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# NYC's Housing Hardship: Evidence from the 2025 Communities Speak Survey

By Ashley MacQuarrie-Tomey, Jonathan Echavarría,  
Harini Sundararajan, and Ester Fuchs



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Global Politics



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# **NYC’s Housing Hardship: Evidence from the 2025 Communities Speak Survey**

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**The Columbia University Communities Speak survey finds that New Yorkers are experiencing historic challenges in housing affordability. The challenges are especially acute for low-income households, Black and Hispanic residents, people with disabilities, non-English-speaking households, and communities in the Bronx.**

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## **EXECUTIVE SUMMARY**

New York City is facing a housing affordability crisis. The cost of living, including rent and utilities, continues to rise faster than real wages, while more than half of city households are rent-burdened, spending at least 30 percent of their income on rent.<sup>1</sup> Among lower-income families, the pressure is even greater, with almost 30 percent of households spending more than half of their income just to stay housed.<sup>2</sup> At the same time, the citywide rental vacancy rate, which is the share of apartments available and being offered on the market, has dropped to just 1.4 percent, leaving only 33,000 available units across the city.<sup>3</sup> When the vacancy rate drops below 5 percent, New York’s Emergency Tenant Protection Act is triggered, legally declaring a housing emergency and authorizing the continuation of rent stabilization laws.<sup>4</sup> Such a historically low vacancy rate reflects a severe housing shortage that fuels displacement and instability. Successive mayoral administrations have pledged to address this crisis, but their plans have consistently fallen short. The incentives they have offered developers and the legal protections afforded to vulnerable renters have not been sufficient to address the ongoing housing affordability crisis in New York City.

Findings from the spring 2025 Communities Speak survey indicate that housing hardship in New York City (NYC) is not experienced equally across all communities. Black and Latino New Yorkers, residents with disabilities, immigrant and non-English-speaking households, and families in the Bronx report the highest levels of housing insecurity. These groups are more likely to struggle with rent and utilities, experience eviction, and face barriers to finding safe and affordable housing.

The effects of housing insecurity reach other aspects of communities as well. Instability forces families to move frequently, disrupts children’s schooling, and strains city homeless shelters and support services. For working adults, the stress of unaffordable housing undermines financial stability and limits opportunities for advancement. Without stronger protections and targeted support in place, the housing crisis will continue to deepen, affecting not only those who are currently living in NYC, but also individuals and families who want to move here.

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## **BACKGROUND**

New York City’s housing crisis is rooted in decades of underproduction and affordability gaps. For decades, rents have risen faster than real wages. Between 2022 and 2023, rents rose nearly 9 percent while real wages grew by about 1 percent.<sup>5</sup> Given that rents are increasing seven times faster than wages in New York City, renters face the largest affordability gap in the country. The Housing Stability and Tenant Protection Act of 2019 (HSTPA) was enacted to strengthen renter protections,<sup>6</sup> but deep-seated inequities persist across income and racial lines.

The COVID-19 pandemic and the subsequent shutdown temporarily reshaped the housing market. While tenants stayed home and income losses mounted, state eviction moratoria and the Emergency Rental Assistance Program (ERAP) provided critical relief to low-income renters who could not cover rent or utilities.<sup>7</sup> As COVID-19 spread rapidly in New York City’s densely populated urban environment, many residents left the city, driving up vacancies and causing rents to decline. By 2022–2023, however, demand had surged back, especially in Manhattan and Brooklyn, driving rents to record highs. Eviction filings increased after protections expired, renewing instability for low-income households.<sup>8</sup>

