



where we live nyc 2025

FAIR HOUSING TOGETHER



TABLE OF CONTENTS

CHAPTER 1
 New York City’s Continued Commitment to Fair Housing 5

CHAPTER 2
 The Urgency of Fair Housing 9

CHAPTER 3
 Creating the 2025 Plan..... 15

CHAPTER 4
 Progress to Date 31

CHAPTER 5
 The Fair Housing Goals and Strategies 49

- Goal 1: Fight discrimination and ensure equal access to housing
- Goal 2: Build more housing in all neighborhoods across New York City and the region
- Goal 3: Protect affordable housing and prevent displacement
- Goal 4: Ensure access to different types of neighborhoods for tenants using rental assistance
- Goal 5: Expand and improve housing options and accommodations for people with disabilities
- Goal 6: Improve conditions, services, and infrastructure in historically disinvested neighborhoods

CHAPTER 6
 Implementation 115

Endnotes..... 138

CHAPTER 1

New York City's Continued Commitment to Fair Housing

Everyone in New York City should have the opportunity to live in a safe, stable, and affordable home in the neighborhood of their choice. The City of New York embraced this charge emphatically almost a decade ago when it began work on *Where We Live NYC* (“WWL2020”).

WWL2020 helped reframe the City’s housing policy agenda, shifting it from a focus on housing quantity to a wider perspective on housing access and location. It also changed public discourse on housing, validating the conclusion that it truly matters where housing is built and what types of housing opportunities are available.

The City has made progress in identifying and combating the systemic inequities that limit New Yorkers’ housing choice. Yet despite years of effort to address fair housing obstacles and improve mobility opportunities, too many New Yorkers still lack access to the housing they need and the neighborhoods with amenities and investments that support thriving communities. We have heard it during community meetings, we have read it in social media posts, and we see it in the data we collect. We released WWL2020, the City’s first comprehensive fair housing plan, in 2020 to firmly commit the City to fair housing principles as the federal government’s commitment was changing. The plan created a strong foundation—establishing six goals based on feedback from New Yorkers and complementary data and policy analysis, and introducing 19 strategies and 81 actions to move the City forward in achieving those goals. We have spent the last five years working to fulfill each of those six goals and their corresponding strategies and actions. Equally as important, we have embedded the intention of these goals into all of our housing development and preservation work.

Since 2020, the city has faced several crises that wreaked havoc on our housing market, leaving too many struggling to find stable housing that meets their needs and too many homeowners and building owners struggling to keep up with rising costs. The COVID-19 pandemic and its lasting impacts—combined with a sharp decline in vacancy rates that has left little to no low-cost housing available, and rising inflation and living costs that have outpaced wage growth, especially for low-income New Yorkers—have made it increasingly difficult for homeowners and building owners to invest in their properties.¹

1 Independent Budget Office, [Spending on New Arrivals](#) (Jan. 2025).

We've also experienced the arrival of 220,000 migrants since 2022 seeking to adopt our city as their own like generations of New Yorkers before them and finding few housing options available. This influx has strained an already overburdened housing and social support system, intensifying competition for limited resources like shelter, affordable housing, and public services. With thousands of asylum seekers arriving within a short period, the City—already grappling with a housing affordability crisis—has struggled to provide adequate support without deprioritizing long-term residents in need. This situation has, at times, fueled tension between long-time residents and newcomers, undermining social resiliency and solidarity. However, the real challenge has been the systemic challenges and a generational housing crisis that burden many New Yorkers, which has only been compounded by the presence of new New Yorkers.

These crises were not just challenges for New York City's housing market—they have also exacerbated ongoing and complex fair housing issues that disproportionately affect people based on race, gender, age, disability, immigration status, and other protected characteristics, with compounded impacts for individuals who belong to multiple historically-marginalized groups. For example, the New York City Department of Housing Preservation and Development (HPD) issued a report in 2023 titled "Essential every day: The lives of NYC's essential workforce during COVID-19," which examined the intersectional impacts of essential work during the pandemic found:

- New York City's essential workforce mirrors deep and persistent structural inequalities in our city—by race/ethnicity, by gender, by nativity. In every industry, a disproportionate share of low-income essential workers are people of color.
- The households of the 1.1 million essential workers are one-and-a-half times as likely to be crowded compared to the city overall and households with low-income essential workers are more than two times as likely.
- While essential workers live throughout the city, those who are people of color are highly concentrated in certain neighborhoods. In some communities, the share of essential workers who are people of color exceeds 95%.
- Essential work reflects and reinforces existing disparities, but the pandemic widened the gap for thousands of New Yorkers.
- New York City's essential workers were more likely to be diagnosed with COVID-19 during the first 16-months of the pandemic when the risk of hospitalization and death were highest.

- Loss from COVID-19 was pervasive across many New Yorkers, but the prevalence was significantly higher among essential workers and highest among those essential workers who are people of color or were low-income.

Like COVID-19, the other housing market challenges the city is experiencing are often magnified for individuals belonging to multiple protected groups.

Where We Live NYC 2025 also comes at a moment when the federal government is backing away from its commitment to fair housing. In contrast, the City of New York is unequivocally committed to fair housing: We codified the former federal requirements as part of the City's "Fair Housing Framework," enshrining fair housing planning obligations into local law. This updated version of Where We Live NYC ("WWL2025") will advance the work started under the initial plan. It includes:

- A refreshed take on our six goals. Based on feedback we have collected since WWL2020, we have updated the language of the six original goals while maintaining their original intent. The updated goals are:
 - » Goal 1: Fight housing discrimination and ensure equal access to housing
 - » Goal 2: Build more housing in all neighborhoods across New York City and the region
 - » Goal 3: Protect affordable housing and prevent displacement
 - » Goal 4: Ensure access to different types of neighborhoods for tenants using rental assistance
 - » Goal 5: Expand and improve housing options and accommodations for people with disabilities
 - » Goal 6: Improve conditions, services, and infrastructure in historically disinvested neighborhoods ²

2 Note that the language of the six goals has been updated, based on feedback, for clarity and simplicity. The original language was:

- Goal 1: Combat persistent, complex discrimination with expanded resources and protections
- Goal 2: Facilitate equitable housing development in New York City and the region
- Goal 3: Preserve affordable housing and prevent displacement of long-standing residents
- Goal 4: Enable more effective use of rental assistance benefits, especially in amenity-rich neighborhoods
- Goal 5: Create more independent and integrated living options for people with disabilities
- Goal 6: Make equitable investments to address the neighborhood-based legacy of discrimination, segregation, and concentrated poverty

As was the case in WWL2020, these six goals continue to reflect a balanced approach to fair housing—a strategy to invest more equitably across neighborhoods to ensure that all communities have the resources they need to thrive, while also ensuring New Yorkers can move to the neighborhood of their choice or choose to stay in their current neighborhood, even as their neighborhood changes.

- Reflections from New Yorkers. The City conducted a series of engagements with New Yorkers in which they provided new feedback about their experience of home and home-seeking. Participants were able to meet us in person in their neighborhoods or connect with us virtually. The insights gained from this feedback appear throughout this plan.
- Updated data. The appendix includes updated versions of the data provided in Chapter 5 of WWL2020 with select new data highlighted throughout this plan.
- Five in-depth profiles of protected characteristics particularly impacted by fair housing challenges. Using new data collected since WWL2020, the City has examined the housing challenges impacting older adults, people with disabilities, immigrants, households with children, and partnership status and the ways that other protected characteristics, such as race and gender, intersect with these identities.
- A recommitment to many of the strategies and actions from WWL2020. Many of the actions from WWL2020 are complete. Ongoing or unfinished actions are included with revisions where relevant.
- 21 new actions. To replace the completed actions, we have committed to a series of new actions that align with our six goals.

CHAPTER 2

The Urgency of Fair Housing

The fight for fair housing dates back to the end of the Civil War and the emancipation of millions of Black Americans. The Civil Rights Act of 1866³ passed between the ratifications of the 13th and 14th amendments and arguably marked the beginning of the federal fight for fair housing. It established as a right the ability “to inherit, purchase, lease, sell, hold, and convey real and personal property” including for the people previously enslaved.⁴ Members of Congress who took up the charge of passing such legislation could have seen these actions as solely an act to extend property rights to those enslaved people, who just months before were property themselves. It was likely much more; they now possessed the opportunity to create spaces of hope and possibility for their children. However, as has been well documented, the Reconstruction Era was followed by a forceful resistance.⁵ As Black Americans gained newfound rights and freedoms, many states responded with measures designed to undermine and limit those gains.⁶ Across the country, white communities introduced new strategies to reinstitute and maintain racial and economic control. The expansion of the “Black Codes,” the introduction of sharecropping, racial covenants, redlining and restrictive zoning created an ecosystem in which Black families, and increasingly other marginalized groups, became stuck in a cycle of debt, unable to move freely, escape economic exploitation and

3 Although the Civil Rights Act of 1866 marked a significant milestone by granting newly freed African Americans certain rights, particularly in the area of land ownership and property rights, these did not fully extend protections to all members of the Black community, especially Black women. Despite their crucial roles within their families and communities, Black women continued to face substantial barriers in asserting and safeguarding their property rights well into the 20th century. The promise of legal equality made in the immediate post-Emancipation era remained incomplete for Black women, whose struggles for land ownership and legal recognition persisted long after the abolition of slavery.

4 George Rutherglen, *Civil Rights in the Shadow of Slavery: The Constitution, Common Law, and the Civil Rights Act of 1866* (New York: Oxford University Press, 2018).

5 Eric Foner, *Reconstruction: America's Unfinished Revolution* (New York: Harper & Row, 1988).

6 W.E.B. Du Bois, *Black Reconstruction in America* (Cleveland and New York: Meridian Books, The World Publishing Company, 1935).

excluded from neighborhoods determined to be desirable.^{7,8,9} Housing policies reinforced white supremacy and helped maintain the social hierarchy that had been challenged during Reconstruction and largely undid the fair housing-related gains of the previous era.¹⁰

The fight for fair housing and civil rights, however, did not end. Grassroots activists continued to fight, securing local victories and court rulings that chipped away at segregationist policies.¹¹ Thanks largely to those efforts, the mid-20th century was another period of progress with several major pieces of civil rights legislation, and the eventual passage of the Fair Housing Act, as part of the Civil Rights Act of 1968.¹² The federal Fair Housing Act introduced new legal protections prohibiting discrimination in housing on the basis of race, national origin, and religion. Its passage marked a significant milestone in the arduous journey, providing legal protections and recognizing the right to fair housing for marginalized communities. Congress would go on to expand the law over time, adding sex, familial status, and disability as protected classes. These amendments reflected the progress made by the various rights movements and the coming together of those disparate movements in the fight for fair housing.¹³

Rooted in the broader civil rights movement of the 20th century, since the 1960s the disability rights movement has achieved significant progress in securing greater housing access for people with disabilities. Before legal protections existed, people with disabilities often faced blatant discrimination in renting or buying homes and lacked access to physically accessible housing. Landmark legislation such as the Fair Housing Amendments Act of 1988 marked a turning point by prohibiting discrimination based on disability and requiring reasonable accommodations in housing.¹⁴ After the

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- 7 For more discussion on the impacts of the segregationist policies of this era see [Where We Live NYC, Chapter 2, the 2020 plan | Where We Live NYC 2025](#).
 - 8 W.E.B. Du Bois, *Black Reconstruction in America* (Cleveland and New York: Meridian Books, The World Publishing Company, 1969).
 - 9 Douglas S. Massey and Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge, MA: Harvard University Press, 1993).
 - 10 A. J. Langguth, *After Lincoln: How the North Won the Civil War and Lost the Peace* (New York: Simon & Schuster, 2014).
 - 11 Michael J. Klarman, *From Jim Crow to Civil Rights: The Supreme Court and The Struggle for Racial Equality* (Oxford: Oxford University Press, 2004); Jeffrey D. Gonda, *Unjust Deeds: The Restrictive Covenant Cases and the Making of the Civil Rights Movement* (Chapel Hill: University of North Carolina Press, 2015).
 - 12 See 42 U.S.C. (United States Code) 3601, 19.
 - 13 Michael Allen and Jamie Cook, "More Than Just Race," *The Fight for Fair Housing*, ed. Gregory Squires (New York: Routledge, 2017).
 - 14 Michael H. Schill and Samantha Friedman, *The Fair Housing Amendments Act of 1988: The First Decade*, 4, *Cityscape: A Journal of Policy Development & Research*, No. 3, HUD, 57 (1999).

passage of the Americans with Disabilities Act of 1990, disability rights advocates in New York City pushed for stricter enforcement of accessibility standards in both public and private developments. These efforts spurred the addition of broader protections for people with disabilities in the New York City Human Rights Law (NYCHRL). Significant challenges remain locally and nationally, however, including inadequate accessible housing stock and enforcement gaps, prompting continued advocacy from disability rights groups.

Despite the significance of the 1968 Fair Housing Act as well as the passage of and expansion of fair housing protections in the following decade, this period was also marked by resistance and retreat. The Department of Housing and Urban Development (HUD) attempted to implement policies and programs that embraced the spirit of the Fair Housing Act, but lacked support from other parts of the federal government. HUD, who was tasked with overseeing enforcement, had insufficient authority to initiate legal action or impose penalties, limiting the agency's interventions to mediation and education efforts. This allowed discriminatory practices to persist, often in subtle forms that were difficult to prove under the law's vague language. The Fair Housing Amendments Act of 1988 gave HUD stronger enforcement powers, including the ability to investigate complaints proactively and seek civil penalties. However, disparities in enforcement remained; HUD exercised limited oversight of state and local governments and had limited insufficient resources to pursue violations aggressively.¹⁵ There was also widespread opposition in white, largely suburban, communities. The backlash and HUD's retreat were the start of decades of resistance to fair housing and another period of retrenchment.¹⁶

HUD's introduction of the Affirmatively Furthering Fair Housing (AFFH) rule in 2015 marked another significant milestone in the ongoing fight for fair housing and the beginning of a third major push forward. The 2015 rule defined "affirmatively furthering fair housing (AFFH)," a portion of the Fair Housing Act text that had been left undefined and subject to changing interpretations since 1968. Under the rule, HUD grantees, including the City of New York and the New York City Housing Authority (NYCHA), had to take "meaningful

15 Craig Wilder, *A Covenant with Color: Race and Social Power in Brooklyn* (Columbia University Press 2001); Nikole Hannah Jones, *Living Apart: How the Government Betrayed a Landmark Civil Rights Law*, ProPublica (June 25, 2015).

16 See e.g. Martha Biondi, *To Stand and To Fight: The Struggle for Civil Rights in Postwar New York City*, (Harvard University Press 2003); Jonathan Rieder, *Canarsie: The Jews and Italians of Brooklyn Against Liberalism* (Harvard University Press 1985); Eliza Shapiro, "Segregation Has Been the Story of New York City's Schools for 50 Years," *New York Times* (Mar. 26, 2019); Nikole Hannah-Jones, *Living Apart: How the Government Betrayed a Landmark Civil Rights Law*, ProPublica (June 25, 2015).

actions, in addition to combating discrimination, that overcome patterns of segregation and foster communities free from barriers that restrict access to opportunity based on protected characteristics.”¹⁷ The rule marked a pivotal shift toward a more proactive and comprehensive approach to addressing housing discrimination and segregation, missing since the passage of the Fair Housing Act. It introduced a data-driven process that required local governments and housing authorities to assess and address barriers to fair housing in their communities systematically. Additionally, the 2015 AFFH rule placed strong emphasis on community engagement, encouraging collaboration with residents, advocacy groups, and stakeholders to develop more equitable housing policies.¹⁸ By promoting transparency, accountability, and inclusive planning, the rule aimed to foster diverse, integrated communities and promote equal access to housing opportunities for all Americans.¹⁹

In 2020, however, the federal government suspended the AFFH rule. HUD introduced a new regulation titled “Preserving Community and Housing Choice,” which reduced the obligations of local governments receiving HUD funds, allowing them to meet fair housing requirements through self-certification rather than detailed analysis, planning, and through the implementation of strategies to advance fair housing.²⁰ At that time, the federal government described the repeal as a defense of suburban communities because the rule would “destroy the suburbs” and harm property values.²¹ Civil rights advocates and housing organizations objected to the repeal and argued it undermined decades of progress toward housing equity.²²

In 2025, the federal government introduced an “interim final” rule that allowed localities to self-certify compliance without demonstrating efforts to combat segregation or discrimination.²³ The federal administration also annulled 78 Fair Housing Initiatives Program grants used by nonprofit organizations to investigate housing

17 [Affirmatively Furthering Fair Housing](#), 80 Fed. Reg. 42272 (July 16, 2015).

18 Michael Allen, “HUD’s New AFFH Rule: The Importance of the Ground Game,” (September 2015) Furman Center.

19 [Affirmatively Furthering Fair Housing](#), 80 Fed. Reg. 42272 (July 16, 2015).

20 National Low Income Housing Coalition, [Trump Administration Eliminates Affirmatively Furthering Fair Housing Rule, NLIHC and Other Advocates Condemn Action](#), Rhetoric (July 27, 2020).

21 Lisette Voytko-Best, [Trump Touts “Suburban Lifestyle Dream” After Rescinding Obama-Era Rule Preventing Housing Discrimination](#), Forbes (July 29, 2020).

22 National Low Income Housing Coalition, [Trump Administration Eliminates Affirmatively Furthering Fair Housing Rule, NLIHC and Other Advocates Condemn Action](#), Rhetoric (July 27, 2020); Autistic Self Advocacy Network, [ASAN Comments on Proposed Fair Housing Rule](#), Autistic Self Advocacy Network (Mar. 19, 2020).

23 [Secretary Scott Turner Cuts Red Tape by Terminating AFFH Rule](#), HUD-No. 25-034 (Feb. 26, 2025).

discrimination.²⁴ These two changes undermined the affirmative approach from the AFFH rule.

During this time, New York City faced an influx of immigrants beginning in 2022—unlike anything seen in recent history—that placed significant strain on local housing and social service systems. Though the City worked to balance the needs of recent immigrants in addition to those already here, some New Yorkers viewed these as competing obligations, raising new and difficult fair housing challenges at a time when the fair housing gains of the last decade are already at risk.^{23 24 25 26 27}

The history of fair housing has been an ongoing struggle; one that has required resilience in the face of persistent challenges. It is with this history in mind that the City of New York is recommitting to continue the fight for fair housing and push forward with bold policies that put people before politics.

24 Jesse Bedayn, [Trump Administration to Slash Funding for Enforcement of Fair Housing Laws](#), AP News (Feb. 28, 2025).

25 Jasmine Garsd, [The Flow of Migrants into New York City Leads to Protests and Court Challenges](#), National Public Radio, Sept. 27, 2023.

26 [Why New York City's Migrant Housing Crisis Is Reaching a Breaking Point](#), PBS NewsHour (Aug. 6, 2023).

27 Yang, John & Mufson, Claire, [Why New York City's Migrant Housing Crisis Is Reaching a Breaking Point](#), PBS News, Aug. 6, 2023.

CHAPTER 3

Creating the 2025 Plan

Where We Live NYC 2025 is the City's second five-year fair housing plan and the first created since the passage of the [Fair Housing Framework](#) requirements. Similar to creating WWL2020, this update involved a multi-strategy approach to engaging New Yorkers, advocacy groups, and other fair housing stakeholders to develop a thoughtful, actionable set of fair housing policies.

WWL2020 established a new fair housing foundation, six overarching goals, 19 strategies, and 81 actions that reflect a balanced approach to affirmatively furthering fair housing. This foundation emerged from two years of deep engagement with a wide cross section of New Yorkers. Between 2017 and 2019, New Yorkers shaped the City's understanding of fair housing barriers and opportunities through:

- 62 Community Conversations
[\[Read the New Yorkers Talk Fair Housing report\]](#)
- 12 topic-based roundtables with fair housing stakeholders
[\[Read the roundtable results\]](#)
- Five public workshops
- Four meetings with NYCHA presidents and advisory boards
- A citywide listening tour

Key findings from public engagement leading to WWL2020 include stories and perspectives from participants that reflect a pervasive lack of housing and neighborhood choice due to ongoing discrimination and high housing costs. This lack of housing choice impacts the most fundamental elements of people's lives and well-being: health, safety, employment, and education. Participants also shaped the City's analysis of concepts of integration and segregation, with many emphasizing that equity and a sense of belonging mattered more than numerical integration, and that cultural enclaves can offer both opportunities and limitations.

For a full discussion of the public and stakeholder engagement leading to WWL2020, see chapter 4 of WWL2020 and the [New Yorkers Talk Fair Housing](#) report.

WWL2025 was shaped by five years of implementation—more than 70 of the 81 WWL2020 committed-to actions were completed or underway by 2025—as well as:

- Stakeholder engagement, including one-on-one interviews, group briefings, and a series of workshops focused on source of income (SOI) discrimination.
- Public engagement through interactive, in-person public events and an online questionnaire.
- Government partnerships to collaboratively evaluate existing policies and initiatives and to design new policy solutions that are both impactful and feasible.
- Data analysis to examine the intersectionality of New Yorkers' demographic characteristics and housing outcomes and to understand how our city has changed in the last five years.

Stakeholder engagement

Since 2020, HPD has continued to engage policy, advocacy, and community-based organizations to collect feedback on our work and refine our approach. In September 2022, the City organized a two-part stakeholder engagement working group seeking input on the best use of funds to address source of income (SOI) discrimination. The discussions brought together 10 advocacy groups and identified the following priorities:

- Expand paired testing²⁸
- Improve the City's capacity to enforce legal protections for voucher users
- Reduce administrative burden on voucher users
- Improve landlord engagement with voucher programs
- Educate frontline workers and rental assistance holders on human rights

²⁸ Paired testing is a cornerstone of anti-discrimination enforcement and involves the use of two testers who have matching characteristics and qualifications except for a key characteristic protected in fair housing law (e.g., race, gender, source of income) who both attempt to rent or purchase the same home with the aim of identifying discrimination due to that characteristic. The data collected from these proactive tests provide vital evidence to identify patterns of discrimination and support enforcement actions against violators.

In spring 2024, HPD interviewed 16 stakeholder groups to inform the Where We Live NYC 2025 plan. We engaged advocates, legal services providers, researchers, and housing practitioners. These outside experts shared their priorities for how the City can better achieve its six goals. Some key themes from these conversations include:

- Expand housing options in more neighborhoods, including high-cost and low-density areas, so that New Yorkers can choose housing that best meets their needs.
- Focus on the needs of New Yorkers experiencing the most housing instability, such as the lowest-income New Yorkers and recent immigrants.
- Expand housing options through new housing models, such as shared housing, to better reflect New Yorkers' wide range of diverse housing needs and preferences.
- Address housing instability related to climate risks to prepare for the future.
- Invest in neighborhood improvements in historically disinvested areas so that New Yorkers can choose to remain in their current homes and communities and thrive.

Public engagement

Beginning in summer 2024, HPD began engaging with New Yorkers directly in their neighborhoods and online through an online questionnaire, a five-borough library campaign, and in-person and virtual public workshops.

Online questionnaire

Responding to stakeholder recommendations about the most effective forms of engagement, in-person activities were supplemented with a short online questionnaire. The questionnaire was available from June 2024 to June 2025 and distributed through social media and shared with community boards and fair housing stakeholder organizations. The questionnaire asked:

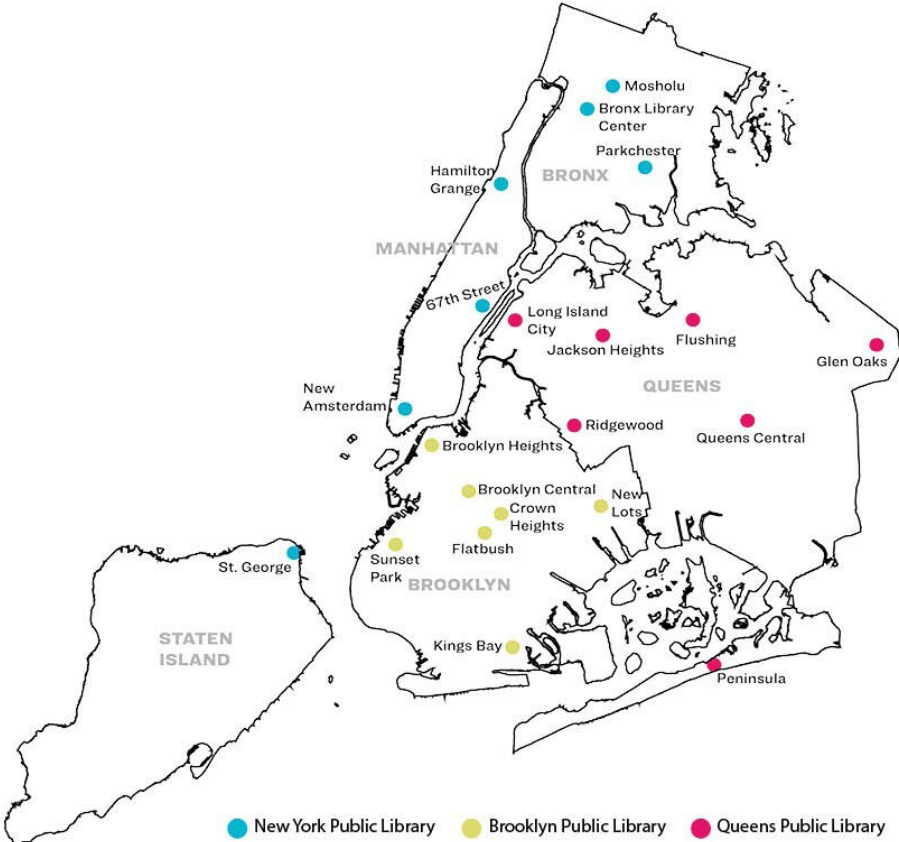
- Have you faced challenges finding or keeping a safe place to live in NYC?
- When trying to rent or buy a home in NYC, have you experienced discrimination?
- Which of NYC's fair housing goals is most important to you and why?
- How can the City better achieve fair housing?

Five borough library campaign—Summer 2024

In addition to meeting people online, public engagement for this plan involved meeting New Yorkers in their neighborhoods. Through a partnership with the New York City Commission on Human Rights, the Fair Housing Justice Center, and New York City's three library systems—New York Public Library, Queens Public Library and Brooklyn Public Library—the City created a six-week [fair housing education and engagement installation](#) in 21 libraries across the five boroughs. The library installations included:

- Interactive fair housing displays where library patrons learned about fair housing, provided feedback for the 2025 plan and received resources about housing discrimination and their rights. Materials were in English and the two other most popular languages at each branch.
- 30 fair housing education and resources events, including:
 - » Screenings of Segregated by Design: a short film examining the forgotten history of how federal, state and local governments contributed to segregation in every major metropolitan area in America through law and policy.
 - » Fair Housing for Young Adults: with the Fair Housing Justice Center, a training to help young New Yorkers learn about their rights and combat discrimination as they enter the housing market.
 - » Know Your Fair Housing Rights: Resources for Fighting Housing Discrimination with New York City Commission on Human Rights, a training about knowing and asserting your housing rights.
 - » Tabling for Fair Housing feedback: with City staff available to provide housing resources for New Yorkers facing housing discrimination or other housing safety and stability challenges.

