



# PROPERTY OWNERSHIP: BUSHWICK, BROOKLYN

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FUND FOR THE CITY OF NEW YORK FELLOW  
COMMUNITY BOARD 4  
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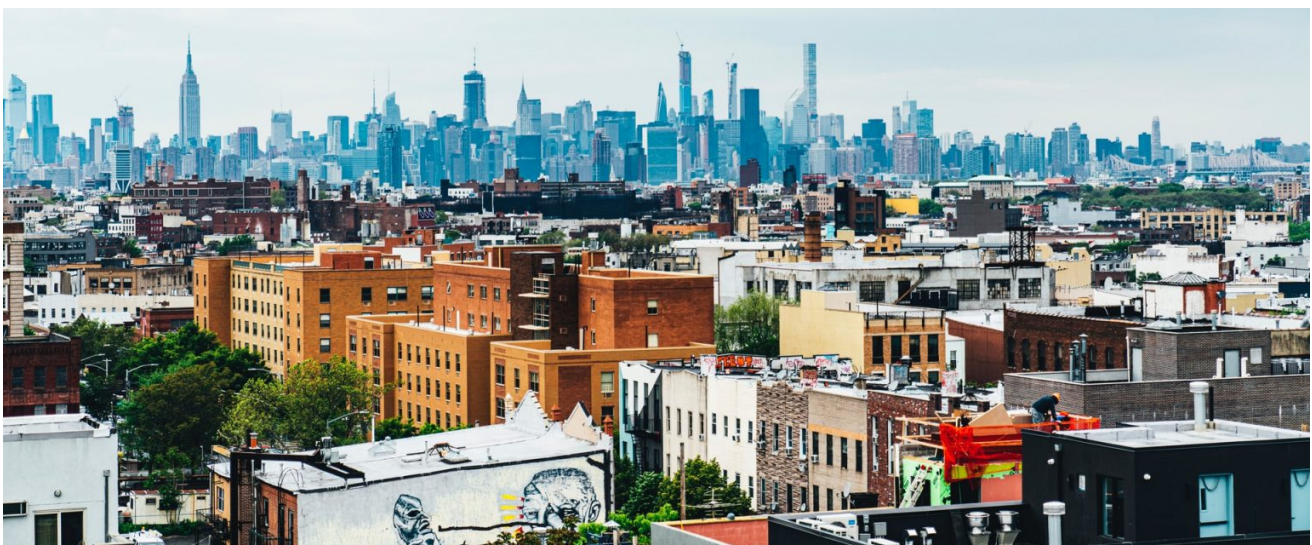
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## INTRODUCTION

As NYC continues to grow, and as stated as a consistent issue in CB4's Statement of District Needs, Bushwick faces challenges in accessing affordable quality housing. The purpose of this study is to find out who owns what in Bushwick in order to identify the small homeowner population in comparison to larger LLCs. Further, it is important to identify predatory landlords who pose challenges and risks to homeowners. Another objective is to look at existing resources provided by the city and community based organizations that are offered to homeowners to support them in their journey of homeownership. Ultimately, the goal is to create a homeowners group to support individuals in any phase of their journey with ownership. Finally, recommendations will be provided for CB4 to consider to ensure Bushwick residents can access affordable and quality housing.

There are many actors involved in the homeownership process, with some stakeholders having more power than others. A list of stakeholders include, but are not limited to: landlords, homeowners, developers, local government and elected officials, and community based organizations. Although this study is specifically focused on small homeowners, it's important to consider other actors that could pose potential opportunities or challenges for homeowners

The methodology used for this report started with cleaning the Bushwick property ownership database that was given to me by CB4. I then performed some quantitative and geospatial analysis, getting the data from the American Community Survey, PLUTO, and ZOLA as well as the Property Ownership Database. Finally, I looked at a case study from the NYC area.