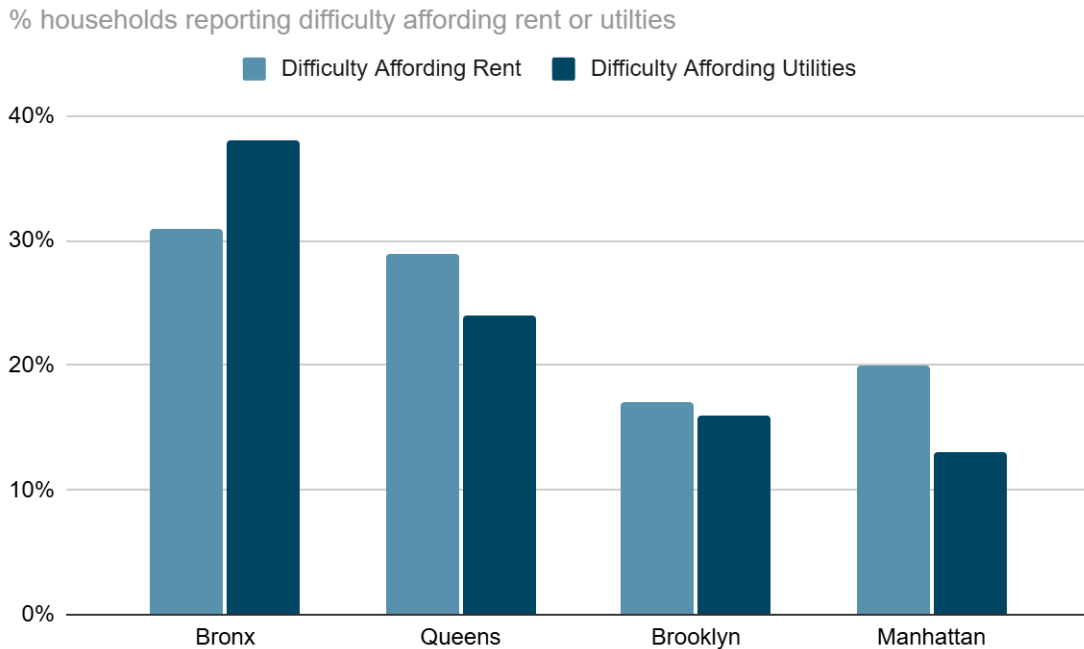
Today, two-thirds of New Yorkers rent their homes, of which more than half are unregulated — market-rate housing not subject to rent control or stabilization laws — and are subject to the sharpest affordability pressures. The citywide vacancy rate fell to just 1.4 percent in 2023, only 33,000 units across 2.5 million apartments, and new construction slowed following the expiration of the NYS 421-a tax incentive, a program that had offered property tax breaks to developers in exchange for building affordable units.<sup>9</sup> Recent initiatives aim to expand supply; these include the \$22 billion Housing Our Neighbors blueprint, a 10-year plan to produce and preserve affordable housing, expand supportive housing<sup>10</sup>, and address public housing repairs; and the City of Yes zoning reforms, proposals to loosen restrictive land-use rules and allow more housing development.<sup>11</sup> Yet persistent affordability gaps, racial disparities, and neighborhood-level inequities remain, leaving many across the city without stable or affordable housing options.

## COMMUNITIES SPEAK KEY FINDINGS

Findings from the spring 2025 survey indicate that housing challenges persist across the city, with notable disparities by income, race, disability status, language, and borough. Although some indicators have improved since the pandemic’s peak, rates of hardship continue to exceed pre-pandemic levels for many groups.

**One in four New York City households continues to face difficulty affording rent — with roughly one in three lower-income households struggling.**

**Figure 1: Housing Affordability by Borough**



*Note: Staten Island excluded due to insufficient sample size.*

## BOROUGH AND RACIAL DISPARITIES

- **The Bronx shows the highest levels of housing hardship citywide.**

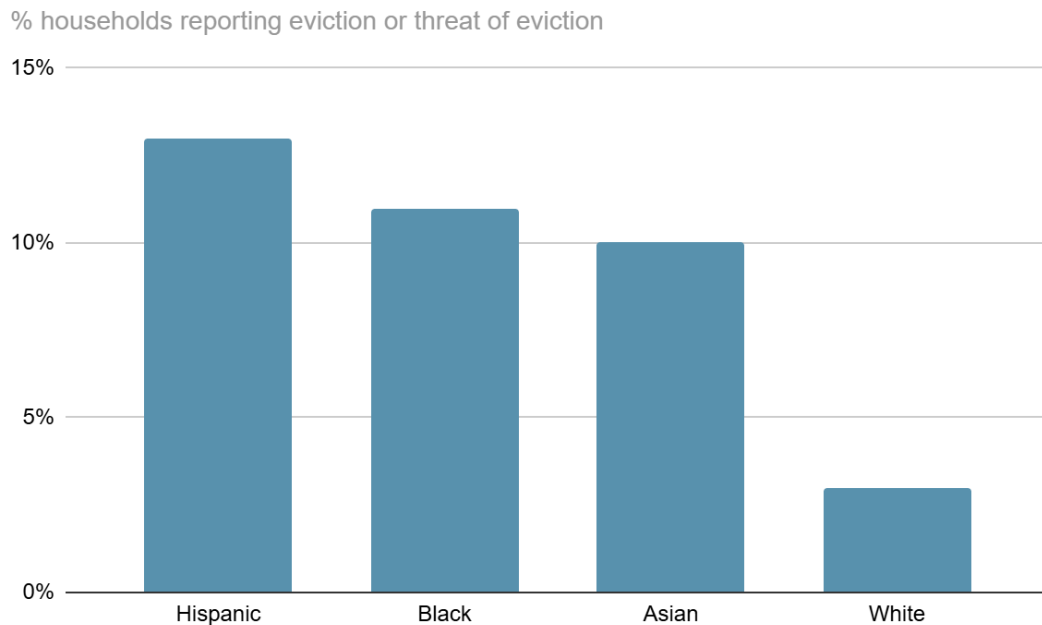
The percentage of households in the Bronx facing rent affordability troubles was the highest among the boroughs, at 31 percent. Queens had the second-highest rate, at 29 percent, while Manhattan & Brooklyn were the lowest at 20 percent and 17 percent respectively.

- **Households in the Bronx are more than twice as likely to experience eviction or the threat of eviction, compared with some other boroughs.**

15 percent of Bronx households reported having experienced eviction or the threat of eviction, compared with just 6 to 8 percent in Queens, Brooklyn, and Manhattan.

