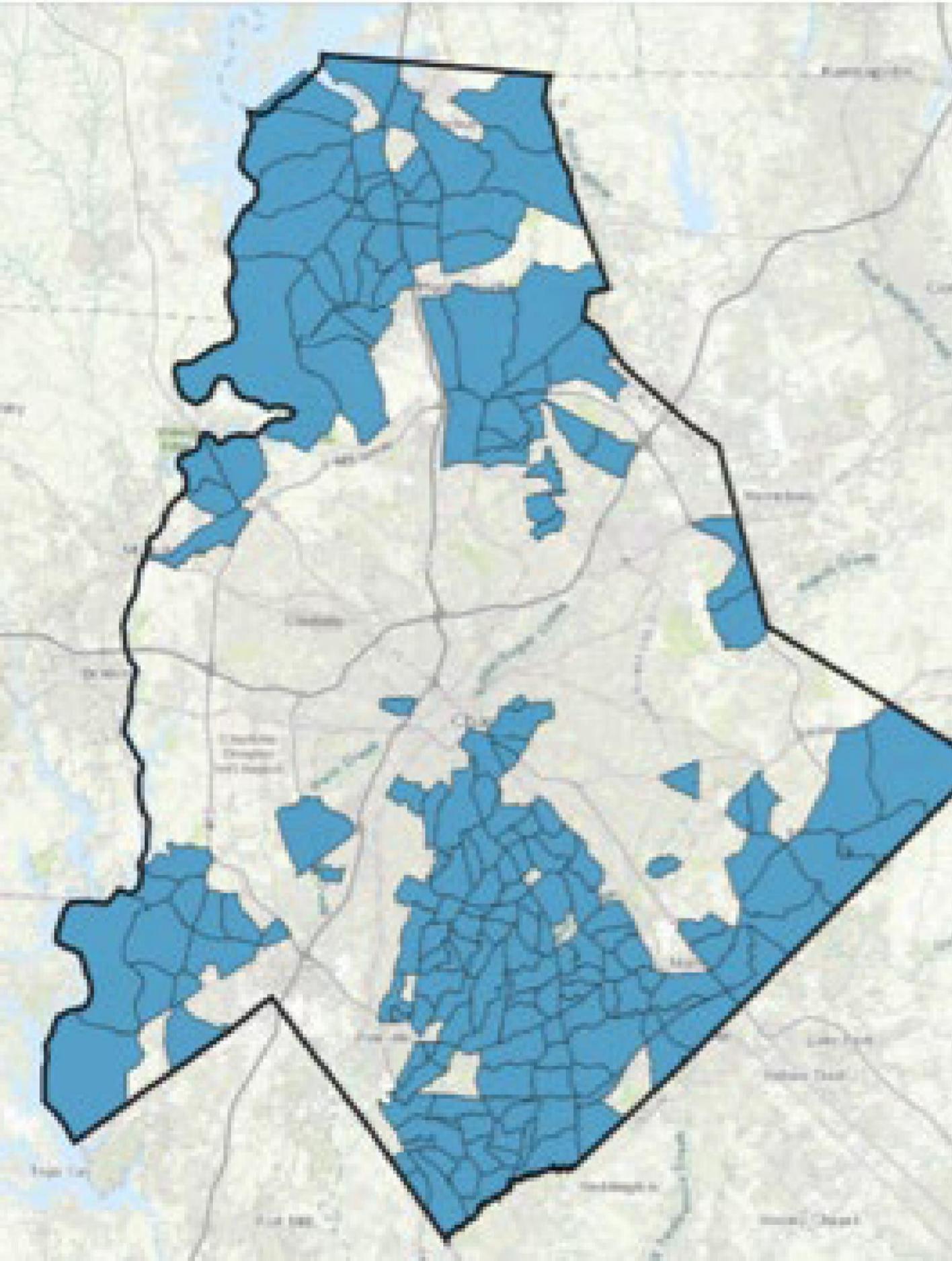




Opportunity Area Designations

Areas must meet the criteria

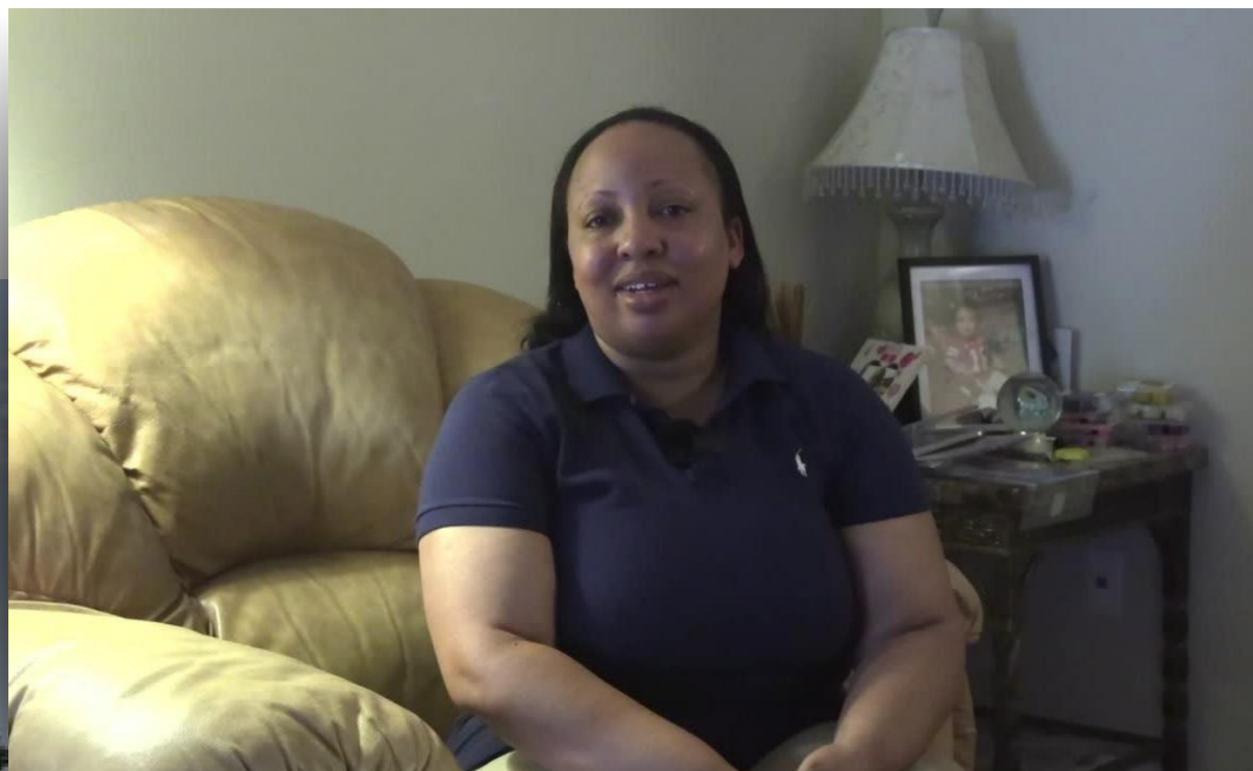
- Poverty Rate
- Crime Rate
- School performance
- Access to Amenities







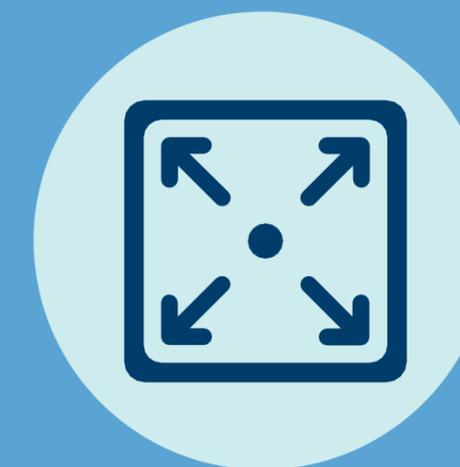
Evolution of Program Components



Life Coach
Services



Pre-Mobility
Counseling



Program
Size





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Thank You

Any Questions?

move to
PROSPER



You Invest. Families Flourish.

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Ohio State University
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Co-founder Move to PROSPER

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Thank You, Founders



Amy Klaben, Esq.

MTP Co-Founder
President & CEO of MTP



Steve Heiser

MTP Co-Founder
MTP Board of Directors



Dr. Rachel Kleit

MTP Co-Founder
Associate Dean for Faculty Affairs,
College of Engineering, Ohio State
MTP Board of Directors

What is Move to PROSPER?



- 3-year program that empowers low wage families and their children to gain economic security
- We provide the tools to help families flourish

4 Required Components of the Model



4 Pillars of Life Coaching

Housing
mobility &
stability

Financial
capability

Education
& career

Health &
wellness

Our Families

- Single or joint parent household
- 1-3 Medicaid-eligible children, age 13 and under
- Currently experiencing housing insecurity
 - Not receiving a Housing Choice Voucher
- Household income depending on family size:
 - \$26,800 - \$43,670 for a family of 2
 - \$26,800 - \$49,115 for a family of 3
 - \$30,000 - \$54,560 for a family of 4

Our Outcomes

Neighborhood & Housing

All participants expressed a positive experience with their current housing. The majority of participants (eight out of 10) rated their current neighborhood as “Much Better” than the neighborhood they lived in prior to joining the program. In interviews, most of the participants said that participating in the program was a very positive experience.

