

Rental Ripoff Hearing Report

July 2026



Table of Contents

Letter from the Mayor	3
Introduction & Highlights	4
Chapter 1 The Basics of Housing Enforcement in New York City	10
Housing Quality	10
Code Enforcement Process	11
Top Reported Tenant Complaints	16
Consumer Protections	18
Chapter 2 New York City's First Rental Ripoff Hearings	19
Who We Heard From	21
What We Heard	23
Key Testimony Themes	26
Chapter 3 Taking Action to Improve Housing Quality and Protect Tenants' Rights	35
Strategy 1: Strengthen enforcement against the most common housing quality complaints	37
Strategy 2: Expand Holistic Enforcement Actions to Improve Housing Quality	42
Strategy 3: Empower Tenants to Take Action Against Negligent Owners	49
Strategy 4: Make the Housing Market Fairer and More Transparent for Tenants as Consumers	53
Conclusion	56
Acknowledgments	57
Appendix	59
Basics of Code Enforcement	59
Support for Tenant Organizing	65
Additional Resources	67

Letter from the Mayor

New York City tenants are paying too much in rent and getting too little in return. No matter how many leaky ceilings or February nights without heat – the rent remains relentless.

That fundamental injustice is why, during my first week in office, our administration launched the Rental Ripoff Hearings: to hear directly from tenants about what they need – from their landlords or from City government – to make housing fairer and our city more affordable.

At hearings across the five boroughs and through online testimony, thousands of New Yorkers shared their experiences. They told us what's frustrating, what's broken, and what government must do differently.

I spoke with a tenant who described what happens when the elevator in her building breaks down and tenants with mobility disabilities are effectively trapped in their own homes or literally carried up the stairs by their neighbors. I met tenants who organized to hold negligent landlords accountable. Again and again, I saw the power of collective action and the determination of New Yorkers fighting alongside other New Yorkers for the dignity every tenant deserves.

People also told us about what works: how when they formed a tenant association with their neighbors, communication with the owner and with the City improved. How the Department of Housing Preservation

and Development's special enforcement programs step up when it seems like no one else is paying attention. And how responsible, mission-oriented owners can stabilize buildings and whole communities by working together with tenants' and the City to improve conditions.

This report is a testament to the power of organized tenants, working together, to transform our housing system. Because that's exactly what these hearings were about: building policy with the people who know our housing system best—the New Yorkers who live in it every day.

This report is a roadmap for an administration that stands with tenants. It means strengthening partnerships with tenant unions and neighborhood organizations, coordinating enforcement across agencies, cracking down on junk fees and deceptive rental listings, holding bad landlords accountable and finally making City government work for renters.

Tenants' voices shaped this report. They will continue to shape this administration's work to address the housing crisis and build a city New Yorkers can afford.

Yours in service,



Mayor Zohran Kwame Mamdani

Introduction & Highlights

There is a deep sense of housing instability among renters in New York City. Tenants face serious challenges every day, including unsafe living conditions, evictions, landlord harassment, and difficulty affording rent. A housing shortage, increasing cost of living, aging buildings, and overwhelmed enforcement systems contribute to widespread housing precarity for New Yorkers.

New York City renters benefit from among the strongest tenant protections in the housing market and the most sophisticated housing enforcement and development agencies in the United States. Still, too many people do not know their rights as tenants, and the City's support for renters is spread across multiple agencies, making it hard

to understand. Tenants are often the best eyes and ears on the ground for the City's enforcement efforts, but many do not know how or where to report complaints or feel frustrated from previous experiences with city agencies. Others may know where to turn but feel intimidated by their landlord.

In response, Mayor Mamdani revitalized the Mayor's Office to Protect Tenants (MOPT) on January 1, 2026, through [Executive Order 3](#) – one of his first actions in office. The office is coordinating the City's activities to protect tenants' rights, as well as representing tenants' interests in key policy decisions that shape New Yorkers' homes and neighborhoods.



Mayor Mamdani announces executive order to revitalize the Mayor's Office to Protect Tenants.

Three days after MOPT was relaunched, on January 4, the City announced the first-ever Rental Ripoff Hearings via [Executive Order 8](#). The goal of the hearings, laid out in the Executive Order, was to “hear from tenants, tenant organizations, social services agencies, advocacy organizations, legal service providers, landlords, property managers, and other members of the public about illegal, unfair, abusive, deceptive, or unconscionable landlord practices as well as operational improvements that the City should adopt to strengthen housing and building code enforcement.”

Between February and April 2026, senior members of the Mamdani administration engaged over 2,400 New Yorkers through one-on-one listening sessions, interactive boards, and online testimony

collection. This report recaps what those leaders – including Mayor Mamdani, two Deputy Mayors, agency commissioners, and more – heard, and how the City will respond. Through the steps outlined in this report, which include proposed legislation, rulemaking, executive action, and legal action, the administration will address the biggest “ripoffs” that New Yorkers face and build a fairer and more transparent system for all New Yorkers.

Some of the commitments in this report were first included in Mayor Mamdani’s [Block by Block: The Housing Plan for a New Era](#), and are described in greater detail here. The Rental Ripoff Hearing report also contains commitments not included in *Block by Block*, such as additional support for tenant organizing and consumer protection.

Each chapter of the report will cover the following:

- **Chapter 1** is an overview of how New York currently enforces both housing quality concerns and consumer protections in the rental housing market. It gives background on the state of the housing stock and what we know about tenants’ top concerns from existing City data sources.
- **Chapter 2** outlines what the City heard at the Rental Ripoff Hearings from approximately 1,500 in-person attendees and over 850 online testimonies across all five boroughs. Tenants shared their frustration about both their landlords’ and the City’s response to conditions in their homes. Repeated themes included the uneven power dynamics between tenants and landlords; health and quality-of-life issues related to poor maintenance; the need for better communication from both landlords and the City and more clarity on City interventions and tenants’ rights; frustration about false certifications; the difficulty of navigating Housing Court; the heightened risk that immigrant tenants face; and onerous, deceptive, or surprise fees and utility bills.
- **Chapter 3** includes the actions that the Mamdani Administration will take to address what we heard at the Rental Ripoff Hearings. This chapter includes 23 actions that are sorted into four strategies to make the housing market function better for owners and renters alike:
 - Strengthen enforcement against the most common housing quality complaints
 - Expand holistic enforcement actions to improve housing quality
 - Empower tenants to take action
 - Make the housing market fairer and more transparent

- The **Conclusion** provides an implementation roadmap and a culmination of the report. We will give an overview of our timeline and next steps for how we will implement the proposals included herein. Legislative proposals will be more fully explored by the MOPT Legislative Task Force, a new group of stakeholders including Council Members, advocate groups, agency program managers, building managers, and legal and legislative teams.
- The **Appendix** includes an overview of the City's code enforcement regime, including the responsibilities of various agencies and different types of violations. It also outlines the City's specialized programs to escalate against bad actors. Lastly, it includes a variety of resources to assist tenants.

Add a sticker to the issue you've faced or share a sticky note with your story

I'm living with unsanitary or unsafe conditions in my apartment: mold, leaks, pests, garbage

Delayed repairs
filthy hallways
pest infestation

10+ years of
rotted + moldy!!
No person solution
They just paint
over it

Both inside a
Pinnacle apt.
Dri leaking from
ceiling. No action
taken despite all
requests.

My apartment or building lacks basic services: heat, hot water, gas, elevators

Currently
no hot water
for over a
month

heat

Pinnacle -
leaks never
addressed. 24 yrs.
plumbing - replaced
one
boiler issue.
vacuum, heat,
heat, not replacing
boiler

Bushberg
Holistic -
vaccinal treatment
with portfolio
no one likes
get cotton
dentary out
Safety issues
&
medical issues
no hot water

INSUFFICIENT
HEAT -
ILLEGAL
ELECTRIC
PANELS

No heat!
added tenants
costs.
Heater, +
electricity!!

landlord
refuses to
fix gas
checkfire
sensors to
court

There is a lot of construction happening near my home, leading to noise, dust, trash or other safety issues

After repairs
the dust is
disgusting.
Leads to asthma
eczema, dead plants

I feel unsafe in my building because of broken lights, dark spaces, or damaged mailboxes

these used to be
security but not
anymore -> messy
shadows, no cameras
in stairs

bad lighting
in hallway
a apartment
used landlord
sawps too
expensive

No locking
around door +
cracking
mailboxes given
chance to
change done

It's dark, no
lights on
in the hallway

Other examples?

not resolving

Only

TA

Discussion board at a Rental Ripoff Hearing, with attendee comments and ideas for policy solutions to common housing quality issues.

How New York City Tenants Have Taken on “Rental Ripoffs” Throughout History

Collective action to strengthen tenants’ rights and improve housing quality and affordability is core to New York City’s history. Tenant consumer protections such as rent stabilization have always gone hand in hand with commitments to ensure housing quality.

Early 20th Century

Around the turn of the 20th century, New York City passed the first Tenement Housing Laws to improve conditions in dangerously cramped apartments. As early as 1904, predominantly immigrant and working-class New Yorkers – especially women – took collective action to improve housing quality and decrease prices by organizing mass rent strikes. Landlords also became organized, in this time founding the Real Estate Board of New York to represent their interests in 1896. Between 1917 and 1919, wartime housing shortages and escalated housing costs prompted renters across New York City to form more tenant unions.

In the face of rising tenant and landlord pressure, the State created the Joint Legislative (Lockwood) Committee on Housing to investigate rent prices, and Mayor John Hylan formed a Committee on Rent Profiteering to mediate disputes between tenants and owners. Within a few years, the City’s first heating regulations were put in place, and in 1920, New York’s first system of widespread rent stabilization debuted.



Women in the early 20th century discussing a rent strike in the Lower East Side. Materials courtesy of the Museum of the City of New York/Image courtesy of the Library of Congress.

From Civil Rights to Sweat Equity

Throughout the 1960s, organizing against price-gouging and poor housing quality was a key part of the Civil Rights Movement in New York City. Black organizers, notably Jesse Gray and the Harlem Tenants’ Council, mobilized hundreds of families in highly visible demonstrations against slum housing. They won strengthened code enforcement regulations and the City’s first receivership



laws – allowing New York City officials to take over buildings from negligent owners.

Tenants also took action as the city experienced growing landlord abandonment and divestment throughout the late 1960s and early 1970s. In an era characterized by a high rate of municipal foreclosure and forever memorialized with the phrase “the Bronx is burning,” tenants came together to rehabilitate abandoned buildings with their own labor. The City matched this “sweat equity” and worked alongside neighborhood residents to turn buildings into affordable housing or, in some cases, limited equity cooperatives. In 1974, New York State passed the Emergency Tenant Protection Act (ETPA) – the current system of rent stabilization.



Tenant organizing in Harlem in the mid-20th century. Materials courtesy of the Museum of the City of New York/Image courtesy of the Library of Congress.

Recent Advancements in Tenant Stability

In 1994 and 1997, amendments to the ETPA introduced vacancy decontrol and other pathways to deregulation. In the ensuing decades, the main driver of tenant displacement shifted from abandonment and divestment to speculation and rising rents. Deregulation led to a loss of hundreds of thousands of low-rent apartments until these amendments were reversed with the Housing Stability and Tenant Protection Act of 2019. Organized tenants continue to drive improvements to the city’s housing system, and the Mamdani administration looks forward to partnering with tenants to keep New Yorkers affordably and safely housed.

Organized Tenants and the Mamdani Administration: Recent Wins

Pinnacle bankruptcy intervention: On his first day in office, Mayor Mamdani took action against the Pinnacle Group – a landlord responsible for over 5,000 housing violations and 14,000 complaints. When the Pinnacle Group moved to sell 93 buildings in bankruptcy proceedings, the City took the unprecedented step of intervening in the sale. The City’s intervention and persistent organizing of the Union of Pinnacle Tenants led the new owner, Summit Properties USA, to pledge in court to undertake an immediate action plan to address issues in the properties and prevent further neglect and displacement. Recently, through negotiation with the tenant union, Summit has cleared thousands of violations and agreed to forgive millions of dollars in back rent.

A&E Real Estate settlement: In late January 2026, the Mamdani administration announced a historic \$2.1 million settlement, reached after litigation by HPD’s Anti-Harassment Unit and the tenant legal services organization Communities Resist, against A&E Real Estate properties. The terms of the settlement also mandate that A&E correct over 4,000 violations causing hazardous conditions and stop practices of tenant harassment across 14 buildings in Brooklyn, Manhattan, and Queens.

Robert Fulton Terrace and Fordham Towers civil judgment: In May 2026, the City announced the largest-ever civil penalty against the owners of Robert Fulton Terrace and Fordham Towers after tenants complained for years of pest infestations, chronic elevator outages, and a lack of heat and hot water. In addition to the \$31 million penalty, the City secured the appointment of a Chief Restructuring Officer who will ensure critical repairs are completed for nearly 500 apartments.

Community Stabilization with the Parkash Portfolio: In July 2026, a joint-venture led by the Community Preservation Corporation (CPC) secured a commitment from notorious landlord Ved Parkash to sell three buildings in the Bronx and Queens and is now pursuing long-term preservation purchasers backed by the City and tenants. In the remainder of his portfolio, Parkash is additionally required to clear all HPD, DOB, and FDNY violations in a timely fashion, address specific repair needs subject to oversight from CPC, and be subject to third party monitoring with tenant and CPC oversight for two years.

Mayor Mamdani, HPD announce largest-ever penalty against negligent landlord at Fordham Towers and Robert Fulton Terrace in the Bronx.



The Basics of Housing Enforcement in New York City

Housing Quality

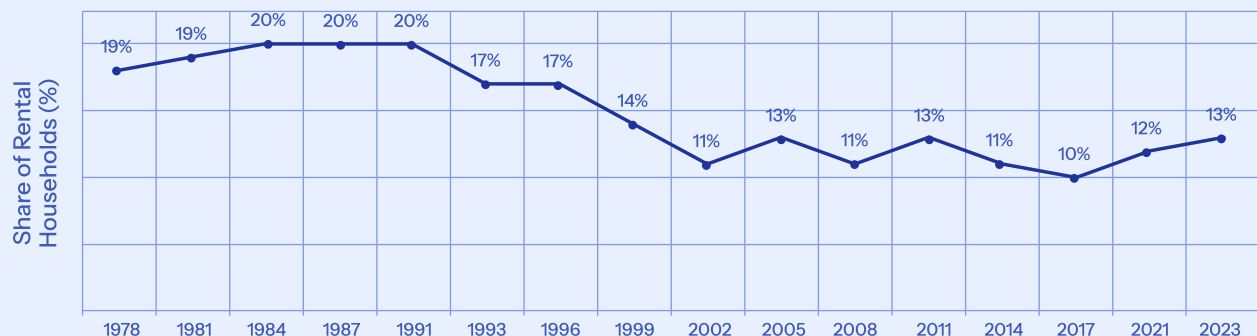
Housing quality, safety standards, and code compliance in modern-day New York City are greatly improved from previous eras, thanks to more comprehensive maintenance requirements and enforcement mechanisms. Throughout the 1980s, approximately 20% of renter-occupied households reported three or more housing issues in their homes. Today, that number is

around 13% or 300,500 households.

Nonetheless, as demonstrated both by testimony collected at the Rental Ripoff Hearings and the City's data, persistent, localized challenges with housing quality contribute to an overall sense of powerlessness and frustration for the tenants who suffer as a result.

Housing Quality Over Time, Citywide

Share of renter households reporting 3 or more housing quality problems, 1978–2023



Source: 1978–2023 NYC Housing and Vacancy Survey (NYCHVS). Indicates the count of renter-occupied households that reported three or more of the following five items: rodents, cracks/holes, heating breakdowns of 6+ hours, supplemental heat use, large areas of broken plaster/peeling paint. Differs from 7-item index published in the *Selected Initials Findings* from 1991–2023. Estimates for 1981 and 1987 interpolated due to anomalies in available microdata.

