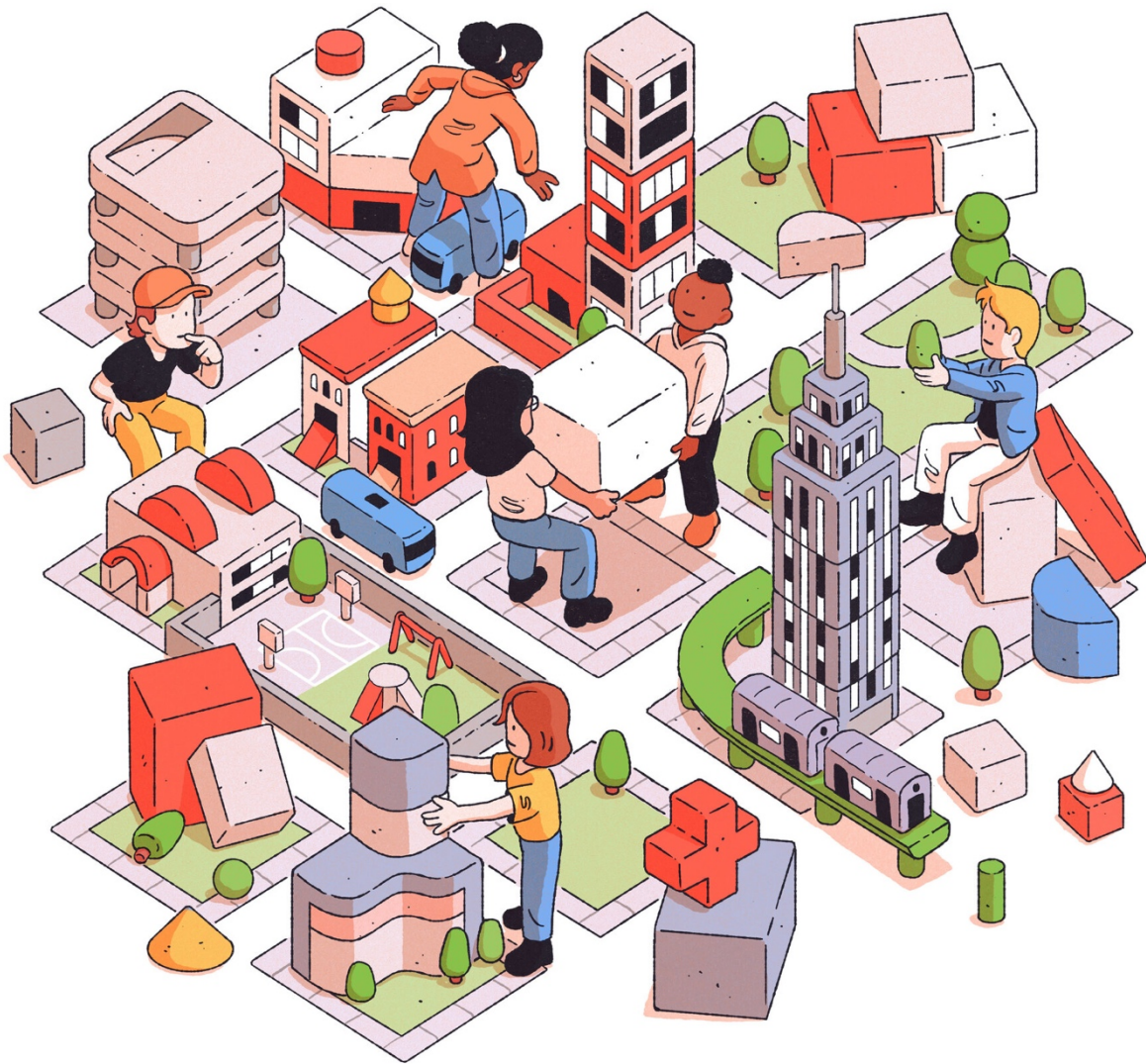


# 40 Big Ideas



## 40 Big Ideas to Make New York City More Affordable

By [Eliza Shapiro](#) Illustrations by Tim Peacock

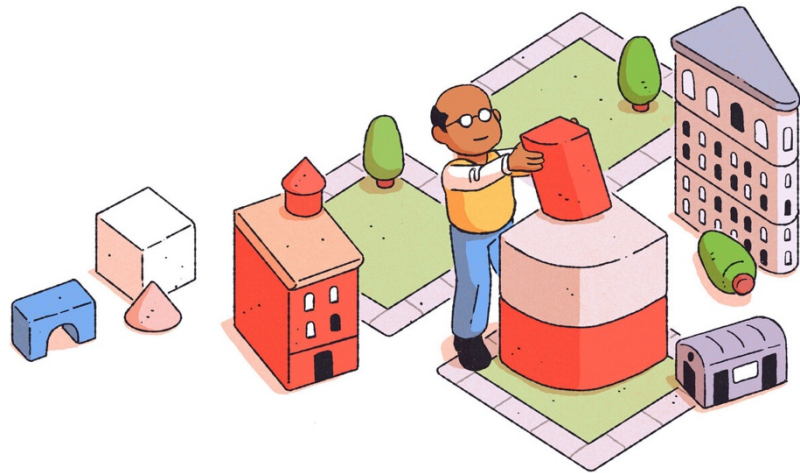
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<https://www.nytimes.com/interactive/2025/01/16/nyregion/nyc-affordable-ideas.html?partner=slack&smid=sl-share>

Is New York City running out of ideas to solve its once-in-a-generation affordability crisis? Bleak new superlatives about the cost of living are piling up: About [half of city households are struggling to pay for basic necessities](#), New York has the [lowest apartment vacancy rate](#) in a half-century, and about [146,000 homeless children are enrolled](#) in local schools.