## EXISTING CONDITIONS: DEMOGRAPHICS

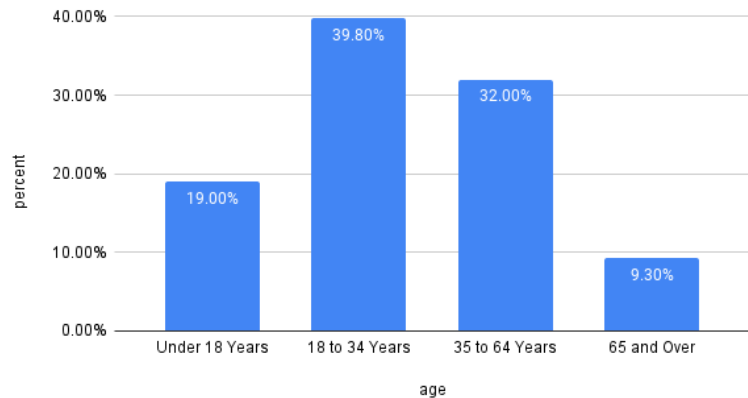
Before diving into property ownership, it is essential to have a larger understanding of the demographics within Bushwick.

The population of Bushwick reaches a total of 112, 478. In terms of age, the largest age group in the area are 18-34 years old at 39.8%, followed by 35-65 year olds at 32%. This is notable, considering these age groups are those of average homeownership age.

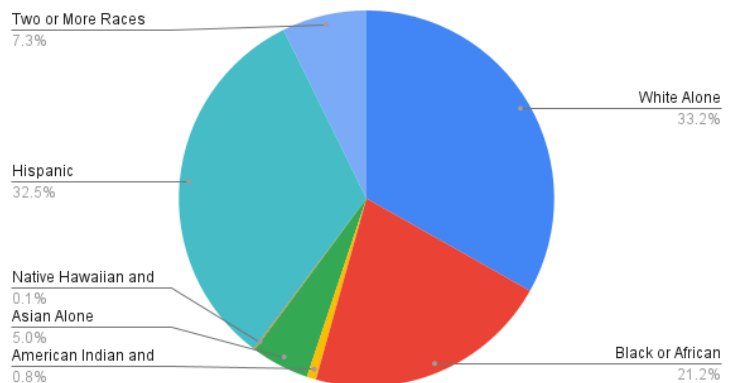
Further, as of 2020, the White and Hispanic groups make up the largest percentage of the population at 33.2% and 32.5% respectively, followed by Black or African American at 21.2%.

In terms of household income the median reaches \$61,000. 28% of the population earns \$100,00 or more while 26% of the population earns \$25,000 or less. This points to the stark inequality in this area.