Code Enforcement Process

Each year, the City receives more than 750,000 reports from tenants of poor housing conditions, untimely repairs, landlord harassment, or deceptive fees. These issues undermine New Yorkers' rights as tenants and consumers and make the city less affordable, less safe, and less healthy for all residents.

Investigations regarding housing quality usually begin when a tenant calls 311 to report an issue. Multiple city agencies

have a role to play in the code enforcement system. For example, agencies such as the Department of Buildings (DOB) and Department of Housing Preservation and Development (HPD) oversee an extensive regulatory framework – from rigorous building codes to tenant protections and ongoing habitability standards. The chart below outlines some of the key agencies involved in housing code enforcement and the scale of complaints they respond to each year.

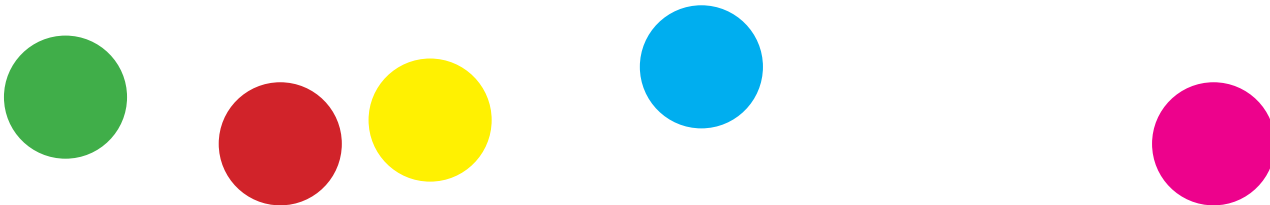
ANNUAL VOLUME OF CODE ENFORCEMENT COMPLAINTS | *Source: NYC open data*

AGENCY NAME	EXAMPLE TYPES OF HOUSING QUALITY ISSUES*	AVERAGE NUMBER OF REQUESTS RELATED TO HOUSING QUALITY (FY2023-2025)	AVERAGE NUMBER OF INSPECTIONS ATTEMPTED ANNUALLY (FY2023-2025)
HPD	Insufficient Heat or Hot Water, Unsanitary Conditions, Broken Toilet, Water Leak, Peeling Paint, Roaches, Mice, Visible Mold, Lead-based paint	784,662	722,279
DOB	Construction Without Permits, Plumbing, Elevators, Boilers, Electrical issues	100,005	80,055
HEALTH DEPARTMENT	Rodents and Indoor Air Quality Concerns (including certain unsafe work practices)	49,395**	163,930**
DEPARTMENT OF ENVIRONMENTAL PROTECTION	Internal Water and Sewer Conditions, Asbestos	5,492†	All service requests are inspected at least once

*The type of complaint is included for illustrative purposes and is not comprehensive.
 **Estimated numbers. The majority of Health Department housing inspections are proactive rat indexing activities to assess exterior rats and are captured at the tax lot level.
 †DEP figures are averages for calendar years.

After an inspection, an inspector will verify if a non-compliant condition exists and, if so, the City will issue a violation or a summons. What happens next – including the amount of penalty (if any) associated with non-compliance, the time in which the owner must respond, and subsequent City actions – depends on the severity of the violation.

More information about how the City responds to housing quality complaints (including through special enforcement programs for particularly negligent actors) is available in the Appendix to this report.



Who Works at HPD's Office of Enforcement and Neighborhood Services?

The Office of Enforcement and Neighborhood Services is charged with enforcing the New York City Housing Maintenance Code and New York State Multiple Dwelling Law.

Office of Enforcement and Neighborhood Services conducts inspections, issues violations, corrects emergency conditions, seeks civil penalties and enforcement of Orders to Correct in Housing

Court, issues fees, targets proactive and building-wide activities to buildings identified with systemic maintenance issues and responds to claims of harassment based on maintenance conditions. ENS works closely with other HPD divisions and community partners to identify distressed buildings and develop appropriate strategies to address those properties.

EMPLOYEE DEMOGRAPHICS		WHERE HPD INSPECTORS LIVE	
Asian	12%	Manhattan	12%
Black or African American	37%	The Bronx	18%
Hispanic	20%	Brooklyn	29%
White	16%	Queens	21%
Other	3%	Staten Island	5%
		Outside NYC	15%
Average Years of Service: 11		Housing Inspector Median Salary: \$71,800	

Meet the Workforce



Inspector Kevin Jimenez outside a Brooklyn apartment.

DEPARTMENT OF HOUSING PRESERVATION & DEVELOPMENT

Kevin Jimenez grew up along the border of the Ridgewood and Bushwick neighborhoods after moving to the United States from Ecuador at the age of 10. He currently serves as an Associate Inspector Level 2 with the New York City Department of Housing Preservation and Development (HPD) with nearly ten years at the agency. He oversees the Specialized Inspection Unit within the Division of Code Enforcement which is responsible for enforcement programs such as the Heat Sensor and Self-Closing Door programs. In this role, he balances critical field operations, supervision of inspectors, and technical knowledge to modernize and improve service delivery

to the public. Inspector Jimenez is dedicated to protecting tenant safety, preserving the integrity of the city's housing stock, and ensuring that residents have access to safe, habitable living conditions. His work reflects a longstanding commitment to addressing housing deficiencies, strengthening code enforcement, and improving quality of life for communities across New York City. His favorite part of the job is that it allows him to help improve the living conditions and overall well-being of everyday New Yorkers like his neighbors, across the city.



Clare Wiseman outside of Brooklyn Housing Court.

DEPARTMENT OF HOUSING PRESERVATION & DEVELOPMENT

Clare Wiseman has been a Managing Attorney in the Housing Litigation Division at the New York City Department of Housing Preservation and Development (HPD) since February 2025. Based in the Brooklyn Unit, she represents the City in Housing Court and New York State Supreme Court, taking legal action against building owners who fail to maintain their properties in accordance with the law. Before joining HPD, Clare spent nearly ten years as a government ethics attorney at the New York City Conflicts of Interest Board, where she advised city employees on how to ensure that their personal interests do not interfere with their public responsibilities.

She believes that where you live shapes everything else

in your life. A stable home is what allows people to work, care for their families, and plan for the future. When government enforces the laws that protect that stability, it is doing more than holding landlords accountable. It is making clear that every resident deserves to be treated fairly and has a place in New York City.

Meet the Workforce



Mairoby Hernandez in her office at the Tenant Helpline.

TENANT HELPLINE

Mairoby Hernandez is a dedicated public servant and native New Yorker whose career is defined by a deep passion for community advocacy. Born and raised in Washington Heights, she has spent the last four years as a Tenant Helpline Specialist with the New York City Public Engagement Unit (PEU), serving as a vital lifeline for residents facing housing crises. In this role, Mairoby works on the front lines of preventing housing displacement. She directly assists vulnerable tenants navigating immense pressure, educating them on their legal rights and teaching them how to respond to landlord harassment. By connecting families with immediate city services and emergency resources, she ensures New Yorkers have the tools they need to avoid

displacement and stay safely in their homes. Mairoby's commitment to advocacy builds on four years as an Accommodation Specialist for disabled individuals at City College, as well as crucial contact tracing work with NYC Health + Hospitals. Today, she, along with her PEU colleagues at the Tenant Support Unit, continues to empower local families to stand up for their rights and achieve long-term housing stability.



Department of Buildings
Inspector Ronald Lewis
on the job.

DEPARTMENT OF BUILDINGS

Inspector Ronald Lewis, a native of Bedford-Stuyvesant, Brooklyn has served with the New York City Department of Buildings for over a decade. As an inspector, he performs citywide vertical transportation inspections including elevator installations and amusement park ride inspections! Before joining the Department, Inspector Lewis spent 27 years with the New York City Transit Authority's Elevator Division, serving as an Elevator Helper for five years, an Elevator Supervisor for 15 years, and an Elevator Manager for seven years. Inspector Lewis also served in the New York State National Guard and Army Reserve. Inspector Lewis believes that New York City is the greatest city in the world. His commitment to public service is rooted in his own experience growing up in the foster care

system and his desire to give back to the city that helped shape him. Throughout his career, he has had the opportunity to meet New Yorkers from all walks of life while ensuring the safety and reliability of the city's elevators and other vertical transportation systems.

Top Reported Tenant Complaints

The most common housing issue reported to 311 is a lack of heat and hot water. Over the last three years, heat and hot water complaints made up 35% of all reported housing maintenance issues. The City has received over 225,000 heat and hot water complaints each year since 2023, with a major spike in complaints during the winter of 2025-2026, due at least in part to extreme cold weather. Many of these complaints come from a small group of properties, suggesting that some tenants repeatedly face hot water outages or unsafe cold conditions and that there is a persistent set of noncompliant building owners.

The second most common type of housing complaint to 311 is unsanitary and unsafe conditions, which includes mold, garbage accumulation, sewage, and pests.

Since its launch in 2020, the Public Engagement Unit’s Tenant Helpline has engaged with New Yorkers over the phone and

provided guidance and referrals related to housing quality, eviction prevention, and tenant rights. Harassment is the most frequent issue recorded on Tenant Helpline calls. Since 2020, the Tenant Helpline received 16,122 calls where harassment was a major topic of conversation, accounting for 17% of all calls. In other words, one in six calls coming in has to do with landlord harassment. 1,830 calls (1.9%) feature the words retaliate/retaliation or intimidate/intimidation in the call notes while 1,273 calls (1.4%) recorded ‘Intimidation’ as a significant topic.

‘Failure to make repairs’ is the second most frequent issue recorded on Tenant Helpline calls. The Tenant Helpline has received 12,705 calls with this issue, accounting for 13.4% of calls handled. Other frequent call topics include rent overcharges, lack of heat, mold, water leak, security deposit, roommate conflict, and door/window.

TENANT HELPLINE CALLS BY TOPIC, 2020-2025 | *Note that one call can have multiple call topics*

CALL TOPIC	TOTAL CALLS RELATED TO THIS TOPIC	PERCENT OF CALLS FEATURING TOPIC
HARRASSMENT	16,122	17.06%
FAILURE TO MAKE REPAIRS	12,705	13.44%
EVICITION: NONPAYMENT	9,033	9.56%
OWES RENT	5,785	6.12%
EVICITION NOTICES	5,008	5.30%
PREDICATE NOTICE	4,202	4.45%
FAILURE TO RENEW LEASE	4,132	4.37%
RENT INCREASES	4,005	4.24%
EVICITION: HOLDOVER	3,836	4.06%
PESTS	3,012	3.19%

311 complaint data and Tenant Helpline data can help the City better understand where tenants are experiencing housing quality issues and which issues are most common, but this data does not represent the complete picture. Many tenants do not call 311 because they fear landlord retaliation, are unaware of their rights as tenants, or are unfamiliar with the City's resources. Therefore, housing quality issues are likely underreported.

A more comprehensive picture of the City's housing conditions can be found in the results of the [2023 New York City Housing and Vacancy Survey \(NYCHVS\)](#), the most rigorous city-wide survey representing New York City's entire housing stock and population. It found that 27% of occupied rentals experienced instances of rodents and 18% had insufficient heating. Additionally, 20% of occupied rentals reported having leaks and 10% had mold. Citywide, in 2023, 15% of all occupied units were considered to have "poor housing quality," defined as experiencing three or more of the seven housing problems surveyed, which are:

- Presence of rodents in the building
- Leaks in the unit
- Cracks or holes in the ceiling, walls, or floors
- Heating breakdowns for six or more hours
- Use of additional heating
- Large areas of broken plaster or peeling paint
- No functioning toilet for six or more hours.

Older buildings with 20 to 49 apartments were the most likely to have poor housing quality, and the Bronx saw the largest increase of housing problems reported between the 2021 and 2023 NYC Housing and Vacancy Surveys.



Discussion board at a Rental Ripoff Hearing, with attendee thoughts on tenant organizing.

Consumer Protections

New York’s persistent housing shortage, well documented for over 50 years, creates an imbalance of power that allows landlords to charge more for lower quality housing, to inflate rent prices, and to subject tenants to unacceptable living conditions with the understanding they have few other options. Recognizing this, New York State and New York City policy makers have advanced a robust framework of lease and rental housing market protections that go back decades.

Our state’s strongest tenant consumer protection, the Emergency Tenant Protection Act of 1974, provides the right to lease renewal, succession rights for families, and protections from arbitrary rent increases when New York’s housing vacancy rate is below 5% for rent stabilized tenants. The ETPA was reformed significantly in 2019, with the Housing Stability and Tenant Protection Act. The HSTPA expanded rent stabilization and strengthened protections against eviction and rent increases, and additionally moved to limit fees, cap security deposits, require longer notices for lease termination, and maintain apartments as rent stabilized regardless of rent amount or tenant income.

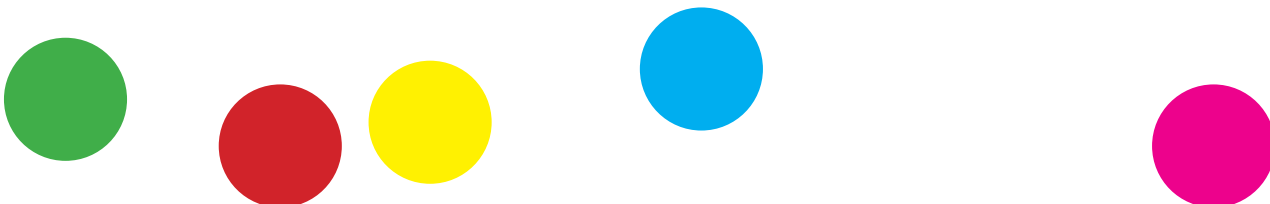
In 2024, New York State went further by passing the Good Cause Eviction law – providing enhanced protections against no-fault evictions or large rent increases for market rate renters. And in 2025, the NYC Fairness in Apartment Rental Expenses

(FARE) Act, sponsored by Council Member Chi Ossé, outlawed forced broker fees and requires the disclosure of all fees related to a rental housing transaction.

The FARE Act has had a significant impact on the process of searching for an apartment in New York City: for decades, New York was one of the only jurisdictions where renters regularly faced a requirement to pay a broker fee, usually equal to a full month’s rent—or more. These forced broker fees were a major hurdle for New Yorkers searching for housing. The enactment of the FARE Act has opened the door for the City to further regulate housing rental transactions and enhance the protections in place to prevent deceptive and exploitative behavior.

While tenants’ rent stabilization rights are largely enforced by state agencies, the FARE act has allowed the New York City Department of Consumer and Worker Protection (DCWP) to expand the scope of its work to include housing market protections.

Today, tenants can file complaints about onerous fees, including broker fees, with DCWP – who will then move to investigate and enforce against extractive behaviors by landlords and brokers. As of July 2026, DCWP has issued more than 79 summonses for FARE Act violations, charged violators with \$36,125 in penalties, and returned \$15,475 to households who were forced to pay unlawful broker fees.



CHAPTER 2

New York City's First Rental Ripoff Hearings

Between February and April 2026, senior members of the Mamdani administration engaged over 2,400 New Yorkers through the Rental Ripoff Hearings, which included one-on-one listening sessions, interactive boards, and online testimony collection.

The Rental Ripoff Hearings, held in each borough over a period of three months, brought together multiple agencies responsible for different aspects of tenant protection. These hearings provided residents with a platform to help shape the administration's housing policy, giving tenants the means to advise leaders on how to operationalize the administration's "whole of government" approach.