- **Black, Hispanic, and Asian households are over three times as likely to experience eviction or the threat of eviction as are White households.** Between 10 and 13 percent of Black, Hispanic, and Asian households reported having experienced eviction or the threat of eviction, compared with just 3 percent of White households.

**Figure 2: Eviction Threat by Race**

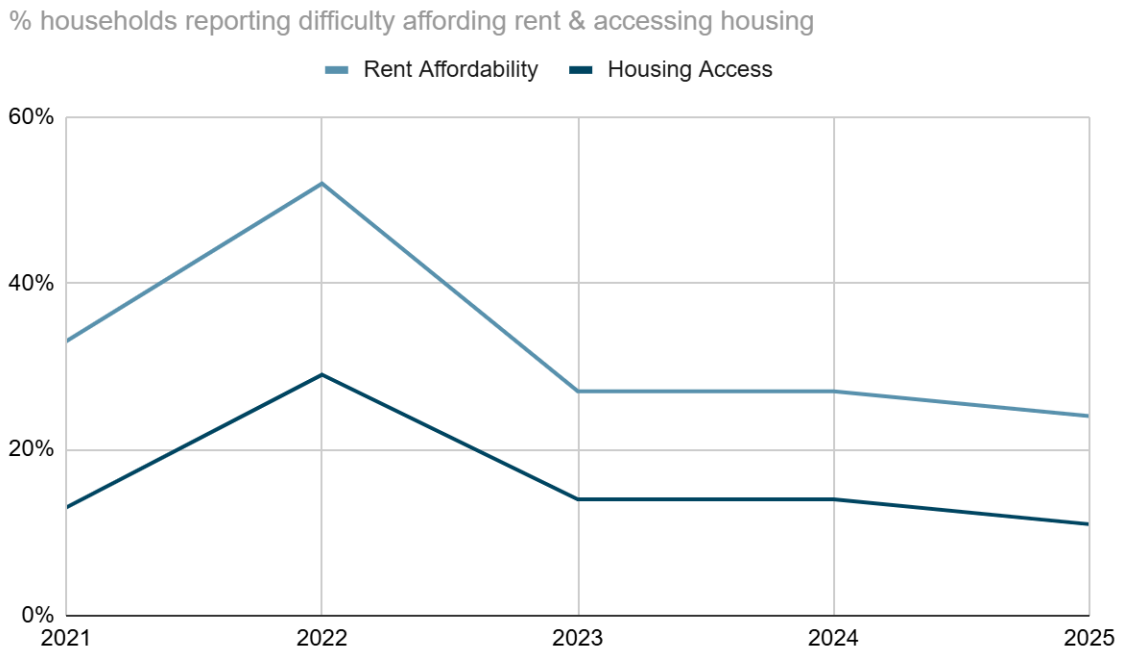


## PANDEMIC-ERA INSTABILITY AND RECOVERY

- **Housing hardship spiked in 2022 as eviction moratoria ended and pandemic aid expired; hardship then plateaued in the following years.**

In 2022, the rate of rent affordability hardship exceeded 50 percent, and difficulty accessing housing reached nearly 30 percent among NYC households.<sup>12</sup> By spring 2025, these rates had plateaued to their 2021 levels, indicating a persistent difficulty.

**Figure 3: Trends in Rent Affordability and Housing Access**



## LANGUAGE, DISABILITY, AND HOUSEHOLD COMPOSITION AFFECT HOUSING RISKS

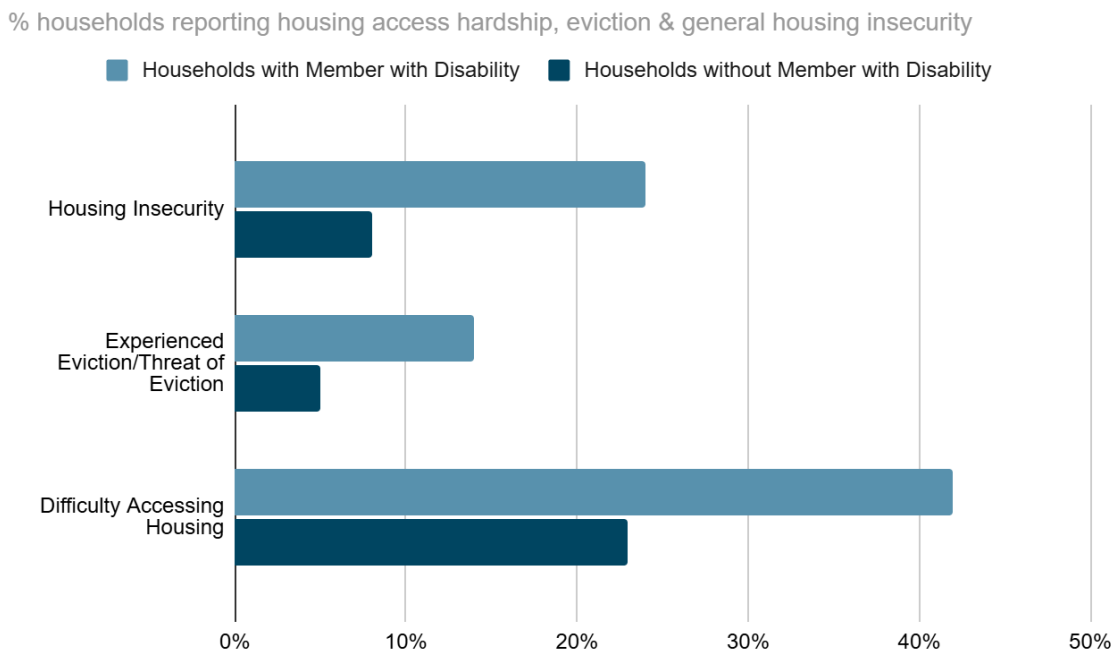
- **Non-English-speaking households and families with children experience additional housing risk.**