Many New Yorkers say that politicians are not doing enough to address the magnitude of the problem. So we asked dozens of New Yorkers — from think tank experts to delivery workers to high school newspaper editors — to offer one idea, big or small, that could help break the logjam. Here are some of the most provocative suggestions on an issue that is sure to dominate city politics this year, as voters choose a mayor.

*Interviews have been edited and condensed for clarity.*



## **To build more housing**

Construct affordable housing on public housing parking lots ...

The Rev. David K. Brawley, pastor of St. Paul Community Baptist Church in Brooklyn

There's probably not a week that goes by when I don't have to say goodbye to members of our congregation, because they can't afford to stay here. We want to keep people in this city who have built this city.

We've identified New York City Housing Authority parking lots that could create about 15,000 homes for seniors. Seniors can leave oversized apartments in New York City Housing Authority developments, and that way families on wait-lists for NYCHA housing can move out of shelters and into public housing.



on top of public libraries ...

Brian Bannon, who oversees The New York Public Library's 88 branches

Projects like the [newly opened Inwood Library](#) and the forthcoming [Grand Concourse development](#) exemplify how libraries can become engines of opportunity.

... and use old Staten Island Ferry boats in dry docks as temporary housing

Nicholas Siclari, chair of Community Board 1 of Staten Island

Allow housing in backyards

The Rev. R. Simone Lord Marcelle, president of the Southeast Queens Chamber of Commerce

Homeowners should be able to allow their adult children to erect a foldable, tiny home in their backyards with a simple permit. This will solve the housing problem for many, and free up some of the overcrowded shelters costing the city so many billions of dollars.



Build more six-story buildings, and fast!

Eric Kober, senior fellow at the Manhattan Institute, a conservative think tank

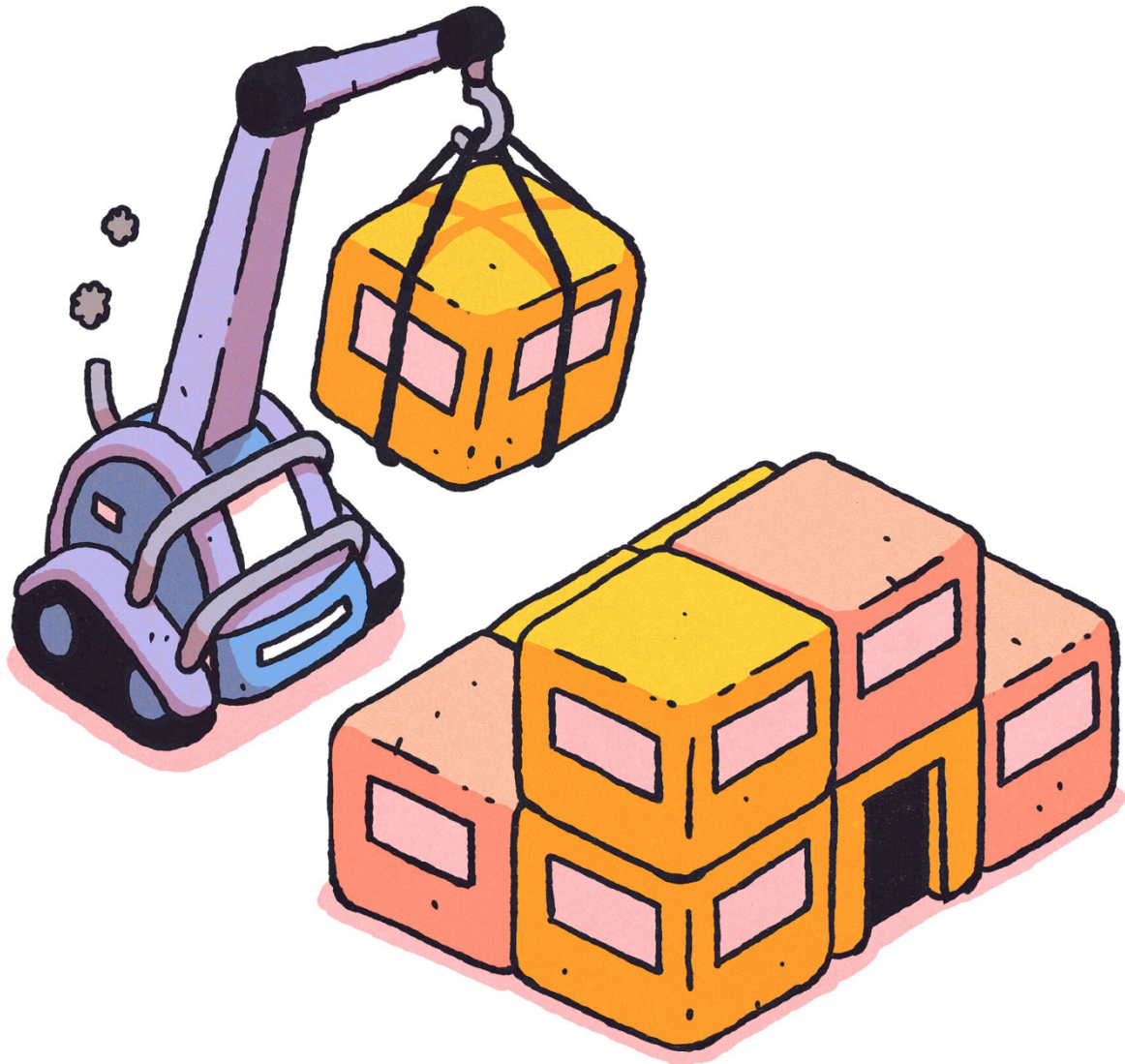
Back around 1960, building rules allowed six-story apartment buildings almost everywhere in the five boroughs, and far more housing was built than today. After 1961 the rules changed: Large areas now allow only small homes, or don't allow housing at all. There's no way for entrepreneurial builders to meet the city's strong housing demand. We need to go back to flexible rules once again allowing as many new six-story apartment buildings as we can get.