The hearings were conceived as community-centered public engagement events designed with multiple ways to participate:



LISTENING SESSIONS

Of approximately 1,500 in-person attendees, over 850 attendees provided testimony one on one directly to a senior City official, including Deputy Mayors, Commissioners, and the Mayor. Attendees shared their experiences with abusive landlord practices, deceptive fees, and increasing housing costs. They also offered insights into how the City can improve the code enforcement system.



INTERACTIVE BOARDS

Interactive boards solicited feedback on key housing challenges and potential solutions. City employees encouraged participants to respond to prompts focused on junk fees, maintenance and repairs, access to housing support, and tenant organizing.



RESOURCE FAIR

All 1,500 attendees had access to a range of housing resources with over a dozen agencies and non-profit organizations available at each Hearing to support participants with individual housing or other social service issues.



ONLINE TESTIMONY

Nearly 900 New Yorkers submitted digital testimony between February and April 2026.

These approaches worked in tandem to ensure that we heard from a diversity of New Yorkers about their housing concerns to inform our discussions about policy and enforcement, while also connecting residents with relevant government resources and support services.

2,419

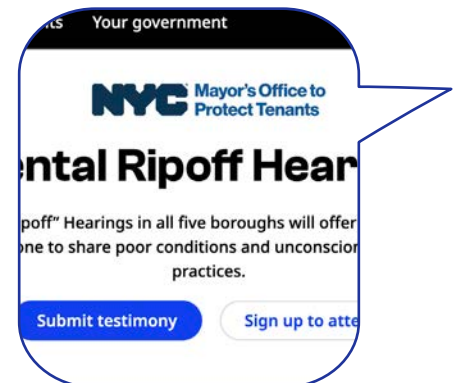
PARTICIPANTS

852

LISTENING SESSIONS

882

DIGITAL TESTIMONIES

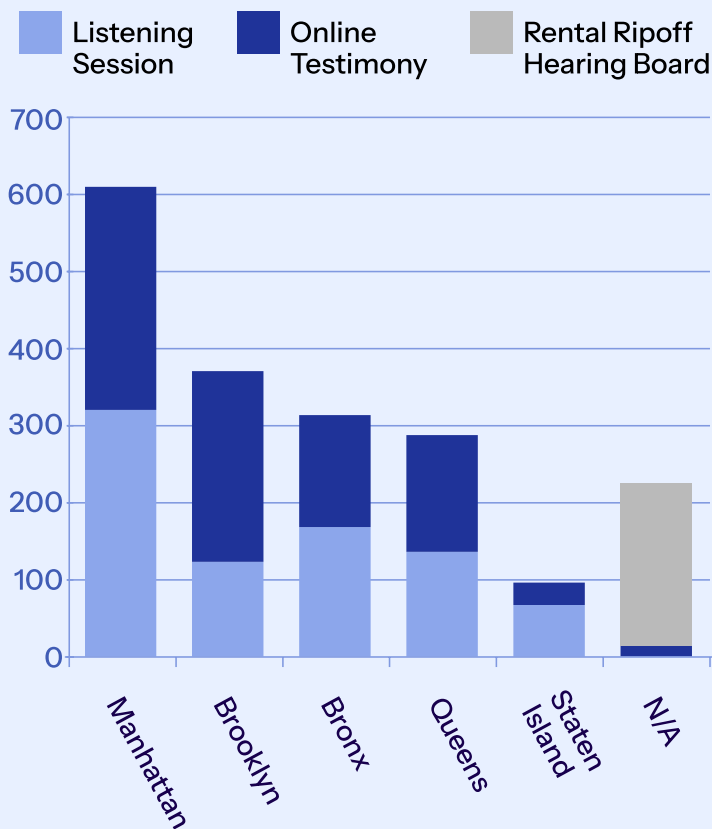


Who We Heard From

Over 1,500 New Yorkers attended the Rental Ripoff Hearings, and more than 850 submitted online testimony, representing over 2,400 New Yorkers actively participating in shaping the future of their city. Participants came from all five boroughs. The Manhattan hearing was designed as a day-long event on a weekend to garner more participation in the most geographically central location and thus was the most highly attended event.

MOPT compiled in-person listening session notes, online testimony, and feedback from the interactive boards to better understand the needs of tenants. The information collected was then filtered, categorized, and reviewed to help generate policies that would address these needs.

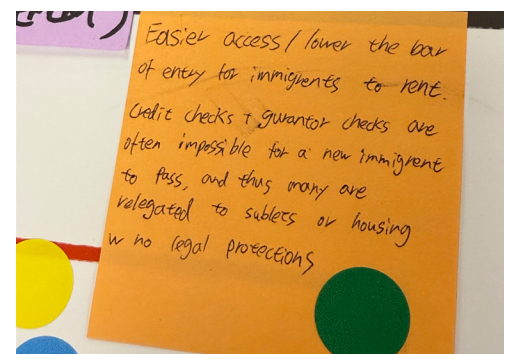
Hearing Testimony by Borough and Source



N/A indicates submissions from outside NYC (Online Testimony) and Hearing Boards for which borough was not collected.

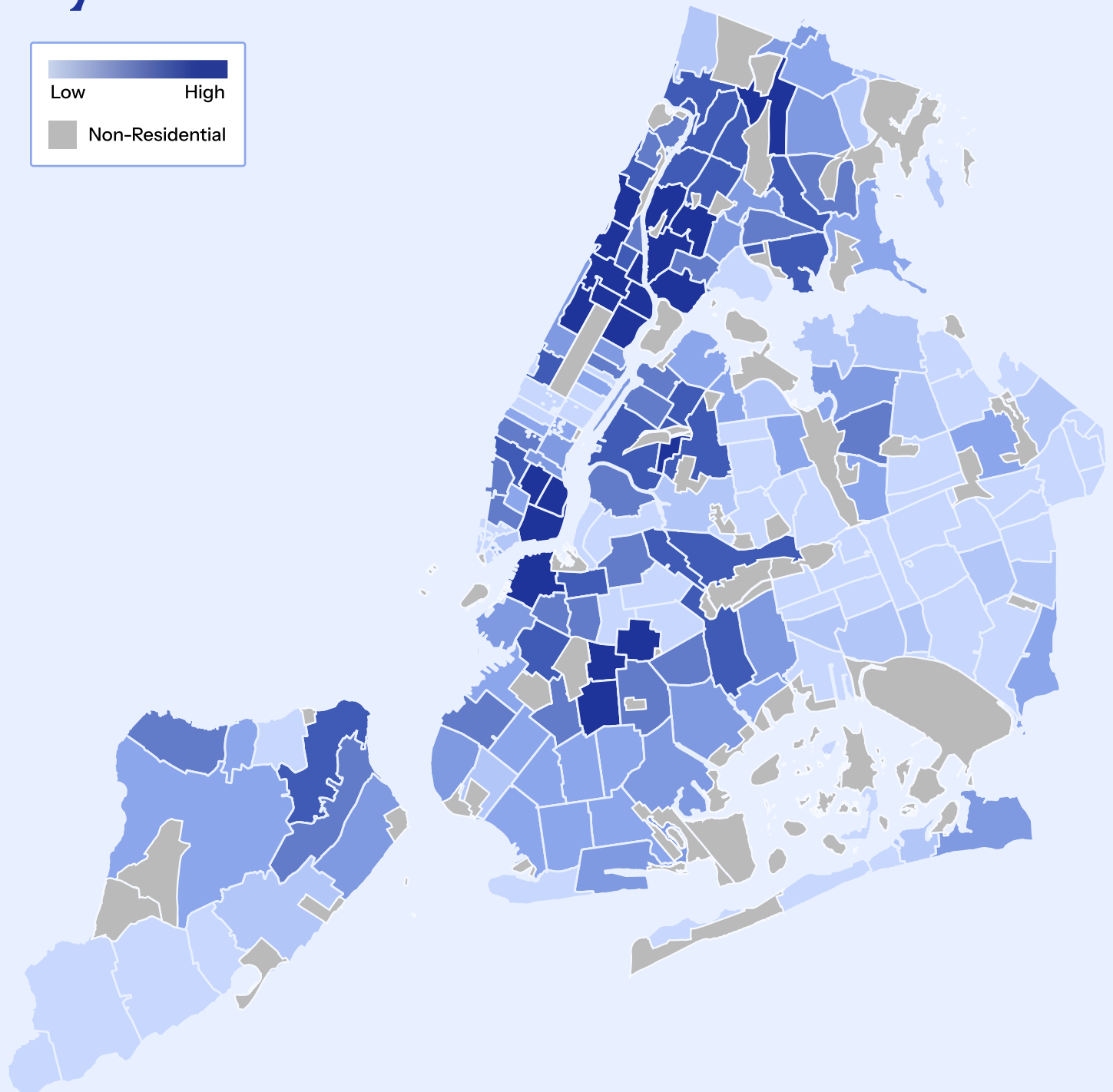
"I am sharing my testimony not only to speak on what we went through, but to advocate for better living conditions and accountability. Families deserve to feel safe, heard, and respected in their homes."

- Brooklyn Rental Ripoff Hearing attendee



A hearing participant shares their thoughts on an interactive board.

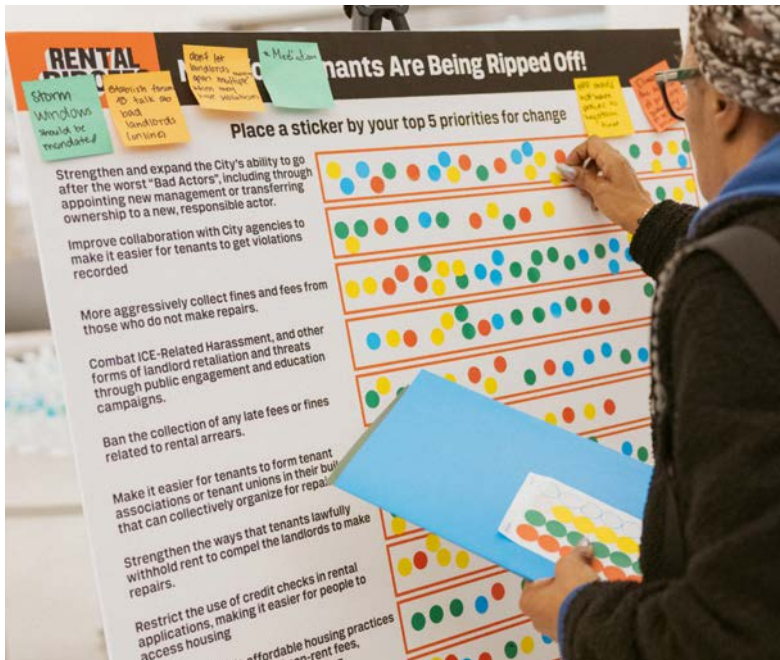
Hearing Attendees by ZIP Code



What We Heard



New Yorkers at the Bronx Hearing engage with the resource fair.



Attendee at the Bronx Hearing utilizes an interactive board to share their thoughts on policy priorities.

Our homes are meant to be a place of refuge, stability, and safety. Most people spend a majority of their time at home, and chronic housing maintenance neglect can lead to health problems, stress, and uncertainty. At the Rental Ripoff Hearings, MOPT and its partner agencies heard from attendees who spoke of living with poor housing quality for years without building owners being held accountable. Tenants shared their deep frustrations with both their landlords' and the City's response to issues in their homes. They described how unresolved repairs, from reoccurring leaks to pest infestations, leave them feeling angry and hopeless.

Beyond the physical discomfort of not having enough heat in the winter or needing to walk up multiple flights of stairs because the elevator is broken, many tenants reported feeling ignored, dismissed, or fearful of retaliation. Participants raised issues across a variety of topics, showing the vast range of challenges that renters face.

The topics discussed at the Rental Ripoff Hearings were consistent with issues reported through other means, based on an analysis of 311 complaints, NYC Tenant Helpline data, and the results of the 2023 NYCHVS.

Most Common Topics Mentioned in Rental Ripoff Hearing Testimonies

SUBTOPIC	CITYWIDE	MANHATTAN	BROOKLYN	THE BRONX	QUEENS	STATEN ISLAND	N/A
PESTS	16%	17%	18%	17%	16%	15%	7%
MOLD	13%	13%	15%	15%	12%	16%	7%
KITCHEN	13%	14%	12%	16%	12%	17%	5%
LEAKS	13%	11%	16%	15%	16%	9%	7%
BATHROOM	11%	11%	11%	16%	9%	14%	4%
FLOORS	11%	12%	12%	12%	9%	18%	4%
CEILING/WALLS	10%	10%	12%	12%	11%	11%	4%
HEALTH	10%	9%	10%	9%	13%	16%	5%
HEAT/HOT WATER	9%	9%	11%	11%	10%	6%	5%
ELEVATOR	7%	6%	9%	12%	7%	5%	3%
WINDOWS	7%	6%	11%	7%	8%	3%	4%
TRASH/ SANITATION	6%	7%	5%	8%	5%	3%	5%
WATER DAMAGE	6%	7%	7%	6%	3%	9%	4%
GAS	6%	6%	6%	5%	5%	4%	4%
CRACKS/ STRUCTURE	5%	4%	5%	6%	6%	4%	3%
LEAD	4%	3%	5%	6%	5%	7%	2%
ROOF	4%	4%	5%	4%	3%	3%	3%
BOILER	4%	4%	5%	3%	2%	5%	4%
NOISE	3%	3%	4%	5%	2%	5%	3%
SEWAGE/ PLUMBING	3%	4%	5%	2%	2%	4%	2%
INSTALLATION	2%	2%	2%	2%	1%	1%	0%
VENTILATION	2%	2%	2%	1%	2%	1%	1%

At the Rental Ripoff Hearings, we also heard from tenants about what worked: roof-to-cellar inspections coordinated with HPD, City-conducted emergency repairs when owners are particularly negligent, forming tenant unions to address recurrent issues, as well as increased special enforcement programs and HPD-led litigation to bring more focus to systemic building problems.



New Yorkers attend speaking program with Mayor Mamdani at the Bronx Rental Ripoff Hearing in March

Key Testimony Themes

Tenants experience uneven power dynamics and harassment.

Across many issues, tenants consistently described a sense of powerlessness when addressing concerns with their landlords. This uneven power dynamic makes it difficult to directly negotiate over a variety of concerns such as rent increases and overcharges, harassment from landlords and maintenance staff, or unsafe living conditions. Tenants shared that landlords frequently ignore maintenance requests and that management companies and supers can be difficult to reach or unresponsive. When issues are addressed, repairs are often inadequate or surface-level. Some tenants

“The landlord has consistently harassed tenants and reduced essential services, leading to the buildings’ neglectful decay... When our residents began filing overcharge cases with DHCR [the NYS Department of Homes and Community Renewal], Pinnacle openly intimidated and harassed our tenants through repeated unpaid rent notices, vague court summons, and blanket eviction orders.”

– Online testimony submitted from Brooklyn

experience intimidation from landlords after calling 311, and retaliation for organizing with neighbors, holding community meetings, or sharing information among tenants.

“I discovered mold in my bedroom and bathroom that had become airborne, damaging hundreds of dollars in personal property that my landlord simply painted over and 311 could not address.”

– Brooklyn Rental Ripoff Hearing attendee

Tenants across the city are experiencing persistent health and quality of life issues.

Pest conditions, including rats and cockroaches, were mentioned in 16% of testimonies, making them the most frequently mentioned issue. Participants noted a lack of proper trash management leading to pest infestations that can negatively impact tenant health. Mold, which can pose a health risk in sensitive individuals, appeared in 13% of all testimony. Tenants reported mushrooms growing on walls, cosmetic repairs instead of proper remediation, and paying out of pocket for testing and repairs. In some cases, these conditions exacerbate social isolation, causing tenants to feel ashamed or embarrassed to bring friends and family to their home.