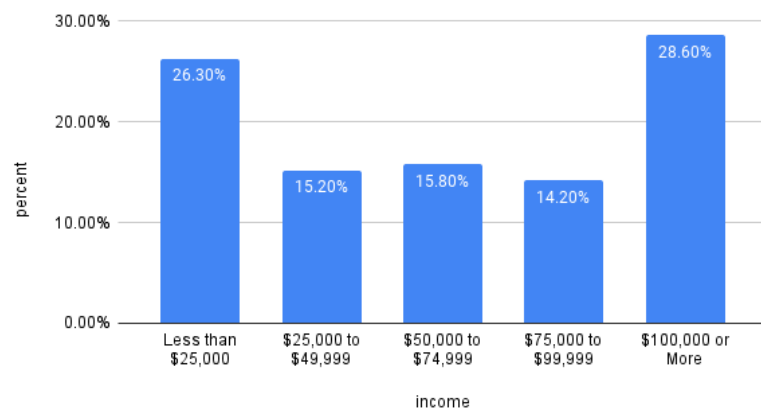
Age: Bushwick



Race: Bushwick

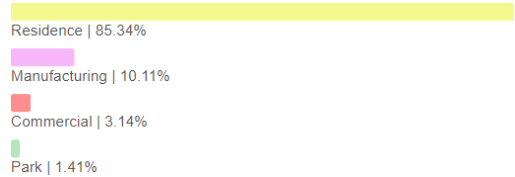
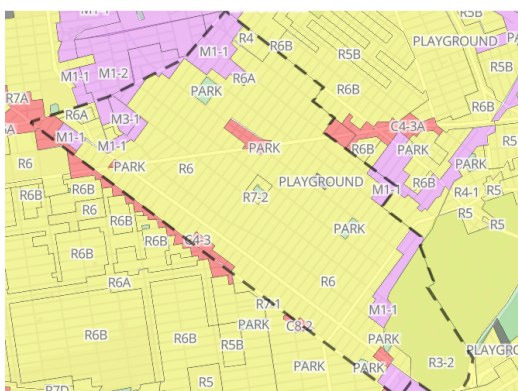
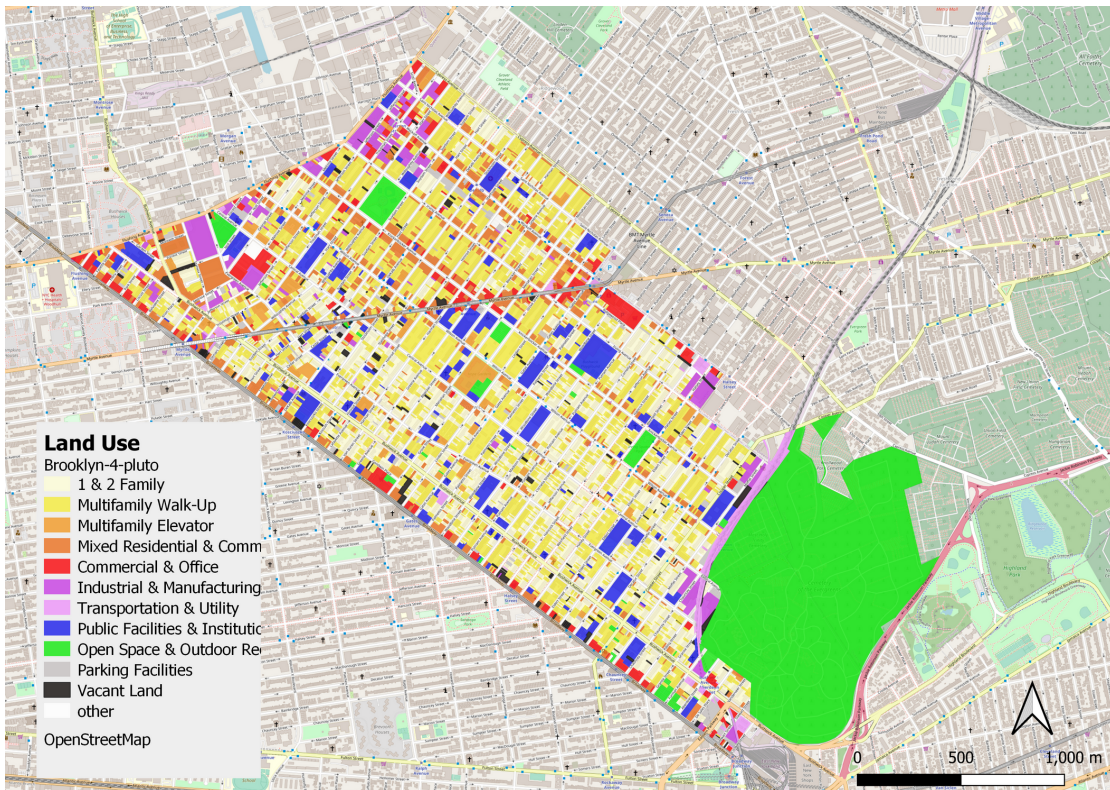


Household Income: Bushwick



# EXISTING CONDITIONS: LAND USE + ZONING

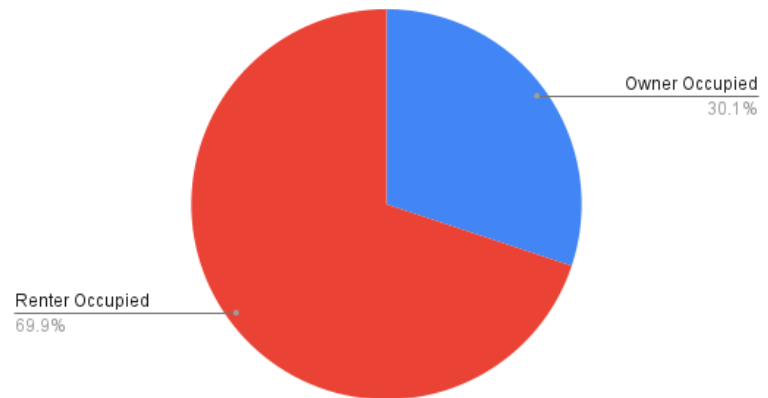
Land use in Bushwick is primarily residential. The major uses are 1 and 2 family buildings and multifamily buildings. Industry uses are located in the northwest and southeast corners of CB4. Additionally, according to NYC Zoning and Land Use, the area is predominantly zoned residential at 84%, followed by manufacturing at 10%. This points to the fact that despite the sheer amount of housing that exists in Bushwick, many residents are still unable to access affordable housing.