FAIR HOUSING CAMPAIGN AT 21 LIBRARIES



FAIR HOUSING DISPLAYS AT LOCAL LIBRARIES





FEEDBACK CARDS AT LIBRARY BRANCHES INVITED NEW YORKERS TO SHARE THEIR HOUSING STORIES

Q-F-1

tell us your story.



My mother has a private apt + sec 8 voucher. She struggles to find an apt because real estate workers or landlords will often say that they don't take sec 8 (even though it's illegal). Even when she does find an apt the landlord will often ask for more cash on top of what the voucher pays because they know they have the power to evict/pressure her to do so. ITS a losing game.

Q-R-5

tell us your story.

IN MY SEARCH, I'VE HAD WHITE FOLKS WITH THE SAME JOB, INCOME, + GUARANTOR SITUATION AS ME GET APPROVAL FOR APARTMENTS I HAVE APPLIED TO + BROUGHT THEM TO. BROKERS FIND OUT I AM BLACK AND WON'T EVEN LET ME IN TO SEE THE PLACES I'VE APPLIED TO.

Public workshops—Spring 2025

HPD hosted public workshops online and in-person in the Bronx, Manhattan and Brooklyn to learn about New Yorkers’ experiences with fair housing.

The workshops were designed to engage participants on fair housing issues impacting New Yorkers and the City’s current strategies to address them. Activities were designed to inform participants about fair housing, elicit feedback for the new plan, and empower participants to take action against housing discrimination.

SPRING 2025 PUBLIC WORKSHOP



Public engagement findings

HPD reached numerous New Yorkers via its interactive fair housing displays, educational programs, and resource events as part of the five-borough library campaign.

Via the questionnaire and public workshops, HPD heard from 296 New Yorkers from all five boroughs and 25 fair housing stakeholder organizations. The feedback from these engagements provided insights that informed WWL2025.

WHAT WE HEARD

New Yorkers reported experiences that reinforce the continued relevance of the City's six fair housing goals. Key themes from their feedback are:

- Housing discrimination persists in New York City.
 - » Housing discrimination based on a wide variety of protected characteristics feels widespread.
 - » Commonly discussed protected characteristics include race, ethnicity, citizenship and language, disabilities, both physical or mental health-related, marital status, and presence of or plans to have children.
- More affordable housing is needed in more neighborhoods.
 - » Housing insecurity is tied to a lack of affordable options. Many have been forced to relocate to find an affordable home, often far from family and community.
 - » New Yorkers from low-, moderate- and even middle-income households experience challenges finding and remaining in an affordable home.
- Renters and homeowners both face displacement pressures.
 - » Landlord neglect or harassment threatens housing stability and health.
 - » Renters feel powerless to assert their rights in the exceedingly tight housing market.
 - » Homeowners—especially older adults—face challenges making accessibility modifications.
- New Yorkers with rental assistance face specific barriers in the housing market.
 - » New Yorkers with rental assistance experience unique challenges securing housing including, but not limited to, discrimination by landlords or brokers.

- People with disabilities face specific barriers in the housing market.
 - » People with disabilities, including many older adults, struggle to maintain safe, stable housing.
- Neighborhoods impacted by segregation and disinvestment need more support.
 - » The benefit of low-cost or affordable homes can be undermined by lack of essential neighborhood resources—including access to retail or community services.
 - » Access to opportunities can also be limited by neighborhood violence or unsafe activity.

Government Partnerships

The first plan brought together representatives from over 30 government agencies whose work impacts New Yorkers' housing choices and neighborhood conditions. HPD continues to partner with these agencies to implement fair housing strategies and actions, many of which are ongoing. This updated plan includes new actions from partner agencies and progress reports on ongoing and completed initiatives.

Community boards are another critical government partner in the fight for fair housing. Board members are experts in the needs of their communities, trusted sources of housing resources, and stakeholders in the land use process. Boards across the city have consistently highlighted affordable housing as a top concern in their Community District Needs Assessments, but many are unfamiliar with how their land use decisions impact both the fairness and affordability of housing. In WWL2020, the City committed to training community board members about their fair housing responsibilities. Since 2022, HPD has offered community board trainings covering topics such as fair housing history, barriers to fair housing and the City's goals and strategies to affirmatively further fair housing. So far, representatives from over 70% of city's community boards have participated in these trainings.

Data analysis

The original plan evaluated the city's fair housing barriers through public engagement and extensive data analysis. Chapter 5 of that plan included over 100 data visualizations that describe key housing and neighborhood conditions: where New Yorkers live, where school children live, how neighborhoods in New York differ, and how different types of New Yorkers experience housing challenges. This analysis put special emphasis on place-based disparities, many of which continue to shape our city. The 2025 plan does not include a stand-alone data analysis chapter. Instead, relevant existing conditions are highlighted throughout: in Chapter 4, Progress to Date, in Chapter 5, the Fair Housing Goals and Strategies, and in the fair housing profiles spotlighted throughout this plan. An update of all WWL2020 figures is available as an appendix to this plan.

Neighborhood change can be rapid or slow, and the effects of policy change can be immediate or incremental. Data can help the City see where change is occurring or expected to occur, even if those changes are not visible in real time; however, when change is underway, data may not reflect the extent of the change to come.

A note on the American Community Survey

Much of the neighborhood level data reported in this plan draws on five-year estimates from the 2023 American Community Survey (ACS), the most recent ACS data currently available. These data aggregate responses to the survey from 2019 through 2023 in order to ensure that estimates are accurate and statistically valid. The smaller sample sizes when analyzing data at the neighborhood level leave these measures susceptible to dramatic year-to-year change due to factors ranging from sampling bias, changes in response rates, and other uncontrollable variables that make single-year estimates unreliable on their own. However, combining five years' worth of data means that survey responses from before WWL2020 was published along with others in its immediate aftermath are represented in the 2023 data. The effects of policy change will therefore be diluted, and future years' data capturing may show larger impacts.

Fair housing profiles

This plan incorporates new data into the exploration of each of the six fair housing goals, and takes a new approach, diving deeper into the experiences of different population groups rather than looking at issues geographically. These fair housing profiles highlight the intersectionality of New Yorkers' various demographic characteristics and housing outcomes and have informed the development of this version of the plan. Read a brief summary of the profile on:

- [immigrants](#)
- [children](#)
- [partnership](#)
- [disability](#)
- [older adults](#)

The insights seen in these fair housing profiles are largely made possible by new research and data tools. Expansive data collected through the New York City Housing and Vacancy Survey (NYCHVS) has allowed for a more robust understanding of New Yorkers' identities based on the intersection of various demographic characteristics and housing outcomes. The NYCHVS is a triennial survey for which HPD serves as the survey sponsor on behalf of the city. For the 2021 NYCHVS, HPD completed a full redesign of the survey, addressing all aspects from design of the survey to collecting and sharing data. Following the redesign, the NYCHVS provides relevant demographic and other data that was unavailable for WWL2020. You can now explore NYCHVS data online using the [NYCHVS Data Explorer](#).

Public Feedback on the Draft Plan

On August 4, 2025, HPD released materials for public review, including new draft strategies and commitments for the 2025 plan along with interactive tools to support engagement with the issues:

- [Voices from the Fight for Housing](#), a short documentary produced in collaboration with ReelWorks Studio, tells the story of four New Yorkers facing and overcoming housing barriers.
- The [NYC Housing and Vacancy Survey Data Explorer](#), a new interactive housing and demographics data tool showcasing NYCHVS data, offers users a chance to understand learn about the housing experiences of different demographic groups in our city.

In early September, HPD released the full draft plan and made it accessible for use with a digital reader. HPD offered a variety of ways to learn about and provide feedback on the draft plan materials. In August and September, HPD hosted virtual public briefings to introduce the

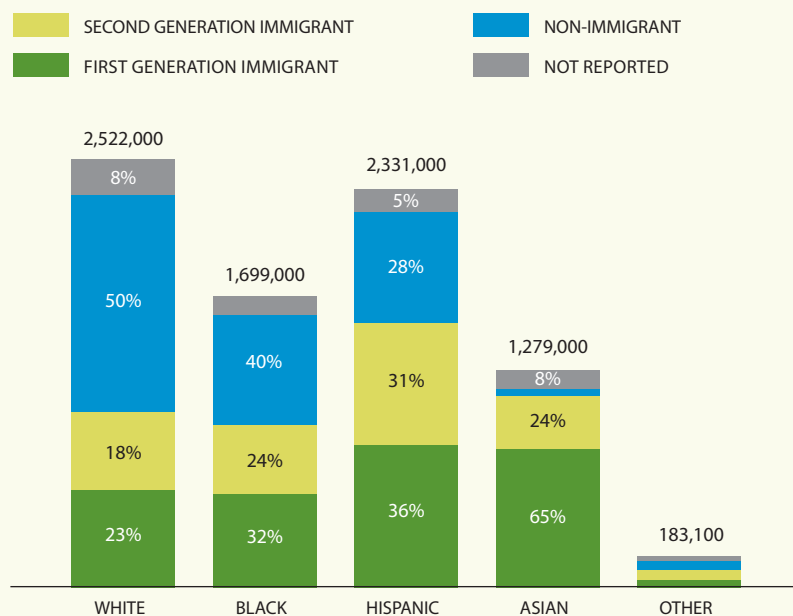
draft plan and answer questions. HPD also offered “office hours” to the public to engage questions or feedback. Throughout this period, we collected feedback through an online form. We promoted the draft plan, public meetings, and the online feedback form through social media and multiple email blasts to over 1,100 stakeholders.

HPD catalogued and considered all public comments received by email, the online feedback form, the public briefings, and during office hours. Many comments resulted in direct changes to the plan; others will inform existing programs or the implementation of future projects. Following the release of the final plan, all public comments and City responses have been published as an appendix to the plan on the Where We Live website.

Immigrants in NYC

New York City is a city of immigrants. One in three New Yorkers was born outside the United States and an additional one in four has at least one parent who was born outside the US. Our immigrant communities are a major driver of our linguistic and cultural identity, and they are the source of much of New York City’s diversity both within and across racial and ethnic groups. Today, 80% of first-generation immigrants in our city are people of color and they comprise a substantial share of every racial and ethnic group.

FIGURE A: NYC’S POPULATION, BY IMMIGRANT GENERATION AND RACE/ETHNICITY, 2023ⁱ



Immigrants in NYC face structural challenges that constrain opportunity for first- and sometimes second-generation immigrants, regardless of race/ethnicity.

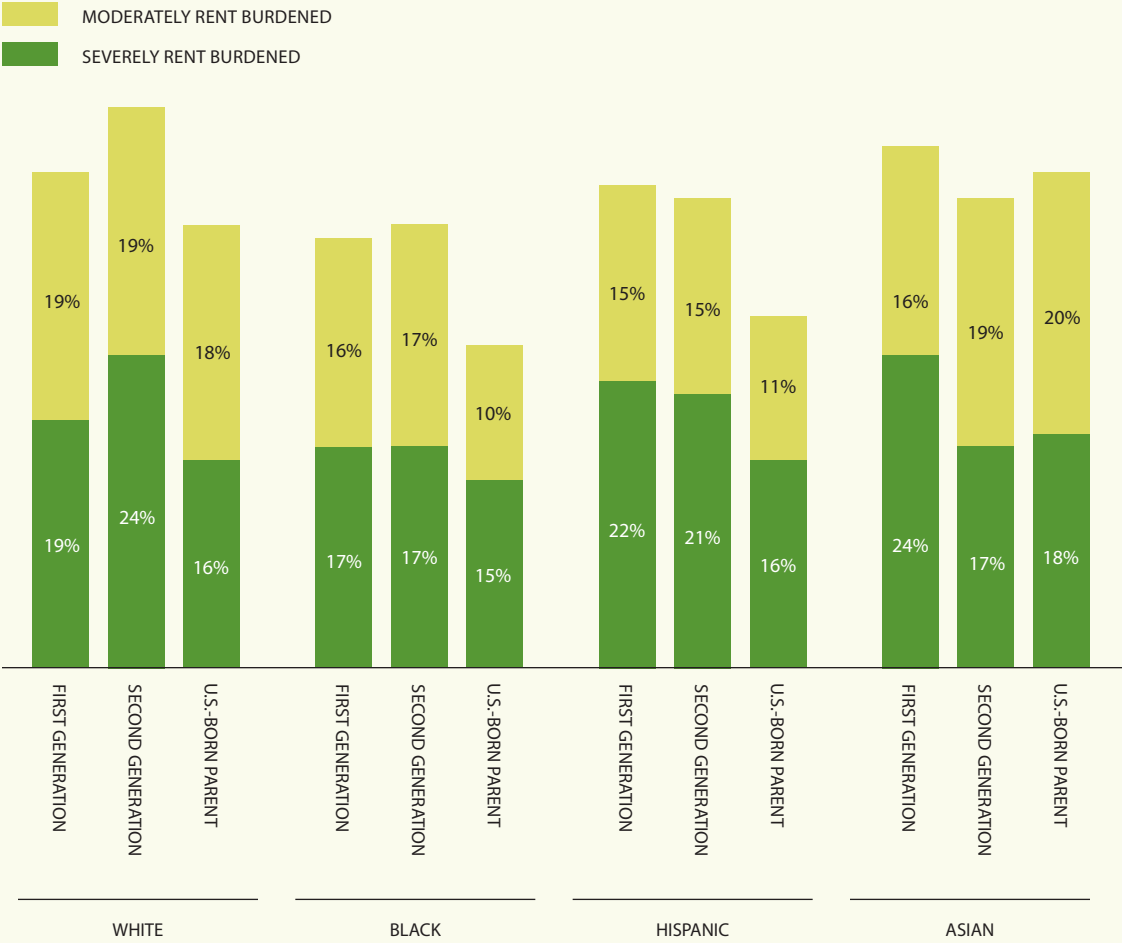
- Immigrant households experience significantly higher rates of crowding²⁹ than those born in the United States to US-born parents across every racial/ethnic group.
- One in four first-generation immigrants has limited English proficiency (LEP). Those who speak English less than well or not at all have lower median effective pay rates and are often locked into low-wage work.
- Federally supported housing assistance, including public housing and Housing Choice Vouchers, are vital resources that ensure affordability even when a household's income decreases, but first- and second-generation Black and Hispanic New Yorkers are far less likely to benefit from these programs. First- and second-generation Black and Hispanic New Yorkers are also less likely to receive public assistance and less likely to engage with the City's enforcement mechanism to address lack of heat.

In other ways, the experiences of immigrant New Yorkers mirror persistent structural inequalities by race.

- There are stark differences in income by race/ethnicity. White New Yorkers earn more within each immigrant generation, followed by Asian New Yorkers. The intersection of income and race is more complicated for Hispanic and Black New Yorkers, who earn less for hours worked and have lower household incomes, with more muted or no difference by immigrant generation.
- Rent burden is high across all race/ethnicities and immigrant generations. But the share of rent burdened households is higher for first-generation immigrant New Yorkers across every race/ethnicity. For white and Asian New Yorkers, this is largely explained by income inequality by nativity; for Black and Hispanic New Yorkers, this is almost entirely explained by the lower rates of federal assistance among first- and second-generation Black and Hispanic New Yorkers.

29 The 2023 NYCHVS defines Crowding as a measure of persons per bedroom. All previous Surveys defined crowding as measure of persons per room. The thresholds for "crowded" conform to standard occupancy criteria used in subsidized housing. A household was defined as crowded if there were more than two persons per bedroom. By this definition, households with only one or two members cannot be overcrowded.

FIGURE B: RENTERS WHO ARE MODERATELY OR SEVERELY RENT BURDENED, BY IMMIGRANT GENERATION AND RACE/ETHNICITY, 2023ⁱⁱ



CHAPTER 4

Progress to Date

Where We Live NYC 2025 is part of the cycle of continuous studying, goalsetting and reporting. The six goals, 19 strategies, and 81 actions from WWL2020 serve as the roadmap. These goals are not just policy statements; they represent real commitments which the City will deliver and will report. In many cases, the spirit of the six goals has inspired additional work that went beyond the 81 individual actions listed in the plan.

Tracking Progress by the Numbers

The City issued progress reports in 2023 and 2024, giving the public an opportunity to track our progress in achieving these actions. Since the 2024 progress report, four more commitments that were marked “in progress” have been completed; to date, 51% of the actions from WWL2020 are complete (41); another 43% of the actions are in progress (35). Of the actions that were “in progress” in the 2024 progress report, 28 actions are being recommitted to in the 2025 plan. The City is also recommitting to four commitments that were “not started” as of the [2024 progress report](#) and eight commitments that were “complete” in light of ongoing work towards those commitments. While the work is never done, this progress represents the City’s dedication and effort to deliver on the promise of a more equitable New York.

The following are highlights of what the City has accomplished since 2020. WWL2020 action details can be found [here](#) for screenreader accessibility.

The City is using a collaborative, multifaceted response to housing segregation and discrimination.

- Modernized the New York City Housing and Vacancy Survey (NYCHVS): Beginning with the 2021 survey, HPD expanded the languages in which the survey is available, collecting more robust data to better capture the diversity of New York City residents. HPD also created a new NYC-specific training curriculum for the hundreds of field representatives. The new training helps mitigate implicit bias, overcome potential reluctance, and ensure New Yorkers can participate in their preferred language. See 2020 Action 5.3.1.
- Launched the Equitable Development Data Explorer and racial equity report requirement for land use actions: The Department of City Planning (DCP) and HPD collaborated with the Racial Impact Study Coalition to design and launch the [Equitable Development Data Explorer \(EDDE\)](#), a new, publicly-accessible webtool. For the first time, publicly-available housing and neighborhood data is broken down by race and ethnicity and shown across time, allowing these factors to be part of conversations about housing and neighborhood change. These resources are provided in accordance with Local Law 78 (2021), which requires the creation of the equitable development data tool and racial equity reports. See 2020 Action 6.1.3.
- Formed the Taskforce on Racial Inclusion & Equity (TRIE): In response to the disproportionate impact of the COVID-19 pandemic on the very same communities impacted by historical disinvestment and structural racism, the City launched TRIE in 2020 to help ensure equity was central to its response and recovery, from equitable distribution of vaccines to the expansion of broadband access. See 2020 Action 6.4.4.
- Invested new resources to address fair housing complaints: In 2023, the City contracted with the Housing Rights Initiative (HRI) to pilot a new approach to testing for source of income (SOI) discrimination. Out of the completed 273 tests conducted across all five boroughs, 32% conclusively identified SOI discrimination. This complements ongoing work of the New York City Commission on Human Rights (CCHR), which has conducted over 900 tests for discrimination by housing providers since the implementation of WWL2020 and resolved numerous cases through a combination of pre-complaint interventions, private settlement agreements, and financial settlements. See 2020 Action 1.1.4.

- Pursued proactive case resolution through pre-complaint interventions and educational initiatives: Since the release of WWL2020, there have been 975 successful pre-complaint interventions facilitated by CCHR in housing. In fiscal year 2024, CCHR also partnered with Fordham University to launch a new for-credit training course through its Real Estate Institute (REI). This course provides real estate professionals with essential training on the NYCHRL's housing protections, along with 1.5 continuing education credits toward their license renewal. Accredited by New York State, the course focuses on the most common types of housing discrimination: source of income discrimination and the failure to provide reasonable accommodations for people with disabilities. Participants learn key terms, best practices, and fundamentals of compliance with the NYCHRL. Unlike most continuing education courses that can be expensive, the class is free, aiming to leverage government resources to promote equity. See 2020 Action 1.1.5.
- Established the Mayor's Office of Equity & Racial Justice and the Commission on Racial Equity: In 2022, New York City voters passed three historic ballot measures:
 - » Adding a preamble to the City Charter outlining a statement of values and vision for a just and equitable city for all to guide government
 - » Establishing an Office of Racial Equity, a citywide Racial Equity Plan, and a Commission on Racial Equity to advance and evaluate racial equity as well as ensure accountability
 - » Creating a True Cost of Living measure to track the cost of meeting essential needs and living with dignity in NYC

In response to these ballot measures, the City will soon publish its first Citywide Preliminary Racial Equity Plan and the City's first True Cost of Living Measure, a powerful tool to better understand what it takes for New Yorkers to live with economic dignity. See 2020 Action 6.1.3.

The New York City Housing & Vacancy Survey's Move Toward Language Justice

The New York City Housing and Vacancy Survey (NYCHVS) has been conducted since 1965 in accordance with New York City's state and local laws and is representative of both New York City's housing stock and population. It is a triennial survey for which HPD serves as the survey sponsor on behalf of the city. For the 2021 NYCHVS, HPD completed a full redesign of the survey, addressing all aspects from design of the survey to collecting and sharing data. Throughout the redesign process, the team carefully considered how a multilingual approach can be incorporated into all parts of the survey with the goal of pursuing language justice, as outlined in *Multilingual Communities Require Multilingual Surveys: A Language Justice-Informed Approach to the New York City Housing and Vacancy Survey*. Language justice aims to dismantle language-based barriers in an effort to enable all involved to equally participate fully, regardless of the language they speak, and explicitly correct imbalances of power in communication. A holistic approach to language justice, considering all aspects of the survey and every potential interaction with respondents, is essential for an equitable approach to surveys, especially in diverse areas.

According to the 2023 NYCHVS, 46% of New Yorkers speak a language other than English and half of them (23% of New York City overall) have limited English proficiency. No survey conducted in New York City could purport to accurately represent the city's residents if it was only conducted in English. A multilingual city requires a multilingual survey approach. For surveys fielded in diverse areas like New York City, language access is an issue not only of equity, but also data quality. New Yorkers must be able to ask questions and participate fully in the survey, regardless of their preferred language.

The HPD research team adopted an advance translation approach for English, Spanish, Russian, Simplified and Traditional Chinese, Bengali, and Haitian Creole. For these languages the research team worked closely with

a team of language experts to critically look at the survey questionnaire and work jointly across languages to optimize the questionnaire for translation and cultural understanding. Through this process, the English questionnaire benefits as much from the translation process as all other languages. They reconsidered their approach to survey materials by prioritizing carefully designed multilingual letters and brochures rather than an English-first approach. The team also incorporated a multilingual approach to their training for field staff, making sure to train both bi-lingual field staff and those who speak only English about the importance of a multilingual survey and the role that each member of the survey team plays in working towards language justice.

Language access presents a challenge in survey administration because of the resources it takes to produce translations, hire bilingual field staff, and produce multiple sets of materials. The work is necessary though, especially in contexts like New York City. Ultimately, these efforts lead to more accurate representation of multilingual cities like New York City in survey data, and more effective policies based on the use of such data. By expanding the survey's capacity to document the experiences of New Yorkers with diverse linguistic profiles, the HPD research team ensures that these New Yorkers' needs can be included and presented to the policymakers who rely on NYCHVS data. The redesign resulted in a survey that more fully meets the agency's commitments to equity, inclusion, and high-quality, representative data.

Waickman, Caitlin R., and Allison Corbett. 2022. "[Multilingual Communities Require Multilingual Surveys: A Language Justice-Informed Approach to the New York City Housing and Vacancy Survey](#)." Proceedings of Joint Statistical Meetings 2022 Survey Research Methods Section.

New Yorkers living in NYCHA housing are starting to see their homes transformed through comprehensive renovations that take their voices into account.

- Created the New York City Public Housing Preservation Trust: In June 2022, Governor Hochul signed the Public Housing Preservation Trust, which will execute repairs for up to 25,000 NYCHA apartments, in law. The legislation establishes a resident opt-in voting process and empowers residents to take an active role in overseeing the rehabilitation of their homes. Since the launch of the first voting period in late 2023, the program has helped push 1,776 apartments into the pipeline for repair. See 2020 Action 3.1.1.
- Completed or started thousands of apartment rehabs through NYCHA's PACT Program: To date, over 39,000 apartments across 145 developments are in pre-development, under construction, or have completed renovations through the Permanent Affordability Commitment Together (PACT) program, through which NYCHA works with development partners to fund extensive renovations and repairs. See 2020 Action 3.1.2.
- Expanded access to green spaces on NYCHA property: As part of the "Walk to a Park" initiative, the New York City Department of Parks and Recreation and the New York City Housing Authority have invested \$23 million in green spaces on NYCHA's campuses. The initiative re-imagined nearly three acres of NYCHA open space across three developments in Queens, two developments in the Bronx, and one development in Brooklyn. These green spaces have been fully reconstructed to include fitness equipment, sensory play equipment, seating, and new landscaping. Since the launch of the initiative in 2019, the share of New Yorkers who live within walking distance to a park has increased from 81.7% to 84.2% in 2025. See 2020 Action 6.3.4.
- Began to address the digital divide among public housing residents: NYC's Office of Technology and Innovation officially launched Big Apple Connect in September 2022 to ensure that NYCHA residents have access to free, fast, reliable, and safe internet. NYCHA residents in eligible developments are eligible to receive free internet connections with download speeds of up to 300 Mbps, a free wireless router and modem, free basic cable TV, and a free cable box and remote control. See 2020 Action 6.4.4.

The City is investing resources to help low-income households stay in their homes.

- Expanded holistic anti-displacement pilot initiatives to all of NYC: Two key tenant protection programs, [Partners in Preservation](#) and [Certification of No Harassment](#), completed their pilot periods and have been expanded citywide. Partners in Preservation proactively combats landlord harassment and displacement by funding local organizations to do tenant education, organizing, and canvassing in rent-regulated housing. As of fall 2024, the program is now active in 40 community districts in Brooklyn, Queens, the Bronx, and Manhattan. See 2020 Action 3.3.3.
- Funded home repairs for low- and moderate-income homeowners in all five boroughs: HPD launched HomeFix 2.0 in 2023, an expansion of [HomeFix](#), to cover urgent repair requests and maintenance needs for low- and moderate-income homeowners. HomeFix 2.0's goal is to support the preservation of the City's housing stock, promote the safety of residents, and provide stability for 150 homeowners every year. A focus of the expansion is to build climate resilience, as approximately 75% of buildings in the City's coastal floodplain are one to four family homes and are subject to increased flood risks and climate threats. To date, the program has served 230 homeowners in all five boroughs, 40% of whom are older adults and 50% of whom are low-income. See 2020 Action 3.2.1.
- HPD is developing a resilient community vision for the Jewel Streets: The Jewel Streets, a low-lying neighborhood straddling East New York, Brooklyn, and Lindenwood, Queens, lack comprehensive stormwater and sanitary sewer infrastructure. HPD, in partnership with the Department of Environmental Protection (DEP), is leading a plan to address persistent flooding and quality of life issues. The process has included close partnerships with local stakeholders and six public workshops since June 2023 where residents have identified neighborhood priorities around flooding, affordable housing, community services, and transportation safety, among others. Over the past two years, the City has mobilized to address urgent quality of life issues through investments in drainage infrastructure, removal of abandoned vehicles and clean ups of illegally dumped waste. Later in 2025, HPD will release a [neighborhood plan](#) that outlines the City's planned investments in infrastructure, housing, and services to deliver greater resilience, safety, and affordability in the Jewel Streets. The City has already committed capital funds for an innovative stormwater system design that includes traditional sewers and a "bluebelt"—ponds that store and filter stormwater. See 2020 Action 6.1.5.

