New York 2020: A Blueprint for a Better New York

Educate New York 2020

The 50 Hour Learning Week

- **Expanding Afterschool Programs -** 1.2 million students in New York State would attend an afterschool program if one were available to them, keeping children and adolescents in a safe environment to grow academically and stay off the streets. The IDC proposes a state investment of $550 million, an increase of $301 million to serve hundreds of thousands more students with afterschool programs.

- **Supporting Existing Community Learning Schools and Creating 400 New Community Learning Schools** - More than a school, these campuses offer social services, medical and dental care, innovative clubs for students and classes for parents and enriching academic programs , making them central to community life. The IDC seeks $50 million a year over the next four years for the Community Schools Grant Initiative to build 400 new Community Learning Schools across the state. In addition, the IDC will seek additional funds to support existing community schools to ensure that they continue to grow and provide enrichment to the existing communities they serve.

- **Increasing opportunities at Specialized High Schools and Gifted & Talented programs -** Enrollment at premiere specialized high schools disproportionately reflects the racial makeup of students in New York City. Black and Latino students make up 71.6 percent of the 8th grade student body, but only 52 percent take the exam to apply to a specialized school. The IDC would invest $350,000 to conduct outreach in areas where students and their parents are underrepresented and proposes a $1 million competitive grant to create test preparatory programs in district and charter schools where over 70 percent of students come from low-income households. In many of these areas, students are deprived of gifted and talented programs that give students an edge. The IDC also wants to increase funding in the number of gifted and talented programs in elementary and middle schools across New York State.

- **Providing money for kindergarten seats -** New York State is one of five in the nation that does not mandate kindergarten. In 18 districts across the state, some students receive full-day kindergarten instruction, while others receive half-day. In five districts, students only receive half-day instruction due to financial limitations. Some districts are at risk of losing kindergarten programs. The IDC proposes creating a kindergarten fund from forfeited lottery prizes to ensure districts offer crucial kindergarten programs.

- **End the Gap Elimination Adjustment** - School districts in New York State still suffer from cuts in funding even though the state is no longer facing deep deficits. Since the 2013-14 fiscal year, the IDC has supported budgets that have restored over half a billion dollars annually to state education spending. The IDC will work to finally end the Gap Elimination Adjustment in the 2016-17 fiscal year.

The New York Acheive Path to College Affordability

- **Loaning Money at Zero-Interest to College Students** - College grads in New York State are strapped with an average $26,000 debt. The IDC envisions the creation of the New York Achieve Loan Program, a zero-interest loan fund created with $500 million of settlement funds, to keep college affordable and insight for the future of our state. Loans would be granted to first-time undergraduate students who finish in the top five of their high school class with a 3.5 GPA or higher or score a combined 1200 or more on the SAT or a composite score of 27 or higher on the ACT. Students could apply for the loans after accepting all federal, state and grant aid and could use up to $6,500 a year on a private or public, four-year institution.

  Students who are engineers and teachers in STEM Education will have the ability for loan forgiveness, if they work in New York State. Engineers who remain employed in the state for the first five years after graduation would receive 50 percent of their loans forgiven. STEM-certified teachers who spend five years working in New York State would have 100 percent of their loans forgiven.

  Smaller zero-interest loans would be made available for students interested in trade, technical or vocational studies. Students could use up to $3,250 a year for two years.

- **Create a New York State Pre-paid Tuition Plan-** Tuition Costs are rising each year and faster than inflation Tuitions at both private and public colleges and universities grew an average of 4 percent between the 2011-2012 academic year and the 2012-2013 academic year. Average tuition at a Private four-year university in 2012-13 is $29,056 and at a public four-year university is $8,655. The IDC proposes implementing a pre-paid tuition plan that would allow parents to lock in current tuition rates at New York State public and participating private and independent institutions for their children.

- **Doubling the tuition tax credit** - The IDC hopes to relieve the burden of high tuition costs by doubling the credit a New York State taxpayer can claim from $10,000 to $20,000.