## FINDINGS: HOUSING TENURE

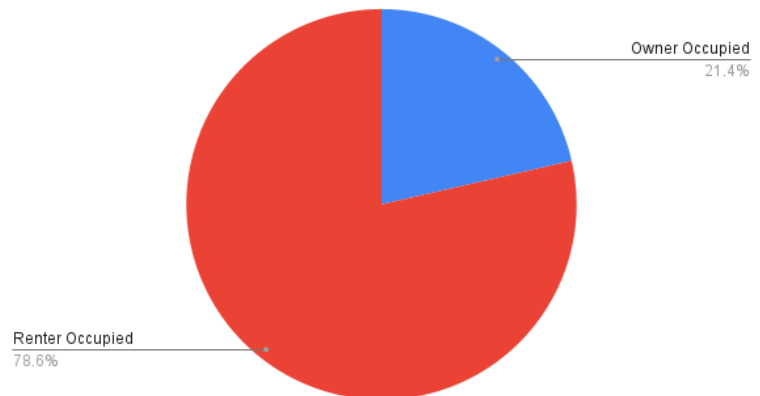
Looking at housing tenure, there is a smaller population of owner-occupied units in Bushwick than Brooklyn as a whole. In Kings County, renters make up 70% of occupied units, while owner-occupied units make up only 30%.

Housing Tenure: Kings County



In contrast, in Bushwick, renters make up roughly 79% of occupied units, while owners make up only 21% of occupied units. The population of homeowners is relatively small in this Bushwick compared to the larger geographic area.