Find space for 12,000 new, actually affordable apartments ...

David Giffen, director of Coalition for the Homeless

Trickle-down housing policies do not work, and so the city should invest in building at least 12,000 new units of deeply subsidized affordable housing per year for five years, with half of

those units targeted specifically for homeless households and half for extremely low-income households.



... and use modular construction to help build all of it

Josh Greenman, managing editor of the policy journal Vital City

Minneapolis and other cities are using [modular construction](#) to reduce costs and speed up timelines in affordable housing construction. A decade ago, a high-profile [New York City experiment](#) in using this technology didn't succeed. We should try again.

Revamp zoning laws to focus on housing, not manufacturing

Gregg Pasquarelli, founding principal of SHoP Architects, the firm that designed Barclays Center

We have an abundance of underutilized manufacturing areas that could easily be transformed — without displacing a single resident — into hundreds of thousands of units of affordable

housing. We'll need to be creative about what programs go into the ground floors of these buildings so the new areas evolve as real New York City neighborhoods.

Don't stop there! Deregulate the housing market

E.J. McMahon, senior fellow at the Empire Center for Public Policy, an Albany think tank

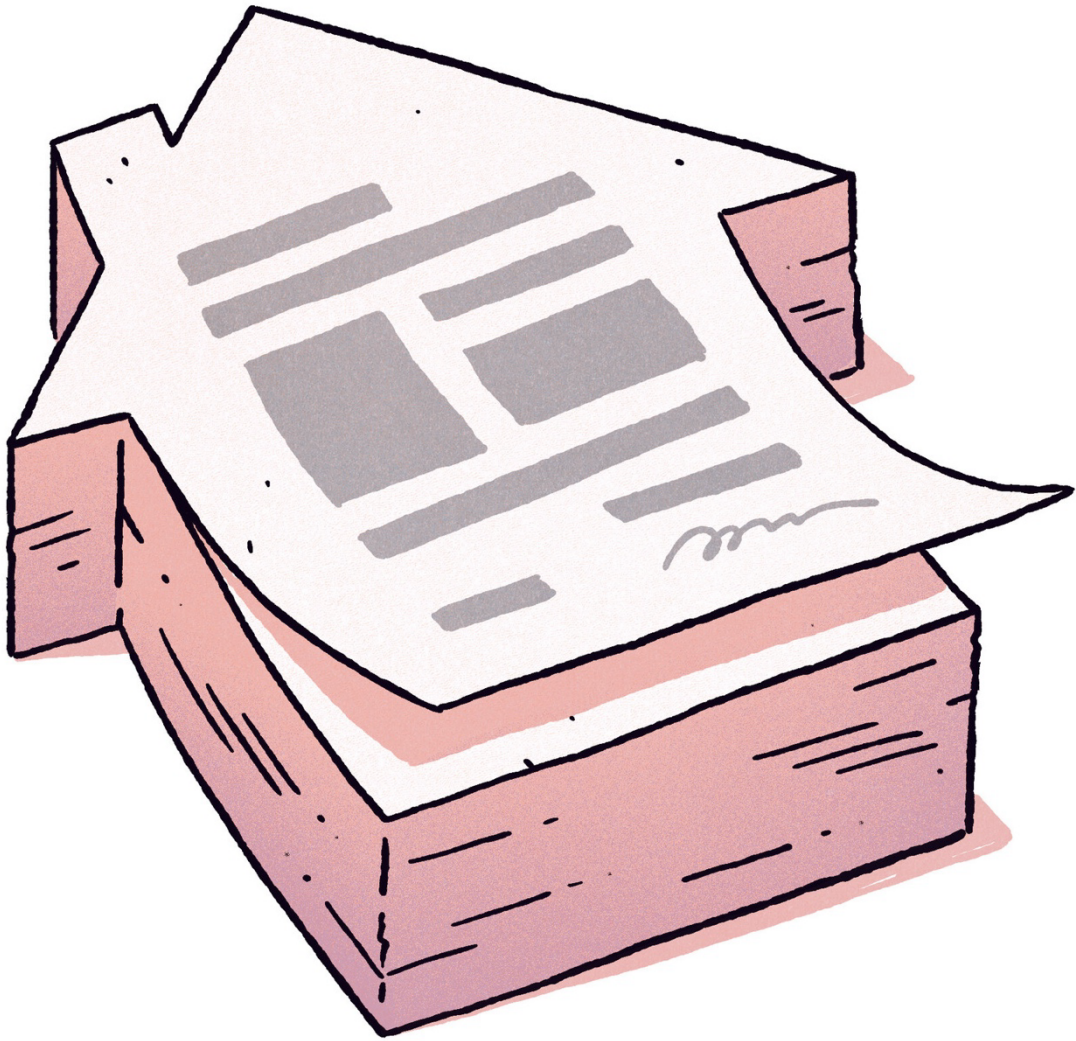
Don't just loosen permitting requirements and zoning restrictions to promote more housing construction, consistent with health and fire safety, of course. But also eliminate rent regulations, reform inequities in property tax treatment within and between different classes of residential properties, and reduce property taxes in general.