Heat and hot water issues are particularly challenging for tenants to resolve.

During a period of extreme cold weather this past winter, many tenants were without heat for days or weeks at a time. Tenants noted that property managers will temporarily raise the heat when the owner is anticipating an HPD inspection, only to shut off the heat soon after. This forces tenants to resort to using potentially dangerous space heaters to stay warm and exacerbates affordability issues as tenants pay higher energy bills.

“My superintendent cuts heat, hot water, and ventilation when inspectors are known to be off duty.”

**- Brooklyn Rental Ripoff
Hearing attendee**

"I live on the 5th floor with my 12-year-old child, who is a wheelchair user with complex medical needs. For months, we have been effectively trapped in our apartment due to the lack of elevator access. This has caused my child to miss school, critical medical appointments, and essential therapies... No person, especially one with significant medical needs, should be confined to their home due to landlord neglect."

**- Manhattan Rental
Ripoff Hearing attendee**

**Broken elevators
rob tenants of their
freedom of movement.**

Consistently broken elevators, reported in 7% of testimonies, profoundly impact tenants' quality of life, especially for older adults, parents with small children, and people with mobility disabilities. Tenants reported being frequently stuck in broken elevators or needing to climb over a dozen flights of stairs to get home. Elevators are sometimes broken for weeks or months at a time. As a result, some tenants are stuck in their homes with increased risk to health and safety.

Hearing participant leaves suggestions on how the City can address maintenance and repair issues.



Tenants want their landlords and the City to more effectively prevent and respond to disasters that impact their homes – especially fires.

Over 50 attendees mentioned that they recently experienced disasters in their buildings, such as fires, that displaced tenants from their homes. Large-scale fires devastate tenants and often result in a vacate order, as the building is no longer safe for residents. Tenants expressed concerns about fires caused by faulty electrical wiring, gas leaks, and heightened risks from usage of electric space heaters. Following the traumatic loss of their homes, tenants have struggled to receive clear communication from their landlord or the City about when they will be able to move back home.

“I am a longtime resident of Sunnyside and I lived in a rent stabilized apartment for over 25 years until the 5 alarm fire in December 2023 destroyed my home and everything I owned... What happened to me shows a serious gap in how New York City helps tenants after major fires.”

– *Queens Rental Ripoff Hearing attendee*

Tenants are frustrated with communication and timing around inspections.

Many tenants voiced frustration that they missed a City inspection, whether because the tenant was at work, the inspector came later than anticipated, or access issues kept inspectors from entering their apartment. Due to a lack of access to the building or unit, tenant complaints may be closed even if the condition persists, leading to confusion and uncertainty for tenants.

Tenants submitted concerns that communication around inspections is often only available in English, leaving non-English speakers in the dark about the status of open complaints or violations.

“I’ve called 311 and no one from HPD/DOB has come. They need to work on coming outside of the 9 to 5 so they can come in and catch these repairs.”

– *Brooklyn Rental Ripoff Hearing attendee*

Violations are closed due to landlords' false self-certifications that conditions were addressed.

Many renters expressed shock that violations can be cleared even though the conditions remain. Tenants are often frustrated with their landlord's ability to certify that repairs have been made without proving to the City that the conditions have been remedied. Tenants would like easier pathways to report false certifications to better ensure that conditions are truly addressed before violations are cleared.

"Oftentimes even when complaints are made to HPD and violations are issued repairs still go unmade. My building's tenants have noticed a pattern of false certifications by the landlord. I have received notifications from HPD that violations have been cleared because the landlord certified repairs were made when the repairs were not made to my unit."

- Online Testimony submitted from Manhattan

The City's interventions can be confusing for tenants to navigate and insufficient to address recurring conditions.

Even when tenants report poor conditions through 311, many are not seeing meaningful changes as the number of complaints and violations in their buildings climb. Some tenants do not think there is an appropriate level of urgency from the City or enough scrutiny of owners of buildings with extensive unaddressed violations.

Tenants want the City to take more frequent and escalated action in their buildings. Some reported significant improvement due to special enforcement programs like the Alternative Enforcement Program, while others are unclear about what inclusion in this program means for them. Tenants would like to see clearer and strengthened pathways for building rehabilitation and responsible management.

"When tenants follow every recommended step and still cannot get relief, it raises serious concerns about enforcement, accountability, and access to support. I am asking for stronger enforcement of tenant protections, better accountability for landlords who ignore building rules, and more accessible pathways for tenants, especially seniors and their caregivers, to get real help when systems fail them."

- Manhattan Rental Ripoff Hearing attendee

Tenants are frustrated by not knowing who is responsible for their building. This challenge is particularly acute for buildings in foreclosure or receivership.

Many tenants struggle to identify their landlord when layers of Limited Liability Companies (LLCs) obscure ownership. Tenants want more access to information about who is responsible for their homes. This challenge is particularly acute when the building's ownership is in dispute, or when the property is in foreclosure or third-party management (receivership). In these cases, some tenants do not know who to pay rent to, or who to contact about repairs.

"We are so frustrated and upset in this complex... Nobody seems to know who owns what property."

– Online testimony submitted from the Bronx

"We need more tenant outreach programs so people know where to go. As a retired social worker, I used to tell people how to go to Housing Court. Once in Housing Court, it can be very confusing to know what to do and the building itself is unsafe [Bronx Housing Court]. I've reported this to 311. The ceiling looks like it might collapse."

– Queens Rental Ripoff Hearing attendee

Tenants struggle to navigate Housing Court and secure legal support.

Housing Court can be a stressful, undignified, and inhumane experience for tenants. Tenants in Housing Court attempting to fight their evictions or demand repairs must navigate courthouses and legal processes that feel confusing and chaotic. Tenants often face this complex legal environment alone, even if they are eligible for the City's Right to Counsel resources, due to a lack of capacity among legal service organizations.

Immigrant tenants feel a heightened risk of retaliation for advocating for better conditions in their homes.

At each of the five Rental Ripoff Hearings, participants mentioned the heightened risk that immigrant tenants feel, especially undocumented tenants. Many undocumented immigrants are already nervous about calling 311 to report conditions. Moreover, especially in recent years, some landlords have been threatening to call federal immigration enforcement agencies on undocumented tenants who demand better conditions – taking advantage of the political climate to harass tenants and suppress their ability to advocate for themselves.

“The landlord is known to intimidate people without legal status. There are times where there is not heat or hot water... He preys on New Yorkers without status and seems to only rent to them because he can bully them.”

– *Bronx Rental Ripoff Hearing attendee*

“My tenant association is dealing with a couple things. Our landlord owes somewhere between half a million and a million dollars to the city. We thought that’d be good leverage for organizing. Another thing we’re concerned about is the shared space in our building is dirty and disgusting... A lot of us have gone on rent strike over the [past] 10 years... We want to take our building away from our landlord but there’s not enough resources to do [so].”

– *Brooklyn Rental Ripoff Hearing attendee*

Tenants need more ways to learn about their rights and how to form tenant associations.

Participants noted that even though New York City tenants have strong rights, many tenants do not know their rights, how to exercise them, or how to take the first steps to form a tenant association. Tenants would like more public information and training on how to exercise their rights and to continue having sustained forums to directly engage with City government.

Tenants are charged onerous or deceptive rental fees.

Tenants shared that their landlords are charging mandatory fees on top of their monthly rent, including convenience fees to pay their rent online, even when offline payment is not available – which is illegal. Tenants also reported seeing excessive application fees, fees for new locks, high pet fees, and fees for basic services and appliances. Tenants shared number of stories at the Rental Ripoff Hearings about brokers violating the FARE Act by listing units they don't intend to show renters or that are not on the market and then demanding a fee as a condition of showing the renter a real inventory of apartments.

“These new apartments have considerable fees and undesirable lease terms. Many of the new, larger buildings have mandatory monthly fees to access amenities which they call lifestyle (access the gym) or pet fees, and they almost always make the tenant pay for all utilities.”

– *Brooklyn Rental Ripoff Hearing attendee*

“I am a tenant in NYC, and I want to address an issue that affects many renters but often goes overlooked: third-party electricity billing and the hidden fees that come with it. In my case, I am required to use a third-party submetering company, with no option to opt out. While this may seem like a neutral system, in practice it creates barriers. I have tried multiple times to pay my bill through their platform, only to find that fee-free options like ACH [Automated Clearing House] are either unavailable or simply do not work. This leaves me in a position where I am forced to pay extra just to pay my electricity bill. This is, by definition, a junk fee.”

– *Manhattan Rental Ripoff Attendee*

Tenants are noticing more surprise utility bills.

Tenants are entering leases that do not clarify which utilities they will be responsible for paying, how those utilities are billed, and the likely magnitude of those costs. This lack of transparency has resulted in unexpectedly high bills that impact the affordability of the apartment.

What We Heard About Public Housing

The New York City Housing Authority (NYCHA) is the largest public housing agency in the nation. With over half a million residents, NYCHA has a population similar to Atlanta and larger than Miami.

NYCHA is home to 1 in 17 New Yorkers, providing affordable housing through Section 9 public housing, the Public Housing Preservation Trust, Permanent Affordability Commitment Together (PACT) program, and Section 8 housing. With a housing stock that spans all five boroughs, NYCHA's deeply affordable homes – with tenant rents averaging \$621 per month – are critical to keeping New

York City inclusive and diverse. NYCHA also employs over 12,000 workers, with about 10,000 supporting daily operations in developments, and 13% of NYCHA employees are themselves NYCHA residents. NYCHA maintains a robust pool of in-house skilled trades and provides training programs for union jobs both at NYCHA and in the private sector.

At the Rental Ripoff Hearings, NYCHA leadership was on site to respond to resident concerns, open repair tickets, and speak directly with NYCHA residents. In their testimony, NYCHA residents reported slow response times to maintenance issues, inadequate repairs, and poor communication with NYCHA – issues reflective of the decades of federal disinvestment in public housing stock. According to the 2023 HVS, 43% of NYCHA units reported 3+ housing problems compared to the 15% citywide. Residents also reported issues with recertification and succession rights, particularly in projects that have transferred to the PACT program.

NYCHA will continue to complete significant modernization improvements at developments across the City using tools like PACT, Section 9 Comprehensive Modernization, and the NYCHA Public Housing Preservation Trust. As NYCHA embarks on this significant transition, residents have voiced a desire for deeper resident engagement on decisions that impact the future of public housing.

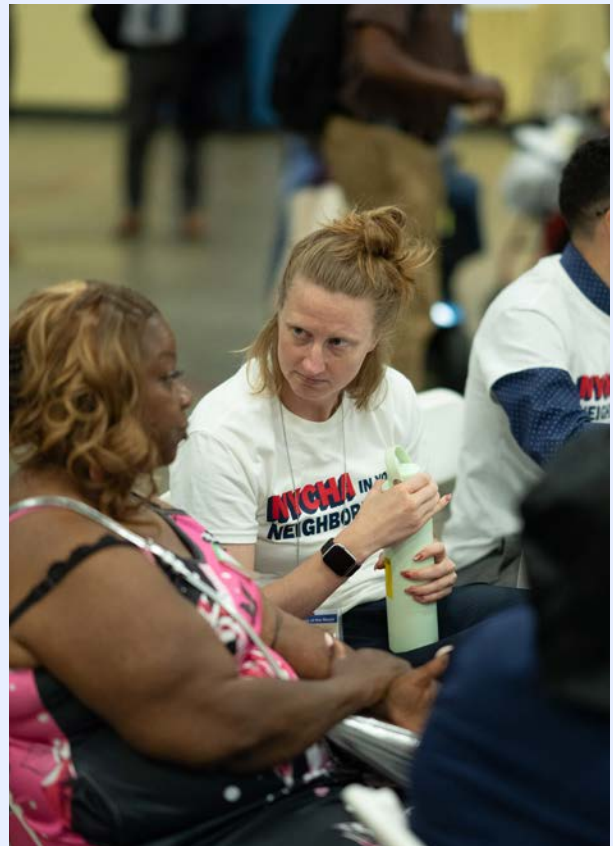


NYCHA staff member presents to tenants at a NYCHA In Your Neighborhood event.

This spring, the Mamdani administration launched “NYCHA In Your Neighborhood” events – a series of forums to build on NYCHA’s commitment to resident engagement. These events connect residents to in-person one-on-one assistance regarding apartment repairs, tenancy concerns, environmental issues, and more from NYCHA and partner agencies.

Senior NYCHA representatives also led small group discussions on a variety of topics, including but not limited to heat, pests and waste, mold, lead, and public safety.

Mayor’s Office to Protect Tenants
Director Cea Weaver discusses
tenant concerns at a NYCHA In
Your Neighborhood event.



Deputy Mayor for Housing and Planning Leila Bozorg talks with a NYCHA tenant at a NYCHA In Your Neighborhood event.

Taking Action to Improve Housing Quality and Protect Tenants' Rights

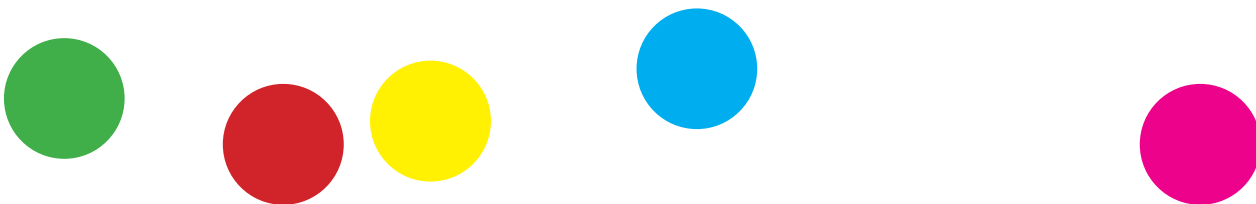
At the Rental Ripoff Hearings, tenants shared many suggestions on how to improve the current system and to more effectively hold landlords responsible. They testified about deceptive rental market practices and ways to hold both real estate brokers and owners accountable to fair leases. The recommendations in this report are rooted in the City's long history of protecting tenants' rights, promoting tenants' organization, and enforcing laws to improve housing quality. There is a significant amount of landlord-tenant and consumer protection law, as well as housing code enforcement, that is addressed at the New York State level. This report focuses only on changes within New York City's jurisdiction.

Implementing these proposals will require a combination of government tools. While many changes can be made through admin-

istrative changes or agency rulemaking, some require changes to New York City law.

First announced in *Block by Block*, and beginning this fall, MOPT will bring together key agencies, City Council members, advocates, building owners, multi-family lenders, and other stakeholders in the MOPT Legislative Task Force. The MOPT Legislative Task Force will recommend reforms to make the City's housing quality enforcement system more efficient, collaborative across agencies, and proactive. Some of these proposals the Task Force will consider are previewed below.

Some of the proposals listed in this report seek to expand the City's ability to bring comprehensive litigation to court, with ultimate outcomes determined by a judge. A guide for how to read and understand the recommendations included is below.



KEY



Legislative Action: Proposals that will advance in collaboration with the City Council through the MOPT Legislative Task Force



Administrative Action: Proposals that may require going through a “rulemaking” process that includes a public review and hearings



Court Action and/or Litigation: Proposals that will require court action

Recommendations are organized into four strategies for the administration:

- Strengthen enforcement against the most common housing quality complaints
- Expand holistic enforcement actions to improve housing quality
- Empower tenants to act against negligent owners
- Make the housing market fairer and more transparent for tenants as consumers



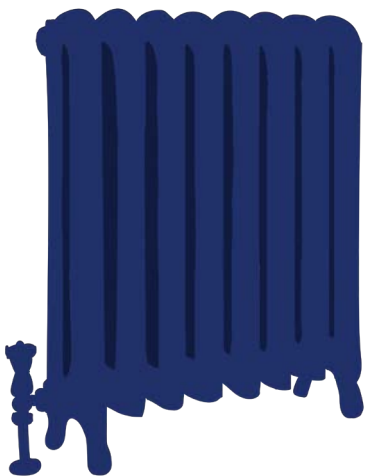
Directional wayfinding sign for Rental Ripoff Hearing

Strategy 1: Strengthen enforcement against the most common housing quality complaints

1.1 Investigate Every Heat Complaint

Heat and hot water complaints account for a third of all 311 calls routed to HPD. In 2025, HPD inspectors received over 300,000 heat or hot water complaints. This high volume requires diligent and strategic processes for the agency to manage the complaints effectively.