- Expanded the Homeowner Help Desk program citywide: A partnership between the Department of Housing Preservation and Development, the Center for NYC Neighborhoods, and local community-based organizations, the [Homeowner Help Desk](#) connects struggling homeowners to one-on-one housing, financial, and legal counseling on a wide range of issues, including foreclosure prevention, property tax enforcement, flood resiliency, estate planning, and deed theft through intensive outreach and a comprehensive marketing campaign. See 2020 Action 3.4.2.

Where We Live NYC 2020 paved the way for “City of Yes for Housing Opportunity” zoning reforms.

In WWL2020, the City committed to “Expand housing options in low-density zoning districts to encourage the development of low- cost housing in neighborhoods across the city and give small homeowners more flexibility to create extra space and income” (See 2020 Action 2.1.1) and Propose modifications to the Zoning Resolution to allow for an increase in density for affordable housing (See 2020 Action 2.1.4).

The City Council approved the [City of Yes for Housing Opportunity](#) zoning reform proposal in December 2024. The zoning text changes will address the housing shortage by making it possible to build a little more housing in every neighborhood. New York City has not built enough housing for decades because of restrictive zoning rules, and the new housing we have built is concentrated in only a few areas. As a result, our city has too few homes and, due in part to this scarcity, the cost of housing keeps going up. The transformative City of Yes reforms include zoning changes that will allow more housing in both low- and high-density neighborhoods without changing their existing character. In low-density areas, homeowners can add accessory dwelling units to their properties. In addition, the city will soon have modest multifamily housing along in areas zoned for commercial uses and areas near transit. In higher-density areas, the Universal Affordability Preference allows for bigger buildings in exchange for permanent affordable housing. Learn more about the housing opportunities unlocked by these reforms below.

2025 Charter Revision Commission

In December 2024, building on the momentum of City of Yes for Housing Opportunity, the City established a Charter Revision Commission which examined the ongoing housing crisis. Consisting of a diverse range of housing experts, this Commission reviewed the City's foundational document, paying particular attention to how land use processes hinder building affordable housing in every neighborhood.

After more than 30 hours of testimony across 10 public hearings and more than 3,000 written comments, the Commission proposed five questions for voters to decide on in the November 2025 election.

- Question 2: "Fast Track Affordable Housing" would establish two new pathways for approving affordable housing, including a new fair housing tool that builds on the [Fair Housing Framework](#) to expedite reviews in community districts that produce the least affordable housing and a fast-track approval process for publicly financed affordable housing
- Question 3: "Simplify Review of Modest Housing and Infrastructure Projects" would expedite public review for modest increases in housing capacity, affordable housing on public land, climate resiliency projects, and other actions compared to review under the existing Uniform Land Use Review Procedure (ULURP)
- Question 4: "Establish an Affordable Housing Appeals Board with Council, Borough, and Citywide Voices" would empower the City Council Speaker, relevant Borough President, and Mayor to review City Council denials or modifications of affordable housing projects. Despite the urgent citywide need for housing and persistent segregation patterns, current procedures and practices, especially member deference in land use matters, have prevented housing development in certain neighborhoods. This proposal would allow development after completing the existing review process if supported by two out of the three elected representatives.

- Question 5: “Modernize the City Map” would replace over 8,000 paper maps with a centralized digital version that, in conjunction with zoning, determine where and at what scale housing can be built. Today, when changes to the City Map are required for housing projects, months are added on top of an already long process.

New Yorkers are seeing increased affordable rental housing and homeownership opportunities, especially in amenity-rich areas.

- Completed Gowanus and SoHo/NoHo neighborhood rezonings: In just four years, over 1,190 new affordable homes are already underway in Gowanus, including over 500 for very low-income households. Together, these rezonings could bring approximately 3,900 new permanently affordable homes to two high-cost and transit-rich neighborhoods that are currently out of reach to low- and moderate-income New Yorkers. See 2020 Action 2.1.3.
- Promoting inclusive growth in five diverse neighborhoods across four boroughs: The Adams Administration is increasing housing choice in transit-rich areas through five neighborhood plans that will be finalized by the end of 2025. These rezonings are expected to support the creation of approximately 14,000 new affordable homes, expand economic opportunity, and enhance resilience in Morris Park/Parkchester, Crown Heights/Bedford-Stuyvesant, Midtown South, Jamaica, and Long Island City. See 2020 Action 2.1.3.
- Enacted the landmark City of Yes for Housing Opportunity legislation to support incremental growth in every New York City neighborhood: By eliminating outdated parking minimums in central neighborhoods, loosening zoning restrictions in low density areas to allow backyard or basement apartments, and encouraging new infill on neighborhood commercial corridors and near transit, this transformative zoning text amendment will help create 80,000 new homes citywide over the next 15 years. See 2020 Action 2.1.1.

- Introduced the Universal Affordability Preference (UAP): Through [City of Yes for Housing Opportunity](#), UAP will grant buildings additional floor-area for permanently affordable homes. UAP will also introduce income-averaging, allowing a wider range of affordable units, including more deeply affordable units at a lower average AMI than the previous Voluntary Inclusionary Housing Program. This preference will apply to most medium and high-density parts of the city, encouraging more affordable housing and, in turn, expanding housing choices and opportunities for NYC families. See 2020 Action 2.1.4.
- Introduced a comprehensive support system to help homeowners create or legalize accessory dwelling units (ADUs) and basement apartments: In addition to the City of Yes Zoning and legislative changes that were passed to enable the creation of new ADUs and the legalization of existing basement apartments, the City has also pursued the following additional supports:
 - » Launched the PlusOne ADU financing program, to provide affordable financing to low- and moderate-income homeowners seeking to create ADUs or legalize basement apartments on their properties.
 - » Launched the ADU For You resources website in partnership with EDC, WXY, KM Associates, and Habitat for Humanity. When complete, the website will include free and publicly available resources, such as a pre-approved plan library.
 - » Launched the ADU For You Technical Assistance service in partnership with EDC and Neighborhood Restore. This service will provide free and live technical assistance and advice to help homeowners navigate the various processes needed to create an ADU or legalize a basement apartment. See 2020 Action 2.1.1.
- Supported new state tax incentives critical to developing new affordable housing: Affordable Neighborhoods for New Yorkers tax incentive (485-x): The successor to 421-a, this program incentivizes the inclusion of permanently affordable and rent-stabilized housing in new, multi-family construction projects and eligible conversions. Notably, 485-x eliminates the middle-income affordability Option C, which allowed developments to include units restricted to 130% or HUD Income Limits (also known as area median income or AMI). The new program limits affordable units to 100% AMI maximum and requires the weighted average area median income of development projects to be between 60-80%. See 2020 Action 2.1.9.

- Made a record number of homes available through the new NYC Housing Connect: HPD's new version of [Housing Connect](#), the affordable housing lottery website, improves the application experience for a wide variety of users. HPD is continuing to improve the process based on feedback from users. As of Fiscal Year 2025, HPD has made over 50,000 homes available through the new NYC Housing Connect. See 2020 Action 2.3.1.
- Unlocked City land in amenity-rich areas for housing development: In 2024, Mayor Adams signed [Executive Order 43](#), which requires City agencies to identify public land suitable for new housing development to address the city's housing crisis. The executive order establishes the City Housing Activation Task Force, with representatives from mayoral agencies and other public entities. The Task Force is prioritizing the redevelopment of publicly owned sites in amenity-rich areas. See 2020 Action 2.1.7.
- Accelerated opportunities for community-owned or shared-equity housing: HPD has financed or is currently planning to finance more than 1,200 affordable homes on land owned by Community Land Trusts, nonprofit organizations that own land on behalf of a community and lease it to low- and moderate-income households, promoting affordable homeownership. Additionally, the agency has financed the creation of hundreds of units of new, resident-owned HDFC coops via the Affordable Neighborhood Cooperative Program (ANCP) and Open Door Program. In terms of new HDFC Co-Ops, the city has created approximately 3,000 units since FY 2023. HPD has also continued to provide critical support to existing Mitchell-Lama and HDFC limited equity co-ops, through its preservation finance programs and technical assistance contracts with CBOs. Through HPD's Affordable Neighborhood Cooperative Program (ANCP), the agency has committed over \$114 million dollars in FY 2025 to fund the rehabilitation of distressed multi-family properties in order to create affordable Co-Ops for low to moderate-households. See 2020 Action 6.3.1.
- Increased down payment assistance for low-income homebuyers from \$40,000 to \$100,000: HPD's HomeFirst program more than doubled the maximum award available to qualified first-time homebuyers. In April 2025, HPD expanded eligibility of the HomeFirst program and roughly doubled the total amount of funding available to increase the number of first-time homebuyers benefitting from the program across the city. See 2020 Action 2.1.10.

- Successfully advocated for State amendments to allow the City to expand the amount of home repair assistance it can provide to low-income homeowners: The passage of the [Housing Affordability, Resiliency, and Energy Efficiency Investment Act of 2023](#) (HAREEIA) modernized HPD's loan authorities to improve the agency's ability to preserve affordable housing and provide larger subsidized loans for low-income homeowners to make necessary repairs and climate resilient improvements. This legislation makes a series of updates, including increasing the lending term to 40 years with extensions, which allows loan authorities to finance the construction of non-residential facilities. See 2020 Action 3.4.4.

Fair Housing Framework

In 2023, the City Council unanimously passed the Fair Housing Framework (Local Law 167) into law, codifying our commitment to affirmatively further fair housing. The law added section 16-a to the City Charter. Irrespective of changes at the federal level, the City will continue releasing updated fair housing plans every five years that analyze citywide data as well as establish policy goals and strategies that guide our work.

In addition to five-year plans, the City will produce a long-term citywide housing needs assessment and five-year housing production targets citywide and for each community district to more concretely guide Goal 2 (Build more housing in all neighborhoods across New York City and the region). Furthermore, a strategic equity framework will identify obstacles to achieving the City's goals to ensure equitable opportunities and growth in every neighborhood.

The specific requirements of the fair housing framework are:

- By October 1, 2025: Fair housing plan (Where We Live NYC)
- By October 1, 2026:
 - » Long-term housing needs assessment
 - » Five-year citywide housing production target
 - » Five-year housing production target for each community district
 - » Strategic equity framework

- Annual fair housing progress report
- Preliminary reports released at least 30 days before final plan submission, followed by a public meeting

New Yorkers are seeing increased housing support and resources that meet their unique needs in the neighborhoods of their choice.

- Expanded support for New Yorkers with disabilities to access affordable housing: HPD awarded nine community-based organizations funding to better help New Yorkers with disabilities apply to affordable housing through the [City's Housing Ambassadors initiative](#). The Accessibility Expansion program has helped to ensure that information and guidance about accessing affordable housing is available for people with disabilities. See 2020 Action 5.2.2.



- Launched the Accessibility Program for Older Adults: The program will prioritize 10% of units in new affordable senior housing for eligible older adults who currently live in inaccessible homes. It applies to homes financed through the Department of Housing Preservation and Development’s [Senior Affordable Rental Apartments \(SARA\)](#) program. The first beneficiaries of the program are expected to move into accessible homes in 2026. See 2020 Action 5.3.1.
- Passed the Fair Chance for Housing Act: This [local legislation](#) protects New Yorkers with arrests or conviction records from discrimination when applying for housing by prohibiting housing providers from conducting criminal background checks on prospective tenants before reviewing other relevant factors (for example, income, tenant history). The law, which went into effect in 2025, aims to curtail the long practice of landlords, property managers, and brokers using criminal background checks as a tool of exclusion that perpetuates racial bias and disproportionately keeps Black and Hispanic residents, out of stable housing. See 2020 Action 1.1.1.
- Pursued enforcement measures against chronic bad actors: In August 2024, the City Commission on Human Rights reached a groundbreaking settlement securing the largest civil rights settlement in housing in the City’s history for discriminating against housing voucher holders. The settlement included a \$1 million civil penalty—the highest ever imposed for housing violations under the New York City Human Rights Law—and mandates the allocation of 850 apartment units for voucher holders, setting a new precedent for housing equity. See 2020 Action 1.1.5.
- Launched a re-designed Owner Package for Housing Choice Voucher program (Section 8): HPD began issuing the new forms in November 2024 which were created to provide a more streamlined and user-friendly experience for owners participating in the rental assistance program. Developed as part of the RAPID (Rental Assistance through People-Informed Design) project—a collaboration between HPD and Public Policy Lab—the updated package reflects insights gathered through interviews and research with program stakeholders, including current participants. The revamped package simplifies paperwork, reduces errors and redundancies, and ensures HPD can efficiently collect essential program information. See 2020 Action 4.2.2.

- Invested in housing mobility counseling for rental assistance holders: The Housing Choice Mobility Counseling Program provides critical support for Section 8 voucher recipients who face challenging or emergency circumstances that require them to find a new home. This program helps families find housing in the neighborhood of their choice by offering both practical assistance and financial support. Previously, HPD had been able to provide these services only to families seeking to move to certain zip codes. However, in 2024, HPD started offering these services to “required movers” no matter where they chose to live, offering freedom of choice for more families seeking new housing. See 2020 Action 4.1.3.
- Developed a rent reporting pilot for subsidized housing: Launched in summer 2025, the program will allow tenants living at select affordable housing developments to voluntarily report their monthly rent payments to the major credit bureaus. Tenants will have access to 12-months of free rent reporting furnished by the rent reporting platform Esusu. The aim of the pilot is to help tenants in affordable housing improve their existing credit scores if they have one and help tenants who do not have a credit record establish one. See 2020 Action 6.4.3.



Newly-Created Senior Advisor for Disability Policy

HPD is deeply committed to supporting the housing needs of all New Yorkers, including people with disabilities. In spring 2023, HPD created the Senior Advisor of Disability Policy role in the Office of Policy and Strategy. The Senior Advisor for Disability Policy works to advance housing-related policies responsive to the housing needs of New Yorkers with disabilities by:

- Analyzing and recommending legislation (to City, State, and Federal policymakers) designed to improve the quality of life of disabled New Yorkers in their homes;
- Identifying practical, targeted tools and solutions, in coordination with HPD colleagues that promote inclusivity in New York City's housing stock and services; and
- Conducting cross-agency and stakeholder outreach to collaboratively design and implement holistic, sustainable initiatives in support of New Yorkers with disabilities.

CHAPTER 5

The Fair Housing Goals and Strategies

The original plan established the essential direction of New York City's fair housing work, and this year's update builds on that foundation by committing to new strategies and actions to advance fair housing. The plan's six goals reflect years of engagement and analysis and define a balanced approach to affirmatively furthering fair housing. Since original publication, these goals have been affirmed by the New York City Council and codified into laws that strengthen the City's fair housing work.

The six goals are:

- Goal 1: Fight discrimination and ensure equal access to housing
- Goal 2: Build more housing in all neighborhoods across New York City and the region
- Goal 3: Protect affordable housing and prevent displacement
- Goal 4: Ensure access to different types of neighborhoods for tenants using rental assistance
- Goal 5: Expand and improve housing options and accommodations for people with disabilities
- Goal 6: Improve conditions, services, and infrastructure in historically disinvested neighborhoods

In 2025, the City is recommitting to and updating the actions for which there is still work to do and committing to new strategies and actions that will advance its work to achieve these goals. All of these actions are based on the continuous and rigorous process of studying (through public feedback and data analysis), goalsetting and public reporting. We invite you to explore each goal to understand the work since 2020, the state of the issues today, and where we are headed over the next five years.

Goal 1: Fight discrimination and ensure equal access to housing

The City has dedicated substantial resources to combat housing discrimination, focusing on both preventative measures and enforcement. A cornerstone of these efforts has been the work of the New York City Commission on Human Rights (CCHR). Since the implementation of WWL2020, CCHR has conducted over 900 tests for discrimination by housing providers, including landlords and brokers. In addition to testing and litigation, the City has emphasized proactive case resolution through pre-complaint interventions and educational initiatives. CCHR's pre-complaint interventions not only expedite justice but also promote community trust and incentivizes compliance with fair housing laws. Following a 2023 pilot, which confirmed findings of widespread source of income (SOI) discrimination, the City will be combining its emphasis on proactive case resolution with deeper investment in paired testing.

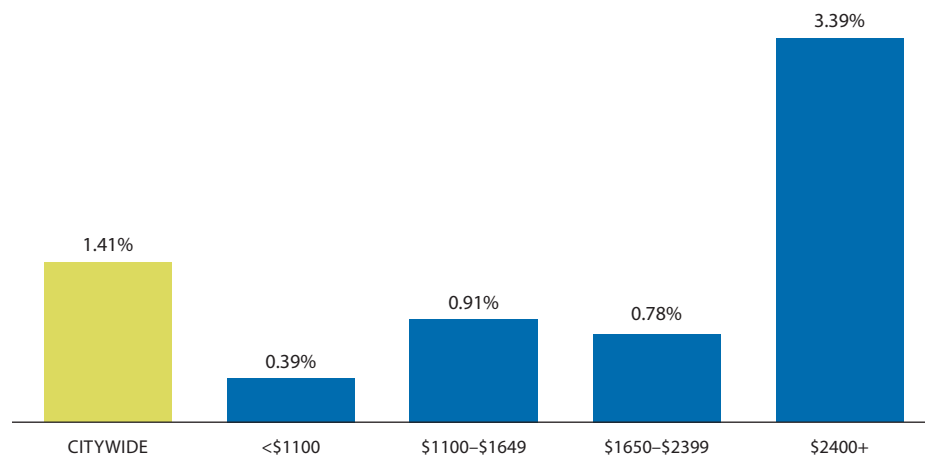
“Brokers find out I’m Black and won’t even let me in to see the places I’ve applied to.”

–Ridgewood Library respondent

Rising housing scarcity and federal cuts to fair housing enforcement make it easier for landlords to discriminate and harder for tenants to challenge it

Unfortunately, our increasingly tight housing market makes housing discrimination harder to battle. The city's housing vacancy rate has plummeted, dropping from a high of 4.54% in 2021 to 1.4% in 2023.

FIGURE 5.1: NET RENTAL VACANCY RATE BY ASKING RENT, 2023ⁱⁱⁱ



Limited vacancy can intensify discriminatory practices as landlords and property managers have more discretion in tenant selection and they may be more inclined to select or reject applicants based on race, ethnicity, disability or income source. These dynamics not only harm the prospective tenants but can reinforce existing patterns of segregation.³⁰ Because vacancy rates are lowest for the lowest-cost homes, the households with the fewest options in the market will face the greatest pressures. Moreover, during the City's engagement work, New Yorkers described suspicions of discriminatory behavior in the application process for purchasing a co-op, but the opaque approval process makes it extremely difficult for applicants to prove discrimination.

Cuts to federal programs that protect against housing discrimination and enforce housing discrimination laws, and reductions in HUD staff, will also complicate national and local responses to housing discrimination.³¹

30 See e.g. "[Racial discrimination and housing outcomes in the United States rental market](#)," National Bureau of Economic Research, Working Paper 29516 (November 2021).

31 National Fair Housing Alliance, [The Trump Administration's FY26 Budget Will Worsen the Fair and Affordable Housing Crisis](#) (Mar. 12, 2025).

The City will continue to invest in testing, enforcement and data collection and to use findings from these efforts to shape policy

Discrimination today often evades easy detection and can present as more covert even though widespread.

As part of the 2023 source of income (SOI) discrimination pilot, for example, the Housing Rights Initiative (HRI) found among conclusive tests:

- 32% identified SOI discrimination
- 65% resulted in rental assistance acceptance
- Evidence of SOI discrimination was identified in every borough

The findings included a mix of forms of discrimination ranging from implicit to explicit:

- Income/credit/employment status asked for or required: 44.1% of rejections.
- Claimed exemption from rental assistance program (i.e., this is a co-op building): 41.2% of rejections.
- Not appearing at scheduled showings or “ghosting”: 20.6% of rejections.
- Outright rejection (i.e., we do not accept vouchers): 17.6% of rejections.

The City is committed to continually strengthening its data collection and data protection systems, which will help root out discrimination. In WWL2025, the City is renewing its efforts to eliminate two of the most persistent forms of housing discrimination: disability discrimination and SOI discrimination. Building on past WWL2020 goals, tackling discrimination will include expanding testing and using the collected data to identify hotspots of discrimination, inform targeted interventions, and develop comprehensive policies. HPD is contracting with two providers: HRI and the Fair Housing Justice Center (FHJC). The two organizations will use different approaches to this work, expanding our reach and impact. Both organizations will receive \$1,155,00 each over three years and are expected to have begun work across all five boroughs in 2025.

The Fair Chance for Housing Law protects returning citizens by limiting the use of criminal history in rental decisions

As of 2021, there are roughly 817,000 people in New York City with criminal conviction records, a number that disproportionately affects Black and Brown communities.³² Research has consistently shown that individuals with arrests and criminal histories face significant barriers in securing housing, often due to discriminatory practices and policies and stigma. Roughly 43% of those released from State prisons to New York City enter shelters directly,³³ highlighting a link between homelessness and justice involvement. To help address these challenges, the City Council passed Local Law 24 of 2024, the [Fair Chance for Housing Law](#), barring landlords from inquiring about arrests, and limiting the timing and scope of inquiries into criminal history until after an initial application review.³⁴ This law aims to give individuals impacted by the criminal legal system a fairer chance at stable housing. People with criminal records are at increased risk of recidivism without stable housing. By reducing these barriers, the City is supporting reintegration and working to reduce repeat offenses.³⁵

Because education and awareness are critical to the success of anti-discrimination laws, the City will fund a far-reaching public awareness campaign to make sure impacted New Yorkers know their rights.

The City will work to prioritize the New Yorkers who face disproportionate risk in the housing market for new housing

In WWL2020, the City also committed to creating better access to publicly-supported housing for more New Yorkers (formerly strategy 2.3). There are many more New Yorkers in need and many more who apply for affordable housing than we can serve. In FY25 alone, HPD marketed over 16,000 units on Housing Connect and received over 7 million applications for these units. This means that for every unit marketed on Housing Connect in that one year, there were roughly

32 Becca Cadoff, Olive Lu, Sarah Monaghan & Michael Rempel, [Criminal Convictions in New York State, 1980–2021](#), Data Collaborative for Justice at John Jay College (May 2023).

33 Coalition for the Homeless, [State of the Homeless 2025: Nowhere to Go](#) (June 2025).

34 New York City Admin. Code § 8-102a (added by Local Law No. 24 of 2024) (Int. No. 632-A of 2022).

35 New York City Mayor's Office of Criminal Justice, [New York City Celebrates Major Criminal Justice Achievements in 2024](#) (July 2, 2024).

443 applicants for each.³⁶ With demand for affordable housing outpacing supply, many New Yorkers struggle to find low-cost housing and end up having to pay more just to live in the City. According to the 2023 NYC Housing and Vacancy Survey (NYCHVS), renter households earning less than \$70,000, the median renter household income, pay 54% of their income toward rent, meaning they are severely rent burdened, an indicator of housing instability. The City's current affordable housing lottery, as is the case nationally, is based on income eligibility. Based on the findings of the Accessibility Program for Older Adults pilot, which is a response to the high number of older adults living in inaccessible housing, HPD will continue to explore other ways to identify and best target New Yorkers most in need of affordable housing.

The following strategies and actions aim to bolster the City's efforts to tackle persistent forms of discrimination, with the long-term objective of creating a more equitable city with housing accessible to all. New actions for 2025 are highlighted in bold.

Strategy 1.1

Strengthen NYC's fair housing protections and enforcement

- 1.1.1 Work with interagency partners to educate New Yorkers about their right to be free from discrimination in housing sales, educate housing providers about their obligations under fair housing laws, and advocate for greater transparency in these transactions, with a focus on co-ops, such that co-op discrimination is easier to identify. Through Where We Live NYC, New Yorkers described suspicions of discriminatory behavior in the application process for purchasing a co-op, but the opaque approval process makes it extremely difficult for applicants to prove discrimination. Discrimination in the co-op application process may be a significant barrier to accessing affordable, and other, homeownership opportunities.

³⁶ New York City Department of Housing Preservation and Development Housing Connect Data (2025).

- 1.1.2 Expand paired testing investigations in the housing market to identify illegal discrimination, focusing resources on both rental and ownership opportunities. Paired testing has proven effective in identifying ongoing discrimination and preparing cases to punish and deter discriminatory behavior.
- 1.1.3 Expand capacity for addressing allegations of housing discrimination, with particular attention to source-of-income discrimination, reasonable accommodation requests, and failures to meet accessibility requirements, including through community partnerships. Increased capacity is needed to prevent discrimination and shorten response times when New Yorkers submit reports of discrimination to the New York City Commission on Human Rights (CCHR), and to increase the number of large-scale, affirmative cases against property owners who persistently violate fair housing laws.
- 1.1.4 Create and implement a strategic education campaign to inform housing providers and housing seekers about the New York City Fair Chance Housing Law. Public awareness of this law, and housing provider compliance with it, will address the barriers faced by the 750,000 justice-involved New Yorkers, many of whom are Black and Hispanic, in finding housing. The City will aim to reach more than half a million New Yorkers by 2030 via targeted materials and training on Fair Chance Housing Protections.

Strategy 1.2: Create better access to publicly-supported housing for people who face disproportionate risks in the housing market³⁷

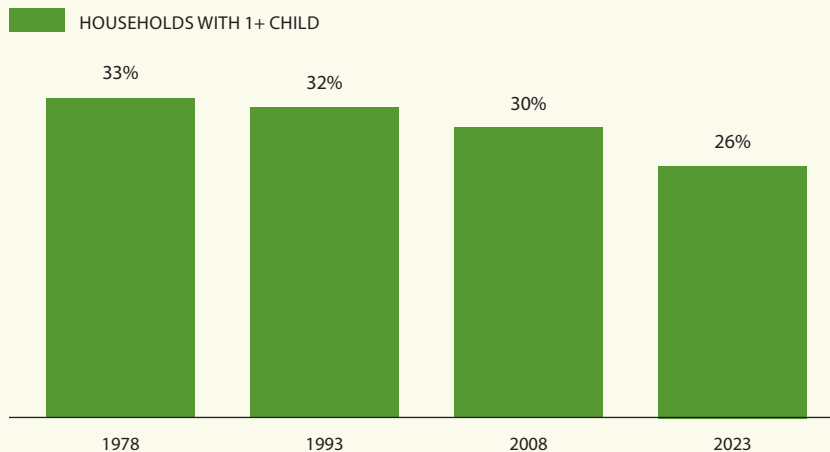
- 1.2.1 Clarify relevant policies and educate non-citizens and mixed-citizenship households about their ability to access publicly-supported housing.
- 1.2.2 Expand eligibility and continue outreach and support services for the NYCHA Family Reentry Program, which reunites justice-involved New Yorkers with family members in NYCHA housing.
- 1.2.3 Identify ways to target HPD's affordable housing lottery through Housing Connect to reach New Yorkers who face disproportionate risks in the housing market using HPD's Accessibility Program for Older Adults pilot as a model.

