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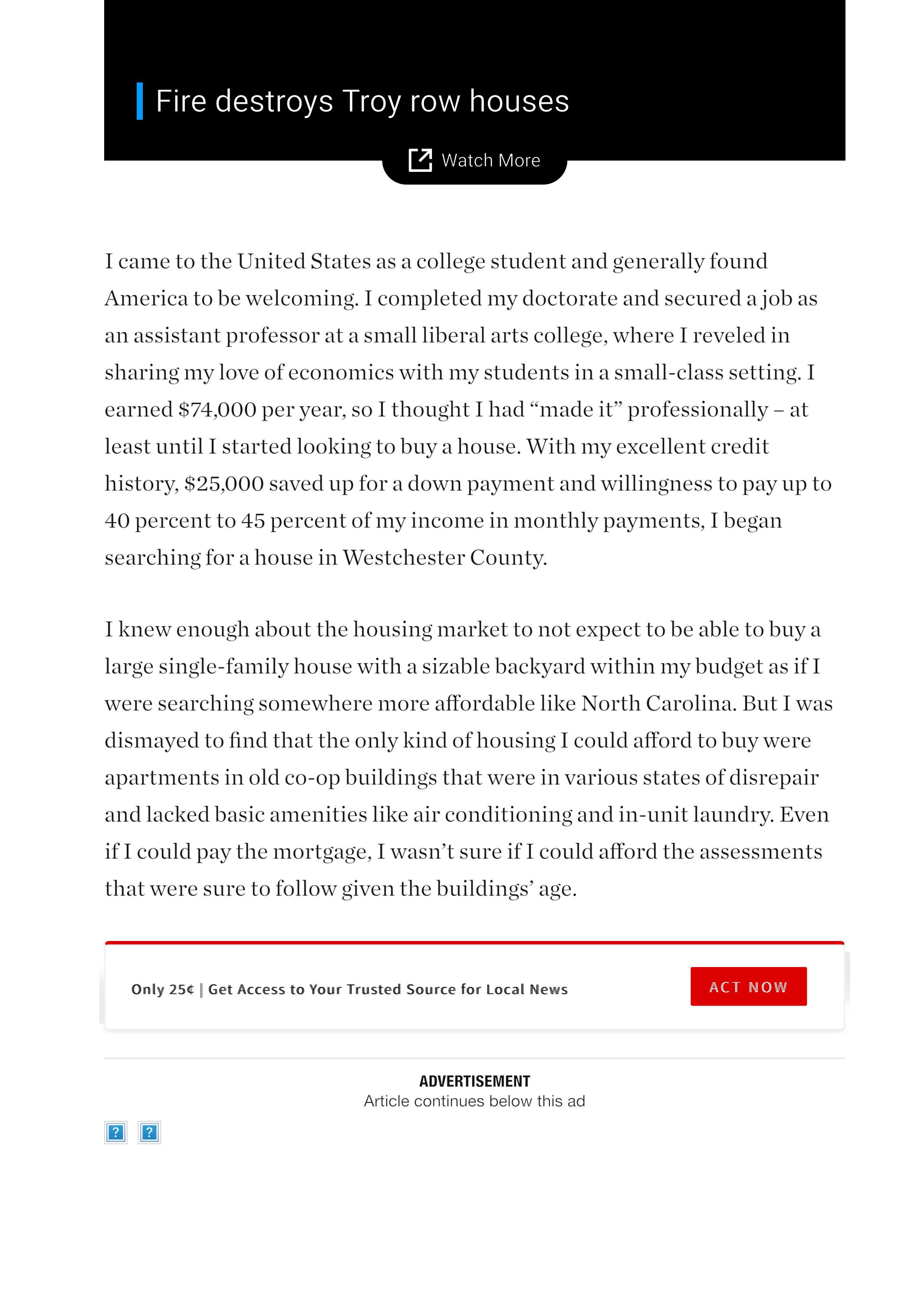
OPINION