The current process to respond to heat and hot water complaints has created confusion and distrust, leaving tenants to feel that their concerns are not being properly addressed. Currently, when multiple tenants from the same building report a lack of heat or hot water, the first complaint is treated as a primary complaint and subsequent complaints are marked as duplicates. Inspectors are directed to the apartment of the primary complainant when they arrive at a building. They will only attempt to access duplicate complainant apartments if they are unable to connect with the primary complainant. If the tenant in the apartment with the original complaint indicates that heat is adequate, all duplicate complaints are closed with the same result.



Because heat and hot water are often provided from one central system (for example, a boiler room for the entire building), this policy has historically helped HPD efficiently identify building-wide conditions and inspect as many buildings as

possible with limited resources. However, more apartments now have individual in-unit heating systems, which may mean that one apartment may have adequate heat while others are lacking.

To address these issues, beginning in October 2026 at the start of the 2026-2027 “heat season,” inspectors will be required to attempt an inspection for all apartments that file non-anonymous complaints. Complaints from multiple apartments in a building will no longer be considered duplicates of each other. Multiple complaints from the same apartment will still be considered duplicates until the primary complaint is closed, and anonymous complaints will still be considered duplicates if a complaint with an associated apartment number is received.

HPD will carefully monitor response time to heat complaints, given the increase in inspection volume this policy will require, to balance the needs of responding swiftly to complaints and resolving the frustrating experiences with the current process that tenants shared at the Rental Ripoff Hearings. If successful, this new policy could improve tenant experience while also helping the City address complaints more effectively, by visiting the same building fewer times to maximize staff capacity.

1.2 Tackle Pests Through Interagency Coordination

HPD and the Department of Health and Mental Hygiene (Health Department) are expanding interagency coordination to target pests. While HPD takes the lead on responding to complaints and issuing violations related to mice and roaches, the Health Department is the lead agency on

the City's policy and program to control rats. The two agencies collaborate to address pests in housing through data sharing and referrals.

In the past two years, HPD has started sharing data with the Health Department about building-wide uncorrected or falsely certified violations for mice, roaches, and rats. In these cases, the Health Department orders the owner to inspect the cited premises for the presence of pests, retain the services of a pest management professional if there is an infestation on the premises, submit an acceptable pest management plan to the Health Department, and notify occupants of the infestation and actions the owner must take to help control such pests. The Health Department has also begun making referrals to HPD when there are rats or conditions conducive to rats inside a building, so that HPD can issue appropriate violations.

Even as agencies have improved collaboration and cross-agency enforcement, the City still struggles to compel owners to eradicate pests. This may be because the timeline to clear an HPD violation (21 days) is shorter than the time needed to make repairs and complete multiple treatments to properly mitigate pest problems, which can take at least three months, making it hard for owners to comply with



the law and address the problem. Because timelines for violation and correction are not properly aligned, tenants often find that conditions continue to exist even if the owner pursues some treatment within the legal timeline. This presents a significant disincentive for owners to take the appropriate long-term corrective actions, despite the clear health and safety benefits of doing so.

As part of the MOPT Legislative Task Force, HPD and the Health Department will review current laws and policies that require owners to correct for pests and propose changes to better align on-the-ground corrective action with enforcement.

1.3 Improve New Yorkers' Elevator Access 📄

About one million New Yorkers, roughly 11% of the population, live with a disability, many of whom experience challenges climbing stairs. Approximately 1.78 million residents are over the age of 65, a number that is expected to grow. Only 34% of NYC's homes (1.2 million housing units) are accessible from the sidewalk without having to climb any steps or stairs, according to the 2023 NYC Housing and Vacancy Survey.

Hundreds of thousands of New Yorkers live in buildings without elevator access or with only one elevator, causing major disruptions when that elevator is out. Inconsistent elevator access creates significant challenges for older adults and people with disabilities, who may struggle to leave their apartment at all. In 2025, DOB received about 13,000 complaints regarding an elevator outage at single-elevator buildings, which made up nearly 13% of all 311 complaints routed to DOB.

In the FY27 Executive Budget, the Mamdani administration made a \$5.9 million

investment in improving elevator performance in public housing. But problems also persist in privately owned rental housing. At the Rental Ripoff Hearings, MOPT heard from numerous New Yorkers who were stuck in their apartments when their building's only elevator was broken and others who wanted to move to a more appropriate apartment as they aged – one with an elevator – but had no option. Many residents with disabilities are homebound without an elevator. The longer elevators are unavailable, the longer these New Yorkers miss work, school, and medical appointments.

DOB intends to explore two significant policy changes to increase access to elevators for New Yorkers. First, DOB will study the use of installing small elevators in walk-up buildings to increase the pool of accessible units and the creation of a pilot program to put this research into practice. Second, DOB will work to improve inspection response time for elevators that are persistently out of service.

Small Elevator Pilot Program

The City has established strong accessibility standards for new construction and renovation projects over the last few decades; however, these standards do not apply to many older buildings. Currently, only walk-up buildings that are being fully gut-renovated can install elevators.

The current building code regulates the size of elevators in New York City, and functionally blocks installation of smaller, European-style elevators in apartment buildings. While this is a well-intentioned policy (designed to facilitate stretcher access in the event of medical emergencies), it has the unintended impact of making housing less accessible to seniors, people with mobility-impairing disabilities, homebound individuals, and those who

wish to stay in their homes as they age.

This year, DOB will launch a pilot program to allow smaller elevators to be added to some existing walk-up buildings. In partnership with the Fire Department, the Mayor's Office for People with Disabilities, advocacy groups, and the elevator industry, DOB will begin testing the feasibility of smaller elevators in walk-up residential buildings in NYC. The results of the pilot will help identify current obstacles to sourcing and installation in existing walk-ups and inform whether and how the Construction Codes should be amended to allow these types of elevators in the future.

Improve Complaint Response Time at Single-Elevator Buildings

Elevator complaints account for 19% of the complaints DOB received through 311 in the last five years. During the first four months of 2026, DOB's response time for elevator complaints averaged 45 business days due to complaint volume and limited available resources.

In June 2025, DOB established a Third-Party Elevator Inspection Pilot Program to address the significant impact that elevator outages have on New Yorkers. This program aims to return elevators back to service more quickly by allowing for third-party re-inspections following elevator work, rather than requiring DOB inspectors to return to the building. This, in turn, allows DOB to respond to new elevator outages more swiftly while also reducing the length of elevator outages after repairs have been completed. DOB will continue to improve the effectiveness and scope of this program.

Additionally, DOB is strengthening support for renters when there is an elevator outage. As of June 2026, DOB has

implemented new rules requiring building owners to provide alternative accommodations if elevator service to all or part of a building is disrupted for more than 14 days. Owners also have to post notice of tenants' rights to alternative accommodation in a clear location near the elevator area on each affected floor.

1.4 Strengthen Our Ability to Eradicate Mold

At the Rental Ripoff Hearings, MOPT heard repeatedly about the challenges that tenants face related to mold, including frustration with HPD's visual mold inspection process and the fact that mold conditions can reoccur if landlords do not properly address the root causes.

Despite widespread awareness that mold may pose health risks, the regulations that allow HPD to write a violation are limited. HPD inspectors must identify visible mold to write a violation, and the severity of the violation is based on the square footage of the visible mold.

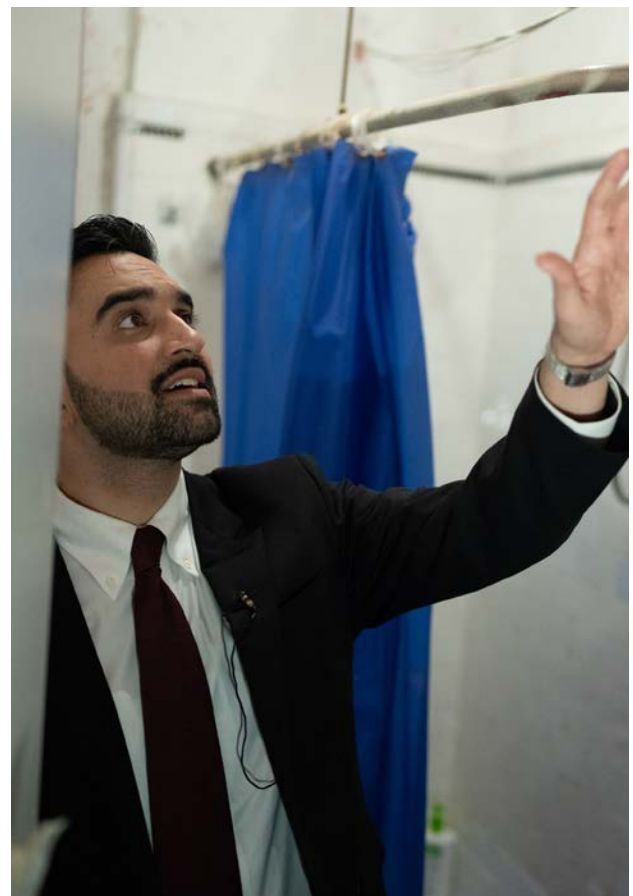
To address these challenges, HPD manages the Underlying Conditions Program, which is described further in the Appendix to this report.

Once a building has been selected for the Underlying Conditions Program, HPD can seek civil penalties in Housing Court if the mold and underlying issues are not addressed within four months. HPD may also seek civil penalties in Housing Court for individual mold or leak violations. However, HPD currently does not conduct monitoring inspections if landlords fail to comply within the required timeline.

To enhance this program, as part of the MOPT Legislative Task Force, HPD will explore whether a fine or a fee is appropriate for the Underlying Conditions Program, with a goal of making it more

effective, enforceable, and sustainable to the agency. HPD will additionally conduct periodic roof-to-cellar inspections and document whether conditions have been addressed, strengthening the support for any litigation that may follow.

Finally, as part of the MOPT Legislative Task Force, MOPT will work with HPD and the Health Department to track cases where cosmetic repairs may have been made but the underlying conditions contributing to mold have not been fixed, leading to reoccurring conditions. In these cases, major plumbing repairs and capital investment may be necessary. The administration will further explore whether modifications to the Housing Maintenance Code are warranted to strengthen enforcement in cases when mold reoccurs.



Mayor Mamdani joins an HPD inspection.

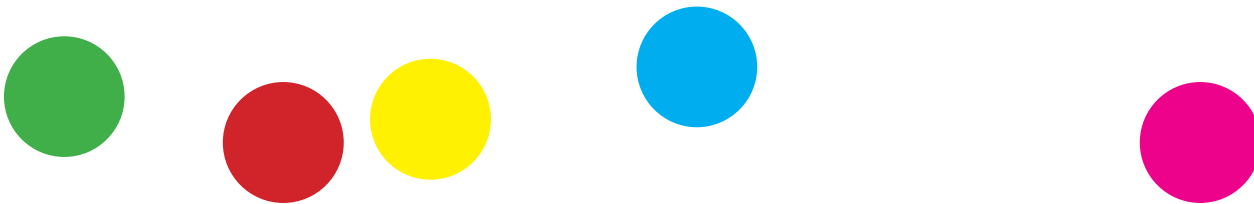
1.5 Address Residential Fires

New York City has experienced a concerning increase in major residential fires in recent years – which is reported both in data and in testimony from the Rental Ripoff Hearings. Those fires can lead to tenant displacement or even a tragic loss of life. Vacate orders issued after fires force tenants to leave their homes and into a period of uncertainty about when they’ll be able to return home.

In response, the Mayor’s Office of Housing Recovery Operations created a Back Home Guide and a specialized unit to support tenants who have been displaced from their homes due to fire or other

emergencies. Additionally, the Mamdani administration is working with the Office of Court Administration to facilitate speedy resolution for trial-ready vacate order cases, with a goal of helping New Yorkers return home sooner.

The Mamdani administration also wants to tackle the root causes of residential fires, including by determining whether significant electrical upgrades to housing stock are necessary. The administration is convening DOB, HPD, NYC Emergency Management, and FDNY to explore additional ways to protect New Yorkers from fatal fires including through stronger enforcement, and public education.



Strategy 2: Expand Holistic Enforcement Actions to Improve Housing Quality

2.1 Launch Fix the City 📄 ⚖️

First announced in [Block by Block](#), Fix the City is a new, dedicated enforcement initiative with an explicit goal of delivering substantial, lasting improvement to buildings that have cycled in and out of specialized enforcement programs and/or foreclosure and bankruptcy for years. The aim is to root out a business practice that relies on patchwork repairs and excessive debt to succeed.

Tenants who live in these buildings have been subjected to negligent landlords and unsafe or unhealthy living conditions for years – and in some cases, generations. The explicit goal of Fix the City is to not only address recurrent physical distress but also put buildings on solid financial footing – including through ownership transfer where appropriate.



The Fix the City program will work closely with HPD’s existing Anti-Harassment Unit and will:

- Conduct scheduled building-wide inspections for tenants in targeted buildings,
- Utilize HPD’s Emergency Repair Program (ERP) to respond faster to immediately hazardous conditions in these buildings while other enforcement actions are in progress, and
- Where necessary, pursue comprehensive litigation through HPD’s Housing Litigation Division

HPD will launch this program by the end of 2026 and pursue comprehensive investigations of at least ten housing portfolios that have the largest concentration of long-standing, egregious violations. The goal of Fix the City is to transfer these buildings out of bad actors’ hands and convey them to responsible “High Road” preservation purchasers supported by both tenants and the administration.

In the first phase of this program, HPD and MOPT will work alongside partners in government and in tenants’ organizations to develop criteria for targeting portfolios. We will focus on buildings and portfolios that have a history of cycling in and out of foreclosure and/or HPD special enforcement programs and have a high level of tenants’ organization. To make this program successful, the Mamdani administration added staff and funding in the FY27 Executive Budget for HPD Code Enforcement, the Emergency Repair Program, and the Housing Litigation Division, and increased the HPD capital budget for affordable housing preservation.

“High-Road Landlords, Low-Road Landlords”

“High-Road” landlords play by the rules, ensure proper management of their buildings, and ensure that tenants have safe and stable homes into the future. These owners meet regularly with their tenants and work alongside the City and lenders to ensure that housing quality is strong and modest returns are stable. “High Road” owners are a critical part of a stable housing ecosystem of sound buildings and thriving neighborhoods.

“Low-Road” landlords, on the other hand, speculate on critical housing infrastructure using high risk, high reward practices that rely on evictions, disinvestment, or political games to make a profit from housing rather than ensuring long-term stability.

City agencies maintain data-driven watchlists to identify landlords who have a track record of subjecting tenants to unsafe living conditions or harassment. Agencies also track landlords who routinely overleverage their buildings and engage in fraudulent behavior when clearing hazardous violations.

As the City works to tackle physical distress and improve living conditions for renters, the administration will take steps to support High-Road landlords while intensifying organizing, enforcement, and litigation strategies aimed at Low-Road landlords whose business practices conflict with New Yorkers’ values.