Families with young children are more likely to experience eviction or the threat of eviction, with 13 percent experiencing the same compared to only 8 percent of households without children.

- **Households that include someone with a disability face the greatest challenges. They are one-and-a-half to three times as likely to experience housing-related difficulties as households that do not include a person with disabilities.**

More than a third (36 percent) of households that include a person with disabilities reported difficulty affording rent, compared with 20 percent of households that did not include a person with a disability. Difficulty accessing housing is also more prevalent among families that include a member with a disability, affecting 24 percent of such households, versus 8 percent of those without. Among families that included a member with a disability, 14 percent of families had experienced eviction or the threat of eviction, almost three times the 5 percent among households that did not include a person with a disability.

**Figure 4: Housing Challenges By Households with and without Members with Disabilities**



**Households that speak a language other than English experience severe housing insecurity at twice the rate of English-speaking households.**

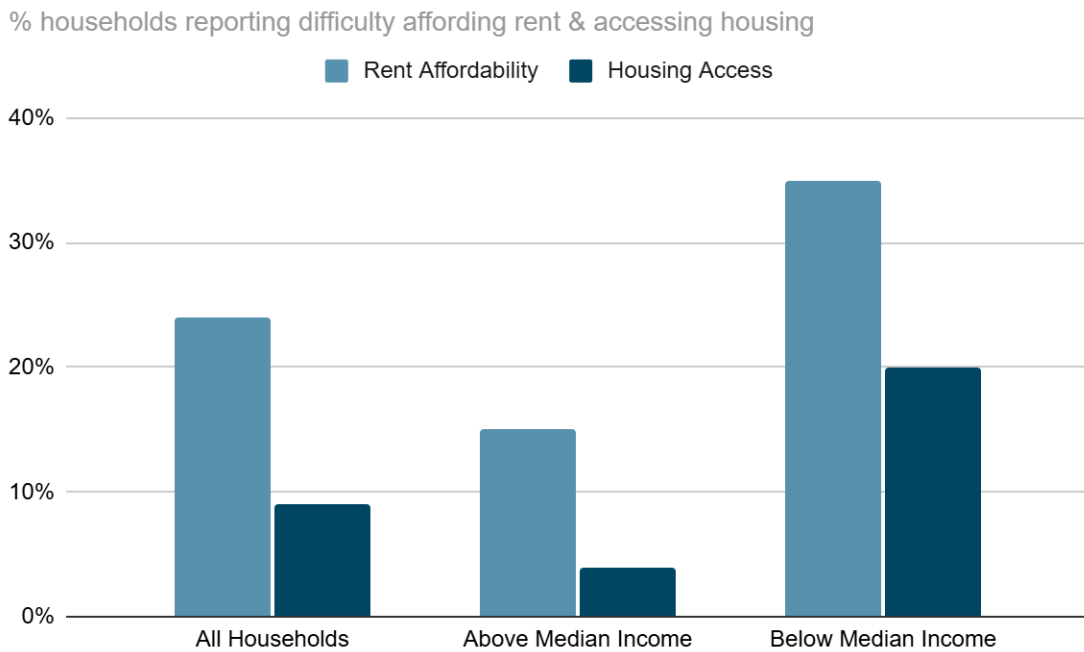
## RENT AND ACCESS BARRIERS BY INCOME

- **Households below the median income are more than twice as likely to face housing hardship as those above the median.**

Fully 35 percent of below-median-income households reported rent hardship compared with 15 percent of households above the median.

Further, 20 percent of households below the median income reported difficulty accessing housing, compared with 4 percent of households above the median income.

**Figure 5: Housing Challenges by Income Group**



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## IMPLICATIONS OF COMMUNITIES SPEAK DATA

The Communities Speak survey data indicate that housing insecurity in New York City is not a temporary shock, but a structural crisis. Emergency measures, such as eviction moratoria and rental assistance, buffered households during the pandemic, but their expiration in 2022 revealed the fragility of tenant stability. According to Communities Speak data, rent hardship surged above 50 percent that year, and housing access difficulty affected nearly 30 percent of New York City families, before declining to lower levels by 2025. These swings highlight the degree to which millions of renters depend on protections that are temporary or inadequate.