³⁷ This strategy was strategy 2.3 in WWL2020.

Children in NYC

The share of households with children in New York City is lower than it has been in at least 45 years. In 1978, about a third of households had at least one child living in them. Today, about a quarter of households, 890,000, include a child, down from a high of nearly 1 million in 1999 as the total number of households has steadily increased. Even as there are fewer families with children in the city, on average more adults live in each of those households. The phenomena of declining fertility rates and families with children moving out of high-cost cities is not unique to New York City, but they have influenced who lives here and makes up the tapestry of our city.

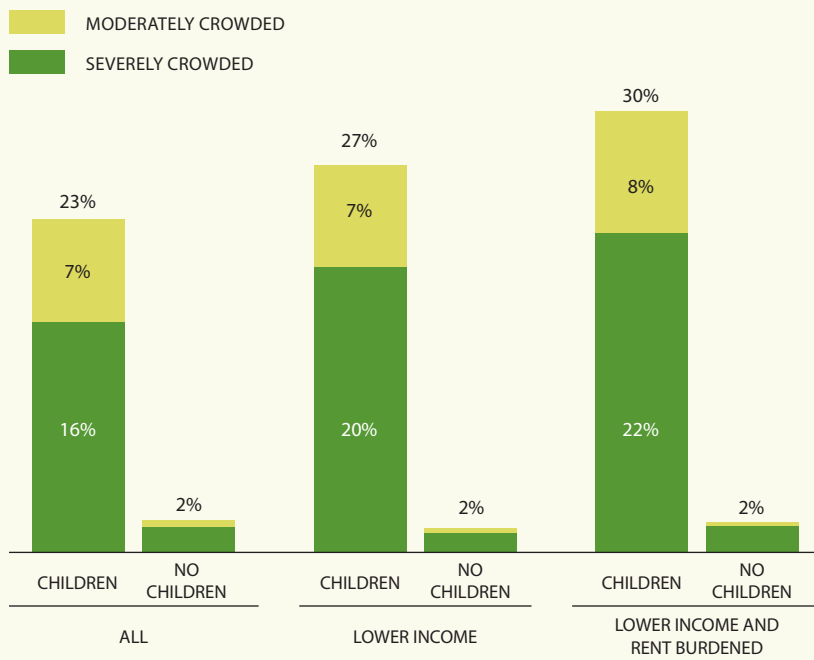
FIGURE C: SHARE OF NEW YORK CITY HOUSEHOLDS WITH ONE OR MORE CHILD, 1978–2023^{iv}



A major challenge facing families in NYC today is crowding. One-third of homes in New York City have two bedrooms, and another 30% have three or more bedrooms. Increasing numbers of households without children (about three-quarters of all New York City households) of all sizes and incomes means that the quarter of New York City households with children often end up with more people per bedroom than occupancy standards would recommend. Of all households with children, a total of 23% are crowded, defined as more than two people per bedroom, and 16% are severely crowded with more than three people per

bedroom. Looking only at lower income child households with household incomes below the median citywide income (\$80,000), 27% are crowded. Crowding among lower income child households that are also rent burdened—paying more than 30% of their income toward rent—is a full 30%. By contrast, across all of these categories, only 2% of households without children experience residential crowding.

FIGURE D: RESIDENTIAL CROWDING AMONG NEW YORK CITY HOUSEHOLDS WITH AND WITHOUT CHILDREN, BY INCOME AND RENT BURDEN, 2023^y

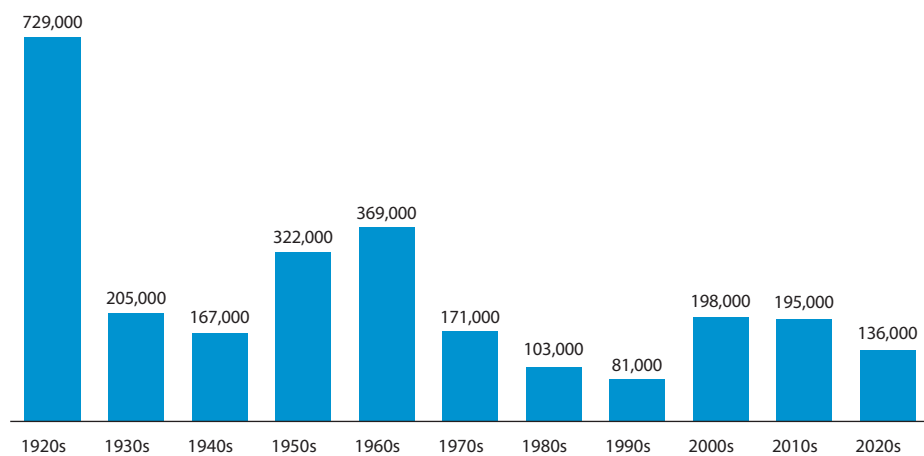


Goal 2: Build more housing in all neighborhoods across New York City and the region

Meaningful housing and neighborhood choice is a foundational element of fair housing. Yet for too many New Yorkers, housing choice is constrained by a shortage of low-cost homes across the city. A key cause of this housing scarcity is decades of restrictive zoning policies in the city and surrounding suburban areas that have limited where, how much, and what types of housing can be built. As vacancy rates have fallen to historic lows, housing costs have continued to rise, hitting the lowest-income households the hardest. The 2023 NYC Housing and Vacancy Survey found the citywide net rental vacancy rate was just 1.4%—the lowest it has been since 1968. Homes affordable to the lowest-income households are even rarer; fewer than 0.4% of homes renting for \$1,100 or less are vacant and available for rent.

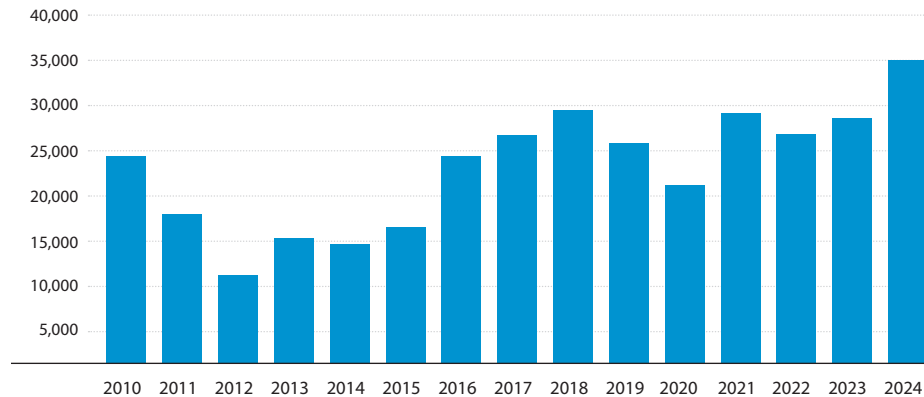
Building more housing is a critical part of the solution to this crisis, and the city is making progress. In the past five years, 136,000 new homes have been added to New York City’s housing supply. During this five-year period, the city added 70% of the 2010-2020 total, a significant increase.³⁸ If this pace continues to 2030, the city could exceed 200,000 new units in a decade for the first time since the 1960s.

FIGURE 5.2: COMPLETED HOUSING UNITS IN NYC BY DECADE, 1920–2024^{vi}



38 New York City Department of City Planning Housing Database (2025).

FIGURE 5.3: COMPLETED NEW HOUSING UNITS BY YEAR, 2010–2024^{vii}



Housing production is geographically uneven, and affordable housing production is still concentrated in too few neighborhoods

Despite this overall positive trend in increasing citywide production, not all neighborhoods are contributing to expanding the city’s housing supply. In the last 10 years, new homes have been concentrated in a small number of neighborhoods—many of them communities of color—while other areas with restrictive zoning have seen little housing development.

“I don’t think affordable housing development is equitable... you see it in the Bronx, you see it in parts of Brooklyn, East New York, but you don’t see it in every neighborhood.”

–Public workshop participant, spring 2025

FIGURE 5.4: HOUSING UNITS IN NEW BUILDINGS COMPLETED BETWEEN 2014–2024, BY NEIGHBORHOOD TABULATION AREA^{viii}

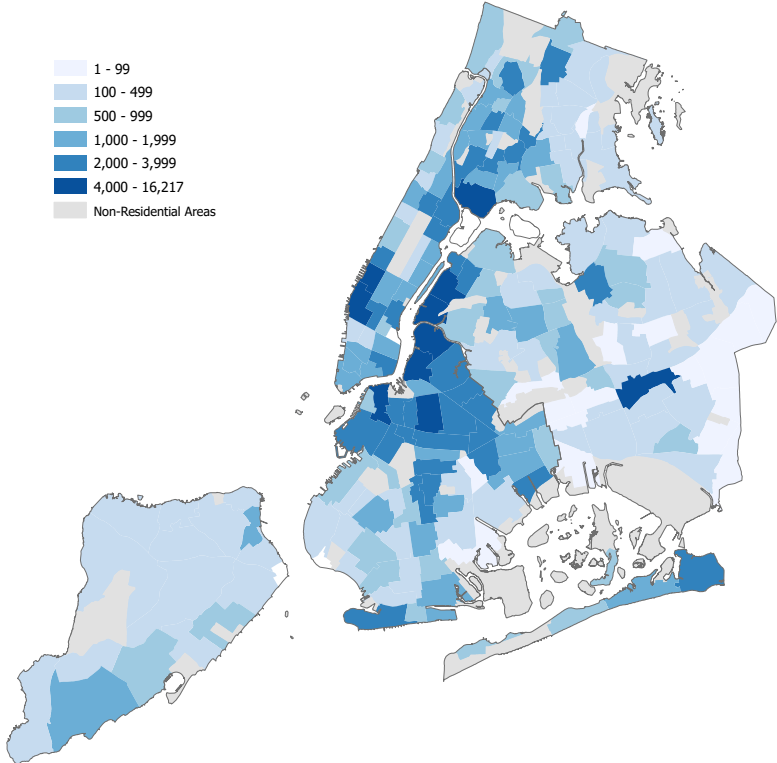
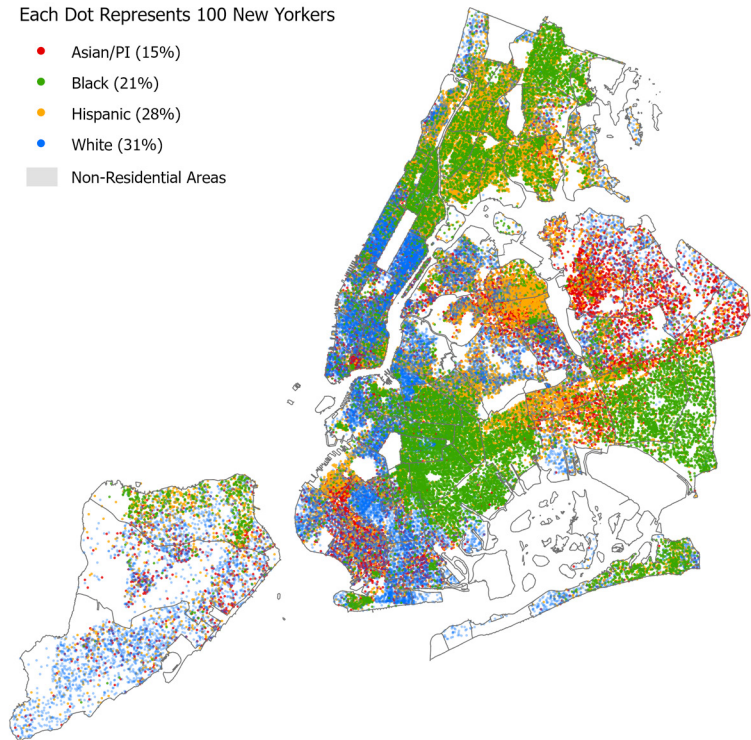


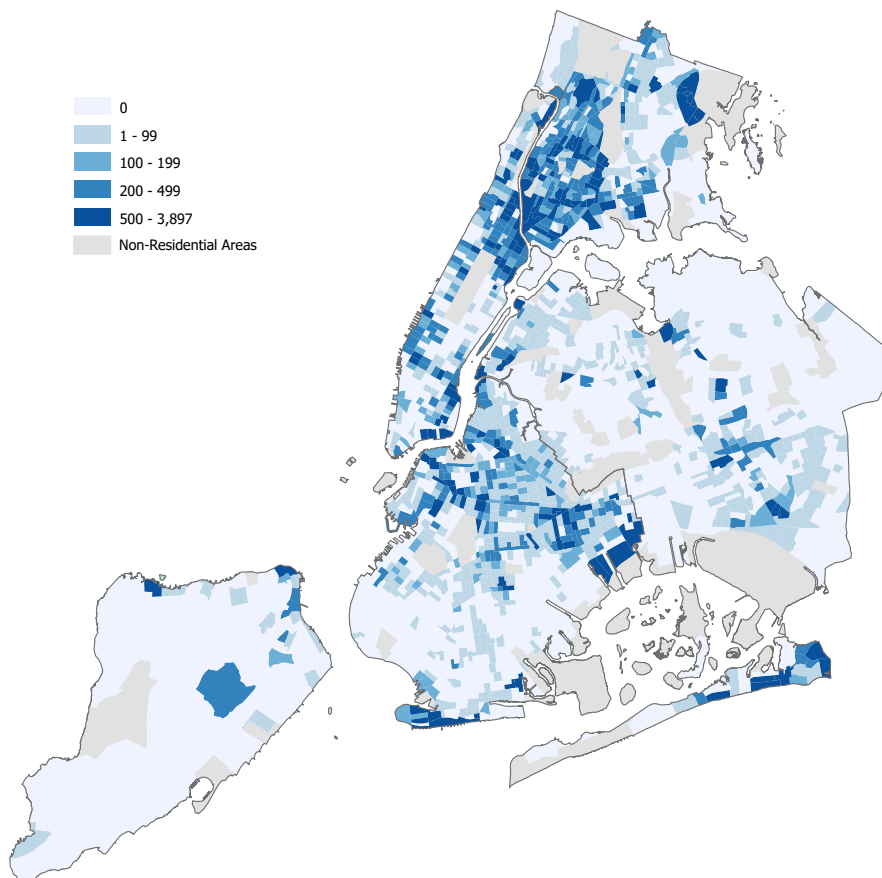
FIGURE 5.5: NYC POPULATION BY RACE AND ETHNICITY, 2023^{ix}



In the last decade, the top 10 neighborhoods in terms of new housing production accounted for 30% of total production, while the bottom 130 neighborhoods accounted for just 10% of total production. Many of the top producing parts of the city—Brooklyn and Queens waterfronts, west side of Manhattan, South Bronx waterfront—underwent areawide rezonings to unlock housing potential where housing was previously not allowed.

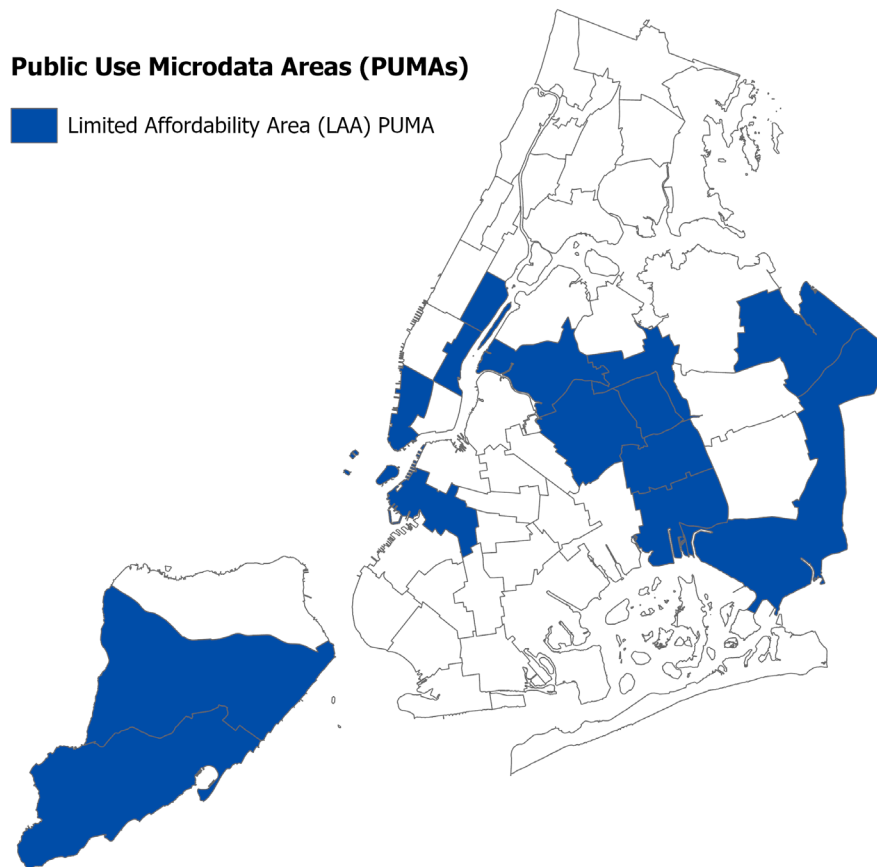
Uneven housing production trends are even more pronounced for affordable housing. While six community districts added fewer than 100 new affordable homes in projects started between 2014 and 2024, the top 13 community districts have all added at least 4,000 new affordable homes during this period. Those six that built the least have a median income of \$100,000, almost double the median income (\$58,000) of the 13 that have built the most. These disparities reflect a combination of historic policy decisions, housing market conditions, and local opposition to new development—factors that can significantly limit new low-cost housing. Further compounding the challenge are the scarcity of available land, complex zoning regulations, and lengthy approval processes that can drive up development costs and slow down production.

FIGURE 5.6: AFFORDABLE HOUSING PRODUCTION BY CENSUS TRACT, 2014–2024^x



Parts of the city that have added limited new affordable housing are often the hardest for lower-income New Yorkers to find housing. The map below shows parts of the city where low-cost housing is most scarce, labeled limited-affordability areas (LAAs).³⁹ The map below shows the 14 least affordable areas by this measure. Unsurprisingly, areas with the least new affordable housing development in the last ten years tend to have limited affordability, reducing housing choice and often reinforcing historic segregation patterns.

FIGURE 5.7: LIMITED AFFORDABILITY AREAS IN NEW YORK CITY, 2023^{xi}



³⁹ HPD defines Limited Affordability Areas, shown in figure 5.8, as those neighborhoods with the fewest number of total existing and recently turned over (units moved into within the last five years) affordable rental homes based on ACS data. For both measures, affordability is defined as having a monthly rent less than 30% of the median household income by the unit's number of bedrooms.

Recent neighborhood rezonings have boosted housing supply and secured permanent affordability in all five boroughs

Over the last decade, the City has initiated neighborhood planning processes with a more consistent focus on housing growth. The plans resulted in updates to local zoning requirements that facilitate new housing development alongside commitments to local infrastructure and service investments. Since 2016, those updated zoning requirements include Mandatory Inclusionary Housing (MIH). Where MIH requirements apply, new housing developments must include permanently affordable and rent stabilized homes—without additional City subsidy. In areas where the City initiated rezonings since 2016, MIH has generated over 3,100 new permanently affordable homes in buildings that would otherwise be entirely market rate.⁴⁰ Two of these rezoning areas, Gowanus and Soho/Noho, were identified in WWL2020 as important opportunities for equitable housing development: central areas with excellent transit access and little affordable housing.

FIGURE 5.8: CITY INITIATED NEIGHBORHOOD REZONINGS, 2016–PRESENT^{xii}



40 New York City Department of Housing Preservation and Development Housing Production Data (2025).

City of Yes for Housing Opportunity zoning reforms will create opportunity in places that have seen the least amount of new housing

Neighborhood plans are resource-intensive efforts focused on areas where current zoning is poorly suited to current or future transit and neighborhood conditions. These efforts have contributed to significant new housing development, including permanently affordable housing. But the city needs more housing in every neighborhood, particularly low-cost and affordable housing, to ensure that New Yorkers can find a home in the neighborhood that best meets their needs.

In WWL2020, the City committed to expanding housing options in low-density zoning districts to encourage the development of low-cost housing and enable the creation of a wider variety of housing types. Adopted in 2024, City of Yes is a historic reform of the zoning text that enables a little more housing in all neighborhoods, including in amenity-rich areas that have historically resisted growth. Among its key provisions are a set of tools that enable modest new housing development in low-density areas, such as allowing new infill housing on neighborhood commercial corridors and small backyard or basement apartments in low-density areas. These tools encourage housing types that are naturally lower cost due to their smaller size or construction methods. City of Yes's citywide and incremental approach to growth complements targeted neighborhood rezonings and supports more equitable change across the city over time.

The City will continue to increase housing production and diversify housing types, particularly in areas where low-cost housing is most scarce

To continue to address these disparities described above, the City will find new ways to emphasize creating affordable housing in LAAs. HPD will prioritize these neighborhoods in the City's affordable housing pipeline, advancing a more equitable distribution of low-cost housing across the city.

The Fair Housing Framework creates new accountability for equitable housing development

The City's new [Fair Housing Framework](#) will be an important tool to help ensure more equitable housing development in the coming years. The Framework calls for an assessment of the city's housing needs to be paired with five-year housing production targets by community district. With the support of the City Council, setting housing production targets at the community district-level—including affordable housing targets—can help guide future land use decisions and affordable housing investments to areas with the least low-cost housing today. Recently [proposed City Charter amendments](#) are intended to assist the City in reaching its affordable housing goals, including future housing production targets. These proposals will be decided on by voters in November 2025.

New York needs a broader set of housing types to meet diverse needs

In addition to continuing to encourage new affordable housing development, the City is committing to a series of targeted strategies to expand housing choice and affordability for New Yorkers with the greatest housing needs. These include legalizing shared housing arrangements to diversify housing options and encouraging more mid-rise development in low-density areas. Expanding the range of housing types—such as [shared housing](#) and mid-rise buildings—can better match the diverse needs and incomes of New Yorkers, helping more people find homes they can afford in the neighborhoods of their choice. These actions reflect an understanding that achieving fair housing requires not only building more homes but building them equitably—across all neighborhoods and for households of all sizes and income levels.

Shared Housing in NYC: A Legal Path Forward

Shared housing—where individuals rent private rooms with a shared kitchen or bathroom—has long been a vital affordable housing option in New York City. As the number of single-person households in New York City is increasing, the demand for this model is growing. Yet outdated laws and design standards have imposed an effective ban on building new shared housing.

To grow this affordable housing option, the City aims to legalize and expand shared housing through legislative and policy changes. HPD's proposals aim to address existing regulatory barriers: allowing shared housings as-of-right, updating design and safety standards, enabling individual leases, and integrating shared housing into affordable housing financing and rental assistance programs.

These proposals would expand housing options for single adults, relieve pressure on family-sized apartments, and lower construction costs—especially for office conversions. While stigma and enforcement challenges remain, shared housing offers a safe, affordable alternative that aligns with NYC's goal to create more diverse housing options. With proper safeguards, it can provide more New Yorkers with expanded lower cost housing choices.

The following strategies and actions aim to ensure that there is housing of all types in all neighborhoods so New Yorkers have choice in where they want to live. New actions for 2025 are highlighted in bold.

Strategy 2.1: Increase housing opportunities, particularly for low-income New Yorkers, in amenity-rich neighborhoods

- 2.1.1 Analyze citywide trends in housing growth and loss, the availability of low-cost housing, and demographic changes as part of the Fair Housing Framework to inform the creation of a citywide framework for future land use changes to implement Mandatory Inclusionary Housing and other tools that encourage growth and affordability. This citywide strategy will respond to fair housing barriers identified in the Strategic Equity Framework (Action 2.3.3).
- 2.1.2 Advance proposals for neighborhood rezonings in areas with limited low-cost housing, such as the Manhattan Plan, to expand the housing stock, add new affordable housing, and increase neighborhood diversity, among other neighborhood planning objectives.
- 2.1.3 Explore ways to increase housing production—particularly affordable housing production—in historic districts. Many high-cost neighborhoods in which new housing production is constrained by historic district designation have experienced a net loss of housing in recent years.
- 2.1.4 Advocate for State legislative action, including the Faith Based Affordable Housing Act, to encourage affordable or low-cost housing development in municipalities with limited housing opportunities and address the housing shortage at the regional level. Many states have similar laws—beginning with Massachusetts, which passed its first law to promote affordable housing development in 1969—and while the 2025 Charter Revision Commission proposed expediting local project review in community districts with the lowest rates of affordable housing production, New York State has not yet taken similar action to create new tools for addressing exclusionary zoning. The State should also align any legislative action with existing financial incentives to reward municipalities that take the lead in promoting equitable development.

- 2.1.5 Continue identifying opportunities to build affordable housing on underused public properties in areas of the city with limited low-cost housing. Although there are many logistical and budgetary challenges in repurposing City-owned land for affordable housing, public land is an important tool for creating housing opportunities for low- and moderate-income New Yorkers in neighborhoods that lack housing options for low-and moderate-income New Yorkers. If City Charter amendments are approved by voters, projects on public land that meet existing zoning requirements could receive expedited land use review.
- 2.1.6 Prioritize development of affordable housing projects in neighborhoods with limited low-cost housing and achieve broader geographic distribution of affordable housing across the five boroughs.
- 2.1.7 Study new housing construction following City of Yes and consider future citywide changes to encourage new housing construction in low-density areas with strong transit access and neighborhood character that supports small apartment buildings.
- 2.1.8 Help homeowners develop accessory dwelling units and legalize basement apartments by continuing to create and refine informational resources, ensuring technical assistance is accessible and effective, and that financing tools are available as needed. The City will evaluate efficacy of existing tools and resources to determine if other interventions may be needed to further facilitate the production of ADUs and legalization of basement apartments.