2.2 Increase Access to Owner Information to Hold Bad Landlords Accountable

Owners of buildings with three or more residential units subject to the New York City Housing Maintenance Code are currently required to submit an annual registration form through a paper process and pay an annual \$13 fee. This process and the fee amount have not changed significantly since 1953. Additionally, owners are not required to provide electronic contact information, such as email.

As part of the MOPT Legislative Task Force, HPD will work to modernize the property registration process in two ways.

First, the City aims to allow owners to submit the annual property registration

electronically using e-signature and require notarization for registrations without e-signatures, improving the ability to verify who is signing the registration. The changes will also update requirements around providing owners’ contact information and the appropriate information for different types of owners (corporate or individual) and managing agents.

Second, the City will perform an updated analysis to determine if increasing the registration fee is justified – allowing the agency to better monitor property registrations.

Modifying the property registration process would enhance cross-agency information sharing, with the goal of increasing coordinated code enforcement.

Maintaining accurate owner information across agencies is critical to ensuring violations are accurately served and civil penalties in Housing Court or penalties at other administrative tribunals where violations are adjudicated can be effectively collected. Improved quality of ownership data and compliance with registration processes enabled by a modernized system will assist both owners and HPD in keeping tenants safe by facilitating timely and direct communication with owners about building conditions.

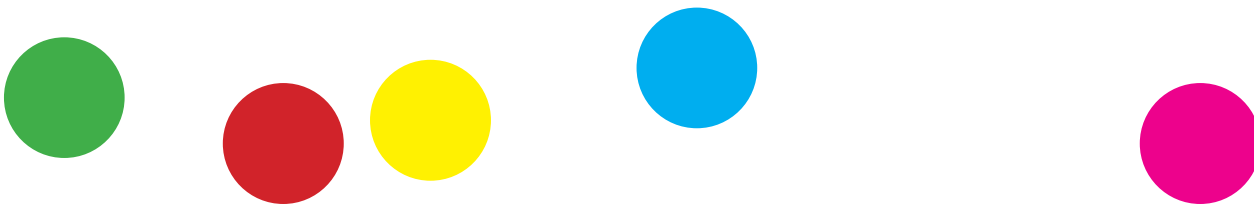
For example, today HPD is required to physically serve owners with violations. Physically serving violations, whether by

mail, certified mail or by posting at the building, is time-consuming and costly. Mail service also unnecessarily delays notices to owners and therefore repair for tenants. Posting a violation at a building may not effectively notify an owner if they do not visit the building regularly. Any changes to this process would need to be balanced with existing service requirements under the City Charter to ensure that violations are enforceable.

These changes could dramatically increase the City's ability to hold low-road owners accountable, while clarifying response times for the high-road landlords who want to do the right thing.

The Difference Between Fines and Fees

The City of New York uses both fines (which may become civil penalties) and fees as components of our housing and building maintenance system. A fine is a penalty that is imposed as consequence for breaking the law, rules, or regulations that govern our housing quality. A fee is a payment that is charged in exchange for a service or administrative cost. The City imposes fees upon owners to conduct inspections, manage property registration, and more.



2.3 Enable Tenants to Schedule HPD Inspections

When a tenant calls 311 to register a complaint, HPD responds by attempting to inspect the apartment or building. If the inspector is unable to gain access, they will leave a card indicating that they came by with instructions for how to communicate to HPD that the issue persists and that the tenant would like to schedule an inspection.

Based on testimony from the Rental Ripoff Hearings and the agency's own observations, there are shortcomings to this process. Many tenants indicated that they missed inspectors when they came or could not take off work to wait for inspectors. While HPD policy does attempt to address these situations, it may not be clear to the public that rescheduling is an option or how it works. As a result, tenants rarely reschedule inspections.

In order to better communicate this option with New Yorkers and reduce barriers to rescheduling inspections, HPD will begin implementing changes in two phases:

- First, starting in fall 2026, tenants will receive a text message through 311 (if they provided a phone number during complaint intake) that provides them with the information on whom to contact to schedule an appointment. HPD will subsequently monitor implementation to see whether this significantly increases the number of inspections required and take appropriate steps to address this increase if so.
- Second, over the next few years, HPD plans to include a link in the text to an online system to handle scheduling.

Combined, these improvements aim to reduce the percentage of complaints

closed when an inspector is unable to access an apartment, which, in turn, is expected to decrease overall complaints from the same apartments over time.

2.4 Increase Fees and Accountability for the Self-Certification Watchlist

When a violation has been corrected, property owners may certify to HPD that necessary repairs have been made. HPD will then notify tenants of receipt of the certification, so that they may challenge the owner's claim. HPD randomly audits owner self-certifications on a regular basis to identify instances of false claims of conditions corrected, focusing on more serious conditions.

The law requires HPD to annually audit 15% of violations that are self-certified as corrected via reinspection. However, the agency typically re-inspects a much higher number – for example, attempting reinspection of 63% of Class C violations in 2025. If, upon reinspection, the agency finds that the condition was not corrected, HPD will keep the violation open, and the owner is subject to potential civil penalties.

At the Rental Ripoff Hearings, MOPT heard from tenants whose landlords persistently certify repairs fraudulently. The City's own data shows that in Fiscal Years 2024 and 2025, 32% of violations were found to be falsely certified. HPD's Certification Watchlist, which targets owners who repeatedly misrepresent that issues have been corrected, is designed to balance the need to clear violations efficiently with the necessity to hold landlords accountable for taking corrective action. In the first year of the program (Calendar Year 2025), HPD observed a 10% decrease in the number of falsely certified violations from properties included on the Watchlist.

To strengthen this program and more strongly disincentivize false certification, HPD will explore the creation of an automatic fee or a fine for any inspections conducted under Certification Watchlist requirements that find a false certification. In addition to encouraging compliance with the program, the fees could provide additional resources for enhanced monitoring of these buildings. Implementing this fee or fine would require a legislative amendment to the Housing Maintenance Code and is a priority of the MOPT Legislative Task Force, first announced in *Block by Block*.

Additionally, while tenants can reach out to HPD to challenge self-certifications, tenants may not be aware of how to do so – or even know that they can do so. MOPT will work with HPD and tenant organizing partners to increase awareness of the tenant challenge process and ensure broader uptake of the opportunity among tenants and their advocates.

2.5 Enhance the City’s Litigation and Fine Collection Capacity

At the Rental Ripoff Hearings, MOPT heard that tenants are frustrated by the pace at which the City brings litigation against known bad actors. HPD, DOB, MOPT, and the Law Department are pursuing intergovernmental efforts to enhance litigation in cases that threaten the health and safety of tenants.

Working with the Office of Court Administration, the administration is exploring expedited litigation processes for Housing Court cases related to building conditions – including 7A proceedings (which move to transfer property management of the building to a City-vetted administrator), lack of repairs for buildings subject to vacate orders, and widespread lack of essential services (heat, hot water, cold

water, gas, electricity, and Class 1 elevator outages).

We are additionally working to increase the City’s ability to collect fines against landlords who do not correct violations and leave tenants to live in unacceptable conditions. The Law Department is leading a multiagency effort with the DOB, HPD, DOF and Health Department Commissioners to initiate strategic, targeted litigation to improve landlord behavior, address substandard housing conditions, and collect millions of dollars in unpaid debts to the City.

2.6 Implement Strategies to Reduce Eviction Cases in Housing Court

Too many tenants receive eviction notices every month, and Housing Court cases can be lengthy and frustrating for both tenants and building owners. Many non-payment eviction cases are filed because of rent arrears stemming from administrative issues involving vouchers or applications for other types of financial support from the City that could have been resolved sooner.

MOPT is coordinating with HPD, the Department of Social Services, and other City agencies to improve upstream interventions to prevent the filing of needless eviction cases. This Eviction Diversion Working Group will collaborate to evaluate existing programs as well as propose new strategies that would connect tenants and owners of affordable and supportive housing to financial assistance more efficiently. These changes will decrease the number of eviction filings, make Housing Court less crowded, strengthen relationships between the City and providers, and ensure that Housing Court resources are directed to the most complex and urgent cases.

The working group will also collaborate to improve court navigation and wayfinding for tenants.

2.7 Impose Recurring Penalties for Uncorrected DOB Violations

Currently, DOB only has the authority to issue a one-time penalty when an immediately hazardous violation is not corrected in a timely manner. As part of the MOPT Legislative Task Force, DOB will explore issuing annual, recurring penalties against building owners who do not correct immediately hazardous violations.

This legislative change would incentivize owners to correct immediately hazardous violations more quickly. Ongoing penalization would create a sustained incentive for timely correction and discourage prolonged noncompliance.

2.8 Expand DOB's Lien Authority

Tenants at the Rental Ripoff Hearings urged the City to do more to collect fines from negligent owners. One way to better collect fines is by enabling more categories of outstanding debt to be considered lienable. The City may apply liens against properties when bad actors receive violations and do not take corrective action or pay associated penalties. Liens make it harder for landlords to sell or borrow against the value of the property and significantly increase the City's leverage over a property owner to compel repairs.

To strengthen DOB's enforcement program, the agency will seek legislation expanding its lien authority to include all categories of violations where the outstanding penalties total \$25,000 or more.

2.9 Make the Alternative Enforcement Program (AEP) More Effective

At the Rental Ripoff Hearings, MOPT heard from tenants for whom repairs only came after their building was entered into the Alternative Enforcement Program (AEP). MOPT additionally heard from tenants whose buildings languished in AEP for years without resolution. AEP has been in place for 20 years, and the data overwhelmingly shows that the program has been an effective tool for HPD to identify buildings in poor condition and focus agency resources for repairs and litigation. Thousands of owners have moved into compliance and tenants in more than 50,000 apartments have experienced better living conditions as result of AEP. But the data also shows that the program doesn't work for all buildings: those with severe financial difficulty or that have been essentially abandoned by the owner fail to exit the program.

In order to make the program even more effective, the administration will pursue legislative changes as part of the MOPT Legislative Task Force. The goal will be to allow HPD to more efficiently target those buildings most responsive to enforcement efforts, as well as to enhance communication with tenants so they can effectively take advantage of the benefits of the program and learn how to escalate complaints.

First, for buildings which remain in the program for many years or return to the program, HPD will evaluate increased penalties, a multi-year annual fee structure, and a Repeat Building Assessment fee.

Second, the agency will seek to bring AEP closer to HPD's preservation loan programs, strengthening the pipeline from enforcement to long-term, "High-Road" ownership. Owners who take on an HPD preservation loan (with a regulatory agreement) to address AEP-related conditions will be automatically discharged from the program.

Finally, the City will ensure that the buildings selected for AEP are the right ones: avoiding owner-occupied affordable cooperatives and focusing instead on properties owned by negligent landlords.



Mayor Mamdani delivers Right to Organize materials to tenants in East Harlem with MOPT Director Cea Weaver.



Strategy 3: Empower Tenants to Take Action Against Negligent Owners

3.1 Legally Recognize Tenant Unions 📄✍️

While all tenants in New York City have a legal right to organize, there are few rules or regulations requiring owners to collectively bargain with tenants or for the City to recognize the existence of a tenant union. This lack of a framework contributes to confusion about who has the right to communicate on behalf of the tenants in a building and undermines what might be otherwise productive and efficient lines of communication between tenants, owners, and the City.

The right to form an organization that is recognized by building owners and can collectively represent tenants' interests in decision making over their homes is not without precedent. For residents of public housing, federal law (24 CFR Part 964) defines residents' rights to organize, elect a resident council to represent their interests, and even pursue self-management. The U.S. Department of Housing

and Urban Development (HUD) has issued further guidance on the rights and responsibilities of tenant organizations for all HUD-assisted properties, defining the criteria that both owners and tenants must adhere to for organizations to be recognized.

In particular instances in recent New York City history, such as the foreclosure and sale of Stuyvesant Town/Peter Cooper Village or the foreclosure of 1520 Sedgwick Avenue in the Bronx (the “Birthplace of Hip-Hop”), organized groups of tenants have provided a critical voice for their neighbors as the properties faced challenging transitions.

To facilitate stronger communication between tenants and owners, improve housing quality, and strengthen civic participation in New York City, MOPT will work with HPD to pursue rulemaking that defines a tenants' organization and its role in stewarding rental housing for the people who live in it.

In order to draft tenant union rules, MOPT will hear from tenants and owners and consider:

- What types of buildings would be covered by such guidance?
- What threshold, rights, and responsibilities do organized tenants have to meet to qualify for recognition by the City?
- What types of issues would tenants and owners (or their managing agent) bargain over?
- What is the City's role in facilitating and enforcing these “Community Benefit Agreements” between tenants and building owners?



By strengthening tenants' right to organize and supporting legally recognized tenant unions, the City will address the power imbalance between tenants and landlords, make housing enforcement more efficient, and formalize tenant participation in the future of their homes.

"We've had a tenant association for 15 years... After the blizzard it was our neighbors who shoveled the front steps. The tenant association empowered me to know my rights, know what's going on."

– Brooklyn Rental Ripoff Hearing attendee

3.2 Conduct Interagency Enforcement Days with Tenant Unions

Tenants who are organized can often more effectively intervene when a property is experiencing early signs of distress. At the Rental Ripoff Hearings, MOPT heard from dozens of tenants who formed a tenant association with their neighbors when physical conditions in their building declined and their landlords would not respond.

Through interagency Enforcement Days, the City will utilize the power of organized tenants to stop conditions from getting worse and compel landlords to remediate them. An interagency team led by HPD, with support from DOB and the Health Department, will target high-priority buildings with roof-to-cellar inspections, focusing on buildings with deteriorating conditions organizers have identified that are not already on the City's code enforcement radar.

Under the interagency Enforcement Days initiative, the City will mobilize roof-to-cellar inspections for buildings recommended by MOPT, DOB's Office of the Tenant Advocate, or HPD's Partners in Preservation program where owners have failed to respond to complaints from organized groups of tenants. This program will prioritize buildings where:

- Conditions are clearly systemic, affecting at least a third of apartments,
- Tenants are organized and have identified points of contact across the portfolio to facilitate this work with the City

The City will launch the Enforcement Days initiative in the Bronx in the fall of 2026, with a goal of expanding across the city soon after.

3.3 Modify Rent Impairing Violations

Testimony provided at the Rental Ripoff Hearings emphasized repeatedly that tenants are tired of paying high rent for apartments in subpar condition. New York State Multiple Dwelling Law § 302-a authorizes cities with a population of over 400,000 to define rent-impairing violations (RIVs). Under this law, tenants can use the existence of certain uncorrected HPD violations, or RIVs, as a defense in court against eviction if they have been withholding rent.

RIVs are violations that are considered a serious fire hazard or a serious threat to life, health or safety if not corrected immediately. On HPD Online, RIVs are marked with an asterisk (*) next to the violation order number. In June 2026, according to Open Data, there were 160,000 open RIVs in New York City.

The RIV defense gives tenants additional leverage to secure repairs without requiring resource-constrained agencies to

commence litigation. While powerful, the RIV defense poses serious risks to tenants who do not wield it properly. Tenants must follow strict, complex rules to raise it as a protection in Housing Court.

There are 75 current RIVs published in the Rules of the City of New York, and the list has not been updated since 1992. Since then, City government has developed a deeper understanding of the hazards of living with mold, lead paint, and other toxins found in distressed apartment buildings. In turn, the Housing Maintenance Code has evolved – but the list of RIVs has not.

In the coming months, HPD and MOPT will work with tenants and owners to evaluate the use of RIVs in New York City. Specifically:

- The Mamdani administration will propose an expansion of the types of violations that justify rent withholding. As part of this rulemaking process, HPD will hold a hearing for both tenants and owners to weigh in.
- MOPT will launch a tenant education campaign to ensure that tenants understand how to use this tool properly.