Between 2011 and 2021, real median renter household income in New York City rose by 19.4 percent, slightly outpacing the 16.2 percent rise in real median gross rent. At first glance, this suggests a modest improvement. The picture shifts after 2019, however. The COVID-19 pandemic drove down renter incomes in real terms, while rents continued to climb. Although incomes partially rebounded in 2022, the recovery was not enough to make up the difference, leaving affordability pressures more acute. Between 2011 and 2021, the share of rent-burdened households remained virtually unchanged, from 54.5 percent at the start of that decade to 54.1 percent at the end, such that more than half of renters were spending at least 30 percent of their income on housing.<sup>13</sup>

Communities Speak data confirm how these pressures persist today. Households below the median income consistently report housing hardship rates two to five times as high as those of households above the median income, across rent payments, eviction threats, and utility burdens. Without sustained, income-targeted support, cycles of rent arrears, eviction risk, and displacement will continue. New York's primary tool for income-targeted rental assistance is the CityFHEPS voucher program, which provides subsidies to low-income households at risk of eviction or homelessness. However, current voucher values are tied to HUD fair market rents, which lag well below actual median rents in the city.<sup>14</sup> As a result, many families with vouchers are unable to secure housing in the private market. Strengthening CityFHEPS by aligning voucher thresholds with median rents would make assistance more usable today, and expanding eligibility would reach the majority of rent-burdened households that are excluded under current rules.

Racial and geographic disparities also exist. Black, Asian, and Latino households report hardship rates approximately 10 to 20 percentage points higher than White households, reflecting both income inequality and discrimination in rental markets. In 2025, experiences of eviction or threat of eviction reached 13 percent among Hispanic households, 10 percent among Asian households, and 11 percent among Black households, compared with just 3 percent among White households. These inequities reflect decades of uneven investment in minority neighborhoods and historic redlining — a discriminatory practice from the 1930s through the 1960s, in which lenders and government agencies

denied loans or insurance to residents based on neighborhood racial composition. Today, these patterns are reinforced through modern practices such as credit scoring, tenant screening, and algorithmic risk assessments that continue to disadvantage Black and Latino renters.<sup>15, 16</sup>

The Bronx, historically one of the boroughs most affected by redlining and subsequent disinvestment, illustrates both the depth of housing instability and the limits of current policy responses. Rent hardship in the borough consistently exceeds 30 percent, nearly double the citywide average, reflecting the challenges of long-term concentrated poverty in Bronx neighborhoods and an aging housing stock. At the same time, the Bronx has become the center of publicly sponsored development under Mayor Eric Adams’s Housing Our Neighbors blueprint. In 2024, the Bronx and Brooklyn together accounted for 65 percent of city-sponsored housing starts, with nearly 70 percent of units targeted to low-income households.<sup>17</sup> Yet, despite these commitments, hardship remains deeply entrenched. Unless preservation efforts and deeper affordability requirements for new housing match the needs of families, a disproportionate share of Bronx families will continue to experience housing insecurity.

Other groups also face persistently high risks. Households that include a member with a disability are among the most severely affected. They report housing insecurity at three times the rate of households without such a member, eviction threats nearly three times as often, and difficulty accessing housing at almost double the rate. These disparities stem not only from income gaps, as many New Yorkers with disabilities rely on fixed or limited incomes, but also from structural barriers such as a shortage of handicapped-accessible housing, stricter tenant screening requirements, and weak enforcement of fair housing protections.<sup>18</sup> Non-English-speaking households experience housing insecurity at double the rate of English-speaking households, reflecting barriers to applying for housing subsidies, lotteries, and legal protections. Families with young children also face heightened risks, reporting higher levels of eviction threats that highlight how housing instability can be especially destabilizing during early childhood.

The consequences of housing insecurity go beyond individual households, affecting the city’s social fabric and economy. Chronic housing instability disrupts children’s education, worsens health outcomes, undermines labor force participation, and accelerates displacement in working-class and low-income neighborhoods. Elevated stress and financial strain among renters point to long-term productivity and health costs. If left unaddressed, these conditions will entrench inequality, strain public services, and slow the city’s economic growth.

Taken together, these findings make it clear that housing instability in New York City is a structural condition that requires permanent solutions. Temporary measures can mitigate sharp spikes, but without stronger affordability mandates in new housing construction, expanded preservation of existing units, and robust renter protections, high levels of instability will persist. The city risks

reinforcing cycles of displacement, homelessness, and inequality that undermine progress in education, health, and economic self-sufficiency.