- **Increasing 529a College Savings Account Tax Savings** - Squirreling away money for college is crucial when a university can cost over $45,000 a year. Yet out of 764,000 529a savings accounts open in New York over 38 percent have a balance less than $5,000. The IDC proposes doubling the amount of tax deductible money into a 529a account to $10,000 for a single filer and $20,000 for a married couple.

House New York 2020

- **Maintaining Zombie Properties -** Vacant and abandoned properties are a blight on our communities, causing devastating effects on the well-being of neighborhoods. The decaying houses can have a corrosive effect on localities, quickly turning into row upon row of boarded-up buildings that create hazardous areas and devalue homes. The IDC would create a statewide registry of vacant and abandoned residential properties, while imposing a duty on mortgagees and loan servicing agents to take early action. This legislation would require that mortgagees and loan servicing agents step in the moment that the property is discovered to be abandoned, in order to begin maintenance earlier and stop properties from falling into severe disrepair.

- **Funding the New York State Mortgage Assistance Program -** During the first quarter of 2015, New York's share of the nation's loans currently in foreclosure encompassed its share of the nation's mortgages by more than double - 11.6 percent to 4.7 percent - leaving New York second in the nation for the highest number of foreclosing homes. With more than one in 20 mortgages facing foreclosure, New York has been one of the slowest states to recover from the housing crisis. The IDC would fund the New York State Mortgage Assistance Program, a 30-year, zero percent interest lien capped at $40,000, by an additional $30 million annually in state funding. The NYS-MAP has helped approximately 497 homeowners keep their house since its inception in 2014, and with additional funding, can help over 4,000 more families.

- **Establishing the Community Restoration Fund -** As New York has struggled with the dramatic increase in foreclosures since the 2008 financial crisis, communities across the state attempt to cope with vacant and abandoned properties that, if repaired and returned to the market, could be affordable housing for the working- and middle-class. The IDC supports funding a Community Restoration Fund at $50 million per year, for four years, while leveraging state dollars with additional contributions from banks who already have incentives to contribute under existing settlements. Over time, the Community Restoration Fund will become a self-sustaining revolving loan fund and will benefit from returns from stabilized properties, which will in turn be used to assist more New Yorkers. This initiative will address diverse community needs across the state by providing struggling homeowners multiple pathways to affordability. This program will prevent foreclosures and help stabilize neighborhoods impacted by the crisis.

- **Enhancing the Senior Citizen Homeowners' Exemption (SCHE) and Disabled Homeowners' Exemption (DHE) and protecting the expanded Senior Citizen Rent Increase Exemption (SCRIE) and Disabled Rent Increase Exemption (DRIE) -** The SCHE/DHE programs help senior and disabled residents remain in their homes through exemptions on property taxes. However, the qualifying income limits remain astoundingly low. While similar programs, such as SCRIE/DRIE, were increased by the IDC as part of the 2014-15 Budget, the SCHE/DHE remains at a combined income limit of just $29,000, with a "sliding scale" option for those making over $29,000, but less than $37,400. In order to restore parity between these programs, and reflect the rising cost of living in New York, the IDC would enhance SCHE/DHE by increasing the income limit to $50,000, with the "sliding scale" ceiling being $58,400 for lesser tax relief. The IDC would also protect the expanded SCRIE/DRIE program by making the 2014 increase in income limit permanent.

- **Extending the Property Tax Cap to Include New York City -** New York City's complex and burdensome property tax system continues to increase for many residents, with the average increase last year at six percent. Increasing property values are driving up assessment values across the boroughs, while large Class 2 properties are disproportionately affected due to a lack of any cap on their assessed values. The IDC would extend the statewide two percent property tax cap to cover New York City, in order to provide property tax payers relief from sharp increases based on rising assessed values.