### **To make housing more affordable**

Make it illegal to charge more than 30 percent of household income for rent

Lauren Melodia, an economist at the New School's Center for New York City Affairs

That law could also guarantee that new and renewed leases would not be tied to an abstract idea of "market rate" housing, but to each tenant's actual earnings. That would help end the rat race of people negotiating better wages only to have them swallowed by higher rents, or having to move because the "market rate" in their neighborhood exceeded their wages.



Fund housing vouchers to shrink the shelter population

Beatriz de la Torre, oversees philanthropy at Trinity Church

New York City spends over \$2 billion on homeless shelters. Shifting a significant portion of that funding toward housing vouchers will ensure all New Yorkers have access to long-term, affordable homes.

Eliminate citizenship requirements for those vouchers

The Rev. Chloe Breyer, director of the Interfaith Center of New York

Do away with the citizenship requirements for housing vouchers so more vulnerable new and longtime New Yorkers can access the apartments they and their families need.

Lower taxes on rental buildings

Carol Kellermann, former president of the Citizens Budget Commission

Revamp the property tax system so that co-op, condo and single-family units' taxes are more closely related to their real market value — which would make it possible to lower the taxes on rental buildings, where higher taxes are passed along to tenants in their rents. This would mean, for example, that Manhattan townhouses would pay more while large rental apartment buildings in the Bronx would pay less.



Give mom-and-pop landlords more tax breaks

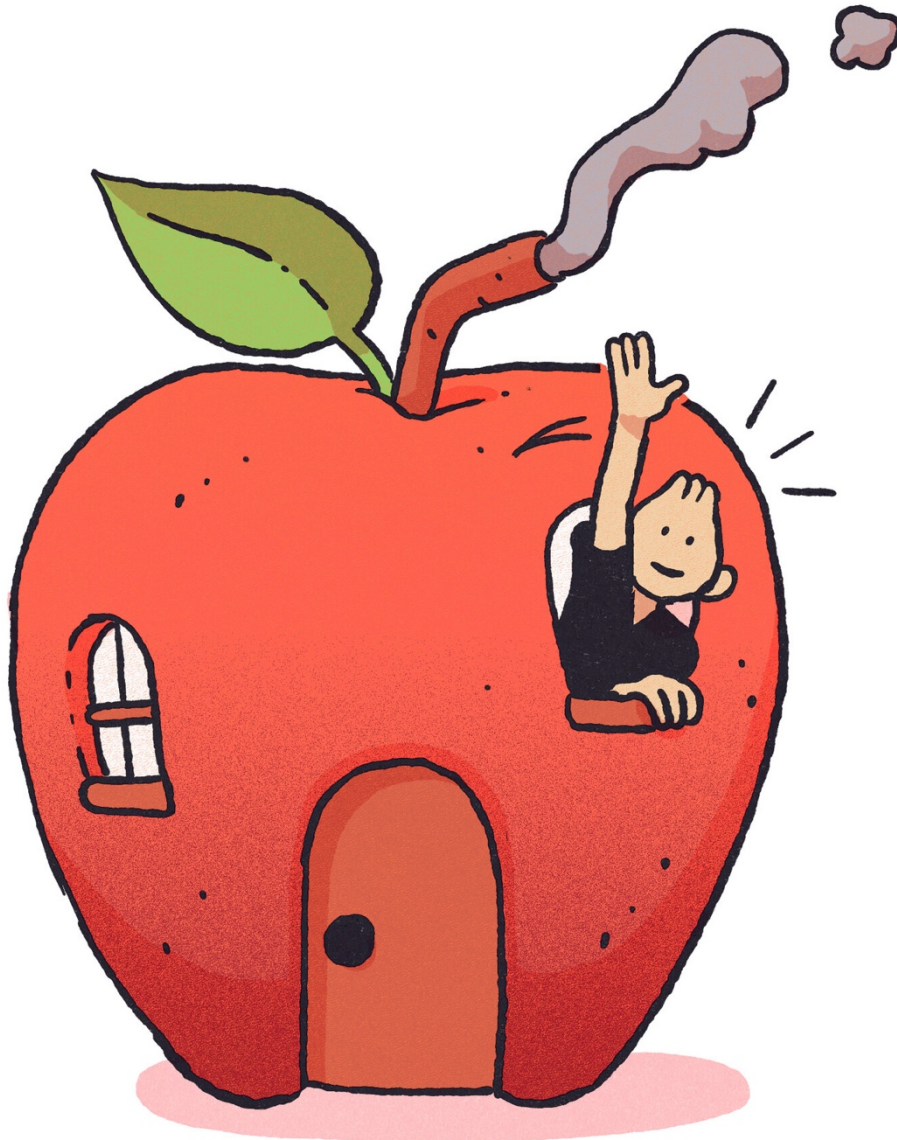
Elizabeth Morrissey, president of Brooklyn's Madison-Marine-Homecrest Civic Association

The city gives tax breaks to big developers — what about small landlords? Most small landlords own buildings or homes that were passed down from family and want to continue to provide reasonable housing, but the city keeps squeezing them, so they sell to big developers.