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## POLICY RECOMMENDATIONS

### RECOMMENDATION 1

**The city must expand income-targeted rental assistance and eviction prevention programs.**

- **Communities Speak data show that households with incomes below the median face rent hardship at more than double the rate of higher-income households, and the rate at which these lower-income households have experienced eviction or the threat of eviction is nearly four times as high.** The city should prioritize expanding rental assistance and prevention initiatives to stabilize these vulnerable renters and reduce displacement risk.
- **The city must expand CityFHEPS voucher eligibility and tie rent caps to New York City’s median rents.** Currently, CityFHEPS payment standards are pegged to HUD’s Fair Market Rents, which are set at the 40th percentile of local rents and therefore fall below the city’s median. This gap means that many voucher holders are unable to secure housing in the private market. Aligning vouchers with median rents would make them usable citywide, though it would require increased city investment. Potential funding sources include state matching funds from the Emergency Rental Assistance (ERA) program, new appropriations tied to homelessness prevention, reallocation of city spending from temporary shelter operations, and possible progressive revenue streams, such as a vacancy tax.
- **The city must increase housing voucher funds and streamline access to housing vouchers through schools and community-based organizations.** The city should reverse the planned cut to CityFHEPS (from \$1.1 billion in 2025 to \$519 million in 2026), and instead increase the program’s annual allocation.<sup>19</sup> Sustained funding could be supported by state appropriations tied to homelessness prevention, reallocation of city shelter spending toward long-term subsidies, and progressive revenue options. Streamlining access means embedding voucher application assistance and renewal support in trusted community institutions—schools, libraries, and local nonprofit centers—so families can apply without navigating the Department of Social Services bureaucracy alone. Without stronger supports, low-income households will continue to cycle through arrears, court cases, and shelter stays, fueling chronic instability and higher public costs for homelessness services.

### RECOMMENDATION 2

**The city and state must address racial disparities in housing hardship through equity-focused housing development.**

- **Hispanic and Black households consistently report rent hardship and eviction rates that are 10 to 20 percent higher than those of White and Asian households.** The city and state should direct affordable housing subsidies and new development to high-burden neighborhoods.
- **The City must strengthen enforcement of fair housing laws.** This entails increasing funding for the NYC Commission on Human Rights to conduct paired testing against landlord discrimination, expanding proactive audits of rental brokers and property managers, and requiring regular reporting on tenant screening practices. Additional supports should include scaling multilingual legal aid services and outreach campaigns in immigrant and minority communities to ensure tenants know their rights.
- **Funding could be drawn from civil rights violation penalties and settlements, modest filing fees on rental license renewals, and targeted state appropriations earmarked for fair housing enforcement.** Redirecting a small share of revenues from the City’s real property transfer tax toward enforcement would also provide a sustainable source of funding without requiring new, broad-based taxation.

### RECOMMENDATION 3

**The city must create a dedicated accessible housing stability fund for households that have a member with disabilities.**

- **Households that have a member with disabilities report rent hardship and housing insecurity nearly twice as often as households that do not.** The city should establish a dedicated fund for households with a disabled member that can add subsidies to existing vouchers.
- **The city should expand the supply of ADA-compliant units through tax incentives and developer mandates.**
- **The city should support disability-focused navigators to assist with housing lotteries, subsidy applications, and accessible housing searches.**
- **Funding could come from three primary sources:** targeted carve-outs from the city’s housing capital budget (Housing Preservation and Development/New York City Housing Authority [HPD/NYCHA]), explicitly earmarked for accessibility retrofits; state and federal disability programs, such as Medicaid waiver funds for community-based housing; or HUD’s Section 811 program for persons with disabilities; and city dedicated revenue streams, such as developer in-

lieu fees collected when new construction projects fail to meet ADA accessibility benchmarks, or modest surcharges on luxury development permits earmarked for accessible housing. Without these changes, tenants with disabilities will face disproportionate eviction risk, longer shelter stays, and increased reliance on institutional care—all of which carry high social and financial costs.

#### **RECOMMENDATION 4**

**The city must launch targeted place-based housing initiatives in the Bronx.**

- **The Bronx consistently reports rent hardship above 30 percent, the highest of any borough.** The city should preserve rent-stabilized units in Bronx neighborhoods vulnerable to speculative investment, scale eviction prevention and rapid legal response services for tenants, and pair housing investments with local workforce development initiatives. Funding could be generated by expanding the city’s Certificate of No Harassment program to target speculative landlords, utilizing HPD’s preservation budget to acquire distressed properties before they are sold, and dedicating state settlement funds from housing-related lawsuits to Bronx legal services.
- Failure to act will leave Bronx families with few pathways to stable housing, perpetuating geographic inequality and undermining broader citywide progress on housing affordability.

#### **RECOMMENDATION 5**

**The city must establish a permanent rapid-response housing fund that activates during economic shocks.**

- **Rent hardship and housing access difficulty spiked sharply in 2022 and 2023 after eviction moratoria and pandemic aid expired.** The city should create “circuit breaker” fund that can provide rental assistance during recessions, pandemics, or natural disasters. These funds should be paired with temporary legal protections, including a pause on eviction filings during declared emergencies. Funding could come from a dedicated rainy-day reserve with the city’s general fund revenues, state set-asides linked to disaster relief accounts, and a small surcharge on high-value real estate transactions earmarked for emergency housing stabilization.
- Without these safeguards, each future downturn risks triggering destabilization on a scale comparable to the pandemic, undoing years of recovery efforts.