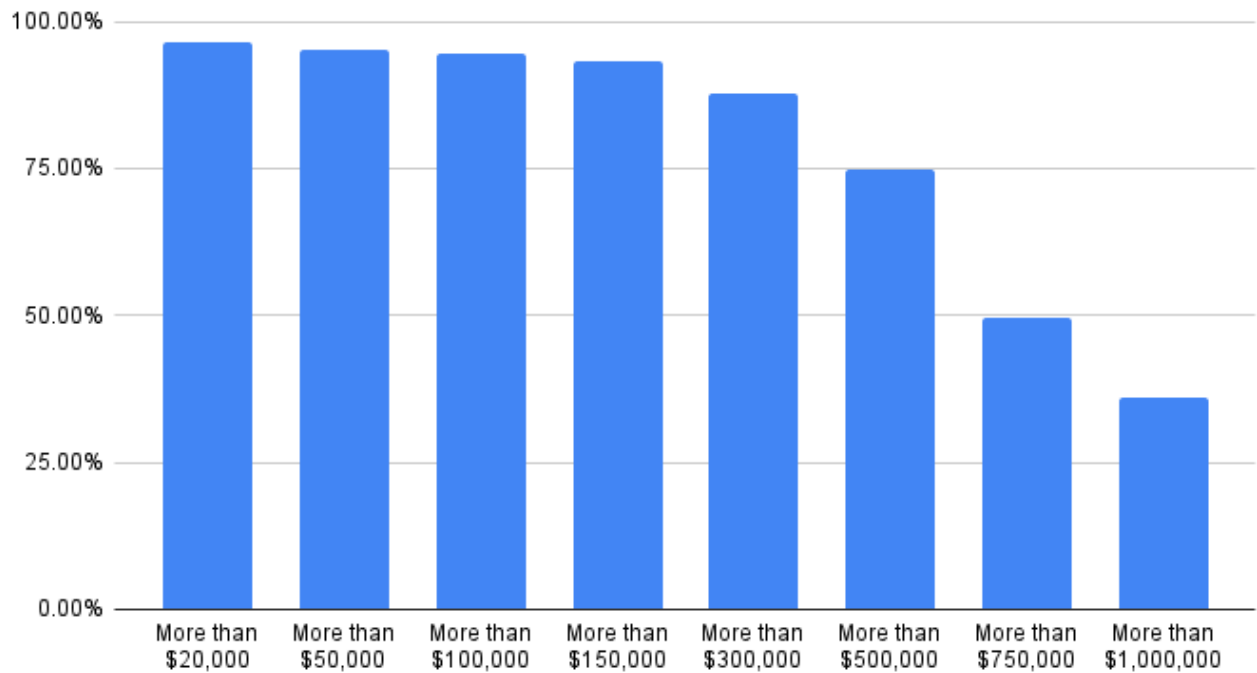
Housing Tenure: Bushwick



## FINDINGS: HOUSE VALUE

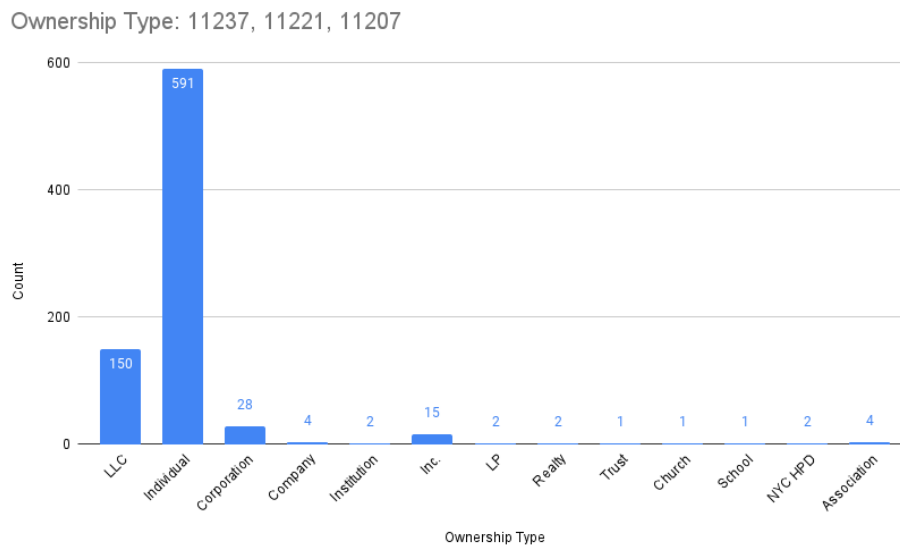
The average house value in Bushwick is roughly \$750,000, with 75% of owner-occupied units totaling more than \$500,00. This average house value is high for most housing markets. Being that the median household income is about \$60,000, as stated earlier, it is particularly hard to own a home in Bushwick.

Cumulative House Value for All Owner-Occupied Units: Bushwick

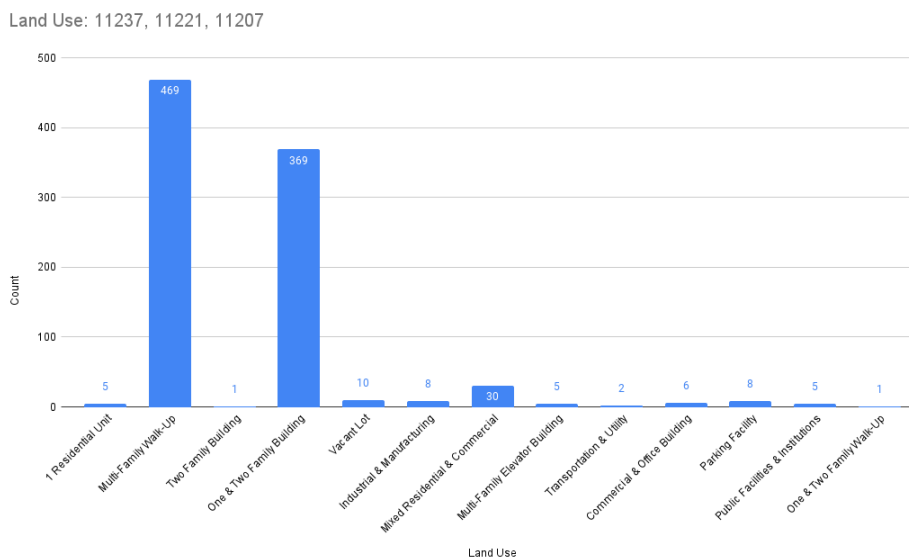


## FINDINGS: HOMEOWNERSHIP

According to the Bushwick property ownership database, there is a significant majority of individual owners compared to larger LLCs. Although there is a smaller portion of homeowners compared to renters in the area- there is still a significant amount of them that need support.