Strategy 2.2: Remove legislative and process barriers that slow or limit the development of affordable housing, particularly in areas with few affordable options

- 2.2.1 Explore opportunities to accelerate City and State land use and environmental review processes for affordable and supportive housing, particularly in amenity-rich areas with limited low-cost housing options. Building on the 2024 Green Fast Track, which streamlines the City's environmental review process for certain proposed new buildings with fewer than 250 units, advocate for State legislation to revise the State Environmental Quality Review Act to exempt a wider set of projects in predominantly built-up areas across the state. If City Charter amendments are approved by voters, leverage fast tracks for affordable housing in neighborhoods with outdated zoning and on public land.
- 2.2.2 Continue training Community Boards, civic organizations, and elected officials on the City's responsibilities to affirmatively further fair housing. HPD will offer fair housing trainings to all Community Boards and other housing and community development stakeholders to ensure they understand their role in affirmatively furthering fair housing.
- 2.2.3 Advance legislative and policy changes to fully enable as-of-right new construction of shared housing. Shared housing benefits a diverse range of households, including new arrivals, youth aging out of foster care, and older New Yorkers, granting them the flexibility to choose a new type of housing in a neighborhood of their choosing that best fits their needs at different stages of life. This work will build on the zoning reform passed through City of Yes for Housing Opportunity.

Strategy 2.3: Plan for equitable housing development across the five boroughs

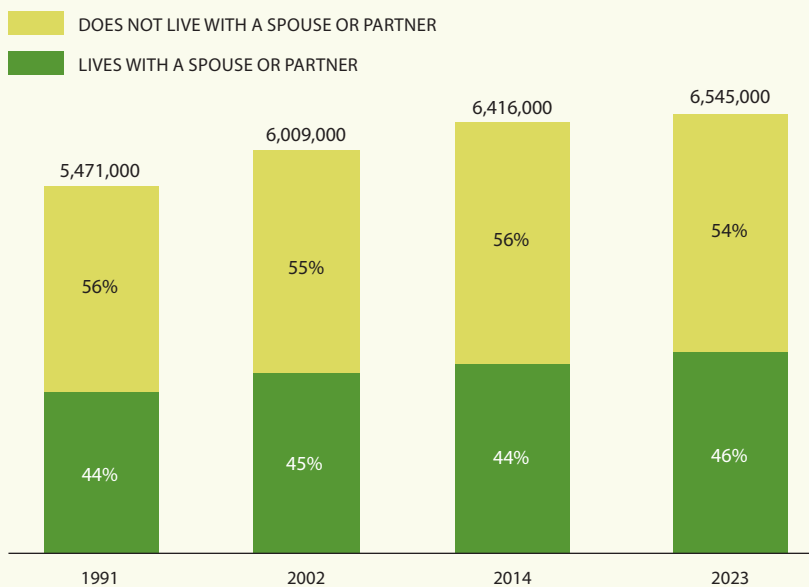
In accordance with Local Law 167 (2023), and through engagement with local and citywide stakeholders such as community boards:

- 2.3.1 Develop a citywide assessment of the total number of housing units, affordable units, deeply affordable units, and units for formerly homeless households needed for residents of all incomes.
- 2.3.2 Develop 5-year housing production targets citywide and for each community district, including the total number of housing units, affordable units, deeply affordable units, units of formerly homeless households, and housing units to be preserved. If City Charter amendments are approved by voters, leverage fast tracks for affordable housing, particularly in community districts with the lowest rates of affordable housing production.
- 2.3.3 Develop an assessment of the obstacles to fair housing, including obstacles to housing access for seniors and households experiencing homelessness, housing stability for households at risk of displacement, increasing public investments in underserved communities, and a list of strategies to overcome identified obstacles.

Partnership Status in NYC

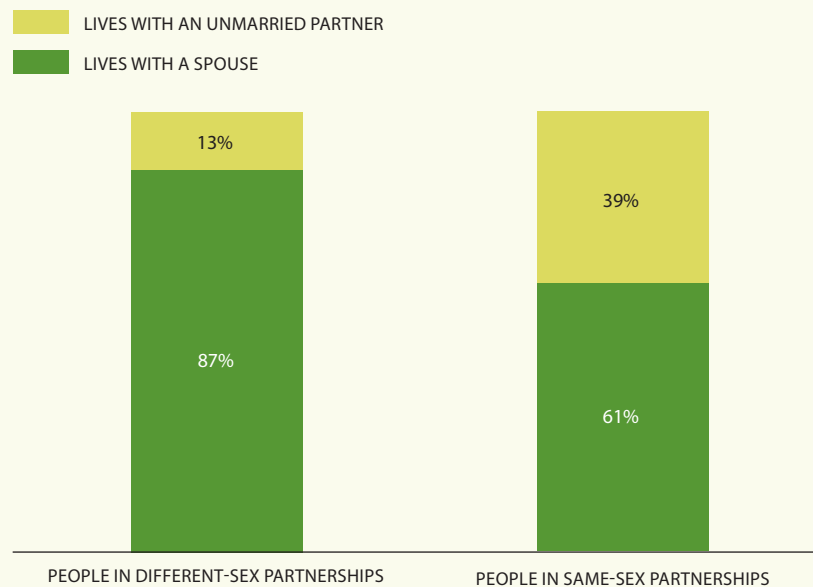
Despite nationwide trends toward higher divorce rates and later marriages, the share of New York City residents who live with a spouse or unmarried partner has remained relatively stable over the past 25 years. In 2023, nearly 3 million New Yorkers lived with a spouse or partner, while the remaining 3.56 million adults did not. Even though a majority of New Yorkers do not live with a spouse or partner at any given time, the vast majority of people in the city will enter a marriage at some point in their lives. Only 15% of NYCHVS respondents aged 75 and older have never married.

FIGURE E: SHARE OF ADULTS 18+ LIVING WITH SPOUSE OR PARTNER, 1991–2023^{xiii}



While living with an unmarried partner is increasingly common among younger generations, the vast majority (or 86%) of New Yorkers who live with a spouse or partner are married. Among the more than 150,000 New Yorkers who live with a same-sex spouse or partner, just over 60% are married. Even though this is a lower marriage rate than among the population with different-sex partners, it is remarkably high for a group that did not have access to legal marriage in New York state until 2011.

FIGURE F: MARITAL STATUS OF SAME-SEX AND DIFFERENT-SEX COHABITATING PARTNERS, 2023^{xiv}



Most people will experience changes to their partnership status over the course of their lives, and these changes have many social and economic implications. Gaining or losing a partner in the home is particularly likely to affect a person's housing situation, as it determines who will live in the home and how much space they need as well as the financial resources available to pay rent or mortgage costs. The effects of partnership status may be particularly strong for people who belong to other protected groups, such as parents and/or members of the LGBTQ+ community.

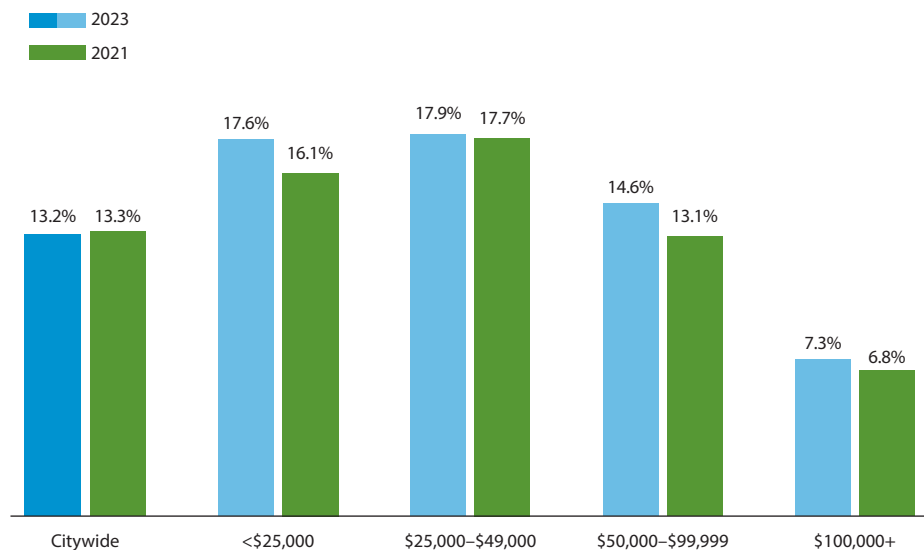
- New Yorkers who have divorced and not remarried have lower household income on average than either married New Yorkers or those who have never married. This puts divorced people at a higher risk of severe rent burden.
- Women living with same-sex partners also report lower household incomes and higher rent burden than those living with different-sex partners. They also experience more housing problems such as heating breakdowns, pests in the home, and leaks. This contrasts with the patterns found among men living with same-sex partners, who have higher incomes on average and are less likely to report housing problems.

People who live with children also report experiencing more housing problems. Unmarried New Yorkers with children, whether living with a partner or not, report particularly high rates of these problems. On the other hand, married couples with children report particularly high rates of crowding.

Goal 3: Protect affordable housing and prevent displacement

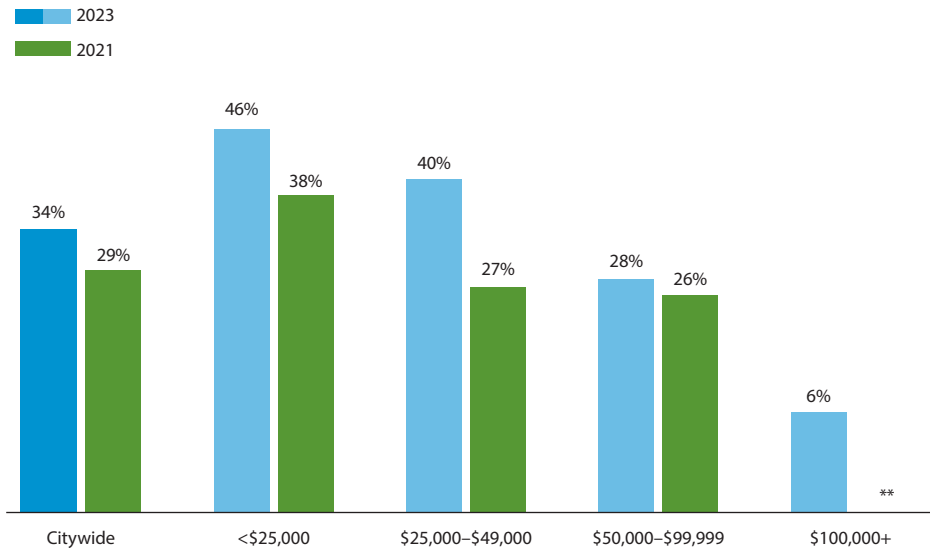
Maintaining New York City's stock of low-cost, affordable and public housing has become increasingly important and urgent since the release of WWL2020. Rising housing costs threaten many New Yorkers' ability to stay stably housed. As shown in the figure below, tenants report difficulty paying rent, food insecurity,⁴¹ and an inability to afford critical expenses.

FIGURE 5.9: PREVALENCE OF MISSED OR LATE RENT PAYMENTS IN LAST YEAR, BY HOUSEHOLD INCOME, 2023^{xv}



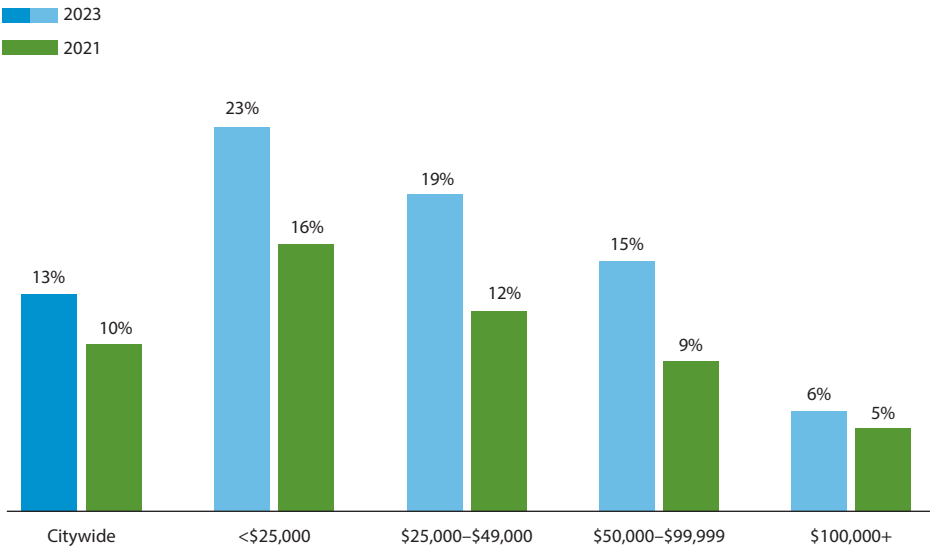
41 Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), NYC Dept. of Housing Preservation & Development (2024).

FIGURE 5.10: PREVALENCE OF RENTERS WITH MISSED OR LATE RENT PAYMENTS IN PRIOR YEAR WHO STILL OWED RENT, BY HOUSEHOLD INCOME, 2023^{xvi}



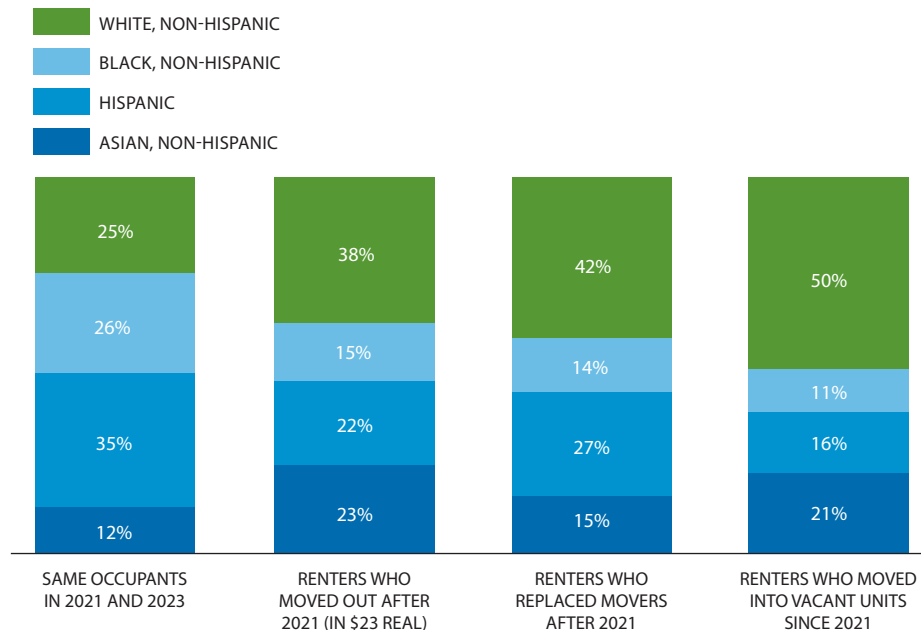
** indicates that an estimate is not available because of a large amount of sampling variation

FIGURE 5.11: PREVALENCE OF FOOD INSECURITY, BY HOUSEHOLD INCOME, 2023^{xvii}



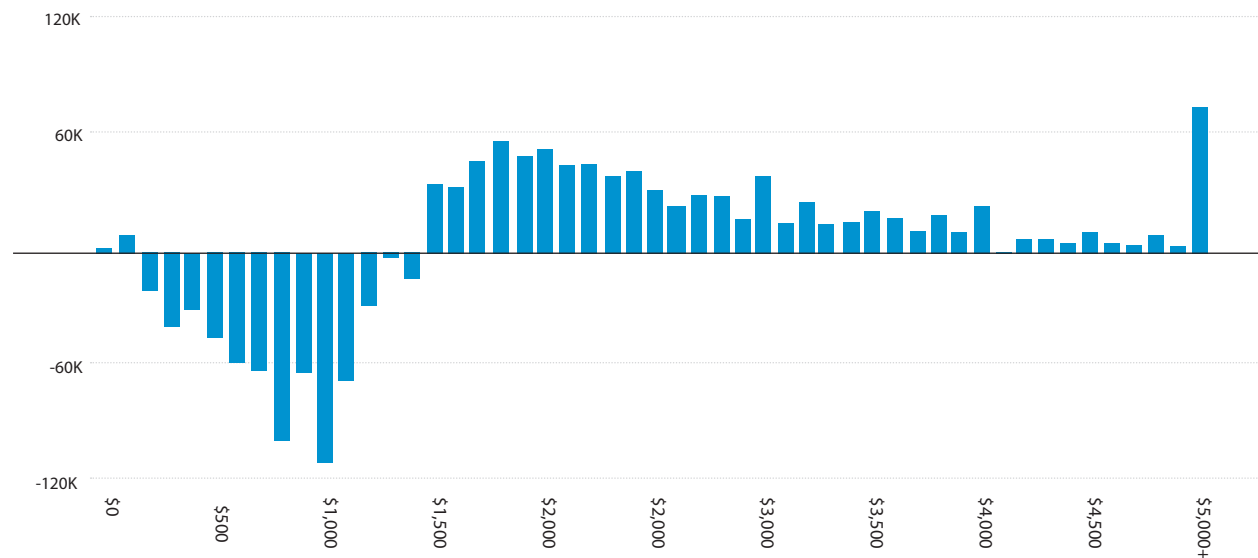
Many low-income New Yorkers of color are leaving the city altogether, while higher-income, disproportionately White New Yorkers are moving in. Figure 5.12 shows the race/ethnicity of the head of household for these same four groups of renters from the 2023 NYC Housing and Vacancy Survey (NYCHVS) Selected Initial Findings. Among those who stayed, 25% were headed by a White New Yorker, 26% were headed by a Black New Yorker, 35% were headed by a Hispanic New Yorker, and 12% were headed by an Asian New Yorker. A smaller share of those who moved out after the 2021 NYCHVS were headed by someone who identified as a person of color (62% compared to 75% among those who stayed). 58% of renters who moved into these homes were headed by a person of color. Only half of the households who moved to a unit that was vacant in 2021 were headed by a person of color.

FIGURE 5.12: 2023 RESIDENTIAL MOBILITY AMONG RENTERS, BY HOUSEHOLD RACE/ETHNICITY, 2021–2023^{xviii}



Rents have risen dramatically in the last several decades and the city has lost significant amounts of its low-cost rental stock. Available apartments today are too expensive for the typical renter. In 2023, the median asking rent for available homes was \$3,000. To afford an apartment at that rent, a family would have to earn at least \$120,000 a year. But the median renter households earned just \$70,000 in 2023, making those asking rents almost double what most renting families can afford. As shown in the figure below, in 2023, there was an almost \$1,500 gap between median rent and median asking rent—meaning the typical New Yorker would face a extreme increase in their monthly expenses if they had to leave their current home for any reason.

FIGURE 5.13: NET CHANGE BETWEEN 1993 AND 2023 IN NUMBER OF HOUSEHOLDS PAYING DIFFERENT MONTHLY RENTS^{xix}



Operating and maintenance costs are straining the City's rental stock

The cost of operating privately-owned housing has also become a central issue in the past five years. The economic impacts of the COVID-19 pandemic are still rippling through New York City's housing stock: owners have had to catch up on deferred maintenance coming out of the of pandemic, accumulated rent arrears, and supply chain and labor shortages—all in an environment of increased financing, insurance, and utilities costs.⁴² These increased costs are not unique to New York City but are instead part of a broad national trend. Meanwhile, one of the City's critical tools to maintain quality housing, the J-51 tax incentive, a property tax incentive which helps building owners offset the cost of major capital repairs, lapsed during this critical period. Through its work with owners, HPD has observed significant challenges across every type of housing in New York City, from affordable rental, to rent stabilized housing, to homeownership. These increasing costs are raising challenges for some building owners, with concerns about the impact on affordability and their own ability to keep their buildings in good health.

42 [Trifecta of NYC Utility Hikes Could Bring Double-Digit Increases—What to Know](#), Gothamist (June 15, 2024),

Poor housing quality threatens the health and safety of residents

Housing quality directly affects the health and well-being of individuals and communities. When housing conditions deteriorate, exposure to maintenance deficiencies such as water leaks, mold, pest infestations, and lead paint can contribute to health issues like chronic illnesses, respiratory problems such as asthma, developmental issues in young children, and even increased mortality rates.⁴³ These health issues are more likely to impact New Yorkers of color, for example, who are more likely than white New Yorkers to report housing quality issues (see page 61, WWL2020). When housing quality issues are not addressed, they can exacerbate health inequities experienced by marginalized or otherwise vulnerable New Yorkers, contributing to a vicious cycle of poor health outcomes.⁴⁴

Climate change is increasing risks to housing and residents

Adding to these preservation challenges are the effects of climate change, which increase the vulnerability of both residents and the existing housing stock in certain regions prone to extreme weather events. Residents living in coastal and inland flood-prone communities and neighborhoods subject to greater urban heat impacts are among the most at risk, especially people with mobility disabilities, older adults, and others living in supportive housing settings. In these areas, flooding and other severe weather events not only disrupt daily life but also pose significant risks to long-term health and safety. Extreme weather events, fueled by rising sea levels and other climate-induced changes, can cause extensive damage to properties, displace families, and put already vulnerable populations in even greater danger.

43 Mayor's Office of Climate & Environmental Justice, [Environmental Justice in New York City \(EJNYC\) Report](#) (Apr. 2025).

44 Ibid.

FIGURE 5.14: HEAT VULNERABILITY INDEX, 2024^{xx}

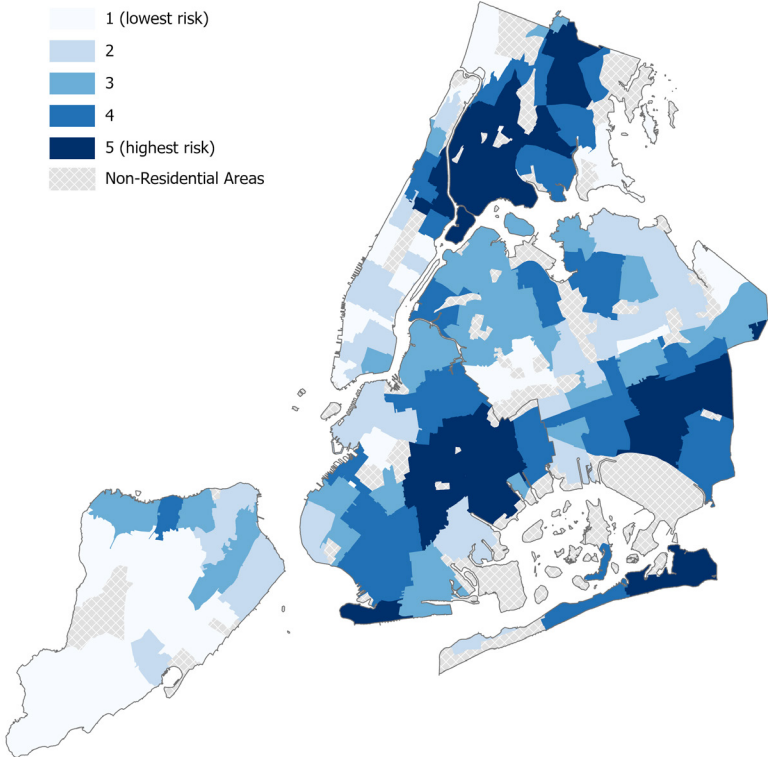
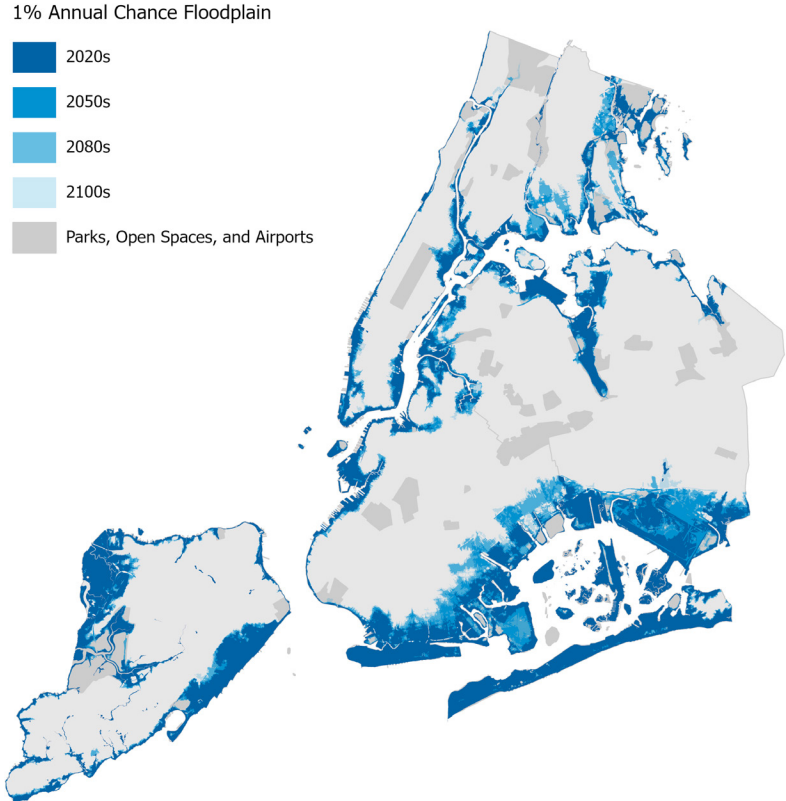


FIGURE 5.15: PROJECTED STORM SURGE INUNDATION, 2000s–2100s^{xxi}



The City’s fair housing goals—from equitable housing development to preventing displacement and improving housing for people with disabilities—are all predicated on a more climate resilient city. The interconnectedness of housing quality, climate change, and health disparities highlights the urgent need for a coordinated and holistic response to address these issues.

WWL2025 recommits to housing infrastructure and repair programs and proposes new investments in climate resilience to safeguard vulnerable populations. For example, the City plans to assess and address threats to flood insurance. WWL2025 also includes commitments to launching a new citywide housing mobility program for residents in severe flood-prone areas and developing a heat mitigation framework for HPD-assisted properties in high-heat neighborhoods. Through leveraging City investments in affordable housing and supporting residents in the most at-risk areas, we will better adapt New York City to a changing climate and make our communities more resilient to its risks.

The following strategies and actions help protect affordable housing and prevent displacement; reflecting a holistic response to risks impacting both homeowners and renters. New actions for 2025 are highlighted in bold.

Strategy 3.1: Transform NYCHA’s portfolio—the largest single source of affordable housing in New York City—through comprehensive renovations and management reforms

- 3.1.1 Renovate up to 25,000 apartments by transferring them to the Public Housing Preservation Trust and accessing a more stable, federally funded program called Project-Based Section 8 following extensive resident engagement and voting.
- 3.1.2 Rehabilitate 62,000 units through NYCHA’s Permanent Affordability Commitment Together (PACT) portfolio and Public Housing Preservation Trust, where NYCHA works with development partners to fund extensive renovations and repairs using a variety of tools, and utilize the Public Housing Preservation Program. Over 25,000 apartments have converted to Project-Based Section 8 and over 13,000 apartments are in the planning and engagement phase of the program.