- **Revitalizing the New York Public Housing Authority -** The IDC's NYCHA 2020 plan calls for the creation of the Public Housing Revitalization Fund to provide state grants for critical repairs for NYCHA developments. Building on last year's $100 million commitment from the state, the IDC calls for another $100 million in state funding for NYCHA. In addition, the IDC recommends that any funds the current Battery Park City Authority collects in excess of those they need to meet their existing obligations be diverted to this Public Housing revitalization fund for NYCHA. With these funds, the IDC also calls for NYCHA to submit to increased oversight.

  To fast-track repairs, the IDC wants to implement the Certificate Repair Program, which would give private developers greater rights in up-zoned areas in exchange for expedited repairs in public housing.

  The IDC is also pushing to make vulnerable populations, like veterans and domestic violence victims, priority applicants, to ensure those most in need are able to access the help they deserve.

  Lastly, mold plagues NYCHA developments. The staff dealing with mold remediation, however, is not required to be licensed. The IDC proposes mandating mold remediation training for NYCHA staff dealing with mold issues.

- **Recreating the Mitchell Lama program -** The Mitchell Lama program is one of the greatest affordable housing programs ever created. It houses mixed-income residents under one roof, and provides an important affordable housing option to middle-class families who are being priced out of New York. The IDC has sought to revive the spirit of Mitchell Lama by providing significant funding for middle-income housing for the first time in decades. Last year, the IDC successfully secured $50 million: $25 million to rehabilitate existing Mitchell Lama buildings and $25 million for the Middle Income Housing Program, which serves families with incomes up to 130 percent of the AMI. Over the next four years, the IDC would like to see a $700 million investment in the Middle Income Housing Program to construct new, affordable housing for working families.

  The IDC also proposes a Middle Income Housing Tax Credit, a 4 percent refundable tax credit, to spur the creation of units for families making up to 130 percent of the AMI.

- **Building the Shelter to Housing Initiative -** The homeless population throughout New York State has risen sharply over the past few years, with New York City shelters now exceeding 60,000 people a night, with approximately 25,000 of them being children. Homelessness has devastating effects on individuals, particularly children, with more than 80 percent of children who have been homeless having been exposed to at least one serious violent incident in their lives, in addition to doubling the risk of child sexual abuse. Children experiencing homelessness are four times more likely to show delayed development, and have double the rate of learning disabilities.

The IDC proposes the Shelter to Housing Initiative, which would increase the shelter and utility allowances for families receiving public assistance, as well as allow families recovering from financial hardships avoid the cycle of poverty through expanded exemptions from the public assistance asset test. The current shelter allowance for people on public assistance has not been updated since 2003, leaving a family of four with a monthly allowance of only $400, and a family of eight with only $546.

The IDC would help families stay in their own homes by raising the shelter allowance to no less than 50 percent of the Fair Market Rent of the local services district, and increase the utility allowance to keep up with rising rates. For New York City, that would mean a minimum monthly subsidy of $755. In addition, the IDC would expand the current exemptions from the public assistance asset test. Expanding the number of assets allowed before a family may receive public assistance will ensure that those families that are working hard to climb out of needing public assistance will be not be left completely destitute before receiving a hand up.

Work New York 2020

- **Instituting Paid Family Leave -** Paid Family Leave will ensure New York's workforce finally can afford to take needed time to welcome a child into the world or care for an ill-loved one. Under a new proposal, the IDC seeks to grant employees 12 weeks of paid family leave to care for a new child or sick loved one. This Family Care benefit would be separate from traditional disability insurance however would still operate out of the Temporary Disability Insurance (TDI) system, which grants 26-weeks off to injured and disabled workers. Temporary Disability Leave would continue to be funded through joint employee/employer contributions and disability benefits would significantly increase to match Family Care Leave benefits to $700 a week compared to the current maximum benefit of $170 a week.