# Commentary: Lawmakers' failure to address housing crisis is hurting New Yorkers

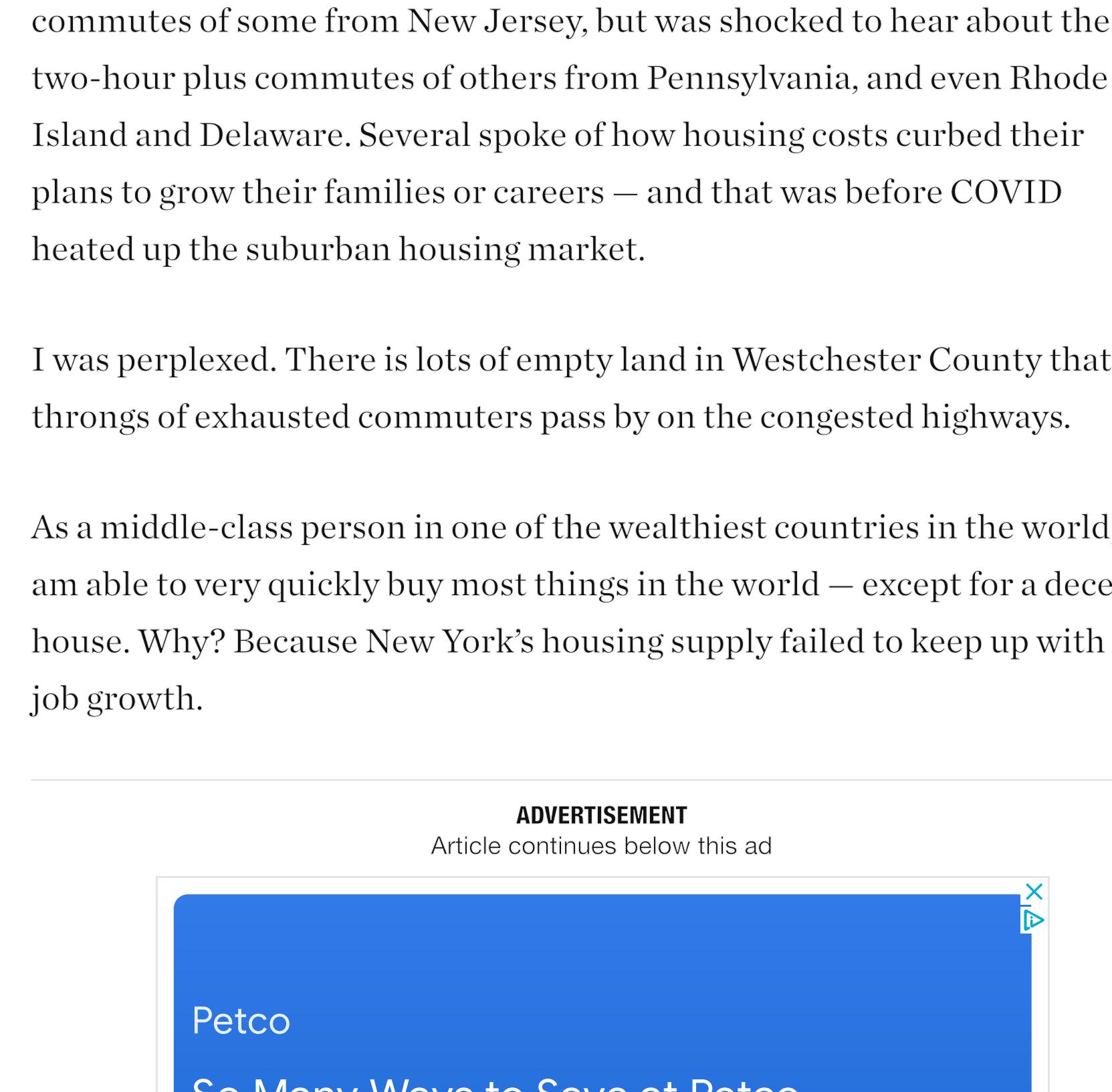
This abdication of responsibility has real consequences for people unable to find a home they can afford.

Nimish Adhia

July 11, 2023

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Throughout this year's legislative session, I watched with dismay as lawmakers neglected to enact reforms to alleviate the housing shortage. Their failure to pass any policies to create more housing — first with their rejection of Gov. Kathy Hochul's housing compact, then with their refusal to pass a package of pro-housing bills — means people like me must wait even longer to be able to live within reasonable commuting distance of work and be able to afford to have a family.