Give homeowners relief from the cost of local laws on climate and repairs

Rod Saunders, board president of Co-Op City in the Bronx

Co-op City has 15,372 apartments in 35 high-rise buildings. Every local law that we have to comply with becomes a financial burden upon our shareholders. For example, complying with Local Law 11, which requires regular facade inspections, cost shareholders \$77 million between 2018 to 2024. The incredibly expensive process cycle will begin all over again this year.



Create an affordable housing program for teachers

Emmanuel Jeanty, eighth-grade public school teacher and real estate agent

New teachers make about \$62,000 a year, but to afford an apartment in New York City, you have to show proof of income that is 40 times the rent. And at the same time, veteran teachers are often left out of down payment assistance programs because the income cap is too low.

My wife and I make decent money, but we're paying for child care for both our kids, plus our apartment in Brooklyn, plus living expenses.

I applied for affordable housing and I got denied because when they looked at our income we made too much, by just a small amount. My wife and I are talking about whether we need to leave New York. We can't afford it and be able to live comfortably. I want to be able to put my daughter in swimming, gymnastics and dance classes.

### **To make it easier to raise a family**

Better support thousands of struggling child care workers

Nordica Jones, nanny and mother living in Brooklyn

When my first son finished high school and we were looking at colleges, he turned to me and said: "Mom, I don't want to go to college because you are already working three jobs. [I don't think we can afford it.](#) I want to work and help you. Maybe my younger brothers can go."

And now, my youngest is an honor roll student in high school, and I still don't have a clue on how I will be able to afford it.

Working with children brings me joy. But I am wishing I didn't have to work a full three weeks just to pay my rent, and one week to struggle to pay for food and utilities.

Mandate child care in big new buildings

Claire Weisz, a founding partner of the design and architecture firm WXY

All buildings over 20,000 square feet should set aside 2,000 square feet for child care, paid for through a tax on real estate.



Create 24-hour child care centers for essential workers

Robert Cordero, director of the Lower East Side social service group Grand Street Settlement

At the same time, encourage local businesses to partner with child care providers, offering on-site child care or subsidies for employees. Offer tax incentives or grants to child care providers who offer nontraditional hours or weekend services.

Add a few days to the school year to reduce child care costs

Kenneth Adams, president of LaGuardia Community College in Queens

Lower the cost of child care by extending the New York City Public Schools calendar from 180 days to 190 days, a two-week difference. Families will save on child care and students who fell behind during the pandemic will get help catching up.



Create a diaper stipend for low-income families

Courtney Crawford, president of the charity Little Essentials, which has distributed 1.4 million diapers since 2011

Fund universal after-school programs ...

Grace Bonilla, president of the charity United Way of New York City

As a mother of three sons, I know what it's like to balance home and work. After-school programs would ease the financial burden on working families and would provide children with further opportunities to develop.

... and what about after-school activities that help migrants adjust to New York?

Annie Polland, president of the Tenement Museum

When immigrants made up 40 percent of the city's population at the turn of the 20th century, schools created curriculum aimed at Americanizing immigrant students.

We should draw on this history, and use before- and after-school programs for enrichment for migrant students and their classmates. I'd love for this generation of "Americanization" programs to focus on civics, debate and American history and cultural pluralism, and be available for all students.



Create meal swipes for high school students

Bridgette Jeonarine, Toluwanimi Oyeleye and Isabella Zapata, editors of The Classic, Townsend Harris High School's student newspaper

Even though the city offers free breakfast and lunch in schools, students study long after the school day ends, often doing homework and meeting up with friends in local restaurants. Students often have to pick between fast food and expensive options. But subsidized, college-

style meal swipe plans and more student discounts offered at restaurants near schools could help make it more affordable to eat healthy.

Consider local alternatives to college

Carmen Salas, instructor and former student at Brooklyn's Marcy Lab School, which prepares high school graduates for careers in tech

Going to college was the path that I've been told to take my whole life. But when I actually got to college, I felt limited. I knew I wanted to be a software engineer, and I wanted to code, but I wasn't able to do that. Coding boot camps were expensive, but Marcy was free.

I think about how much time I saved not being in college and being able to step into a job immediately. That was pretty game-changing. It's put me in a position to be able to save a lot earlier, and to be able to help my family out at a much younger age than I was expecting to.

### **To put public benefits to work**

Increase the minimum food stamp benefit to \$100 a month ...

Jilly Stephens, chief executive of City Harvest, which works with over 400 local food pantries

Visits to local soup kitchens and food pantries are at a record high. The state must increase the Supplemental Nutrition Assistance Program minimum benefit from \$23 per month to \$100 per month — similar to what New Jersey has done. As anyone who has bought groceries recently knows, \$23 doesn't go very far at the supermarket.



