



**Testimony of Patrick Boyle
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**To the New York City Council
Committee on Land Use
Public Hearing on Int. 1433, Int. 1437 and Int. 1443**

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My name is Patrick Boyle, and I am Senior Director of Policy & Communications for the New York office of Enterprise Community Partners, a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since our New York office opened in 1987, we have committed more than \$4.7 billion in equity, loans and grants to create or preserve nearly 70,000 affordable homes across New York City.

On behalf of Enterprise, thank you to Chair Salamanca Jr. and the New York City Council Committee on Land Use for the opportunity to submit testify on Ints.1433, 1437 and 1443.

New York City's housing crisis stems from a shortage of affordable homes. This is true across all income levels and unit types. However, the shortage is certainly felt most acutely among the lowest income New Yorkers, who have the fewest options with respect to available apartments they can afford. Additionally, through our work co-convening the Family Homelessness Coalition, we are certainly aware of the difficulty that families face in finding affordable apartments with two, three or four bedrooms.

We therefore understand and appreciate the Council's desire to find solutions which speak to these challenges. How we allocate available resources and find new avenues to incentivize and finance units which reach more New Yorkers is the right question. However, mandating certain thresholds via legislation is not the best method to achieve these goals.

Putting requirements into law which dictate how many units of certain characteristics the city must finance removes necessary flexibility. Housing needs vary, impacted by market conditions, neighborhood dynamics, affordability priorities, and goals. Government agencies, lenders, developers and intermediaries like Enterprise need to remain responsive to these shifts which are not fixed and require the ability to be nimble.

At Enterprise, we are committed to the goal of deeper affordability not just as a policy aim but in practice. The bulk of the units we have financed in New York City since 2019 are very low and extremely low-income units. With the right incentives built into capital programs, achieving the



needed units can be delivered at scale. There are existing tools to encourage certain levels of affordability, bedroom sizes, and other considerations.

While the proposals being discussed today are admirable in their intent, writing fixed resource allocations into law will make affordable housing production less flexible overall, cementing approaches which may become outdated and unresponsive to community need as well as market conditions. Thank you again for the opportunity to provide feedback today.