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City's AH Developers Fight Crime

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NEW YORK—Recognition of homeownership preservation and affordable housing as an effective tool against crime may raise some eyebrows. Not in New York though, especially when the person giving such credit is New York Police Department commissioner Raymond W. Kelly.

"There's no question our missions go hand in hand," he said, addressing hundreds of attendants at the Housing Partnership Development Corp. 25-year anniversary luncheon as keynote speaker. The commissioner credited HPDC for its single-minded devotion in promoting citywide community development that generated affordable housing for thousands of New Yorkers and improved the wellbeing of some of the most dangerous neighborhoods in the city.

"We know that homeownership brings neighborhood stability. Homeowners are committed to their neighborhoods, and invest their time and resources to make sure they thrive. The streets are livelier, cleaner and safer," Commissioner Kelly said. "That is why the police department regards the housing partnership as our indispensable partner in the fight against crime."

Since the first year of the partnership, to the present, crime has fallen a remarkable 85% in New York, the commissioner said. Even after Sept. 11, crime continued to fall by 26%, despite the fact that we have devoted considerable resources to the fight against terrorism. "At the same time, New York's neighborhoods are flourishing. Even in what once were the most dangerous parts of the

city, housing prices continue to go up."

A closer look at some of the areas where HPDC has been most active in promoting home ownership since 1982 shows in Central Harlem's 28th Precinct where homicides have dropped by 98% and burglaries are down by 87%. In parts of the Rockaways, including Arverne, where HPDC "has also been very involved," homicides have dropped by 67% in the 100th Precinct and burglaries by 94%.

In just the past six years, in Coney Island's 60th Precinct, the murder rate has gone down 43% and burglaries by 31%. The police department is on track this year to record the fewest number of homicides citywide in 44 years, he said.

"Twenty-five years ago, when neighborhoods across the city were in decline, and the need for affordable housing was great, a handful of visionaries were determined to do something about it." Developments were planned, financing secured for new homes and the renovation of old dilapidated units thus helping homeownership across the city to flourish, which benefits every New Yorker through "the resurgence of neighborhoods into safe, pleasant places to live."

Neighborhoods like East and Central Harlem, Coney Island, Bedford-Stuyvesant, Arverne, the South Bronx and many more, he said, are being transformed, thanks, in no small part, he said, to the work of HPDC and its partners in the public and private sectors.

In New York, "the safest big city in America," the commissioner said, "we have to ensure the city remains affordable for all those who contribute to its phenomenal success."

Commenting on the HPDC 25th anniversary, New York State Affordable

Housing Corp. president and CEO Priscilla Almodovar noted how looking at neighborhoods like the Bronx today and their devastation 30 years ago, it is hard to believe the transformation.

"The model the partnership created in New York City inspires optimism. It shows that with the right strategies, investments and tenacity, we can replicate the public and private partnerships that are necessary to turn a neighborhood around," Ms. Almodovar said. "Right now in some of our upstate cities, one sees vacant lots, drug-infested abandoned houses and city-owned housing, all bringing down neighborhoods." Furthermore, many borrowers who signed onto mortgages they could not afford or did not understand are now at risk of losing their homes. The partnership's history "reminds us what can happen to neighborhoods if something isn't done to address the subprime crisis," she said. "When a house on a block is abandoned, followed by another house and another house, not only does that invite trouble, but it destroys the fabric of a neighborhood and undermines the investment of all the other homeowners on that same block."

On a more positive note, she argued, the partnership helps families not only find homes that are affordable, but also find the right mortgage they can afford for the long run. "That is why the administration is taking recent events in the housing market so seriously. The State Banking Department heads an interagency task force to see what the state can do to address the subprime mortgage crisis. My agency, SONYMA, created a refinancing program that offers homeowners with risky mortgages the opportunity to refinance and avoid possible foreclosure."