... and find new locations for more food pantries

Gordon Turner, a City Harvest recipient and volunteer

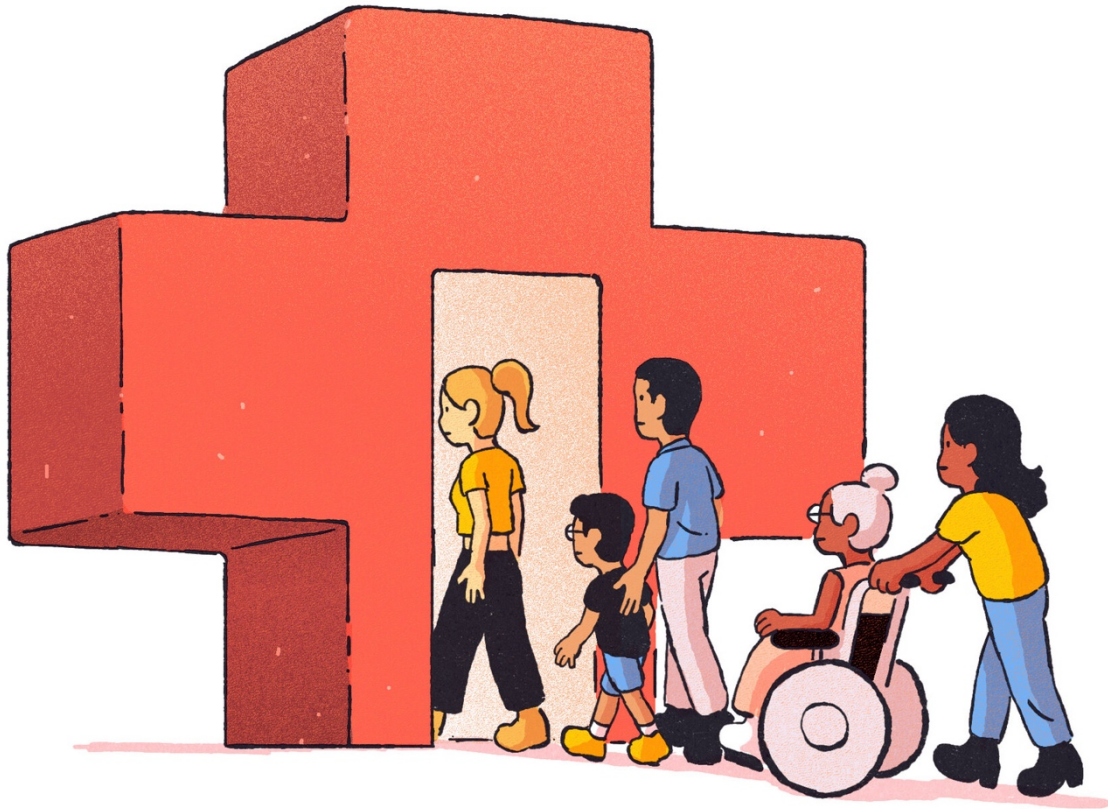
I live in public housing on Dyckman Street in Manhattan, and I know people up in Riverdale, in the Bronx, and people on the Upper West Side come up here to get food from the pantries here. Food pantries can be in so many other areas, like more churches, community centers and senior centers.

Fill the many vacant jobs that help New Yorkers access affordability programs

Caitlin Lewis, director of Work for America, which helps local governments recruit talent

Time is money, and New Yorkers applying for affordability programs are losing a lot of it due to city staffing shortages. The city should take executive action to fast-track hiring for “affordability roles,” like food stamp eligibility specialists, employees that help New Yorkers

with Section 8 housing vouchers and benefit caseworkers. These roles generally pay around \$50,000 to \$65,000, so they also provide stable jobs.



Fund free, universal health care coverage

Vanessa Leung, co-director of the Coalition for Asian American Children and Families

While we work toward a single-payer system, we should create more opportunities for free health screenings, free dental care and free vision care.

Help elderly New Yorkers get benefits they already qualify for ...

Jonathan Bowles, director of the Center for an Urban Future, a think tank

About 18 percent of city residents over 65 are living in poverty, and tens of thousands of those seniors are eligible for benefits but do not take advantage of them — often because they don't know about them. Those benefits include food stamps, home energy assistance, pharmaceutical insurance coverage and rent increase exemptions. The city should create a marketing and outreach campaign, and should match people's records to programs for which they are eligible.

... and help families apply for child care benefits

Grace Rauh, director of the 5Boro Institute, a think tank

Families with young children are fleeing the city to escape rising child care costs and the high cost of housing. The city should make it easier for families to apply for child care benefits they are eligible to receive, streamline the process for child care providers to open new businesses, and continue expanding free early childhood programs like 3-K.



Make it easier for small businesses to get grants

Natalie Ramones, director of operations at Mamita's Ices in Queens

We supply ices to bodegas across the city, and while we continue to produce our ices here, we find it challenging to scale in our city due to high operating costs. The city provides incentive programs and grants for small business owners, but actually obtaining them is difficult. City officials should streamline the application process, making it easier for business owners to take advantage of them.

## To improve the city's streets, transit and culture

Transform vacant storefronts into legal weed dispensaries

Sasha Nutgent, director of retail at Housing Works Cannabis Co

Turn vacant storefronts into mini, licensed cannabis dispensaries with affordable rent for small, local and equity-driven operators — and decrease the 13 percent sales tax on legal weed products. Then use that tax revenue to fund other affordability programs across the state.