#### **RECOMMENDATION 6**

**The city must work with community-based organizations to expand multilingual and identity-affirming housing navigation services.**

- **Non-English-speaking households report severe housing insecurity at twice the rate of English-speaking households.** The city must work with community-based organizations to expand translation and interpretation services across all housing programs and train community-based navigators to provide culturally and linguistically competent housing support. Funding could be drawn from reallocating a portion of the Mayor’s Office of Immigrant Affairs budget, philanthropic partnerships with immigrant-serving nonprofits, and modest state appropriations under existing language access mandates.
- If barriers remain unaddressed, immigrant and non-English-speaking families will continue to face disproportionate barriers to stable housing.

#### **RECOMMENDATION 7**

**The city must strengthen and expand rent regulation and protections to stabilize the largest share of renters.**

- **Rent-regulated apartments house over 40 percent of New Yorkers, particularly low-income Black and Latino families.** The city should expand rent-stabilization coverage to more post-1993 units, which are currently exempt from regulation due to the Rent Regulation Reform Act of 1993, significantly limiting rent protections for new buildings.<sup>20</sup> Additionally, the city should ensure Good Cause Eviction protections for renters in unregulated housing. It should also support a 2025 rent freeze for stabilized units, as proposed by tenant advocates,<sup>21</sup> given declining real wages and rising operating profits for landlords. These measures require political will but little new spending: Enforcement could be covered by modestly increasing the New York State Division of Housing and Community Renewal’s registration fees on landlords, earmarking the revenues to fund oversight and tenant protection staff.
- Stronger protections will prevent further displacement, particularly in high-pressure markets like Northern Manhattan, Brooklyn, and Queens.

### **RECOMMENDATION 8**

#### **The city must invest in nonprofit and community ownership models.**

- **The city must expand funding for community land trusts, mutual housing associations, and limited-equity co-ops in neighborhoods with high rates of housing insecurity.**
- The city should prioritize the transfer of tax-delinquent or distressed buildings to nonprofit developers through reforms of the Third-Party Transfer program. Funding could come from the city's capital budget for preservation, leveraging Community Development Financial Institution (CDFI) financing, and federal low-income housing tax credit allocations specifically dedicated to nonprofit ownership models. Preservation through nonprofit ownership can ensure permanent affordability, resisting speculative cycles that drive displacement.

### **RECOMMENDATION 9**

#### **The city must align zoning reforms with equity-driven housing production.**

- **The City of Yes zoning reforms must be tied to strict affordability mandates at deeper area median income (AMI) levels (30 to 50 percent of AMI).** The city should require geographic equity to prevent new supply from clustering exclusively in Manhattan and luxury waterfront zones and incentivize office-to-residential conversions that set aside at least 25 percent of units as permanently affordable.
- Funding for deeper affordability could come from mandatory inclusionary housing cross-subsidies, a surcharge on high-end re-zonings, and increased state bonding authority for low-income housing development. Without such alignment, re-zoning risks increasing luxury housing without addressing the affordability crisis.

### **RECOMMENDATION 10**

#### **The city must expand capital investments in public housing (NYCHA) to prevent further deterioration.**

- NYCHA houses over 520,000 New Yorkers but faces tens of billions in repair needs.<sup>22</sup> The city must match federal capital investments, while carefully monitoring RAD/PACT (Rental Assistance Demonstration/Permanent Affordability Commitment Together) conversions to avoid displacement. Priority should be given to mold remediation, heat system upgrades, and elevator repairs, which have a direct impact on health and safety. Funding could come from a combination of increased federal capital allocations (which are unlikely under Trump administration policies),

state housing bonds, and a dedicated portion of city-issued green bonds targeted toward energy retrofits in NYCHA buildings.

- The city must preserve existing public housing. Public housing is essential to preventing homelessness, since it has the largest stock of deeply affordable units in the city.

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## METHODOLOGY

The Communities Speak spring 2025 survey was fielded from April 25, 2025 to August 4, 2025. The survey was distributed both digitally and in-person to a convenience sample of New York City residents. Distribution primarily relied upon existing partnerships with community-based organizations, nonprofits, and the City Council, as well as Communities Speak’s social networks and website. We received 1,495 valid responses. Findings for Staten Island residents were not statistically meaningful due to small sample sizes.

The data were cleaned, processed, and weighted to ensure their accuracy and usability. Cleaning steps included handling missing values and removing invalid responses based on established criteria (non-NYC residents, under 18 years old, incomplete responses, or test entries). Existing survey variables were then re-coded, and new variables were created on the basis of analysis needs. Race was re-coded into five Census-aligned categories to allow for demographic weighting. A borough variable was created by mapping zip codes or cross streets. Additional demographic and policy-related variables (e.g. households with children, food-insecure households) were also created. Open-ended responses under questions with free-text fields (e.g. race, gender) were manually reviewed and reassigned to existing categories where possible. Finally, the entire sample of the survey was weighted by race and borough together, to adjust for any imbalances in demographic or geographic representation due to non-probability sampling. To obtain race–borough weights, the NYC race–borough proportions from the Census Bureau’s “ACS Demographic and Housing Estimates—Hispanic or Latino and Race”<sup>23</sup> was divided by the Communities Speak race–borough proportions.