- 3.1.3 Develop new, mixed-income housing developments on NYCHA land and/or offsite, leveraging resources such as Restore Rebuild, Transfer of Assistance and project-based vouchers to act as a public developer in order to create new, high-quality affordable homes in amenity-rich areas and generate funds for capital repairs.
- 3.1.4 Raise additional funds for renovations and repairs by selling some of NYCHA's unused development rights to adjacent privately-owned sites.

Strategy 3.2: Improve quality and preserve affordability for existing residents

- 3.2.1 Expand the Owner Resource Center to provide more dedicated technical assistance to multi-family and HDFC Coops to provide near term stabilization and help prevent foreclosure. These buildings are an important source of naturally occurring affordable housing, and stabilizing this rental and homeownership housing stock will help maintain their affordability and ensure housing quality.
- 3.2.2 Explore different data-driven approaches to the proactive inspection of homes and buildings to better target safety and health-related risks, particularly benefiting New Yorkers who are less likely to contact the City with concerns.
- 3.2.3 Develop and implement a series of recommendations aimed at addressing increasing operational costs for existing buildings across the City. Addressing these costs, and investment dedicated to preserving existing buildings, is critical to ensuring the long-term physical and financial sustainability of the rental housing stock, and to maintaining affordability for low-and moderate-income New Yorkers.

Strategy 3.3: Protect tenants and homeowners at risk of displacement

- 3.3.1 Explore philanthropic funding for a new initiative to stabilize low-income homeowners who are at risk of foreclosure. The City will advocate for external funding opportunities to replicate the success of the state-wide Mortgage Assistance Program (MAP) that provided direct mortgage assistance, financial counseling, and other supports to put homeowners on a long-term path of financial stability.
- 3.3.2 Launch the City’s voluntary housing mobility program in areas prone to severe flooding, including developing land acquisition strategies and housing counseling services with federal and State funds to support homeowners in making informed decisions about their flood risk and future.
- 3.3.3 Assess how the changing flood insurance landscape impacts vulnerable residents and develop solutions to improve insurance affordability and availability in order to reduce housing instability in at-risk communities.
- 3.3.4 Develop a new housing information class focused on tenants’ rights, with a special emphasis on rights and resources relevant to immigrant New Yorkers. Misinformation often prevents immigrants and mixed-status households from asserting their rights or accessing help when their housing is threatened. Developed in partnership with the Mayor’s Office of Immigrant Affairs (MOIA) and the New York City Commission on Human Rights (CCHR), this class will provide clear, accurate, and community-specific information—ensuring that all New Yorkers know how to respond to harassment, discrimination, and the threat of displacement.

Goal 4: Ensure access to different types of neighborhoods for tenants using rental assistance

In 2024, 352,000 New York City households participated in rental assistance programs, including Section 8/Housing Choice Vouchers, Shelter Allowance, City FHEPS, and SCRIE/DRIE.⁴⁵ These programs provide low-income and often vulnerable New Yorkers access to safe, stable and affordable homes.⁴⁶ Research has shown that rental assistance programs can be effective in reducing homelessness and helping people out of poverty.⁴⁷ Rental assistance programs such as the Section 8 Housing Choice Voucher (HCV) program, should also allow New Yorkers to find housing in the neighborhoods that are best for them, a guiding fair housing principle and central tenet of the City's balanced approach to fair housing.

Source of income discrimination is a major barrier to rental assistance holders' access to affordable housing

Locally and nationally, however, rental assistance programs have failed to create housing choice for the households who participate.⁴⁸ The concentration of households who use rental assistance, both nationally and locally, is the result of a number of factors. The lack of low-cost housing in many neighborhoods is one factor. Source of income (SOI) discrimination, which is illegal in New York City and New York State, is another.

45 Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), NYC Dept. of Housing Preservation and Development (2024)

46 Of the more than five million people that receive Section 8 rental assistance nationally, an estimated 40 percent are children, and 16 percent are over 61 years old. Additionally, one quarter are disabled.

47 Center on Budget & Policy Priorities, [Policy Basics: The Housing Choice Voucher Program](#) (Sep. 30, 2024).

48 Erik Gartland, Alicia Mazzara, Will Fischer & Nick Kasprak, [Where Households Using Federal Rental Assistance Live](#), Center on Budget & Policy Priorities (Mar. 5, 2025).

“So many landlords will not accept the Section 8 voucher. I will contact them and as soon as they hear I have a voucher they ghost me immediately. It’s so disappointing and disrespectful in my opinion.”

–2025 Questionnaire respondent

Data suggests that these conditions are worsening. While the City committed to a number of actions in WWL2020 to improve the overall effectiveness and usability of rental assistance, several factors have made it increasingly difficult to use rental assistance successfully. The worsening vacancy rate citywide, especially among the lowest-cost homes (referenced above), and the increasingly high rents citywide (median asking rent reached \$3,000 per month, with even much higher rents in some neighborhoods) make it harder to use rental assistance and increase the risk of SOI discrimination. Recent studies suggest that success rates have dropped both nationally and locally.⁴⁹ A 2024 study found that only 53% of new NYCHA HCV recipients successfully used their rental assistance to lease a home in 2022, which is also down from 66% in 2018.⁵⁰ (For more discussion of SOI discrimination, see Goal 1.)

49 NYU Furman Center, [Success Rates in the Housing Choice Voucher Program: Characteristics and Outcomes of Households that Receive a Voucher](#) (Apr. 2025); NYU Furman Center, [“The Use of Housing Choice Vouchers in New York City,”](#) State of the City 2023 (May 2024).

50 Ibid.

“Every landlord and broker is opposed to accepting vouchers and have learned to be careful with responses to not be obvious.”

–2025 Questionnaire respondent

FIGURE 5.16: MEDIAN MONTHLY CONTRACT RENT BY BOROUGH, TYPE OF HOUSING^{xxii}

OCCUPIED RENTAL UNITS					
Borough	MEDIAN MONTHLY RENT			NET CHANGE	
	2021		2023	NOMINAL	REAL
	NOMINAL	REAL			
Bronx	\$1,200	\$1,322	\$1,280	7%	-3%
Brooklyn	\$1,593	\$1,755	\$1,650	4%	-6%
Manhattan	\$1,898	\$2,091	\$2,148	13%	3%
Queens	\$1,625	\$1,790	\$1,740	7%	-3%
Staten Island	\$1,545	\$1,702	\$1,600	4%	-6%
Type of Rental Housing					
Rent Controlled	\$858	\$945	\$988	15%	5%
Rent Stabilized	\$1,400	\$1,542	\$1,500	7%	-3%
Private Unregulated Renter	\$1,825	\$2,010	\$2,000	10%	-1%
Public Housing	\$500	\$551	\$560	12%	2%
Other Regulated Renter	\$1,200	\$1,322	\$1,367	14%	3%
Citywide	\$1,500	\$1,652	\$1,641	9%	-1%

Housing Choice Vouchers are heavily concentrated in a few neighborhoods, restricting broader access to the city's resources

In New York City, renters using Housing Choice Vouchers (HCVs) tend to be concentrated in neighborhoods in the Bronx, upper Manhattan, and central and southeastern Brooklyn.⁵¹ The Emergency Housing Voucher (EHV) program, funded through the American Rescue Plan Act of 2021, provided New York City with nearly 8,000 new vouchers administered by NYCHA and HPD since WWL2020.

This led to a temporary surge in voucher lease-ups during 2021 and 2022, which came with enhanced supports:

- Broker fee and security deposit assistance
- Housing navigation services
- Streamlined eligibility and documentation requirements

FIGURE 5.17: NUMBER OF APARTMENTS LEASED WITH AN EMERGENCY HOUSING VOUCHER BY BOROUGH (2025)^{xxiii}

BOROUGH	EMERGENCY HOUSING VOUCHER HOLDERS	
Bronx	860	(40.2%)
Brooklyn	472	(22.1%)
Manhattan	316	(14.8%)
Queens	412	(19.3%)
Staten Island	69	(3.2%)
Total	2,129	

Despite representing a smaller share of the city's total housing stock and mobility, Brooklyn and the Bronx together accounted for 73% of all voucher-based moves during this period, reinforcing patterns of geographic concentration.

While households who want to live in the Bronx, upper Manhattan, and central and southeastern Brooklyn neighborhoods should have that choice, no household interested in living elsewhere should be limited from accessing other parts of the city.

51 NYU Furman Center, "The Use of Housing Choice Vouchers in New York City," State of the City 2023 (May 2024).

Exception Payment Standards aim to address cost barriers to housing mobility, but rely on criteria that do not universally reflect New Yorkers' priorities

One way the Housing Choice Voucher (HCV) program attempts to alleviate some of these challenges is by increasing the payment standard (or the maximum rent an HCV will support) in certain neighborhoods via Exception Payment Standards (EPS). In EPS-eligible ZIP code tabulation areas (ZCTA), subsidy levels are higher than the standard "Fair Market Rent." Currently, these EPS ZCTAs in New York City are determined by a combination of:

- 1) A poverty rate lower than 10%
- 2) A violent felony crime rate lower than 2.8 per 1,000 people
- 3) The ZCTA being substantially located in one of seven school districts with the highest proficiency rates on 4th grade math tests⁵²

This approach has been common nationally: Many fair housing programs have embraced the idea that certain neighborhoods can be identified as "high opportunity." However, determining EPS neighborhoods based on characteristics other than rent creates norms around where New Yorkers with rental assistance should live instead of using EPS payment standards to remove cost as an obstacle. For example, only approximately 22% of HPD's HCV program participants are families with children.⁵³ For the many households using HCVs who do not have children, school performance is likely is not relevant to their neighborhood choice.

The City's programs should empower rental assistance holders to choose where they to want live and should focus on removing obstacles to accessing the neighborhood of their choice. In addition to its prior commitments to expand the number of homes available to New Yorkers who use rental assistance and improving the effectiveness, efficiency and experience for participants in those programs, the City is newly committing to recalibrating the EPS formula so that it is more closely tailored to the problem of high neighborhood housing costs.

52 Note that for the Community Choice Demonstration Program, ZIP Codes were also designated as EPS eligible if they contained 1 or more "Opportunity Area" census tract as designated by HUD's CCD program rules.

53 Section 8 Households Characteristics dashboard data, Division of Housing Access and Stability, New York City Department of Housing Preservation and Development (Accessed July 23, 2025).

Section 8 funding is essential to supporting vulnerable New Yorkers' housing needs

Of the more than five million people that receive Housing Choice Vouchers (HCVs) nationally, an estimated 40% are children, and 16% are over 61 years old. Additionally, one quarter are disabled.⁵⁴ In New York City, roughly 120,000 households participate in the HCV program, which disproportionately serves the most vulnerable New Yorkers.⁵⁵ Roughly 65% of HPD's Section 8 recipients are older adults and/or people with disabilities. Despite the fact that many more income-eligible households nationally and locally are in need of rental assistance, these federal funds are currently at risk. Losing current HCV funding would be incredibly destabilizing for New Yorkers and our housing market and would undermine many of the goals of this plan. The City will fight to protect Section 8 funding to ensure we can continue to help the households who so desperately need it and to protect one of our most important remaining federal fair housing tools.

The following strategies and actions will improve upon current rental assistance programs and help New Yorkers with rental assistance find housing in the neighborhood of their choice. New actions for 2025 are highlighted in bold.

54 Center on Budget & Policy Priorities, [Policy Basics: The Housing Choice Voucher Program](#) (Sep. 30, 2024).

55 NYU Furman Center, ["The Use of Housing Choice Vouchers in New York City,"](#) State of the City 2023 (May 2024).

Strategy 4.1: Expand the number of homes available to New Yorkers who receive rental assistance benefits

- 4.1.1 Expand capacity for addressing discrimination complaints based on New Yorkers' source of income and strengthen coordination across City agencies, with particular attention to source of income (SOI) discrimination, reasonable accommodation requests, and failures to meet accessibility requirements, including through community partnerships. Increased capacity is needed to prevent discrimination and shorten response times when New Yorkers submit reports of discrimination to the New York City Commission on Human Rights (CCHR), and to increase the number of large-scale, affirmative cases against property owners who persistently violate fair housing laws. (See Goal 1 for more information).
- 4.1.2 Fight for continued and expanded access to Section 8 vouchers for New York City residents given federal funding challenges.

Strategy 4.2: Improve the effectiveness, efficiency, and experience of services provided to rental assistance clients and landlords

- 4.2.1 Develop a revised Exception Payment Standard (EPS) zip code map such that the EPS standards are more closely tailored to removing cost as an obstacle to neighborhood choice. This change refocuses EPS on choice, ensuring that voucher-holders—disproportionately women, single parents, people of color, and people with disabilities—will have greater agency in determining the neighborhood that best meets their needs.

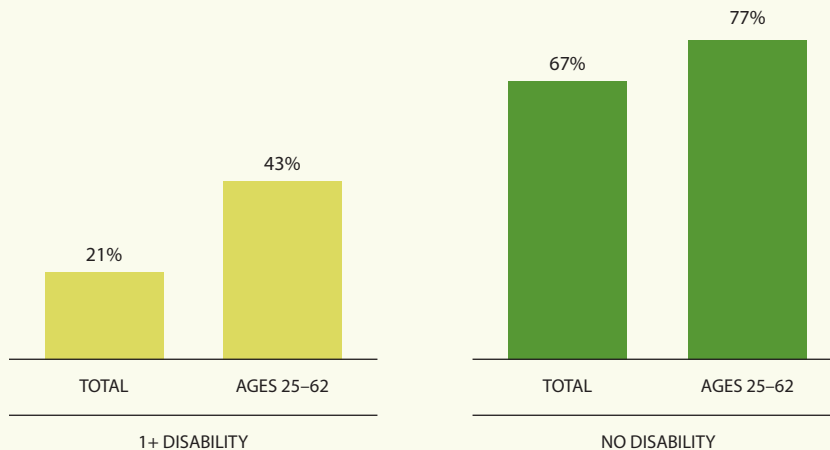
People with Disabilities in NYC

One in ten people, or about 838,000 people in New York City have a disability. Here we define disability as having difficulty with one of the following: walking or climbing stairs, concentrating or remembering, seeing, hearing, or dressing and bathing. Functional difficulties are often layered; 45% of New Yorkers with disabilities in New York City have more than one function difficulty. By far, the most common disability is difficulty walking or climbing stairs.

While people experience disabilities at all ages, the largest proportion of people with disabilities in New York City (58%) is older adults, or those age 62 or older. As is the case with older adults in general in New York City, people who identify as female are overrepresented among people with disabilities. While similar proportions of New Yorkers experience disability, regardless of race, a larger proportion of Black New Yorkers experience difficulty walking or climbing stairs than people of other races in NYC, about 40% of whom are under age 62.

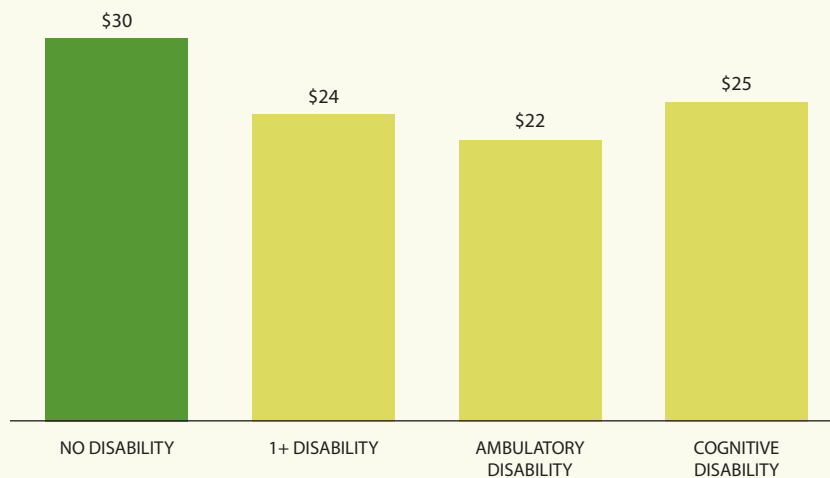
Only 21% of New Yorkers with disabilities are employed. This cannot be attributed exclusively to older age as only 45% of New Yorkers aged 25-62 are employed compared to 67% citywide. Barriers to employment may exist in the workplace itself, or in the barriers that New Yorkers with disabilities face in housing, transportation, and hiring discrimination by employers.

FIGURE G: EMPLOYMENT BY DISABILITY STATUS AND AGE FOR NEW YORKERS AGED 25 AND OLDER, 2023^{xxiv}



Even for New Yorkers with disabilities who are employed, the typical annual income is \$15,000 less than employed New Yorkers with no disability. When we calculated the hourly income of those who have worked the entire year prior, we find that across types of difficulty, people with disabilities earn less than those with no disability.

FIGURE H: HOURLY INCOME BY DISABILITY STATUS, 2023^{xxv}



The economic challenges of people with disabilities are important to consider in the context of their lived experience in New York City.

- A larger proportion of New Yorkers with disabilities live alone than the broader New York City population (36% compared to 17%). Almost half of older adults with difficulty walking or climbing stairs live in single person households. About 35% of New Yorkers aged 25-62 live alone, compared to only 15% of the same age group citywide.
- Almost 80% of New Yorkers with disabilities live in renter-occupied housing, about 80,000 of whom live in public housing. For those who do not live in mean-tested housing (in public housing or has a Housing Choice Voucher), about 32% are severely rent burdened, or paying more than 50% of their income towards their rent.

- For people with ambulatory difficulties, accessibility of their home presents a daily challenge. 18% of New Yorkers with ambulatory difficulties must climb at least one flight of stairs to reach their home.

New Yorkers with disabilities face barriers not only to accessible housing, but also to equitable access to economic and social well-being. It is likely that New York City's population with disabilities will grow as the number of older adults in the city increases. Investment in safe and equitable housing for people with disabilities benefits the large number of New Yorkers with functional difficulties, as well as the New Yorkers that may find themselves with a difficulty at some point in their life.

Goal 5: Expand and improve housing options and accommodations for people with disabilities

The population of New Yorkers with disabilities is diverse and their challenges are acute. According to the 2023 NYC Housing and Vacancy Survey, more than 1 in 5 New York City households (22%) had at least one member with a disability.⁵⁶ Discussions of the housing needs of "people with disabilities" risks lumping together people with a very wide range of housing needs, challenges and preferences. Better understanding this large and diverse group of New Yorkers and being able to respond more specifically to their unique housing stability challenges, is a continued priority for the City.

Across the board, however, New Yorkers with many types of disabilities encounter compounded challenges in securing housing that is both affordable and accessible to their specific needs. More than half (54.7%) of New Yorkers with one or more disabilities are rent burdened, meaning they spend more than 30% of their household income on rent.⁵⁷ These challenges include encountering a limited inventory of housing that is both affordable and accessible. Some New Yorkers experience discrimination based on disability

56 Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), New York City Department of Housing Preservation and Development (2024).

57 Ibid.

status during their housing search while others encounter landlords who are unwilling or slow to provide legally mandated reasonable accommodations, such as installing grab bars or allowing service animals. Not only this, but New Yorkers facing language barriers, requesting reasonable accommodations can also be extremely difficult. For example, nearly 41% of first-generation Hispanic immigrants across New York City has limited English Proficiency, making obtaining accessible modifications to their units a major challenge.⁵⁸ Additionally, as the number of older adults in the city increases, more residents experience age-related disabilities, increasing the need for accessible housing. The lack of inaccessible homes is a major fair housing and safety challenge leaving many people with disabilities and older adults at significant risk.

The City is committed to removing barriers to HPD-financed accessible affordable housing

HPD-financed newly-constructed affordable housing is built to rigorous accessibility standards and is adaptable such that accommodations are relatively easy to make over time across all units. In each new building, HPD ensures that 7% of total units are built to meet the Uniform Federal Accessibility Standards (UFAS), design requirements aiming to meet the highest and broadest accessibility standards. People with disabilities get first priority to move into those units—5% are set aside for applicants with a mobility disability and 2% for vision and hearing disabilities as required by federal law.

In WWL2020 the City committed to evaluate potential changes to the set asides in HPD-assisted housing for people with disabilities based on new data. Given what we know about people with disabilities and the accessibility of our housing stock from the NYC Housing and Vacancy Survey, we would anticipate that many New Yorkers with disabilities would apply for homes in our affordable housing lotteries. Yet based on recently active accounts, in only 5.1% of Housing Connect profiles applicants have identified that a household member has a mobility difficulty, and 2.9% self-identified as having vision or hearing difficulty. These percentages nearly match the UFAS requirements and are much lower than the general population. These low rates seem to persist despite accessibility improvements to Housing Connect in recent years and dedicated Housing Ambassadors to support people with disabilities in applying for affordable housing. While The City has maintained an affordable housing lottery preference for people with disabilities for new affordable housing, and

58 Center for Research on HOME, Immigrants in New York City NYC Department of Housing Preservation and Development (2024).

those units remain set-aside for individuals with disabilities when they turn over to new residents upon re-rental. Take-up of those units, however, has been lower than expected. In order to better understand why New Yorkers with disabilities are not applying to the affordable housing lottery at higher rates, the City will build on the analytic work from the last plan to evaluate and identify how the City's affordable housing and lottery process can better meet the needs of people with disabilities.

The City is committed to helping New Yorkers with disabilities access the retrofits they need to stay in their homes

Even with changes to the set-aside units for people with disabilities, HPD's new construction affordable housing programs alone could not meet the needs of all New Yorkers with disabilities given the number of individuals with disabilities relative to the number of units produced. Currently, a significant portion of New York City's housing (two million units) is older stock, making it more likely to lack modern accessibility features, and are more likely to be walk-up buildings with no or limited elevator access to individuals who use wheelchairs, walkers, or have mobility impairments.⁵⁹ Nearly half (45.8%) of New Yorkers who have an ambulatory disability, or serious difficulty walking or climbing stairs, live in buildings without elevator access, making it harder for them to move around safely and independently.

Retrofitting accessibility features into existing buildings without elevators, however, presents significant challenges and often structural, financial, and regulatory constraints. Many older buildings were constructed before accessibility standards were mandated, meaning they often lack the space or infrastructure to accommodate elevators without extensive renovations. Installing an elevator may require major structural changes, such as reinforcing floors or rerouting utilities, which can be prohibitively expensive and technically complex. As a result, elevator installation ranges from \$350,000 to \$650,000, averaging \$500,000.⁶⁰ In historic buildings, modifications must also preserve architectural integrity, limiting the types of alterations allowed under preservation laws. The Americans with Disabilities Act (ADA) requires structural barrier removal only when it is "readily achievable," meaning feasible without excessive difficulty or expense. As a result, building owners are not typically

59 Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), New York City Department of Housing Preservation and Development (2024).

60 New York City Department of Buildings

required to make the reasonable accommodations that would be necessary to make a walk-up building, for example, accessible.

To make more existing private market homes accessible, the City needs to be innovative in how homes can be accommodated for people with disabilities. People should have a choice to stay in their existing homes even if they develop mobility challenges while living in an inaccessible home. To do this, the City will commit to identifying ways to improve the process of obtaining modifications and reasonable accommodations for people with disabilities while increasing the supply of accessible homes.

The following strategies and actions aim to better serve New Yorkers with disabilities and increase their access to stable and accessible housing. New actions for 2025 are highlighted in bold.

Strategy 5.1: Increase support and improve processes for residents transitioning out of institutional settings

- 5.1.1 Convene a task force of healthcare providers, health insurance companies, housing providers, community-based partners, and City, State, and Federal government representatives to make recommendations to systematically help people with disabilities and older adults transition out of nursing homes, hospitals, rehabilitative care, and other institutional settings. Recommendations coming out of this process could address, for example, how to allow Medicaid to be used to pay for non-institutional housing for people with disabilities or how to strengthen the New York State Nursing Home Transition and Diversion program.

Strategy 5.2: Improve process and reduce barriers for people with disabilities to access affordable housing

- 5.2.1 Expand the Housing Ambassadors program to provide direct assistance to residents navigating the affordable housing search and application processes, with a specific focus on expanding access to services for households for whom a disability is a barrier to access.
- 5.2.2 Continue offering regular training for leasing agents or owner representatives on housing rights, resources, and best practices in outreach and for providing reasonable accommodations for people with disabilities.

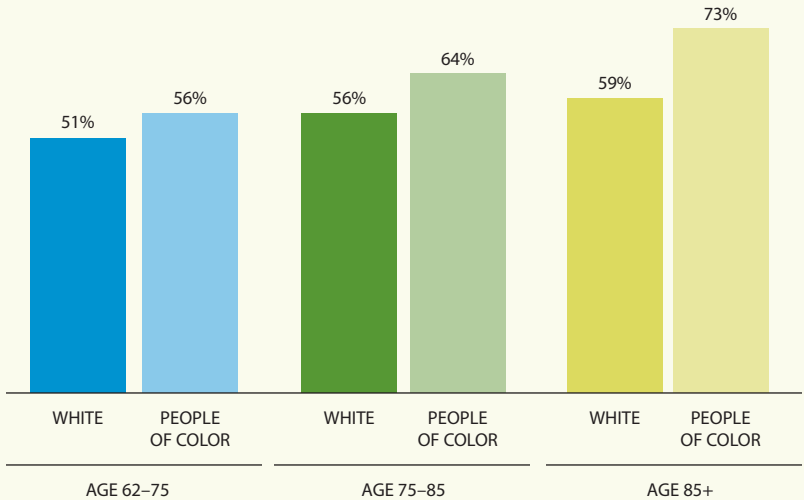
Strategy 5.3: Increase the number of affordable homes that are accessible

- 5.3.1 Collect and evaluate data related to the housing needs of people with disabilities. Identify appropriate interventions to remove obstacles to HPD's affordable units and other affordable housing programs.
- 5.3.2 Explore ways to better assist people with disabilities in obtaining modifications to their homes to accommodate their physical needs.
- 5.3.3 Host a design competition as part of the Opening Doors: Accessibility Innovation Challenge to identify solutions to improve accessibility in existing buildings, with a focus on enhancing mobility for people with disabilities and supporting the needs of older adults as they age. This challenge seeks to ensure that New York City's housing stock and small businesses are more inclusive and better serve the diverse needs of our community.
- 5.3.4 Investigate regulatory requirements that add costs and limit the inclusion of elevators in new construction projects where elevators are not required. Based on analysis, consider changes to local regulations and advocacy to national code-setting bodies.

Older Adults in NYC

There are more older adults in New York City than any time in our history and older adults comprise a larger share of our resident population. Gender remains a defining feature of aging in the US, but the story of aging in New York City is increasingly also a story of race. While the number of older adults in our city has increased by 50% in the last thirty years, the number of older New Yorkers of Color has nearly tripled. Most older adults identify as female and the gender difference increases with older age groups, such that 73% of older adults aged 85 or older who identify as a race/ethnicity other than White also identify as female.” Just under half of older adults speak a language other than English, but a disproportionate share speak English less than well or not at all.