- **Establishing the Empire Secure Choice Retirement Program -** An AARP study discovered that 3.6 million New Yorkers do not have access to an employer-sponsored retirement plan, pension or 401K. The senior advocacy group also found that the average American had only saved $3,000 in the bank. To help workers put money away for retirement, the IDC proposes the Empire Secure Choice Retirement Program, a state-sponsored IRA program. The fund would automatically enroll employees at businesses with 25 employees or more that do not offer a retirement plan. Replicating a model in Illinois, it would be run by a board at a cost of $15 million. The IDC estimates between 1.4 and 2.5 million New Yorkers would benefit through its creation.

- **Create a Commuter Toll Tax Credit-** Hundreds of thousands of New Yorkers have to pay tolls every day during their daily commute but federal transportation benefit do not cover the cost of tolls, leaving toll payers without much need relief. The IDC proposes that we create an income tax credit available for drivers who must pay a toll as part of their daily commute. Taxpayers would be able to claim credit up to $250 per commuter.

- **Caring for Caretakers** - While home health aides care for our most vulnerable citizens they earn a meager $10.75 an hour and personal care aides make just a little more at $11.73 a hour. Subpar wages in this fast-growing industry have lead to a high-turnover for health care workers, making it hard for consumers to build enduring relationships with their aides. Half the human service workers, like social workers or child care workers, earn less than $15 per hour, even though two thirds require college degrees to work. While New York State relies on these workers to deliver the critical services for our most vulnerable citizens, the state must do its part to raise its Medicaid reimbursement rates to service providers to ensure that these necessary wage increases do not lead to cuts in services. The IDC is advocating that these workers receive a $15 wage in light of Governor Cuomo's announcement that state workers would receive a $15 minimum wage.

  In addition, to provide increased opportunities for direct care workers, the IDC wants to invest in their credentialing. A pilot program to credential these workers could cost between $3 to $5 million.

- **Relieving costs for farm workers -** Farming is a capital intensive business and the high startup costs are deterring many young people from becoming farmers, which is leading to the graying of our state's farm workforce. To increase funding for start-up farmers, the IDC proposes the Agricultural Resurgency Program (ARP), a matching grant program to help farmers buy equipment, seed, stock, improve infrastructure or make other capital improvements. Grants of $10,000 would be available to farm operators in business for one year but less than five, who own or lease five acres of land. Insurers would also be given a tax incentive to loan to farmers to purchase land, as long as the land remains an agricultural land in the future.

- **A New Deal for New York** - New York State's infrastructure needs an upgrade and we need to create more jobs. The creation of the Empire Public Works Fund (WPW), the Community Jobs Program (CJP) and the Manufacturers Intermediary Apprenticeship Program (MIAP) will help rebuild aging structures and put unemployed New Yorkers back to work. The EPW is a revolving loan fund for major infrastructure projects like bridges, tunnels, sewer systems or toll roads that would provide loans to state entities for major projects. The CJP provides grants for smaller neighborhood level projects that revitalize communities, expand small business opportunities and put chronically unemployed people back to work. Preference would be given to projects with long-term employment offers and starting wages set at $15 an hour. MIAP would be a public-private partnership between employers and New York state that would give small and medium manufacturing firms in the State an opportunity to create registered apprenticeship programs without having to deal with many of the administrative burdens that make this an often expensive and difficult task beyond the capability of many firms.

Live New York 2020

The Child First Initiative

- **Expanding the Child and Dependant Care Tax Credit** - The cost of childcare is steep. On average childcare costs $9,500 per child annually in New York State, but the State Child and Dependant Care Tax Credit has not been raised since 1999. On average, a New York City taxpayer claims up to $547 in this credit and the statewide average is $390. The IDC believes that families need relief and the credit should be expanded by 50 percent to cover the rising costs of childcare.

- **Increasing funding for childcare** - Some families cannot afford the high cost of childcare and are eligible for subsidies. Unfortunately only 22 percent of families in need are receiving the services they need for their children because the federal government does not provide enough funding to cover these costs. The IDC proposes a $90 million increase to the Child Care and Development Block Grant and another $100 million in subsidy funding to reach 13,000 more children living in income-eligible households. The IDC also calls for an expansion of the Facilitated Enrollment Program by $25 million to reach cities that desperately need this help. This program allows counties to charge a sliding scale co-pay for childcare to low-income families.