HPD will also propose changes to the Multiple Dwelling Law that would enable tenants to use the rent-impairing violation defense more effectively.

3.4 Streamline Public-Facing Information About Tenants' Rights and How to Fight Landlord Harassment

Tenant harassment is a crime, and it is one that far too many New York City tenants experience, according to testimony collected at the Rental Ripoff Hearings. It is illegal for building owners to harass tenants or otherwise engage in patterns of

behavior intended to pressure a tenant to leave their home. In New York State Penal Law, harassment of a rent-regulated tenant in the second degree is a Class A misdemeanor, and in the first degree is a Class E felony. However, laws against harassment are difficult to enforce without evidence, and many tenants fear retaliation or have trouble navigating the process of filing a harassment claim.

Tenants looking to defend themselves against harassment have few credible places to seek support. There are many competing sources of information available online for how to fight harassment and tenants have trouble navigating these different options and deciding on the appropriate next steps for their situation.

In response, MOPT is working with the Office of Technology and Innovation to create a clear, centralized online guide for tenants experiencing harassment, with information, tips, and resources for organizing, documenting, and escalating harassment claims. MOPT will also collaborate to revamp the MOPT website, ensuring it is simple and intuitive to navigate, the information is clear and trustworthy, and tenants can access the resources they need.

3.5 Combat ICE-Related Harassment

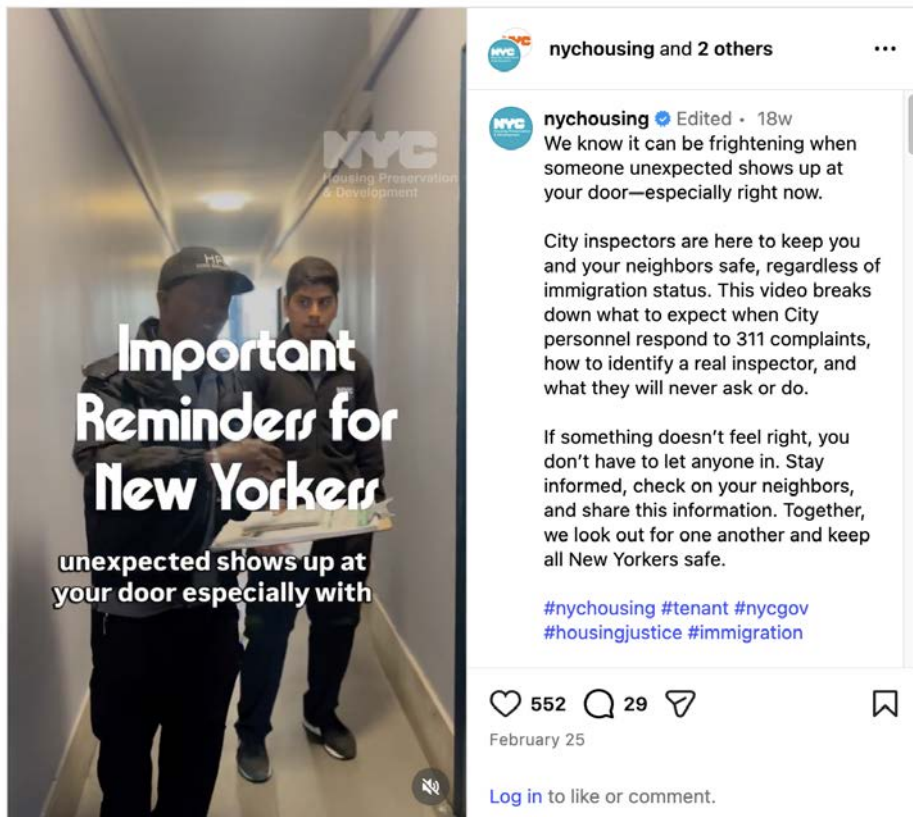
Undocumented tenants are facing a heightened risk and some fear that complaints about housing conditions can lead to harassment based on their immigration status. The Mamdani administration is committed to raising public awareness that all residents, regardless of immigration status, have the right to safe, habitable, and affordable homes.

In response to reports of Immigrations and Customs Enforcement (ICE) agents posing as HPD inspectors, the City

has already begun sharing more public information about what to expect when an inspector comes to a tenant's door and how to identify them.

The Mayor's Office of Immigrant Affairs, the NYC Commission on Human Rights,

MOPT, HPD, and other agencies will jointly launch a public awareness campaign to highlight the rights tenants have, regardless of immigration status, and how to report discrimination based on immigration status.



NYC HPD post on social media sharing information on how to identify HPD inspectors at your door.

Strategy 4: Make the Housing Market Fairer and More Transparent for Tenants as Consumers

4.1 Reconsider the Use of Credit Checks

Too many tenants – often low-income New Yorkers who are forced to move frequently – experience barriers to renting due to the use of credit checks. Owners also frequently require that prospective tenants provide proof of income that is 40 times the rent amount. This can be an insurmountable barrier for rent burdened tenants – defined as those paying at least 30% of their income toward rent – and especially those exiting shelter or receiving rental assistance.

DCWP will work with MOPT and partners in the City Council to propose legislation that reconsiders the use of credit checks as part of the rental application process in New York. Potential changes may include that landlords only require either a credit check, paid for by the landlord or their broker, or salary disclosure meeting the 40x rent requirement, but not both.

Giving tenants and owners multiple ways to establish prospective ability to pay rent will reduce barriers that renters identified to seeking new housing.

4.2 Require Disclosure of AI or Digitally Altered Rental Listings

New Yorkers who are searching for new housing are regularly let down when the reality of an apartment does not meet the expectations set by the rental listing photos. Additionally, DCWP has encountered numerous ads for non-existent rental properties used by brokers to lure prospective renters to them only to demand an illegal broker fee to show the renter the actual existing apartment inventory. Landlords and or brokers regularly use photos that have been altered, either digitally or through artificial intelligence (AI), in their rental listings. These photos are typically not a true representation of the space and cost New Yorkers vital time and money during their apartment search.

DCWP seeks to curb misleading rental listings by using its rulemaking authority under the Consumer Protection Law to require that any rental listings containing digitally altered photos include a clear and conspicuous disclosure to consumers that



Interactive boards at the Queens Hearing full of responses from New Yorkers.

the photos have been modified by AI or were digitally altered.

With this rule, the City aims to combat deceptive conduct being used to mislead consumers in the rental marketplace. This idea was very popular among attendees of Rental Ripoff Hearings. After the rule is finalized and goes into effect, DCWP will work with StreetEasy, Zillow, and other listing companies – as DCWP has done in FARE Act implementation and enforcement – to ensure that enforcement is effective.

4.3 Enforce Against Collection of Unlawful Renter Fees as “Debt”

Currently, Title 6 of the Rules of the City of New York (6 RCNY § 5-77(e)(1)) prohibits debt collectors from collecting on tenant fees (late fees, pet fees, or other fees) that are not expressly authorized by the controlling lease. This prohibition also bans debt collectors from threatening to take legal action in court to collect unlawful non-rent fees or using any false representation or deceptive means to collect them.

However, this legal framework is poorly understood and under-utilized. Further, multiple legal frameworks sowed confusion amongst tenants who often faced legal action in housing court and/or civil court, and thus, tenants often pay fees illegally levied by their landlords. The recently passed New York State Consumer Debt Uniformity Act, when signed by the governor and implemented aims to assist in reducing these duplicative legal frameworks landlords take advantage of. Additionally, DCWP intends to expand its efforts to enforce against undisclosed, unlawful renter fees, especially when the new Stopping Harassment and Intimidation and Ensuring Lawful Debt (SHIELD) rules—which update DCWP’s debt collection regulations—go into effect.

New Yorkers who have been charged an undisclosed or unlawful fee should report it using the DCWP complaint portal. DCWP intends to investigate any complaints that include allegations of actions taken by debt collectors, or by landlords acting to collect the alleged debt on their own behalf that meet the definitions above – DCWP will also continue to work with advocates and legal services providers for referrals to identify systemic bad actor landlords who engage in this practice.

The agency aims to hold these predatory actors accountable by bringing enforcement actions to deter landlords from engaging in the practice of seeking these unlawful fees from tenants.

4.4 Communicate Transparently About Utility Responsibility

Despite laws such as the Truth in Heating Law, which requires landlords to provide a record of heating and cooling bills to prospective tenants upon request, private utility companies are not generally required to proactively disclose when tenants are responsible for paying utility costs.

As New York City shifts toward electrification of heat and hot water and utility costs become borne by the individual apartment, the possibility of “surprise billing” has become higher. There is already evidence of this: at the Rental Ripoff Hearings, MOPT heard from New Yorkers who were informed that electricity was individually metered, but not that heating (or hot water) was also their responsibility. Requiring landlords to inform potential tenants about which utilities are their responsibility up front would help tenants make fully informed housing decisions and avoid unexpected or undisclosed costs.

In order to address unexpected rental housing costs, HPD, the Mayor's Office of Climate and Environmental Justice, and MOPT will work with the City Council to define which utilities tenants are responsible for, what services they cover, the metering structure, shut-off policies for nonpayment, and how tenants can make complaints for noncompliance.

The proposal would create more uniformity in how utility responsibilities are proactively disclosed to tenants. This change will

impact the entire rental market, particularly market-rate renters. While rent-regulated apartments are already subject to existing New York State regulations on cost-shifting, these tenants would still benefit from knowing their home's utility bill history and from an explicit articulation of tenant responsibilities. The adoption of a standardized disclosure requirement in leases would give prospective renters a better understanding of the true cost of renting an apartment.

DCWP Commissioner Sam Levine hears testimony from an attendee at the Bronx Hearing.



Conclusion

This year, City officials heard from over 2,400 New Yorkers about their experiences with “rental ripoffs”: poor housing quality, harassment, onerous non-rent fees, and more. Participants offered creative ideas for how to improve service delivery, build upon existing enforcement programs, and strengthen accountability between building owners, the City’s enforcement agencies, and renters. This report details the common themes and problems raised by the public, and makes 23 specific recommendations for reforms in four areas:

- Strengthen enforcement against the most common housing quality complaints
- Expand holistic enforcement actions to improve housing quality
- Empower tenants to act against negligent owners
- Make the housing market fairer and more transparent for tenants as consumers.

The administration is committed to working alongside tenants, owners, and the City Council to make sure the City’s code enforcement process is responsive to evolving needs and challenges.

Ultimately, our housing quality will be strong – and our rents fair – when we address the root cause of the crisis and tackle the power imbalance that exists between tenants and owners.

For the first time in this report, New York City is announcing a plan to legally recognize tenant unions, facilitating stronger communication between tenants and owners, and encouraging dialogue that can improve day-to-day property maintenance.

Implementation

Over the next three years, MOPT will coordinate the launch and implementation of many initiatives outlined in this report. Some efforts will be launched soon, such as the City’s changes to investigating heat complaints starting with the upcoming heat season in October 2026. Other commitments will begin planning phases this year but will not launch until 2027 or will begin as pilot programs before full expansion across the City.

Some commitments will require strong partnerships with the City Council to draft, introduce, and pass new laws to bring long-needed updates to the Housing Maintenance Code. This process will begin with the launch of the MOPT Legislative Task Force this fall that will include Councilmembers, tenant advocates, and other key stakeholders.

Proposals that require going through an extensive “rulemaking” process will provide New Yorkers with additional opportunities to review and provide feedback on proposed changes through public commenting periods and public hearings. Even outside of formally required public processes, the Mayor’s Office to Protect Tenants will continue regular engagement with tenants, owners, and other stakeholder organizations across the city. All the initiatives outlined in this report will be strongest when implemented in deep collaboration with the New Yorkers who call our city home.

Acknowledgments

Coordinating the Rental Ripoff hearings – from organizing the hearings to creating this report – was an enormous effort across multiple city agencies and organizations. Over 100 staff supported the planning and execution of each hearing, whether they were checking people in, providing resources, or listening to testimony. The Mayor’s Office to Protect Tenants would especially like to thank the teams at the Mayor’s Office of Operations, the Mayor’s Office of Mass Engagement, the Depart-

ment of Housing Preservation and Development, the Department of Buildings, the Department of Health and Mental Hygiene, and the Department of Consumer and Worker Protection.

Thank you to the over 2,400 New Yorkers who engaged with the Rental Ripoff Hearings to share their experiences and ideas, and to the many more who continue to partner with us in the work for a fairer and more affordable New York City.

Rental Ripoff Agency and Organizational Participants

CITY AGENCIES

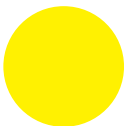
Department of Consumer and Worker Protection
Department of Buildings
Department of Finance
Department of Health and Mental Hygiene
Department of Housing Preservation and Development
Mayor's Office of Immigrant Affairs
Mayor's Office to Protect Tenants
Mayor's Public Engagement Unit
New York City Commission on Human Rights
New York City Housing Authority
New York City Human Resources Administration
Mayor's Office of Community Mental Health

STATE AGENCIES

New York State Homes and Community Renewal
Office of NYS Attorney General

ORGANIZATIONS

Association for Neighborhood and Housing Development
Banana Kelly Community Improvement Association
Bronx Defenders
CAAAY: Organizing Asian Communities
Community Action for Safe Apartments
Churches United for Fair Housing
Community Voices Heard
Housing Conservation Coordinators
Housing Court Answers
Housing Justice for All
Housing Organizers for People Empowerment
Legal Aid Society
Met Council on Housing
Mothers on the Move
Movement for Justice in El Barrio
Our Bronx
Tenants and Neighbors
Youth Alliance for Housing



Appendix

Basics of Code Enforcement

New York City’s code enforcement regime encompasses multiple different strategies, and levels of escalation. However, tenants in need of repairs **should first communicate with the building owner**. This is best done in writing to keep proof that the landlord was notified of issues in the building. If the building owner does not make the repairs or provide necessary services, **tenants can call or text 311 to file a complaint**.

Several City agencies investigate housing quality and safety for private market renters in New York City. The two agencies most likely to respond to housing complaints are HPD which oversees the Housing Maintenance Code or DOB which enforces construction codes and investigates structural building issues. The Health Department, DEP, and the Fire Department also play a role in ensuring New Yorker’s homes are safe.



Department of Housing Preservation and Development (HPD)

Each agency has a slightly different process for investigating and resolving complaints. For example, HPD will automatically **notify the owner** that a complaint has been made. Sometimes, this is enough to compel owners to make repairs. The agency will **then reach out to the tenant** to confirm if repairs were made. If the condition persists, the agency will **send an inspector** to investigate the conditions. If the inspector gains access to the building and observes noncompliant conditions, the inspector will issue a **violation** to the landlord instructing them to repair the conditions.

What happens next depends on the severity of the violation. For example, HPD categorizes violations by “Class,” which indicates the hazard level of the violation. This will impact how much time the owner has to correct the condition, the scale of the penalty that the owner may be subject to for the condition, and subsequent City actions.