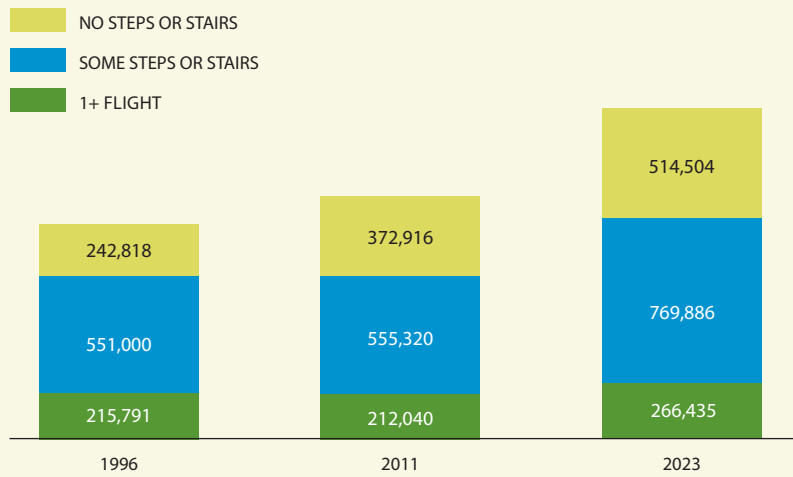
FIGURE I: SHARE OF OLDER ADULTS IN NEW YORK CITY WHO IDENTIFY AS FEMALE, BY RACE/ETHNICITY AND AGE, 2023^{xxvi}



The lived experiences of older adults in our city today are the result of many factors including the cumulative effects of economic, social, and political realities that gave rise to different dimensions of opportunity and disadvantage over time.

- A larger share of older adults benefits from rental assistance and public housing than younger New Yorkers; however, those living in other types of housing without the benefit of a voucher are more likely to be severely rent burdened. This condition is largely explained by the limited financial resources of older adults. About 1 in 10 older adults delayed housing payments, placing them at risk of foreclosure or eviction. Many older adults in New York City are vulnerable to extreme heat either because they have no air conditioning or because they limit its use due to cost.
- Many older adults live alone, and the likelihood increases with increasing age. While older women in New York City are far less likely to live with a partner or spouse than older men, many live with their adult child(ren), including in multi-generational households. A surprisingly large share move at a later age, including a third of those age 75 to 85 and nearly half of those age 85 or older. For those who live with their children and moved at a later age, most moved to a new home together.
- Older adults in New York City exhibit high rates of disability, including 1 in 4 that reports difficulty walking or climbing stairs. The prevalence is higher among older ages, with half of older adults in New York City who are age 85 or older reporting difficulty walking or climbing stairs. Accessibility is important for the health and well-being of all older adults, not only those who experience difficulty walking or climbing stairs. Yet, most older adults in our city must climb at least some steps to reach their home and nearly 1 in 5 must climb at least a full flight of stairs. Over the last 25 years, we have made little progress in reducing the number of older adults who live in inaccessible housing.

FIGURE J: THE NUMBER OF OLDER ADULTS IN ACCESSIBLE HOMES IN NEW YORK CITY, 1996–2023^{xxvii}



While many older adults are thriving, too many face day-to-day challenges that limit their quality of life and pose direct and indirect risks to health and well-being. Many of the issues faced by older adults in New York City are challenges common to New Yorkers of all ages, such as rent burden or financial insecurity. Others are more common among older adults, such as disability or heat vulnerability. Generational differences in gender norms, family formation, homeownership, health, and income means that aging in New York City now does not look the same as it did in the past or will in the future. As the older adult population grows, we must consider that their needs are likely to change and become even more varied. Meeting older adults’ needs now and in the future is critical to promoting equitable housing policy across New Yorkers’ life spans.

Goal 6: Improve conditions, services, and infrastructure in historically disinvested neighborhoods

New York City—like all cities in the United States—is scarred by a long history of discrimination, segregation, and injustice. This history has particularly affected neighborhoods in which people of color make up the majority of the population.⁶¹ The legacy of these practices can be seen in persistent and stark disparities in health outcomes and access to resources. Our city’s neighborhoods are not equally healthy, well-connected, or protected from climate risks—and these outcomes continue to be strongly tied to race and ethnicity. For a longer discussion of neighborhood-based disparities, see Chapter 5 of WWL2020.

Defining Neighborhoods

How do the people who live in a given neighborhood define its boundaries? How large is the neighborhood? What are the streets or landmarks that mark where one community ends and another begins? How much do residents agree about where their neighborhood ends and another begins? Does it vary depending on personal or residential factors?

HPD’s Research and Evaluation team conducted a study to examine these questions. They asked applicants to affordable housing who lived in the same community district to draw the boundaries of what they considered to be their neighborhood. The 50 drawings were then digitized and overlaid on a map of the area to understand size, overlap among resident maps, and factors that were correlated with how individuals defined their neighborhood. Here is what they found:

61 Kenneth Clark, *Dark Ghetto: Dilemmas of Social Power* (Harper, 1965); Craig Wilder, *A Covenant with Color: Race and Social Power in Brooklyn* (Columbia University Press, 2001); Robert J. Sampson, *Great American City: Chicago and the Enduring Neighborhood Effect* (University of Chicago Press, 2011); Patrick Sharkey, *Stuck in Place: Urban Neighborhoods and the End of Progress Toward Racial Equality* (University of Chicago Press, 2013); Tommie Shelby, *Dark Ghettos: Injustice, Dissent, and Reform* (Harvard University Press, 2016).

- The size of residents' self-defined neighborhood varied dramatically—from just a single block to over two square miles. The typical neighborhood was about 1/10 of a square mile or about twice the size of a census tract.
- People's home address is sometimes at the center of their neighborhood, but more often it is at the edge or even just outside of the neighborhood they drew.
- Greater residential density was associated with larger self-defined neighborhoods, as was being employed in the neighborhood and having many friends in the community.
- Perceiving more physical disorder, such as trash on the streets or sidewalks, was associated with smaller self-defined neighborhoods, as was ever living in public housing during one's lifetime.

How does this information help us support neighborhoods and their residents?

1. It is important that we acknowledge that not everyone shares the same vision for their neighborhood, but many people perceive their neighborhood to be smaller than you might think.
2. Work at a small scale—even as small as a single block or corridor—is meaningful for many neighborhood residents, including those who live elsewhere in the area.
3. Building more residential density and addressing physical disorder may help to connect people to the larger community and create more inclusive neighborhoods.

Achieving fair housing means ensuring every neighborhood has the resources and amenities that its residents need to thrive—including affordable housing, healthy and safe environments, and quality public services.

Since 2020, the City has responded to these challenges through a wide array of strategies. The Taskforce on Racial Inclusion & Equity (TRIE) was formed in response to the disproportionate impact of the COVID-19 pandemic on the very same communities impacted by historical disinvestment and structural racism. TRIE helped ensure equity was central to the City's response and recovery, from equitable distribution of vaccines to the expansion of broadband access to 200,000 public housing residents to address the digital divide.

To address wealth disparities, the City has accelerated opportunities for Community Land Trusts to create and preserve community-owned or shared-equity housing, and a new pilot program will allow tenants in affordable housing to leverage their rental payments into better credit scores.

Race, income and other aspects of social equity are integrated into more mechanisms of government decision-making, including every land use change. In 2022, New York City voters passed three historic ballot measures:

- Adding a preamble to the City Charter outlining a statement of values and vision for a just and equitable city for all to guide government
- Establishing an Office of Racial Equity, a citywide Racial Equity Plan, and a Commission on Racial Equity to advance and evaluate racial equity as well as ensure accountability
- Creating a True Cost of Living measure to track the cost of meeting essential needs and living with dignity in NYC

In the Fall of 2023, the Mayor's Office of Equity & Racial Justice and the Commission on Racial Equity were established, and the City will soon publish its first Citywide Preliminary Racial Equity Plan and the City's first True Cost of Living Measure, a powerful tool to better understand what it takes for New Yorkers to live with economic dignity.

Neighborhood planning can achieve affordable housing and other priority community investments

To complement these citywide initiatives, the City has partnered with local communities to conduct place-based planning efforts in neighborhoods disproportionately affected by historic disinvestment. Over the last decade, neighborhood plans have addressed comprehensive neighborhood needs through the lens of affordable housing—focusing not only on building more homes, but on improving conditions of daily life.

Coordinated planning can help bring more of those resources and amenities into a neighborhood to complement housing investments and help mitigate the consequences of longstanding disinvestment.

In the neighborhoods of East Harlem, [Brownsville](#), [Edgemere](#), the [Jewel Streets](#), and others, the City has collaborated with residents to develop plans for new mixed-income housing on private sites and new affordable housing on public land, coordinated with community amenities and infrastructure commitments. NYC Planning and HPD work closely with City agencies on developing coordinated capital plans for these neighborhoods that prioritize equitable investment in new and improved parks, schools, and streets. These plans have been important catalysts for change and are bringing significant resources to the neighborhoods. But the scale is limited by resources—neighborhood plans are long-term, resource-intensive efforts that require extensive multi-agency collaboration.



New affordable housing investments are often concentrated in a few neighborhoods that face an array of challenges

Between 2014 and 2024, over two thirds of new affordable homes were built in Brooklyn or the Bronx. Within those boroughs, affordable housing investments were concentrated in central Brooklyn and the South Bronx, neighborhoods where most residents are Black or Hispanic (see Figure 5.6). The significant investment of affordable housing in these neighborhoods over the last decade continues a trend that dates back to the 1970s and is the result of a mix of factors, including the legacy of in rem housing and urban renewal, the availability and lower-cost of land, and City-initiated rezonings which allowed for increased density with new affordable housing.

These investments have produced tens of thousands of high-quality, affordable homes and transformed lots left vacant for decades. But affordable housing development alone cannot address decades of disinvestment; thriving neighborhoods require a wide range of resources and amenities. In some parts of the city, despite important housing investments, significant gaps in quality of life remain and residents are disproportionately impacted by resource and outcome disparities such as heat vulnerability, asthma impacts, and access to broadband internet.⁶²

62 A more detailed analysis of place-based disparities is provided in Chapter 5 of WWL2020.

FIGURE 5.18: HEAT VULNERABILITY INDEX^{xxviii}

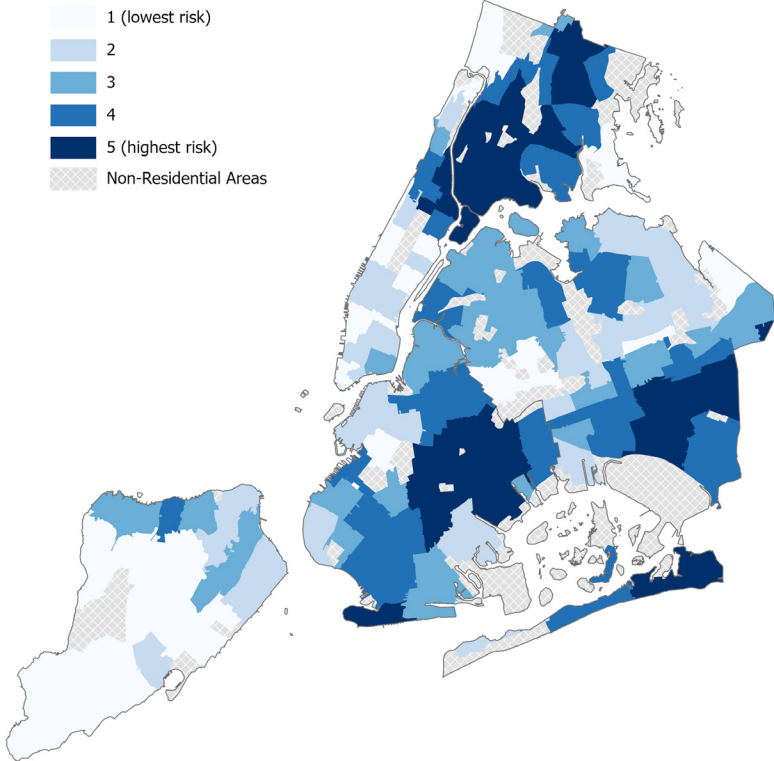


FIGURE 5.19: ASTHMA EMERGENCY DEPARTMENT VISITS FOR CHILDREN AGES 5–17, 2023^{xxix}

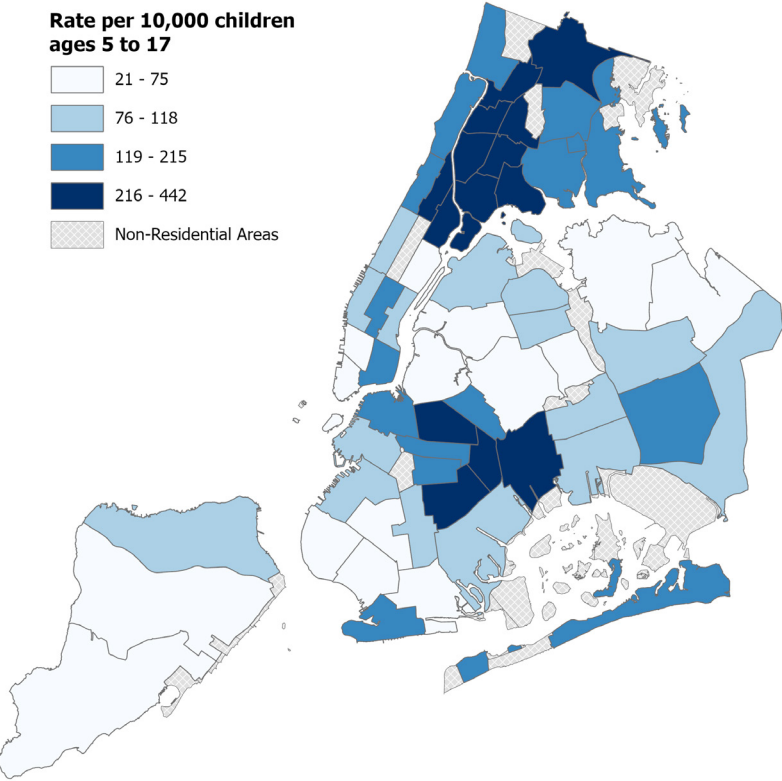
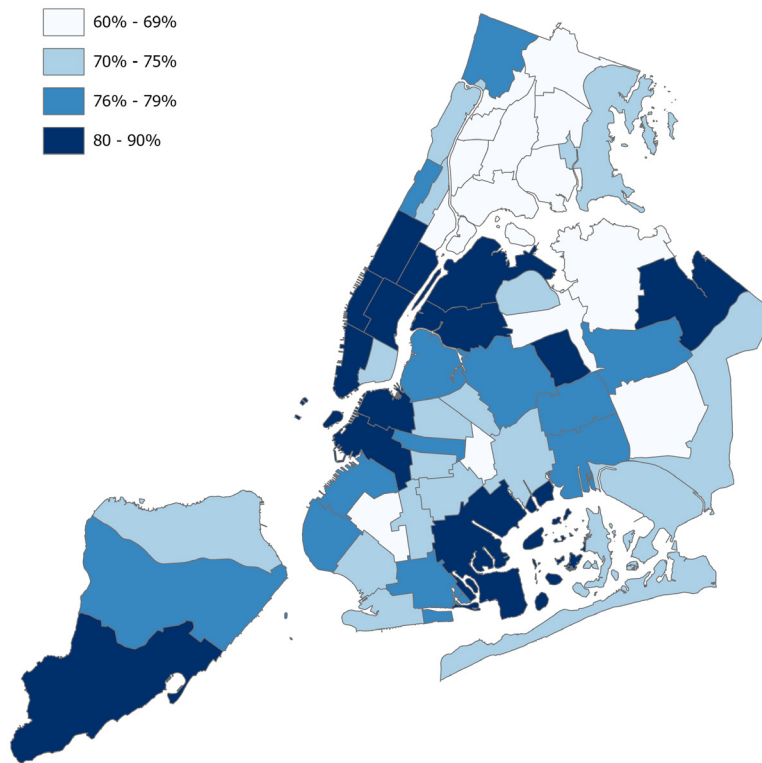


FIGURE 5.20: BROADBAND INTERNET ACCESS BY COMMUNITY DISTRICT^{xxx}



A note on In Rem properties

In the 1970s and 1980s, New York City acquired a vast portfolio of in rem housing—properties seized through tax foreclosure—due to widespread disinvestment and abandonment by the buildings’ landlords, especially in low-income neighborhoods of color.⁶³ Economic decline, population loss, and changes in the tax code led many property owners to stop maintaining buildings or paying taxes, prompting the City to take ownership of tens of thousands of units. These buildings were concentrated in areas hardest hit by urban decay, including the South Bronx, Central Brooklyn, and parts of Harlem, where many working- and middle-class families had moved out and remaining tenants struggled to afford rent. Although the City initially intended to hold these properties temporarily, based on the scale of the crisis, New York City became one of the largest landlords in the country.

These properties were often in severe disrepair, and many were demolished. The City launched disposition programs, transferring ownership of buildings to tenants, nonprofit organizations, or private developers. Over the decades, HPD has facilitated the redevelopment of these properties, largely through public-private partnerships, aiming to stabilize neighborhoods and create affordable housing.⁶⁴

63 New York University Review of Law & Social Change, Vol. 13, Issue 4 (1984-1985), pp. 953-974.

64 Lance Freeman, *There Goes the 'Hood: Views of Gentrification from the Ground Up* (Philadelphia: Temple University Press, 2006), 50.

In areas with a lot of existing affordable housing, the City plans to leverage those assets to address non-housing concerns

To address disparities in resources and outcomes, HPD is proposing a new strategy (6.2) to focus on quality-of-life improvements in neighborhoods with significant existing and planned affordable housing. To be piloted in a few areas, this approach will leverage HPD's affordable housing partnerships at a hyperlocal scale—a major thoroughfare or several blocks, for example—to influence conditions such as sidewalk cleanliness, accessibility features, maintenance of vacant City-owned lots, and public safety. These efforts will leverage affordable housing assets but offer improvements that benefit the larger community.

The following strategies and actions are intended to help address the harms created by segregation and disinvestment. The full suite of strategies and actions follow; new initiatives for Where We Live NYC 2025 are highlighted in bold.

Strategy 6.1: Ensure key housing, capital, and service agencies are integrating diverse perspectives into government decision-making.

- 6.1.1 Conduct community-based planning processes, such as the Jewel Streets Plan and the Jamaica Neighborhood Plan, to improve neighborhood conditions, strengthen housing quality and stability, and expand access to housing resources in neighborhoods that have historically experienced disinvestment. Increasing the number of these inclusive planning processes can ensure that new affordable housing is paired with the equitable distribution of service and infrastructure investments in neighborhoods that have experienced historic disinvestment and discrimination.

Strategy 6.2: Where the City has made significant affordable housing investments, leverage HPD's resources to improve neighborhood conditions

This new strategy focuses on clusters of city blocks where affordable housing developments are a significant resource. HPD will identify a few of these areas to pilot this strategy and strategically implement the following actions:

- 6.2.1 Address the negative neighborhood impact of HPD's vacant lots through regular clean up and site perimeter activation. Possible site perimeter activations include temporary art installations or horticulture. HPD will explore partnerships with, among others, local organizations, businesses and institutions focused on arts and youth engagement.
- 6.2.2 Encourage private-site affordable housing developers to include elements in future projects that improve sidewalk cleanliness, lighting, safety, accessibility, and aesthetics. Elements may include commercial or community-serving ground floor uses, safety and design elements, or other investments in the public realm.
- 6.2.3 Coordinate owners of existing affordable housing to identify ways to improve sidewalk cleanliness, safety, accessibility, and other aspects of quality of life for the neighborhood.
- 6.2.4 Proactively engage partner agencies to identify and leverage investments to improve cleanliness, access to amenities, accessibility, and other aspects of quality of life.

- 6.2.5 Expand HPD's Liberty Link (Neighborhood Internet) pilot, which currently provides free Internet and one-on-one tech support to 2,200 low-income households across 35 buildings in the Bronx and Manhattan, to close the digital divide. Based on lessons learned, the program will scale to reach at least 150,000 low-income New Yorkers, improving access to jobs, housing opportunities, and essential services.
- 6.2.6 Implement a comprehensive heat mitigation approach to HPD building design review that mitigates the effects of extreme heat on residents within the building and the surrounding neighborhood in areas of the city with high heat vulnerability (Heat Vulnerability Index greater than 3). Update the heat mitigation framework within the revised HPD Design Guidelines.

Strategy 6.3:

Decrease violence through evidence-based, restorative methods in parts of the city that still experience violence disproportionately

- 6.3.1 Co-design solutions that reduce violence and promote well-being. The Mayor's Action Plan for Neighborhood Safety (MAP) brings NYCHA residents, government, and community partners together for this purpose. In 2023, MAP expanded from 15 to 30 NYCHA sites and, through participatory budgeting, has engaged over 33,000 residents. Additionally, in the neighborhoods with the highest rates of gun violence, the Gun Violence Prevention Task Force will provide guidance and recommendations for the implementation of the Neighborhood Safety Councils' Neighborhood Safety Action Plans based on a synthesis of available data, prior community engagement, and stakeholder feedback.

Strategy 6.4: Strengthen social resiliency, shared trust, and bonds between community members

- 6.4.1 Accelerate opportunities for mission-based groups, including Mutual Housing Associations and Community Land Trusts, to create and preserve community-owned or shared-equity housing. The City will continue to provide technical assistance and operational support for community land trusts and other mission-based groups, identify additional public sites that are suitable for transfer to CLTs, and launch new programs and tools to help CLTs acquire private sites.
- 6.4.2 Renovate and reopen community centers on NYCHA's campuses to improve existing shared spaces and create new facilities for connected communities.
- 6.4.3 On NYCHA campuses, NYCHA works with resident leaders to assess whether physical barriers at campuses should be removed. In instances where fences restrict access to campuses, NYCHA works with residents and neighboring communities to re-map public ways, reduce perimeter fencing, and introduce better signage.

Strategy 6.5: Improve household financial security and wealth building opportunities, particularly in neighborhoods with concentrated poverty

- 6.5.1 Connect low-income New Yorkers, including NYCHA residents, to good careers through the City's public workforce system and by leveraging the City's procurement spend through Community Hiring.
- 6.5.2 Create job opportunities for NYCHA residents and other low-income households by strengthening Section 3 programming and connecting NYCHA residents to jobs.

- 6.5.3 Expand rent-payment reporting tools in publicly-subsidized housing to help residents build credit. Although residents may consistently pay rent on time, because rent has not historically been treated as a traditional debt obligation (e.g., mortgages, credit cards), it is currently not reported to credit bureaus or used in developing a person's credit score. Credit bureaus are only beginning to include rent payments as a component of a person's credit score. Lessons learned from existing pilots in NYCHA buildings and from other initiatives around the country can provide evidence on how to scale efforts to improve credit of residents living in publicly-subsidized housing.
- 6.5.4 Explore the development, expansion of, and/or deeper investment in programs designed to enable greater financial security and reduce generational poverty by increasing access to wealth-building opportunities throughout a person's lifetime, such as child savings accounts, baby bonds, and guaranteed minimum income, while eliminating benefits cliffs that limit savings.
- 6.5.5 Study the impact of key HPD homeownership programs on the long-term financial health of households. Racial disparities in homeownership are the result of past and present discrimination and contribute to stark disparities in household wealth. Various existing City programs support affordable homeownership, including down payment assistance and affordable loan programs. Studying program impact can help prioritize those that maximize the effects of reducing disparities while efficiently using public subsidy.

Strategy 6.6:

Build the foundation for more diverse, integrated schools throughout the five boroughs

- 6.6.1 Support the creation of additional, robust school district diversity plans, following the lead of Districts 1 and 3 in Manhattan and District 15 in Brooklyn. Learning from these models, more school districts are welcome to create comprehensive, community-driven diversity and integration plans, and serve as a national-model for creative school integration.

- 6.6.2 Explore alternative preferences for elementary and middle schools beyond attendance zones and district boundaries in order to facilitate integration. While school rezonings are a key tool to spurring integration, they usually occur only within a school district, such as when two elementary schools merge their attendance zones. As a result, school rezonings are limited by and typically do not cross school district lines. By exploring new preferences such as the Diversity in Admissions (DIA) initiative and schools that offer admissions open to multiple districts, NYC Public Schools (NYCPS) will be able to expand the types of school assignment policies that can promote integration.
- 6.6.3 NYCPS continually considers new ways to provide information on school quality in our school directories. Each directory page links to the school quality report with fair and nuanced school performance information.
- 6.6.4 Produce and distribute materials for residents using rental assistance and residents of publicly-supported housing to ensure that families with minor children are aware of the school options available to them if they choose new neighborhoods. Navigating the school choice system can be challenging for families, especially those with less time or resources to fully explore their school options. By developing new materials that will be provided to families who move into publicly-supported housing, NYCPS can ensure all families have the information they need to make the best school decisions for their children.

Strategy 6.7:

Make NYC region's public transportation network more equitable and accessible

- 6.7.1 Facilitate faster and more reliable bus service by expanding bus priority citywide through the installation or improvement of bus lanes, transit-signal priority, and other measures, and ensuring their effectiveness through enforcement.
- 6.7.2 Through DOT's Pedestrian Ramp Program, rehabilitate, construct or track the construction of ADA-compliant pedestrian ramps at intersections citywide.

CHAPTER 6

Implementation

The City will undertake the Fair Housing strategies and actions outlined in Chapter 5 over the next five years. Nearly every action will require additional analysis, stakeholder and public engagement, and interagency collaboration to be successfully implemented. Some actions will also require, and offer opportunities for, broader advocacy and partnership.

The implementation matrix below provides a preliminary framework for agency responsibilities in implementing this plan.

Oversight

The New York City Department of Housing Preservation and Development (HPD) will oversee implementation. Each action has been assigned a lead agency. Government and external partners will be identified to support implementation. HPD will work with partner agencies to develop implementation milestones and measures of success for each action in the plan.

Tracking and reporting

The City will release annual progress updates on this plan, which we will make available on the Where We Live NYC and HPD websites.