- **Creating a Working Families Child Care Tax Credit** - A $1,000 refundable tax credit would be given to filers with a household income under $350,000 with a child under the age of 13-years-old. A parent claiming this credit for child care must be working, attending school or job-hunting.

- **Providing Quality childcare -** While advocating for child care and day care services, it is important for providers to adhere to top notch standards. Quality Stars NY, a project of the Early Childhood Advisory Council, helps facilities adhere to the highest education standards. The group provides professional guidance, technical assistance, collects and monitors workforce data, and helps providers maintain the best practices moving forward. Last year, they received $3 million to fulfill this mission and with $20 million more, New York can serve hundreds more programs with this crucial service.

- **Implementing letter-grading for day cares -** Alarmingly, the IDC discovered unsanitary and unsafe conditions in New York City day cares. Many providers were serial offenders — 88 operators were cited during every annual inspection, and often for the same infraction. Many failed their inspections 100 percent of the time. Parents have difficulties tracking down violation information and during an investigation operators were deceptive about their histories. A letter-grading system for daycare centers will provide a clear way for parents and guardians to understand how a day care center performed on their annual inspection.

The Senior First Initiative

- **Protecting New Yorkers from high utility costs** - New Yorkers pay exorbitant utility rates, but have no voice in the rate-setting process, unlike consumers in 40 other states that have a Utility Consumer Advocate. The IDC is calling for the appointment of a Utility Consumer Advocate who would operate independently and provide a meaningful voice for consumers. In Connecticut, its advocate saved consumers $730 million in FY 2012.

- **Incentivizing long-term care insurance purchases** - Long-term care costs New York State over $15 billion in Medicaid funds annually. People are not planning for their future care because of steep increases on policy premiums and restricted choices as providers leave the market. To lessen the burden on those who plan ahead, the IDC proposes an enhanced long-term care tax credit system to expand the current 20 percent tax credit already in place. This will encourage younger New Yorkers to purchase these plans. The tax credit would increase to 40 percent if the insured is under 40-years-old; to 30 percent if under 50 but over 40; to 25 percent if under 55 but over 50; and will remain at 20 percent if over 55. Incentivizing long-term care insurance purchases will save the state money by reducing Medicaid spending, while simultaneously ensuring that seniors receive the long term care services they may someday require.

- **Aiding seniors with heating costs -** It is difficult to pay heating costs when living on a fixed income. The federal Low Income Heating Assistance Program (LIHEAP) helps low-income households pay these costs, and in New York an applicant is eligible if he or she earns 60 percent of the state's median income. To help low- and middle-income seniors, the IDC proposes the Senior Heating Assistance Program (SHEAP). Modeled after LIHEAP, this program would serve seniors with an annual income of less than $75,000 for a family of two, or $55,000 for an individual. Seniors will receive a fixed benefit if their heating expenses exceed $650 for natural gas/electricity; $800 for wood pellets/wood; or $875 for oil/kerosene/propane. Qualifying seniors could receive relief of $350 for natural gas/electricity; $500 for wood pellets/wood; or $575 for oil/kerosene/propane.

- **Preventing the financial exploitation of the elderly -** Sadly, financial abuse accounts for half of elder abuse, and costs seniors $2.9 billion nationally. To combat financial exploitation of our most vulnerable citizens, the IDC proposes empowering banks, social service agencies and law enforcement to notify a bank if they reasonably believe this abuse has occurred; a bank could then determine if funds should stop being disbursed. If a bank chooses to refuse to provide funds, the action would be reported to social services. The bank would also be empowered to share historical financial records with law enforcement and social service officials to stop financial abuse. The increased transparency and information-sharing measures in this proposal would provide seniors with greater peace of mind and a stronger set of financial protections.