Financial Well-Being

Despite the economic challenges posed by the COVID pandemic, the majority of participants (nine out of 10) indicated that their economic circumstances have improved. Eight participants have identified their economic circumstances as “Much Better” after leaving MTP, as compared to their situation prior to entering the program. The average income for participant families grew by 58% and credit scores grew by 22% during the four year pilot.

Adult Health & Wellness

The majority of participants saw improved physical and mental health after participating in MTP. Seven out of 10 participants noted a positive or very positive change in their levels of stress after participating in the MTP program. The continued positive scores for physical and mental health are notable given the tremendous health risks and mental health stress during the COVID pandemic.

Child Health & Development

Participants generally indicated improvement and growth for their children across multiple dimensions of well-being. The vast majority of participants indicated a continued positive transition into new schools, improved academic outcomes, improved health and self-esteem and optimism for youth. Children’s respiratory health improved substantially. In interviews, most of the participants said that they were very happy with the schools.

Relationships with MTP Families & Neighbors

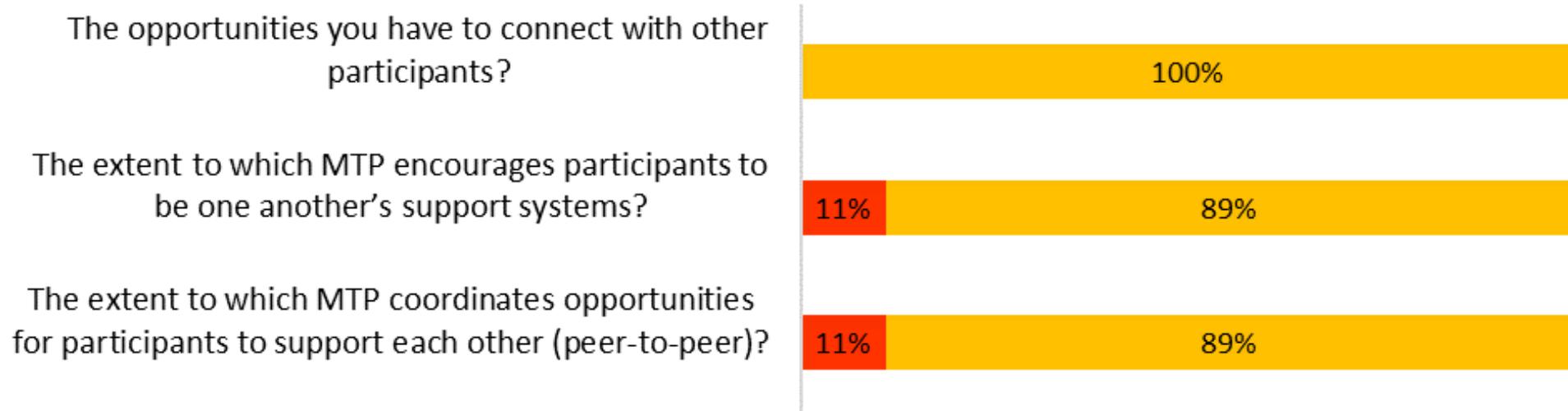
Participants continue to develop positive relationships with the other MTP families. Almost all participants (nine out of 10) indicated positive or very positive interactions with the property management staff and their neighbors. The majority of participants (seven) indicated the relationships were “Very Positive.”

**KNOWLTON
SCHOOL**

ARCHITECTURE
LANDSCAPE ARCHITECTURE

Peer Relationships

How satisfied are you with...



■ Very dissatisfied or Dissatisfied ■ Neither satisfied nor dissatisfied ■ Satisfied or Very satisfied

Reactions To Network Building

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You Invest. Families Flourish.



“It's easier when you're in the program with someone who kind of understands what you're going through. Not just on a parenting level. We're just all trying to do better and do better than just staying afloat. It's kind of cool to be in the room with people like that.”

“Just to be surrounded by people, having or sharing a similar struggle, was really eye opening for me and I opened up. ...”

“They know what you're going through. That's helpful.”

“We are a resource network among ourselves. And we network with one another as well. We have created this social media group....Anybody gets any information or resources, we'll put it in Band. Any questions to ask, we put it in the Band. We communicate through that way.”

“We actually learned from each other. ... I also think that the coaching in general. Just having someone you could call or just ‘Hey, I haven't heard from you for a while.’”



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<http://MovetoPROSPER.org>