Pilot one day a month of free subway rides

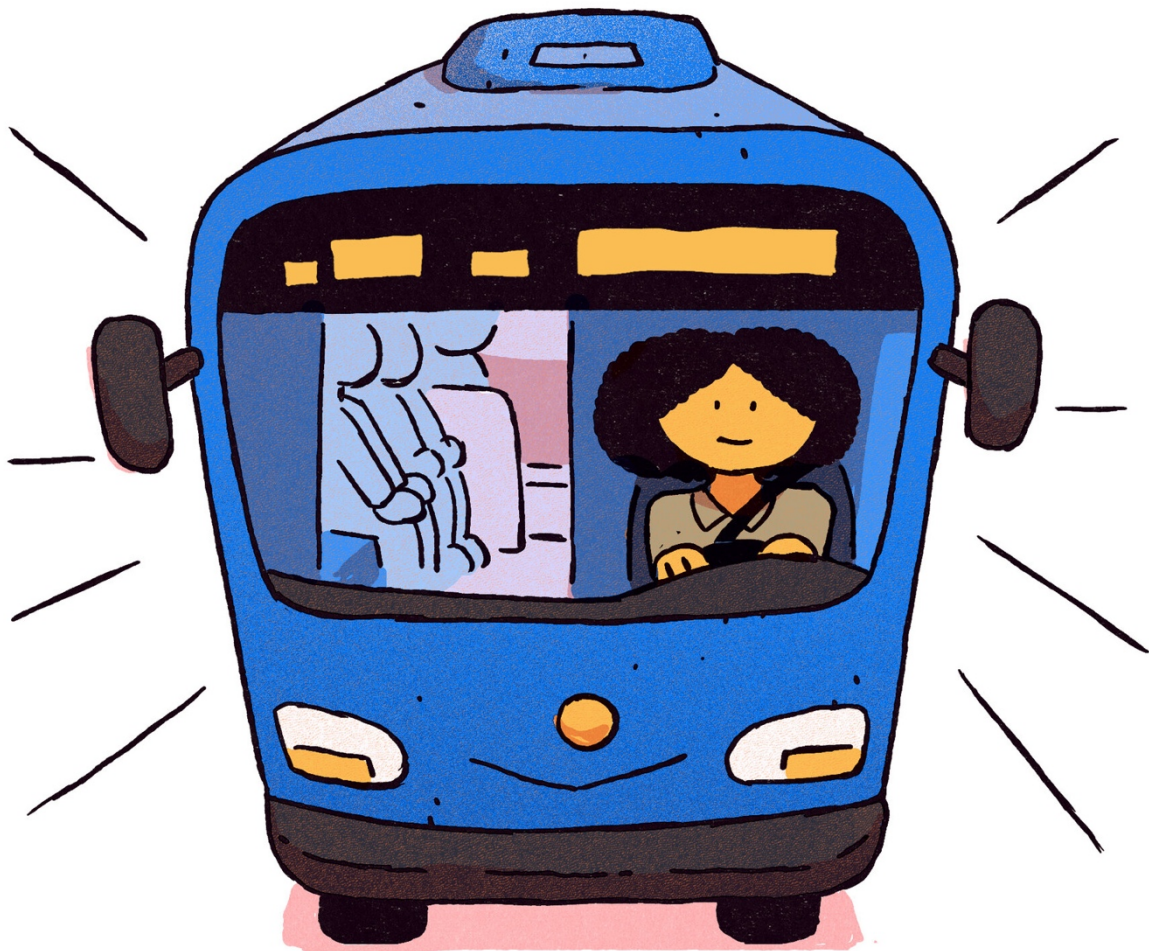
Selena Blake, owner of Selena's Gourmet, a Queens dessert company

I would love to see a day in which the subway is just free one day a month. Give us something, because the taxes, the this, the that — it's like you're parenting a child and all the kid is hearing is no. At some point, for God's sake, say yes to him. You can do this, you can just give something back.

Fund free Metrocards for CUNY students

Salimatou Doumbouya, student at the New York City College of Technology

Free MetroCards for students should be a basic necessity for a commuter college like the City University of New York. Students endure daily financial challenges, which are barriers to fulfilling their degrees.



Get the buses to go faster

Renae Reynolds, director of the Tri-State Transportation Campaign

A citywide bus rapid transit network with dedicated lanes and signal priority would cut commute times for low-income New Yorkers, especially those in transit deserts, while lowering emission pollution.