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## **ABOUT THE AUTHORS**

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## **ACKNOWLEDGMENTS**

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## END NOTES

<sup>1</sup> OSC (Office of the State Comptroller), “DiNapoli: Housing Cost Burdens for New Yorkers Among Nation’s Highest,” February 2024, accessed at <https://www.osc.ny.gov/press/releases/2024/02/dinapoli-housing-cost-burdens-new-yorkers-among-nations-highest>.

<sup>2</sup> J. Siegel and J. Bram, “Spotlight: New York City’s Rental Housing Market,” January 2024, accessed at <https://comptroller.nyc.gov/reports/spotlight-new-york-citys-rental-housing-market/>.

<sup>3</sup> New York City Rent Guidelines Board, “2025 Housing Supply Report,” May 2025, accessed at <https://rentguidelinesboard.cityofnewyork.us/wp-content/uploads/2025/05/2025-HSR.pdf>.

<sup>4</sup> New York Senate, “Emergency Tenant Protection Act: Local Determination of Emergency; End of Emergency,” accessed at <https://www.nysenate.gov/legislation/laws/ETP/3>.

<sup>5</sup> Zillow, “New York City Rents Grew Seven Times Faster Than Wages Last Year, Tightening Affordability Crunch,” May 2024, accessed at <https://zillow.mediaroom.com/2024-05-07-New-York-City-rents-grew-seven-times-faster-than-wages-last-year-tightening-affordability-crunch>.

<sup>6</sup> Sharon Otterman and Matthew Haag, “Rent Regulations in New York: How They’ll Affect Tenants and Landlords,” *New York Times*, June 12, 2019, accessed at <https://www.nytimes.com/2019/06/12/nyregion/rent-regulation-laws-new-york.html>.

<sup>7</sup> I.G. Ellen, E. Lochhead, and C. Hedman, “Falling Through the Cracks: New York City’s Emergency Rental Assistance Program Report,” Furman Center, February 2022, accessed at [https://furmancenter.org/files/publications/ERAP\\_Falling\\_Through\\_the\\_Cracks\\_Final.pdf](https://furmancenter.org/files/publications/ERAP_Falling_Through_the_Cracks_Final.pdf).

<sup>8</sup> New York City Rent Guidelines Board, “2025 Income and Affordability Study,” April 2025, accessed at <https://rentguidelinesboard.cityofnewyork.us/wp-content/uploads/2025/04/2025-IA-Study.pdf>.

<sup>9</sup> New York City Rent Guidelines Board, “2025 Housing Supply Report,” May 2025, accessed at <https://rentguidelinesboard.cityofnewyork.us/wp-content/uploads/2025/05/2025-HSR.pdf>.

<sup>10</sup> Supportive housing is permanent, affordable housing combined with on-site or closely linked supportive services such as case-management, mental health or substance use supports, job training, and health care.

<sup>11</sup> Mayor’s Office of the City of New York, “Mayor Adams Outlines Blueprint for ‘Housing Our Neighbors’ Plan,” June 2022, accessed at <https://www.nyc.gov/mayors-office/news/2022/06/mayor-adams-outlines-blueprint-housing-our-neighbors-plan-get-new-yorkers-safe>.

<sup>12</sup> Rent affordability hardship is measured by respondents indicating they had difficulty paying rent in the last year. Housing access hardship is measured by respondents indicating they had difficulty accessing housing in the last year.

<sup>13</sup> Furman Center, “State of Renters and Their Homes,” 2022, accessed at <https://furmancenter.org/stateofthecity/view/state-of-renters-and-their-homes>.

<sup>14</sup> New York City Human Resources Administration/Department of Social Services, “CityFHEPS Frequently Asked Questions for Landlords and Brokers,” February 2024, accessed at <https://www.nyc.gov/assets/hra/downloads/pdf/cityfheps-documents/dss-8j-e.pdf>.

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<sup>15</sup> Eva Rosen, Philip M.E. Garboden, and Jennifer Cossyleon, “Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants,” *American Sociological Review*, October 2025, accessed at <https://journals.sagepub.com/doi/full/10.1177/00031224211029618>.

<sup>16</sup> Environment and Health Data Portal, “A Brief History of Redlining,” January 2021, accessed at <https://a816-dohbesp.nyc.gov/IndicatorPublic/data-stories/redlining/>.

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<sup>18</sup> Debra Kamin, “Trump Appointees Roll Back Enforcement of Fair Housing Laws,” September 2025, accessed at <https://www.nytimes.com/2025/09/22/realestate/trump-fair-housing-laws.html>.

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