Starting in 2026, the City will release additional reports identified in Strategy 2.3 and required by Local Law 167(2023), NYC's Fair Housing Framework:

- Long-term housing needs assessment
- Five-year citywide housing production target
- Five-year housing production target for each community district
- Strategic equity framework

Implementation Matrix

Goal 1

Fight Discrimination and ensure equal access to housing

Strategy 1.1: Strengthen NYC's fair housing protections and enforcement

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
1.1.1	Work with interagency partners to educate New Yorkers about their right to be free from discrimination in housing sales, educate housing providers about their obligations under fair housing laws, and advocate for greater transparency in these transactions, such that co-op discrimination is easier to identify. Through Where We Live NYC, New Yorkers described suspicions of discriminatory behavior in the application process for purchasing a co-op, but the opaque approval process makes it extremely difficult for applicants to prove discrimination. Discrimination in the co-op application process may be a significant barrier to accessing affordable, and other, homeownership opportunities.	Recommitment (2020 Action 1.1.2)	CCHR	HPD NYCHA DFTA
1.1.2	Expand paired testing investigations in the housing market to identify illegal discrimination, focusing resources on both rental and ownership opportunities. Paired testing has proven effective in identifying ongoing discrimination and preparing cases to punish and deter discriminatory behavior.	Recommitment (2020 Action 1.1.4)	CCHR, HPD	DSS

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
1.1.3	Expand capacity for addressing allegations of housing discrimination, with particular attention to source-of-income discrimination, reasonable accommodation requests, and failures to meet accessibility requirements, including through community partnerships. Increased capacity is needed to prevent discrimination and shorten response times when New Yorkers submit reports of discrimination to the New York City Commission on Human Rights (CCHR), and to increase the number of large-scale, affirmative cases against property owners who persistently violate fair housing laws.	Recommitment (2020 Action 1.1.5)	CCHR HPD	DSS
1.1.4	Create and implement a strategic education campaign to inform housing providers and housing seekers about the New York City Fair Chance Housing Law. Public awareness of this law, and housing provider compliance with it, will address the barriers faced by the 750,000 justice-involved New Yorkers, many of whom are Black and Hispanic, in finding housing. The City will aim to reach more than half a million New Yorkers by 2030 via targeted materials and training on Fair Chance Housing Protections.	New	CCHR	HPD

Strategy 1.2: Create better access to publicly-supported housing for people who face disproportionate risks in the housing market

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
1.2.1	Clarify relevant policies and educate non-citizens and mixed-citizenship households about their ability to access publicly-supported housing.	Recommitment (2020 Action 2.3.4)	MOIA	DSS HPD NYCHA

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
1.2.2	Expand eligibility and continue outreach and support services for the NYCHA Family Reentry Program, which reunites justice-involved New Yorkers with family members in NYCHA housing.	Recommitment (2020 Action 2.3.7)	NYCHA	
1.2.3	Identify ways to target HPD's affordable housing lottery through Housing Connect to reach New Yorkers who face disproportionate risks in the housing market using HPD's Accessibility Program for Older Adults pilot as a model.	New	HPD	N/A

Goal 2

Build more homes in all neighborhoods across New York City and the region

Strategy 2.1: Increase housing opportunities, particularly for low-income New Yorkers, in amenity-rich neighborhoods

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
2.1.1	Analyze citywide trends in housing growth and loss, the availability of low-cost housing, and demographic changes as part of the Fair Housing Framework to inform the creation of a citywide framework for future land use changes to implement Mandatory Inclusionary Housing and other tools that encourage growth and affordability. This citywide strategy will respond to fair housing barriers identified in the Strategic Equity Framework (Action 2.3.3).	Recommitment (2020 Action 2.1.2)	DCP HPD	
2.1.2	Advance proposals for neighborhood rezonings in areas with limited low-cost housing, such as the Manhattan Plan, to expand the housing stock, add new affordable housing, and increase neighborhood diversity, among other neighborhood planning objectives.	Recommitment (2020 Action 2.1.3)	DCP	HPD

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
2.1.3	<p>Explore ways to increase housing production—particularly affordable housing production—in historic districts. Many high-cost neighborhoods in which new housing production is constrained by historic district designation have experienced a net loss of housing in recent years.</p>	<p>Recommitment (2020 Action 2.1.5)</p>	<p>DCP</p>	<p>HPD LPC</p>
2.1.4	<p>Advocate for State legislative action, including the Faith Based Affordable Housing Act, to encourage affordable or low-cost housing development in municipalities with limited housing opportunities and address the housing shortage at the regional level. Many states have similar laws—beginning with Massachusetts, which passed its first law to promote affordable housing development in 1969—and while the 2025 Charter Revision Commission proposed expediting local project review in community districts with the lowest rates of affordable housing production, New York State has not yet taken similar action to create new tools for addressing exclusionary zoning. The State should also align any legislative action with existing financial incentives to reward municipalities that take the lead in promoting equitable development.</p>	<p>Recommitment (2020 Action 2.1.6)</p>	<p>DCP HPD</p>	

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
2.1.5	Continue identifying opportunities to build affordable housing on underused public properties in areas of the city with limited low-cost housing. Although there are many logistical and budgetary challenges in repurposing City-owned land for affordable housing, public land is an important tool for creating housing opportunities for low- and moderate-income New Yorkers in neighborhoods that lack housing options for low- and moderate-income New Yorkers. If City Charter amendments are approved by voters, projects on public land that meet existing zoning requirements could receive expedited land use review.	Recommitment (2020 Action 2.1.7)	DCP HPD	
2.1.6	Prioritize development of affordable housing projects in neighborhoods with limited low-cost housing and achieve broader geographic distribution of affordable housing across the five boroughs.	Recommitment (2020 Action 2.1.8)	HPD	
2.1.7	Study new housing construction following City of Yes and consider future citywide changes to encourage new housing construction in low-density areas with strong transit access and neighborhood character that supports small apartment buildings.	New	DCP	
2.1.8	Help homeowners develop accessory dwelling units and legalize basement apartments by continuing to create and refine informational resources, ensuring technical assistance is accessible and effective, and that financing tools are available as needed. The City will evaluate efficacy of existing tools and resources to determine if other interventions may be needed to further facilitate the production of ADUs and legalization of basement apartments.	New	HPD	

Strategy 2.2: Remove legislative and process barriers that slow or limit the development of affordable housing, particularly in areas with few affordable options

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
2.2.1	Explore opportunities to accelerate City and State land use and environmental review processes for affordable and supportive housing, particularly in amenity-rich areas with limited low-cost housing options. If City Charter amendments are approved by voters, leverage fast tracks for affordable housing in neighborhoods with outdated zoning and on public land. Building on the 2024 Green Fast Track, which streamlines the City’s environmental review process for certain proposed new buildings with fewer than 250 units, advocate for State legislation to revise the State Environmental Quality Review Act to exempt a wider set of projects in predominantly built-up areas across the state.	Recommitment (2020 Action 2.2.1)	DCP HPD	
2.2.2	Continue training Community Boards, civic organizations, and elected officials on the City’s responsibilities to affirmatively further fair housing. HPD will offer fair housing trainings to all Community Boards and other housing and community development stakeholders to ensure they understand their role in affirmatively furthering fair housing.	Recommitment (2020 Action 2.2.2)	HPD	DCP Civic Engagement Commission CCHR
2.2.3	Advance legislative and policy changes to fully enable as-of-right new construction of shared housing. Shared housing benefits a diverse range of households, including new arrivals, youth aging out of foster care, and older New Yorkers, granting them the flexibility to choose a new type of housing in a neighborhood of their choosing that best fits their needs at different stages of life. This work will build on the zoning reform passed through City of Yes for Housing Opportunity.	New	HPD	DOB

Strategy 2.3: Plan for equitable housing development across the five boroughs

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
2.3.1	Develop a citywide assessment of the total number of housing units, affordable units, deeply affordable units, and units for formerly homeless households needed for residents of all incomes.	New	DCP HPD	
2.3.2	Develop 5-year housing production targets citywide and for each community district, including the total number of housing units, affordable units, deeply affordable units, units of formerly homeless households, and housing units to be preserved. If City Charter amendments are approved by voters, leverage fast tracks for affordable housing, particularly in community districts with the lowest rates of affordable housing production.	New	DCP HPD	
2.3.3	Develop an assessment of the obstacles to fair housing, including obstacles to housing access for seniors and households experiencing homelessness, housing stability for households at risk of displacement, increasing public investments in underserved communities, and a list of strategies to overcome identified obstacles.	New	HPD DCP	

Goal 3
Protect Affordable Housing and Prevent Displacement

Strategy 3.1: Transform NYCHA’s portfolio—the largest single source of affordable housing in New York City—through comprehensive renovations and management reforms

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
3.1.1	Renovate up to 25,000 apartments by transferring them to the Public Housing Preservation Trust and accessing a more stable, federally funded program called Project-Based Section 8 following extensive resident engagement and voting.	Recommitment (2020 Action 3.1.1)	NYCHA	
3.1.2	Rehabilitate 62,000 units through NYCHA’s Permanent Affordability Commitment Together (PACT) portfolio where NYCHA works with development partners to fund extensive renovations and repairs using a variety of tools, and utilize the Public Housing Preservation Trust. Over 25,000 apartments have converted to Project-Based Section 8 and over 13,000 apartments are in the planning and engagement phase of the program.	Recommitment (2020 Action 3.1.2)	NYCHA	
3.1.3	Develop new, mixed-income housing developments on NYCHA land and/or offsite, leveraging resources such as Restore Rebuild, Transfer of Assistance and project-based vouchers to act as a public developer in order to create new, high-quality affordable homes in amenity-rich areas and generate funds for capital repairs.	Recommitment (2020 Action 3.1.3)	NYCHA	
3.1.4	Raise additional funds for renovations and repairs by selling some of NYCHA’s unused development rights to adjacent privately-owned sites.	Recommitment (2020 Action 3.1.4)	NYCHA	

Strategy 3.2: Improve quality and preserve affordability for existing residents

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
3.2.1	Expand the Owner Resource Center to provide more dedicated technical assistance to multi-family and HDFC Coops to provide near term stabilization and help prevent foreclosure. These buildings are an important source of naturally occurring affordable housing, and stabilizing this rental and homeownership housing stock will help maintain their affordability and ensure housing quality.	Recommitment (2020 Action 3.2.2)	HPD	
3.2.2	Explore different data-driven approaches to the proactive inspection of homes and buildings to better target safety and health-related risks, particularly benefiting New Yorkers who are less likely to contact the City with concerns.	Recommitment (2020 Action 3.2.4)	HPD	DOHMH
3.2.3	Develop and implement a series of recommendations aimed at addressing increasing operational costs for existing buildings across the City. Addressing these costs, and investment dedicated to preserving existing buildings, is critical to ensuring the long-term physical and financial sustainability of the rental housing stock, and to maintaining affordability for low-and moderate-income New Yorkers.	New	HPD	

Strategy 3.3: Protect tenants and homeowners at risk of displacement

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
3.3.1	Explore philanthropic funding for a new initiative to stabilize low-income homeowners who are at risk of foreclosure. The City will advocate for external funding opportunities to replicate the success of the state-wide Mortgage Assistance Program (MAP) that provided direct mortgage assistance, financial counseling, and other supports to put homeowners on a long-term path of financial stability.	Recommitment (2020 Action 3.4.1)	HPD	
3.3.2	Launch the City’s voluntary housing mobility program in areas prone to severe flooding, including developing land acquisition strategies and housing counseling services with federal and State funds to support homeowners in making informed decisions about their flood risk and future.	New	MOCEJ	HPD
3.3.3	Explore how changes to the regional and national flood insurance landscape are impacting the most vulnerable coastal residents and partner with non-profit and industry stakeholders to explore solutions to stabilize at-risk communities. MOCEJ will coordinate relevant agencies and stakeholders, including convening an intergovernmental task force to assess range of insurance challenges facing vulnerable homeowners and renters, including within high hazard neighborhoods.	New	MOCEJ	HPD

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
3.3.4	Develop a new housing information class focused on tenants' rights, with a special emphasis on rights and resources relevant to immigrant New Yorkers. Misinformation often prevents immigrants and mixed-status households from asserting their rights or accessing help when their housing is threatened. Developed in partnership with the Mayor's Office of Immigrant Affairs (MOIA) and the New York City Commission on Human Rights (CCHR), this class will provide clear, accurate, and community-specific information—ensuring that all New Yorkers know how to respond to harassment, discrimination, and the threat of displacement.	New	HPD	CCHR MOIA

Goal 4

Ensure Access to Different Types of Neighborhoods for Tenants Using Rental Assistance

Strategy 4.1: Expand the number of homes available to New Yorkers who receive rental assistance benefits

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
4.1.1	Expand capacity for addressing discrimination complaints based on New Yorkers' source of income and strengthen coordination with City agencies, with particular attention to source of income (SOI) discrimination, reasonable accommodation requests, and failures to meet accessibility requirements, including through community partnerships. Increased capacity is needed to prevent discrimination and shorten response times when New Yorkers submit reports of discrimination to the New York City Commission on Human Rights (CCHR), and to increase the number of large-scale, affirmative cases against property owners who persistently violate fair housing laws. (See Goal 1 for more information).	Recommitment (2020 Action 4.1.1)	CCHR DSS	HPD

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
4.1.2	Fight for continued and expanded access to Section 8 vouchers for New York City residents given federal funding challenges.	New	HPD NYCHA	DSS

Strategy 4.2: Improve the effectiveness, efficiency, and experience of services provided to rental assistance clients and landlords

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
4.2.1	Develop a revised Exception Payment Standard (EPS) zip code map such that the EPS standards are more closely tailored to removing cost as an obstacle to neighborhood choice. This change refocuses EPS on choice, ensuring that voucher-holders—disproportionately women, single parents, people of color, and people with disabilities—will have greater agency in determining the neighborhood that best meets their needs.	New	HPD	

Goal 5

Expand and Improve Housing Options and Accommodations for People with Disabilities

Strategy 5.1: Increase support and improve processes for residents transitioning out of institutional settings

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
5.1.1	Convene a task force of healthcare providers, health insurance companies, housing providers, community-based partners, and City, State, and Federal government representatives to make recommendations to systematically help people with disabilities and older adults transition out of nursing homes, hospitals, rehabilitative care, and other institutional settings. Recommendations coming out of this process could address, for example, how to allow Medicaid to be used to pay for non-institutional housing for people with disabilities or how to strengthen the New York State Nursing Home Transition and Diversion program.	Recommitment (2020 Action 5.1.1)	Deputy Mayor for Health & Human Services	DOHMH DSS DVS H+H HPD

Strategy 5.2: Improve process and reduce barriers for people with disabilities to access affordable housing

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
5.2.1	Expand the Housing Ambassadors program to provide direct assistance to residents navigating the affordable housing search and application processes, with a specific focus on expanding access to services for households for whom a disability is a barrier to access.	Recommitment (2020 Action 5.2.2)	HPD	
5.2.2	Continue offering regular training for leasing agents or owner representatives on housing rights, resources, and best practices in outreach and for providing reasonable accommodations for people with disabilities.	Recommitment (2020 Action 5.2.3)	HPD	DSS NYCHA CCHR

Strategy 5.3: Increase the number of affordable homes that are accessible

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
5.3.1	Collect and evaluate data related to the housing needs of people with disabilities. Identify appropriate interventions to remove obstacles to HPD's affordable units and other affordable housing programs.	Recommitment (2020 Action 5.3.1)	HPD	
5.3.2	Explore ways to better assist people with disabilities in obtaining modifications to their homes to accommodate their physical needs.	Recommitment (2020 Action 5.3.2)	HPD	CCHR DFTA MOPD
5.3.3	Host a design competition as part of the Opening Doors: Accessibility Innovation Challenge to identify solutions to improve accessibility in existing buildings, with a focus on enhancing mobility for people with disabilities and supporting the needs of older adults as they age. This challenge seeks to ensure that New York City's housing stock and small businesses are more inclusive and better serve the diverse needs of our community.	New	HPD	

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
5.3.4	Investigate regulatory requirements that add costs and limit the inclusion of elevators in new construction projects where elevators are not required. Based on analysis, consider changes to local regulations and advocacy to national code-setting bodies.	New	HPD	DOB DCP

Goal 6

Improve Conditions, Services, and Infrastructure in historically disinvested neighborhoods

STRATEGY 6.1: Ensure key housing, capital, and service agencies are integrating race and social equity perspectives into government decision-making

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.1.1	Conduct community-based planning processes, such as the Jewel Streets Plan and the Jamaica Neighborhood Plan, to improve neighborhood conditions, strengthen housing quality and stability, and expand access to housing resources in neighborhoods that have historically experienced disinvestment. Increasing the number of these inclusive planning processes can ensure that new affordable housing is paired with the equitable distribution of service and infrastructure investments in neighborhoods that have experienced historic disinvestment and discrimination.	Recommitment (2020 Action 6.1.5)	HPD	DCP

Strategy 6.2: Where the City has made significant affordable housing investments, leverage HPD’s resources to improve neighborhood conditions

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.2.1	Address the negative neighborhood impact of HPD’s vacant lots through regular clean up and site perimeter activation. Possible site perimeter activations include temporary art installations or horticulture. HPD will explore partnerships with, among others, local organizations, businesses and institutions focused on arts and youth engagement.	New	HPD	
6.2.2	Encourage private-site affordable housing developers to include elements in future projects that improve sidewalk cleanliness, lighting, safety, accessibility, and aesthetics. Elements may include commercial or community-serving ground floor uses, safety and design elements or other investments in the public realm.	New	HPD	
6.2.3	Coordinate owners of existing affordable housing to identify ways to improve sidewalk cleanliness, safety, accessibility, and other aspects of quality of life for the neighborhood.	New	HPD	
6.2.4	Proactively engage partner agencies to identify and leverage investments to improve cleanliness, access to amenities, accessibility, and other aspects of quality of life.	New	HPD	
6.2.5	Expand HPD’s Liberty Link (Neighborhood Internet) pilot, which currently provides free Internet and one-on-one tech support to 2,200 low-income households across 35 buildings in the Bronx and Manhattan, to close the digital divide. Based on lessons learned, the program will scale to reach at least 150,000 low-income New Yorkers, improving access to jobs, housing opportunities, and essential services.	New	HPD	NYPL OTI

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.2.6	Implement a comprehensive heat mitigation approach to HPD building design review that mitigates the effects of extreme heat on residents within the building and the surrounding neighborhood in areas of the city with high heat vulnerability (Heat Vulnerability Index greater than 3). Update the heat mitigation framework within the revised HPD Design Guidelines.	New	HPD	MOCEJ

Strategy 6.3: Decrease violence through evidence-based, restorative methods in parts of the city that still experience violence disproportionately

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.3.1	Co-design solutions that reduce violence and promote well-being. The Mayor’s Action Plan for Neighborhood Safety (MAP) brings NYCHA residents, government, and community partners together for this purpose. In 2023, MAP has expanded from 15 to 30 NYCHA sites and, through participatory budgeting, has engaged over 33,000 residents. Additionally, in the neighborhoods with the highest rates of gun violence, the Gun Violence Prevention Task Force will provide guidance and recommendations for the implementation of the Neighborhood Safety Councils’ Neighborhood Safety Action Plans based on a synthesis of available data, prior community engagement, and stakeholder feedback.	Recommitment (2020 Action 6.2.1)	DYCD	ACS, NYCPS, DOHMH, DOP, DSS, NYCHA, NYPD

Strategy 6.4: Strengthen social resiliency, shared trust, and bonds between community members

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.4.1	Accelerate opportunities for mission-based groups, including Mutual Housing Associations and Community Land Trusts, to create and preserve community-owned or shared-equity housing. The City will continue to provide technical assistance and operational support for community land trusts and other mission-based groups, identify additional public sites that are suitable for transfer to CLTs, and launch new programs and tools to help CLTs acquire private sites.	Recommitment (2020 Action 6.3.1)	HPD	
6.4.2	Renovate and reopen community centers on NYCHA's campuses to improve existing shared spaces and create new facilities for connected communities.	Recommitment (2020 Action 6.3.2)	NYCHA	
6.4.3	On NYCHA campuses, NYCHA works with resident leaders to assess whether physical barriers at campuses should be removed. In instances where fences restrict access to campuses, NYCHA works with residents and neighboring communities to re-map public ways, reduce perimeter fencing, and introduce better signage.	Recommitment (2020 Action 6.3.3)	NYCHA	

Strategy 6.5: Improve household financial security and wealth building opportunities, particularly in neighborhoods with concentrated poverty

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.5.1	Connect low-income New Yorkers, including NYCHA residents, to good careers through the City’s public workforce system and by leveraging the City’s procurement spend through Community Hiring.	Recommitment (2020 Action 6.4.1)	NYC Talent	CUNY, DOE, NYCPs, DSS, DYCD, NYCHA, SBS, DFTA
6.5.2	Create job opportunities for NYCHA residents and other low-income households by strengthening Section 3 programming and connecting NYCHA residents to jobs.	Recommitment (2020 Action 6.4.2)	NYCHA	
6.5.3	Expand rent-payment reporting tools in publicly-subsidized housing to help residents build credit. Although residents may consistently pay rent on time, because rent has not historically been treated as a traditional debt obligation (e.g. mortgages, credit cards), it is not currently reported to credit bureaus or used in developing a person’s credit score because. Credit bureaus are only beginning to include rent payments as a component of a person’s credit score. Lessons learned from existing pilots in NYCHA buildings and from other initiatives around the country can provide evidence on how to scale efforts to improve credit of residents living in publicly-subsidized housing.	Recommitment (2020 Action 6.4.3)	HPD, NYCHA	DCWP
6.5.4	Explore the development, expansion of, and/or deeper investment in programs designed to enable greater financial security and reduce generational poverty, by increasing access to wealth-building opportunities throughout a person’s lifetime, such as child savings accounts, baby bonds, and guaranteed minimum income, while eliminating benefits cliffs that limit savings.	Recommitment (2020 Action 6.4.5)	NYC Opportunity	NYCPs, DCWP

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.5.5	Study the impact of key HPD homeownership programs on the long-term financial health of households. Racial disparities in homeownership are the result of past and present discrimination and contribute to stark disparities in household wealth. Various existing City programs support affordable homeownership, including down payment assistance and affordable loan programs. Studying program impact can help prioritize those that maximize the effects of reducing disparities while efficiently using public subsidy.	Recommitment (2020 Action 6.4.6)	HPD	

Strategy 6.6: Build the foundation for more diverse, integrated schools throughout the five boroughs

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.6.1	Support the creation of additional, robust school district diversity plans, following the lead of Districts 1 and 3 in Manhattan and District 15 in Brooklyn. Learning from these models, more school districts are welcome to create comprehensive, community-driven diversity and integration plans, and serve as a national-model for creative school integration.	Recommitment (2020 Action 6.5.1)	NYCPS	

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.6.2	<p>Explore alternative preferences for elementary and middle schools beyond attendance zones and district boundaries in order to facilitate integration. While school rezonings are a key tool to spurring integration, they usually occur only within a school district, such as when two elementary schools merge their attendance zones. As a result, school rezonings are limited by and typically do not cross school district lines. By exploring new preferences such as the Diversity In Admissions (DIA) initiative and schools that offer admissions open to multiple districts, NYC Public Schools (NYCPS) will be able to expand the types of school assignment policies that can promote integration.</p>	<p>Recommitment (2020 Action 6.5.3)</p>	<p>NYCPS</p>	
6.6.3	<p>NYCPS continually considers new ways to provide information on school quality in our school directories. Each directory page links to the school quality report with fair and nuanced school performance information.</p>	<p>Recommitment (2020 Action 6.5.4)</p>	<p>NYCPS</p>	
6.6.4	<p>Produce and distribute materials for residents using rental assistance and residents of publicly-supported housing to ensure that families with minor children are aware of the school options available to them if they choose new neighborhoods. Navigating the school choice system can be challenging for families, especially those with less time or resources to fully explore their school options. By developing new materials that will be provided to families who move into publicly-supported housing, NYCPS can ensure all families have the information they need to make the best school decisions for their children.</p>	<p>Recommitment (2020 Action 6.5.5)</p>	<p>NYCPS</p>	<p>DSS, HPD, NYCHA</p>

STRATEGY 6.7: Make NYC region's public transportation network more equitable and accessible

#	ACTION	NEW/ RECOMMITMENT	LEAD AGENCY	PARTICIPATING AGENCIES
6.7.1	Facilitate faster and more reliable bus service by expanding bus priority citywide through the installation or improvement of bus lanes, transit-signal priority, and other measures, and ensuring their effectiveness through enforcement.	Recommitment (2020 Action 6.6.1)	DOT	MTA
6.7.2	Through DOT's Pedestrian Ramp Program, rehabilitate, construct or track the construction of ADA-compliant pedestrian ramps at intersections citywide.	Recommitment (2020 Action 6.6.3)	DOT	

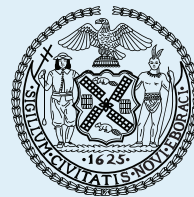
ACRONYM	AGENCY
ACS	Administration for Children's Services
CEC	Civic Engagement Commission
CCHR	Commission on Human Rights
CUNY	The City University of New York
DCP	Department of City Planning
DCWP	Department of Consumer and Worker Protection
DFTA	Department for the Aging
DOB	Department of Buildings
DOE	Department of Education
DOHMH	Department of Health and Mental Hygiene
DOP	Department of Probation
DOT	Department of Transportation
DSS	Department of Social Services
DVS	Department of Veterans' Services
DYCD	Department of Youth & Community Development
H+H	NYC Health & Hospitals
HPD	Housing Preservation & Development
LPC	Landmarks Preservation Commission
MOCEJ	Mayor's Office of Climate & Environmental Justice
MOIA	Mayor's Office of Immigrant Affairs
MOPD	Mayor's Office for People with Disabilities
MTA	Metropolitan Transportation Authority
NYCHA	NYC Housing Authority
NYC Opportunity	Mayor's Office for Economic Opportunity
NYCPS	NYC Public Schools
NYC Talent	Office of Talent and Workforce Development
NYPL	New York Public Library
NYPD	New York Police Department
OTI	Office of Technology and Innovation
SBS	Small Business Services

Endnotes

- i 2023 NYC HVS.
- ii 2023 NYC HVS.
- iii Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), NYC Dept. of Housing Preservation & Development (2024).
- iv 2023 NYCHVS.
- v Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), NYC Dept. of Housing Preservation & Development (2024).
- vi New York City Department of City Planning, 2010–2024.
- vii New York City Department of City Planning, 2010–2024.
- viii New York City Department of City Planning Housing Database, 2014–2024.
- ix American Community Survey (ACS) 2019–2023 (5 year-estimates).
- x New York City Department of City Planning Housing Database, 2014–2024.
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- xii NYC Department of City Planning-led neighborhood-scale Zoning Map Amendments, excluding Resilient Neighborhood Studies, 2016–2025.
- xiii 2023 NYCHVS.
- xiv 2023 NYCHVS.
- xv Elyzabeth Gaumer, [The 2023 New York City Housing and Vacancy Survey: Selected Initial Findings](#), NYC Dept. of Housing Preservation & Development (2024).
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- xx DOHMH Heat Vulnerability Index Rankings, 2024.
- xxi NYC Mayor’s Office of Climate & Environmental Justice, Projected Storm Surge Inundation (2020s–2100s), 2023. PlaNYC.
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- xxiii NYC Housing Preservation and Development (HPD) Administrative Data, August 2025.
- xxiv 2023 NYCHVS.
- xxv 2023 NYCHVS.
- xxvi 2023 NYCHVS.
- xxvii 2023 NYCHVS.
- xxviii [DOHMH](#).
- xxix DOHMH, Bureau of Vital Statistics.
- xxx NYC Internet Master Plan (2019–2023 ACS) (PUMA).



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