I came to the United States as a college student and generally found America to be welcoming. I completed my doctorate and secured a job as an assistant professor at a small liberal arts college, where I reveled in sharing my love of economics with my students in a small-class setting. I earned \$74,000 per year, so I thought I had "made it" professionally — at least until I started looking to buy a house. With my excellent credit history, \$25,000 saved up for a down payment and willingness to pay up to 40 percent to 45 percent of my income in monthly payments, I began searching for a house in Westchester County.

I knew enough about the housing market to not expect to be able to buy a large single-family house with a sizable backyard within my budget as if I were searching somewhere more affordable like North Carolina. But I was dismayed to find that the only kind of housing I could afford to buy were apartments in old co-op buildings that were in various states of disrepair and lacked basic amenities like air conditioning and in-unit laundry. Even if I could pay the mortgage, I wasn't sure if I could afford the assessments that were sure to follow given the buildings' age.

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My real estate agent suggested I move to the suburbs to the north, in Putnam County and beyond, to be able to afford newer construction with modern amenities — amenities my cousins in India, a country with a per capita income one-fifteenth of America's, take for granted. That would put me outside the 45-minute commuting range I had decided to limit myself to in order to avoid harming my quality of life and the environment.

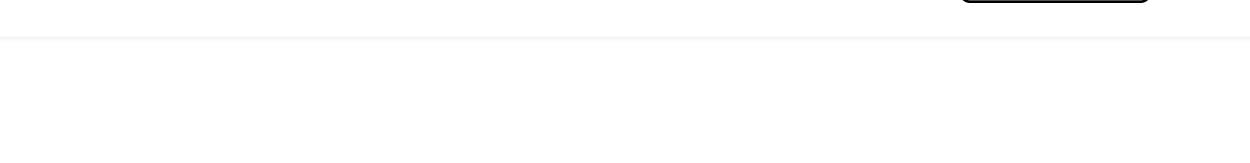
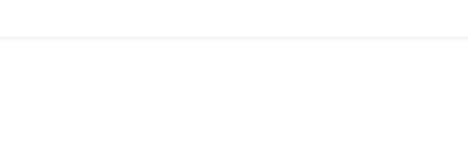
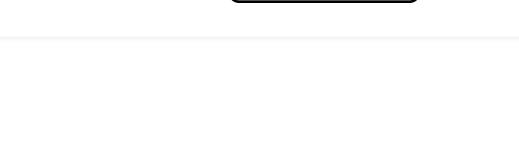
I turned to colleagues to see how they had threaded the needle of finding a house that was both decent and affordable and offered a reasonable commute. Those who had bought in Westchester County had done so more than 30 years ago, or had benefited from financial help from their family or a sizable inheritance. I had expected to hear about the hour-long commutes of some from New Jersey, but was shocked to hear about the two-hour plus commutes of others from Pennsylvania, and even Rhode Island and Delaware. Several spoke of how housing costs curbed their plans to grow their families or careers — and that was before COVID heated up the suburban housing market.

I was perplexed. There is lots of empty land in Westchester County that throngs of exhausted commuters pass by on the congested highways.

As a middle-class person in one of the wealthiest countries in the world, I am able to very quickly buy most things in the world — except for a decent house. Why? Because New York's housing supply failed to keep up with its job growth.

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Housing production is being held back by the misalignment of political interests. Veto-wielding local governments have focused onordinarily new housing's downsides — no matter how imaginary or trivial — for the existing homeowners and residents. They have had little incentive to consider the enormous upside of new housing for the young, the non-wealthy, and newcomers to the region. Nor did they have the incentive to consider how their foot-dragging would affect the economic attractiveness of the region and the environmental footprint of sprawl that comes with a limited supply of housing in the suburbs.

Given the severity of the housing crisis, I had hoped that our state legislators would have risen to the challenge and made regional housing supply decisions that consider the needs of a broader constituency — not just those who are lucky enough to already own homes. New York's elected officials abdicated their responsibility to their constituents and failed to act this year. Over the coming months, I will be using my voice and organizing my neighbors to build a pro-housing movement that can not be ignored.

**Nimish Adhia** of Harrison, Westchester County, is an associate professor of economics at Marist College and a member of Open New York, a pro-housing group.

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