Make it easier for the city's 65,000 delivery workers to get to you

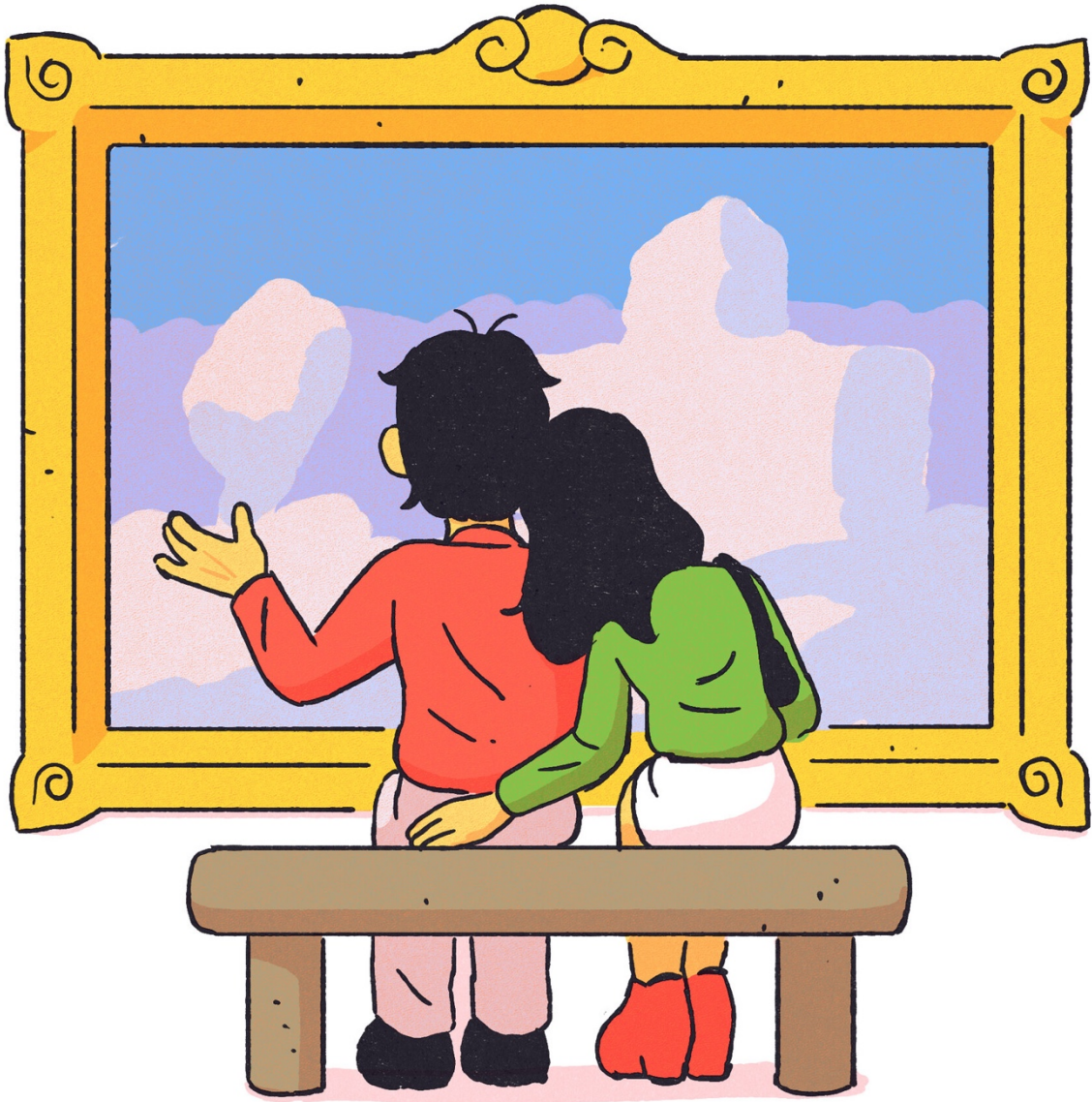
William Medina, food delivery worker

I've had to pay for everything myself, out of my pocket, to do this job. Since 2018, I've had six electric vehicles, and have spent around \$25,000 on vehicles, gas, supplies, insurance. The apps don't provide us with anything related to the costs of the vehicles we operate every day. We would love for the companies to pay some of the costs for the people who do this job.

Every time we have to change the wheels, it's between \$600 and \$700.

Then there is the equipment we use for every season, especially winter time. It's really crazy. You cannot buy a regular jacket; you have to buy a very good quality jacket, that is very expensive here, and warm pants, boots, gloves.

If I don't collect enough money, I can't go back home because I have to pay the rent. New York City is expensive, but as a delivery worker, in my honest opinion, it's about how to survive in this city.



Stop charging so much for cultural sites

David R. Jones, president of the Community Service Society, an anti-poverty group

Let's dust off the fact that museums, zoos and botanical gardens, when receiving money directly from the city and also not paying taxes, should provide free admission to all city residents as envisioned by Mayor La Guardia when he provided city funding. Now a visit to the Museum of Natural History can cost almost as much as Disneyland, and often the "free" options are limited to a day in the middle of the week, like at the Bronx Zoo.

No more starving artists: put them to work in city institutions

Stephanie Hill Wilchfort, director of the Museum of the City of New York

Thirteen percent of New York City's economic output is generated by creative workers, but a majority of artists earn less than the living wage. Reimagining a New York City version of the

1930s-era WPA Federal Art Project, which employed over 10,000 artists at institutions like the Museum of the City of New York, would put money in the pockets of creative workers.

Put on more plays, in more places, more often

Meghan Finn, artistic director of the nonprofit arts center The Tank

It's more expensive than ever to see plays, and artists are struggling to make it in New York City. Part of the problem is that most local theaters are only open a fraction of the time, and rent out their space when they are dark. That model broke down during the pandemic. There's a different way to do this: We provide our space free for artists and then we split box office proceeds with them. We also pop-up in studios and theater lobbies to help theaters make up for lost revenue and put on multiple shows in a single evening.