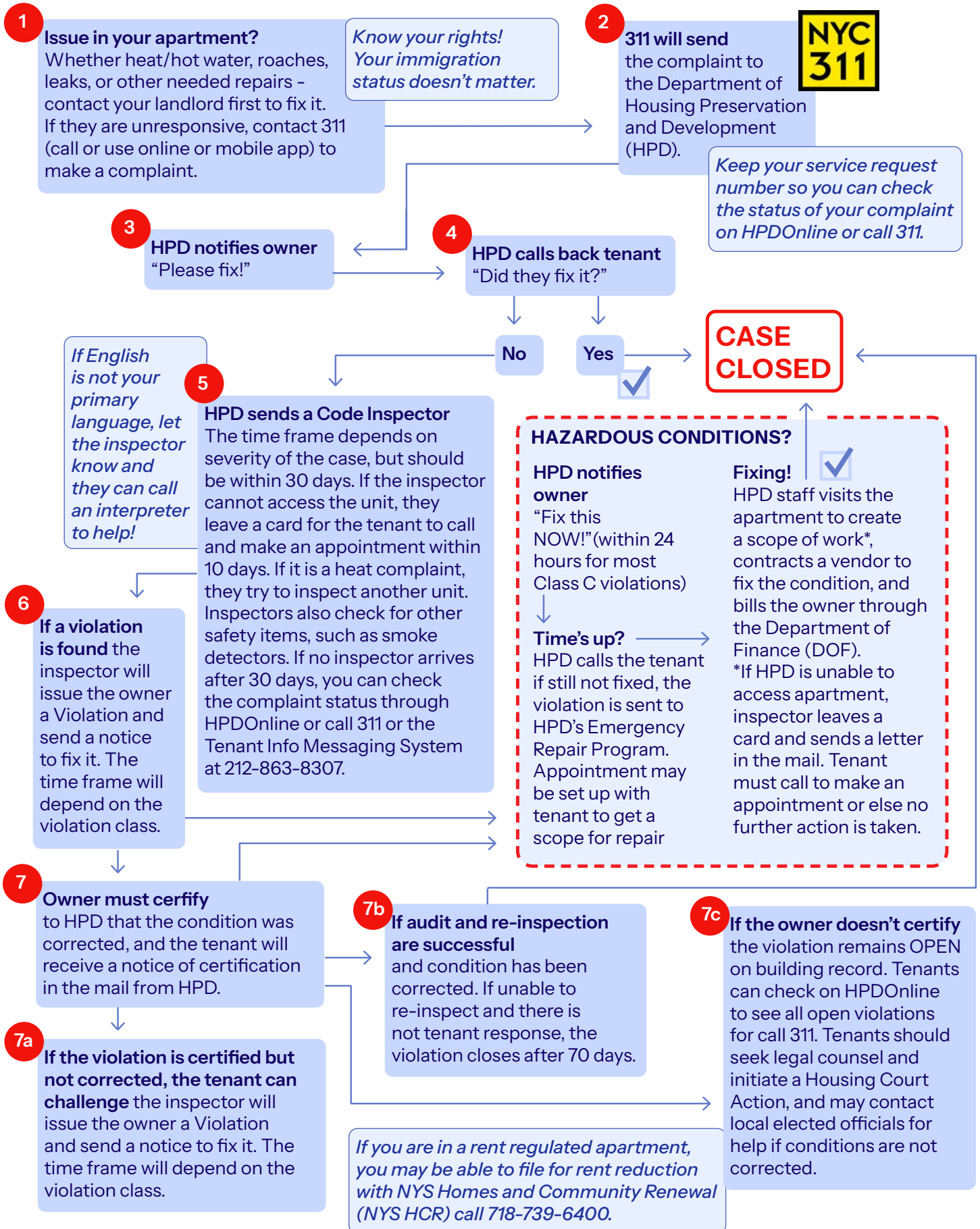
HPD staff member talks with a tenant at the Brooklyn Hearing about their experience renting in NYC.

HPD Violations

CLASS	HAZARD LEVEL	TIME TO REPAIR	VIOLATION FEES
CLASS A	Non-hazardous	90 days	\$50-\$150 plus \$25 per day
CLASS B	Hazardous	30 days	\$75-\$500 plus \$25-\$125 per day
CLASS C	Immediately hazardous (lead-based paint)	21 days	\$250 per day up to \$10,000
	Immediately hazardous (window guards)	Immediately	5 or fewer units: \$50 per day Over 5 units: \$50-150 plus \$125 per day
	Immediately hazardous (Heat or hot water)	Immediately	\$350-\$1,250 per day AND \$500-\$1,500 per day for subsequent violations
	Immediately hazardous (self-closing doors)	Immediately	\$250-\$500, plus \$250 per day for each day from date set for correction until correction

When landlords do not correct some immediately hazardous violations in a timely manner, HPD may take action to correct the condition through HPD's [Emergency Repair Program \(ERP\)](#). Emergency repairs are often for issues such as lead-based paint, leaks, and a lack of adequate heat. HPD generally hires a contractor to conduct necessary repair work. All expenses incurred by HPD to have the repairs made are charged to the building owner through their property tax bill. If the owner does not pay the costs, the charges become a tax lien against the property.

Calling 311 about a Housing Quality Issue: A General Guide for Tenants on What to Expect



Housing Litigation

Housing Court is part of the Civil Court of the City of New York with branches in all five boroughs. Housing Court was established in 1972 to oversee all housing-related proceedings including disputes between landlords and tenants as well as enforcement actions to compel landlords to make repairs or correct violations. Actions in housing court can be initiated either by tenants or HPD. When tenants initiate cases, HPD is a party to the litigation. Litigation is an opportunity for tenants to take direct action or for the City to escalate its enforcement against a negligent landlord. These proceedings also create a legal record that can inform future enforcement decisions.

- **Tenant-Initiated Actions:** If conditions are still not repaired after the landlord is notified, tenants can individually or collectively bring a case against their property owner in Housing Court to compel the landlord to make repairs and provide essential services such as heat and hot water. This type of proceeding is also known as an “HP Action” (Housing Part). A judge can order the landlord to make repairs and impose fines or even jail time if the order is not obeyed. Tenants can also initiate claims of harassment to seek a civil penalty and a court order to the owner to stop harassment.
- **HPD Initiated Actions:** HPD’s Housing Litigation Division (HLD) can initiate cases in Housing Court to compel repairs. In some cases, HLD files a comprehensive case seeking correction of all violations in a building along with collecting civil penalties. By bringing cases against landlords who fail to address violations, HPD can protect tenant well-being and maintain housing quality across the city.

Specialized Programs to Address Bad Actors

The Alternative Enforcement Program (AEP) is HPD’s signature special enforcement program. Launched in 2007, the program selects 250 buildings each year based on a volume of open hazardous (Class B) or immediately hazardous (Class C) violations and unpaid emergency repair charges. Under AEP, buildings are subject to more frequent inspections and court-enforceable Orders to Correct. Once buildings are selected, owners are granted four months to significantly reduce the number of open violations. Buildings not discharged within this four-month period are subject to increased inspections and fees, including:

- Monitoring fees of up to \$1,000 per apartment;
- \$200 for any inspection performed in response to a complaint that results in the issuance of a Class B or C violation; and
- \$100 for each re-inspection in which HPD finds that a violation has not yet been corrected, despite certification by the owner.

The Underlying Conditions Program, established in 2013, annually monitors 50-100 buildings with Class B or C violations for mold or leaks in the prior year that have not been properly certified as corrected by the owner, or that were corrected by HPD. Working with the Health Department, HPD prioritizes buildings with conditions that may contribute to asthma or other negative health outcomes, followed by buildings with the highest total number of Class C and B violations for mold or leaks. HPD releases buildings from the Underlying Conditions Program once an assessment

from a licensed professional engineer identifies whether water pipes need repair and, if so, when that water source has been addressed and at least 80% of the mold and leak violations have been corrected. Owners who don't comply may be penalized \$1,000 for each apartment with a minimum of \$5,000.

The [Certification Watchlist](#) is a list of 100 buildings, selected by HPD each January, whose owners have submitted false certifications. When HPD writes a violation, the owner is granted up to 90 days to self-certify that the condition has been corrected. HPD regularly audits owner self-certifications for the most hazardous violations, reinspecting 62% of Class C violations in 2025. A false certification subjects the property owner to civil penalties, which may be litigated in Housing Court. Buildings included in the Certification Watchlist are subject to increased scrutiny from HPD, including at least two reinspection attempts for all Class B and C certifications submitted (excluding violations for pests).

The “[7A Program](#)” (referencing Article 7A of the New York State Real Property Actions and Proceedings Law) is meant to be an enforcement tool for tenants by temporarily removing a landlord from control of a building in order to address immediate and dangerous conditions. If a landlord has consistently failed to address hazardous conditions, the 7A program can be used to appoint an administrator that collects the rents and makes essential repairs. Generally, the City also supports this program with capital resources to fund the repair of systems in the building such as new roofs, new boilers, and more. These expenditures are billed back to the property through the Department of Finance.

Department of Buildings (DOB) Office of the Tenant Advocate

DOB's role in tenant protection is to ensure that tenants and their apartments remain safe and habitable during construction work. This includes educating tenants about their rights when their building is under construction, and when they might be experiencing construction-related harassment. If tenants suspect that work is being done without a Tenant Protection Plan (TPP), which outlines the measures building owners and contractors must take to protect tenants and maintain safe living conditions during construction work, or the TPP in their building has been violated, they can report this to the [Office of the Tenant Advocate](#) (OTA). OTA then coordinates with DOB's Office of Strategic Inspections and Real-Time Enforcement Unit to ensure that the TPP is being followed so that tenants remain safe. These inspection units also conduct proactive inspections to ensure adherence to safety standards and permit and code requirements and can correct issues through mechanisms such as summonses and Stop Work Orders. Tenants may reach OTA at (212) 393-2550.

The NYC Health Department

The NYC Health Department responds to tenant complaints about:

- [Dust from construction or renovation work](#) being conducted in residential buildings. Tenants can report construction dust anywhere inside the building, including inside an apartment, the lobby, and other common areas. The dust must be from new or ongoing construction or renovation taking place inside the building.
- [Indoor air quality concerns](#) from odors, vapors, unsafe mold or pest cleanup work, or poor ventilation.
- **Rodents:** The Department's Pest Control Program responds to complaints about rodents and the conditions that attract them. The majority of complaints received are for exterior rat conditions. The Health Department also conducts proactive exterior rat indexing inspections in areas known to have a high burden of rats, to identify premises in need of follow up regardless of whether New Yorkers submit 311 complaints. To read more about the City's pest control work visit:
 - [Rat Information Portal](#)
 - [Environment and Health Data Portal](#)
 - [Data Explorer/Rats and Mice](#)
 - [Data Features/Rats in your neighborhood](#)
 - Data Story: [Rat complaints and NYC's rat problem](#)
 - Data Story: [Inspection data are the key to controlling NYC's rats](#)

Department of Consumer and Worker Protection

New Yorkers can file a complaint with the Department of Consumer and Worker Protection (DCWP) if they believe a landlord or real estate agent has overcharged or improperly charged them fees. [DCWP accepts complaints online](#), by fax, and by regular mail.

NYC Department of Consumer and Worker Protection
Consumer Services Division
42 Broadway
New York, NY 10004
Fax: (212) 487-4482

Support for Tenant Organizing

The City’s code enforcement system is most effective when tenants are organized. A “tenant union” or “tenant association” is an organized group of most or all renters in a building that come together to advocate for their collective interests. Tenants in these types of organizations may work together to improve living conditions in their apartments, negotiate directly with the landlord or managing agent, build social and community ties, and advocate for local or state policy on behalf of all renters. These types of organizations have a rich history, engaging tenants for well-over a century, with thousands of such tenant organiza-

tions in New York City today. Some tenant unions organize multiple buildings together, sometimes by geography (such as a neighborhood tenant union) or by shared ownership or management (such as a portfolio of buildings owned by the same landlord).

Some landlords attempt to interfere with tenants’ rights to organize. In response, the Mamdani administration created a “Right to Organize” letter directed to property owners reminding them of the rights tenants have to assemble in their homes, to knock on their neighbors’ doors to discuss building issues, and to distribute information about tenant organizing.



Mayor Mamdani greets a New Yorker at the release of the ‘Block by Block’ housing plan.



RE: TENANTS' RIGHT TO ORGANIZE

Dear Property Owner/Managing Agent,

This notice serves as a reminder that **tenants in New York City have a right to form, join, or participate in tenants' groups** pursuant to New York State Real Property Law Section § 230. According to the law, landlords may not interfere with the right of tenants to participate in the lawful activities of any group, committee, or other organization formed to protect the rights of tenants.

Tenants' rights to organize include but are not limited to:

- Using building common areas free of charge to host tenant meetings that are held at reasonable times in a peaceful manner without obstruction of access to the premises;
- Knocking on doors of other tenants to discuss building issues, widely distributing information about tenant organizing, and recruiting for the tenant association;
- Allowing non-tenants such as organizers and lawyers to join tenant association meetings at the request of tenants.

It is **illegal to interfere with tenant organizing activities** as per Section § 230 of New York State Real Property Law. This includes protection against retaliation such as harassment, punishment for organizing, and diminishing or withholding any right, benefit, or privilege of a tenant for exercising their right to organize. Landlords may not seek to evict tenants solely for participation in tenant organizing efforts or making complaints. Law enforcement may also not be used to disperse a peaceful meeting. Landlords who are found in violation of a tenants' right to organize may be subject to civil action for damages, attorney's fees and other costs.

A handwritten signature in black ink, appearing to read "ZK", with a horizontal line extending from the end.

Zohran Kwame Mamdani

Mayor of New York City

A handwritten signature in black ink, appearing to read "Cea", with a horizontal line extending from the end.

Cea Weaver

Executive Director, Mayor's Office to Protect Tenants

Partners in Preservation

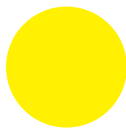
The City partners with non-profit community-based organizations to support tenant organizing. [Partners in Preservation \(PiP\)](#), launched in 2019, was created to support tenant organizing as a strategy to combat unsafe housing conditions, landlord harassment, and displacement. This program brings together tenant organizing groups, legal services providers, and City and State agencies to proactively stabilize rent-regulated and other at-risk buildings by helping tenants form associations, understand their rights, and take collective action—from rent

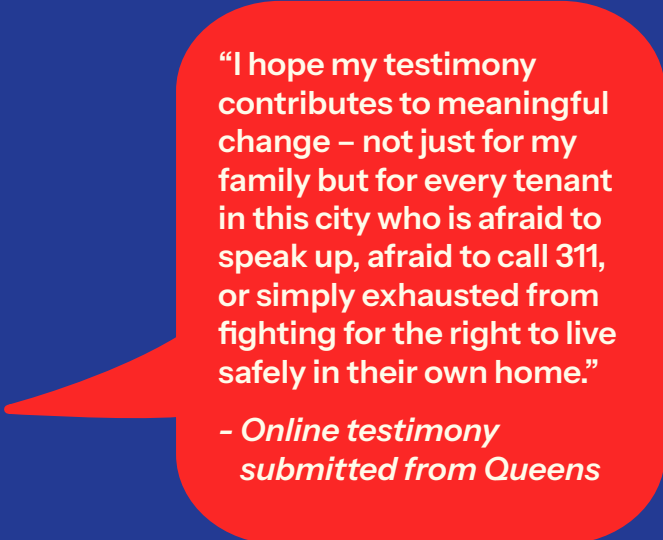
strikes to legal advocacy—to hold landlords accountable. Key partnerships with the Public Engagement Unit (PEU) and the Office of Civil Justice (OCJ) provide early identification of buildings at risk of landlord harassment, connect interested tenants to organizing support, and strengthen tenant associations' access to legal partners. As the program's lead agency, HPD provides tenants with organizing support, data tools, and pathways to enforcement, helping tenants preserve affordable housing for all New Yorkers.

Tenant Helpline

Tenants can call 311 and ask for the Tenant Helpline for a one-stop shop on tenant support including:

- Information and education on tenant rights
- Referrals to legal support
- Referrals for enforcement
- Landlord/tenant mediation
- Referrals to cash assistance, SNAP, Homebase
- Other resources to help tenants feel safe and secure in their homes





“I hope my testimony contributes to meaningful change – not just for my family but for every tenant in this city who is afraid to speak up, afraid to call 311, or simply exhausted from fighting for the right to live safely in their own home.”

- *Online testimony
submitted from Queens*