Additionally, many of these individuals are residing in multi-family walk-ups and 1 and 2 family buildings, highlighting that many homeowners are governed by landlords who could potentially pose challenges in maintaining quality housing. The data also shows a significant lack of public facilities and institutions.





## PREDATORY LANDLORDS

According to the Bushwick Neighborhood Plan, Bushwick residents report that their housing conditions are deteriorating and landlords are engaging in harassment and illegal behavior to try and push them out. These circumstances can displace families to other neighborhoods. Identifying these landlords is the first step to holding them accountable. According to the maps below, there is a clustering of worst landlord watchlist buildings in Bushwick. The landlords listed below have been cross referenced with the addresses in the property ownership database. These landlords have upwards of 30 HPD violations on their buildings which poses a threat to quality housing for homeowners.

### Moshe Deutch

- 1235 Halsey St.
- 8 units
- 30 HPD violations

### Deodat Lowtan

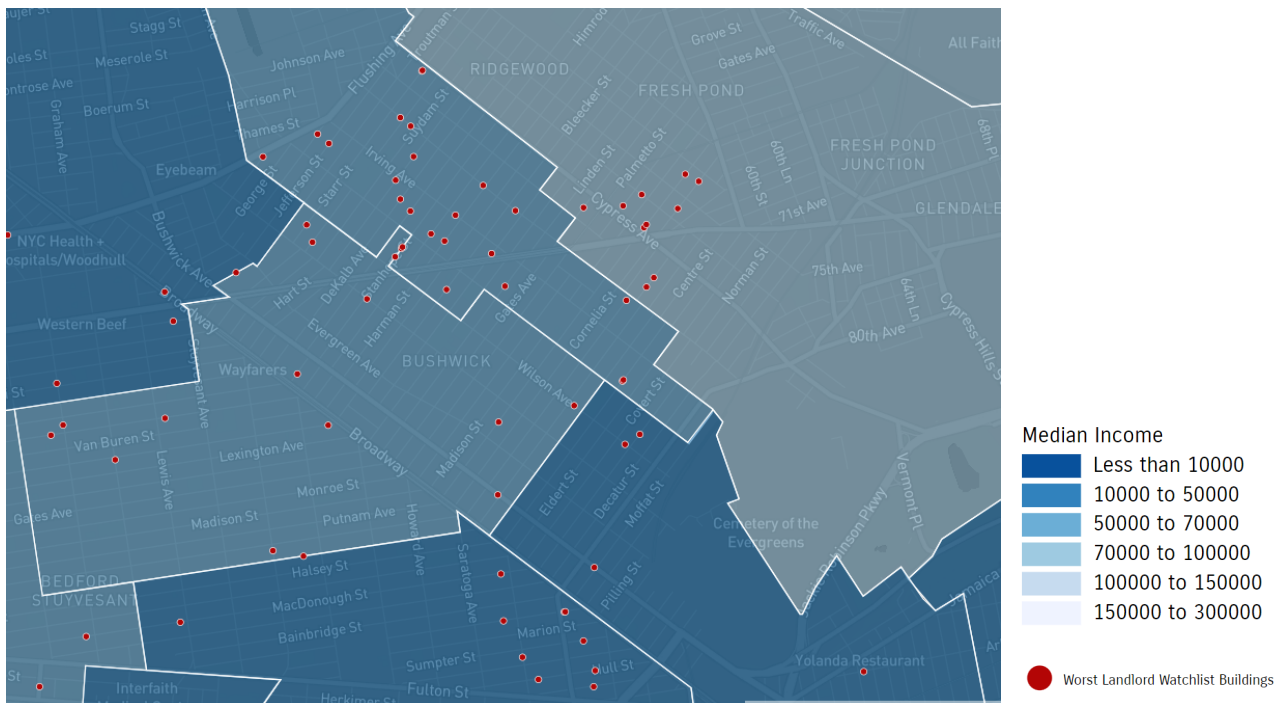
- 1514 Jefferson Ave. and 275 Linden St
- 12 units total
- 83 total HPD violations

### Robert Raphael

- 122 Halsey St.
- 8 units
- 37 HPD violations

### Emmanuel Ku

- 1408 Bushwick Ave.
- 9 units
- 83 HPD Violations



## CASE STUDY: BROOKLYN NEHEMIAH HOMEOWNERS ASSOCIATION

The Brooklyn Nehemiah Homeowners Association was created by local citizens and churches to bring affordable housing to East New York and Brooklyn. Following the fires and arson that landlords committed on their properties in Brownsville and East New York in the 1970s, the Nehemiah housing began to build new housing for low to moderate income families. More than 3,000 homes have been built under this homeowner's association since 1980. Today, the Nehemiah program continues to boost affordable single-family homes. All Nehemiah Homeowners are automatically members of the Association after purchasing a Nehemiah home. There are four Nehemiah divisions. Each association is a not-for-profit organization governed by a set of by-laws upheld by a board of directors to oversee the maintenance of adjoining sewer systems, daily administrative operations, and management of Nehemiah homes.



**BROOKLYN NEHEMIAH  
HOMEOWNERS ASSOCIATIONS**

All are dues-paying homeowners associations, which are used to maintain the sewer system and for related organizational expenses such as office rent, utilities, and mailing expenses.

**Mission:** to maintain integrity, legacy, and the social and cultural development of Brooklyn communities, to keep their neighborhoods safe, clean, informed, and vibrant while continuing to make positive strides in the neighborhoods

### **Nehemiah Divisions:**

- o Brownsville Homeowners Association, Inc.
- o East New York Homeowners Association, Inc.
- o New Lots Nehemiah Homeowners Association
- o Spring Creek Homeowners Association



## RECOMMENDATIONS

**Partner** with established homeowners' groups and local community-based organizations such as the Brooklyn Nehemiah Homeowners Association.

This could help jumpstart a homeowner's group for Bushwick, as well as, receive support and resources for it.

**Create** a homeowners mailing list for Bushwick, using the current database, to disseminate housing resources from NYC, including some subsidy program information such as STAR and HARP, and provide the opportunity to form a homeowners group

- School Tax Relief (STAR) program offers property tax relief to eligible New York State homeowners.
- Home Affordable Refinance Program (HAARP) is designed to help get a new, more affordable, more stable mortgage. The HAARP mortgage is a home loan refinance program which gives homeowners whose homes have lost value the ability to refinance to current mortgage rates without incurring new mortgage insurance.

**Advocate and support** for Riseboro and Urban Homesteading Assistance Board (UHAB) to form a Community Land Trust (CLT). As outlined in the Bushwick Neighborhood Plan, plans for Riseboro and UHAB to develop a CLT are underway. CLTs benefit both homeowners and the local community. Because homebuyers rely on mortgages and other traditional financing tools to purchase the house, there is no long-term debt for the organization beyond the cost of the land itself; no ongoing subsidies are required. And when CLT homeowners move out, the resale formulas that govern the sale balance the need to maintain affordability and the owner's right to recapture some of the appreciated value of the home. The community gets permanently affordable, stewarded land, and the homeowners get all of the advantages of owning a home – security, a chance for appreciated value, tax benefits, and a bridge over the gap between rental and market-rate homeownership.

**RiseBoro**  
COMMUNITY PARTNERSHIP

**uhab**  
URBAN HOMESTEADING ASSISTANCE BOARD

## WORKS CITED

American Community Survey 2019- 5 year estimates

American Community Survey 2020- 5 year estimates

About Us - Brooklyn Nehemiah Homeowners Association

Bushwick Neighborhood Plan -Framework (nyc.gov)

PLUTO Open data

Resources for Homeowners - MOPD (nyc.gov)

RiseBoro.org

UHAB.org

2021 Worst Landlord Watchlist

ZoLa | NYC's Zoning & Land Use Map