

# Block *by* Block

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*The* OFFICE *of the*  
**MAYOR**



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# Letter from the Mayor

For far too many New Yorkers, the promise of our city feels increasingly out of reach. The housing crisis is driving working class people out of the neighborhoods they built, making it harder to afford daily life, build a future here, or keep up with day-to-day expenses.

My administration is tackling this crisis head-on. New York cannot remain a city of opportunity if the people who make this city run are priced out of it. Delivering on that promise means taking bold action to build more affordable housing and moving with urgency to lower costs, expand stability and ensure that every New Yorker can live with dignity.

*Block by Block: The Housing Plan for A New Era* lays out that vision. This plan brings an all-of-the-above strategy to tackle the housing crisis: building more affordable housing, protecting tenants from displacement and exploitation, expanding pathways to homeownership, preserving existing housing and creating safe, good-paying jobs in the process.

From my first day in office, I have prioritized a comprehensive approach to housing justice. We convened first-of-their-kind Rental Ripoff Hearings and NYCHA in Your Neighborhood events, launched the Mayor's Office of Deed Theft Prevention, and released the groundbreaking SPEED report to make City government more effective.

And at a moment of real fiscal pressure, we made a historic commitment in this year's Executive Budget: more than \$22 billion for housing over five years. That investment will put New York City on a path to building 200,000 new affordable homes and preserving another 200,000 existing homes over the next decade – the most ambitious housing goals in our city's modern history.

New York City has long led the nation in innovative housing solutions, from building the nation's first public housing to defending the strongest tenant protections in the country. Meeting this moment requires that same spirit of ambition. We must invest more boldly, demand public excellence and use every tool available to deliver for working class New Yorkers.

For too long, New Yorkers have been told to accept skyrocketing rents, crumbling housing conditions and a government that moves too slowly to meet the urgency of the crisis. New Yorkers deserve better: a government that is responsive, effective and capable of delivering the stability and opportunity that everyone deserves.

This plan is about building a city where working people can afford to stay and raise their families. And together, block by block, that's exactly what we're going to do.



**Zohran Kwame Mamdani**  
Mayor of New York City

# Letter from the Deputy Mayor

New York City is the greatest city in the world because of the people that call it home and the neighborhoods, both old and new, that define our five boroughs. From Flushing to Tottenville, from Riverdale to Brighton Beach, from the Upper West Side to Woodhaven, New York City contains a near-infinite number of neighborhoods and cultures – nearly 8.6 million individuals speaking over 700 languages, with the variety of homes, businesses, and religions to match.

We pride ourselves on our grit and ingenuity, yet for decades New York City has failed to build the kinds of housing New Yorkers need, pushing many long-time residents out of the city or into sub-par conditions or shelters, making it nearly impossible for the majority of renters to have any meaningful choices, and failing to make space for those who have long come to our boroughs with dreams of a better life. The first of the month is too scary for too many New Yorkers, and rising rents are forcing many out of the neighborhoods they have called home for generations.

Skeptics will say that our housing crisis was inevitable – simply a symptom of our own success, nothing more – and is now intractable. While certainly stubborn, our housing problems are not impossible to solve. City government has taken actions in the past that made things worse, which means we can take actions to make things better. Our housing agencies, including our public housing authority, are the most sophisticated in the nation and our robust set of tenants' rights give us the tools we need to be suc-

cessful. But to be certain: there is no singular solution to the challenges that underpin the rising rents and housing costs that continue to threaten our very identity.

As such, *Block by Block: The Housing Plan for a New Era* takes an “all of the above” approach to our housing challenges. The different components of our plan – laid out in distinct chapters – go hand-in-hand with each other: a strong and healthy housing ecosystem relies upon empowered tenants, responsive landlords and property managers, a properly staffed and efficient City government, innovative financing tools to invest in deeply affordable housing, stabilized public housing, good-paying jobs, and strategies to prevent homelessness. *Block by Block* brings together ideas from advocates, agencies, and a wide range of housing and planning experts, and everyday New Yorkers to take on New York City's long-standing housing challenges from all angles.

Through the implementation of this plan, New Yorkers will feel the Mamdani administration fighting for them on their block, in their neighborhood, and across their city. That work began on the first day of this administration, inside a long-neglected rent-stabilized building in Flatbush, Brooklyn. It will continue each day as we fight, block by block, to expand New Yorkers' access to safe, stable, and affordable homes.



**Leila Bozorg**  
Deputy Mayor for Housing and Planning

# Introduction & Highlights

Housing is New York’s most pressing crisis. New Yorkers are paying too much in rent, housing stability is increasingly out of reach, and people are subjected to harassment, deteriorating conditions, or overcrowding in order to find a place to sleep at night. Tens of thousands of New Yorkers sleep in shelters each night. There are simply not enough homes to meet the need, especially at the most affordable rents. This crisis threatens New York’s very character as a place of opportunity and creativity, where all are welcome.

While housing has always been a challenge for New York City, this crisis is not inevitable. Policy decisions have created these conditions and policy decisions can help deliver relief for New Yorkers. Where the City has restricted growth and made certain neighborhoods functionally off-limits to new housing, we can reverse those choices. Where the City has viewed organized tenants as a challenge rather than an asset, we can reverse those choices. Where the City has let costs grow and conditions worsen, we can reverse those choices.

The policies proposed in this plan are not unprecedented in New York’s own history. Historically, New York City has done much more to uplift the power of tenants as a group and has built much more housing than we do today – both of which came at times when housing was much more affordable for working people. This plan lays out a path to a more affordable city: one where New Yorkers can live with dignity in safe and stable housing in the neighborhood of their choice.

A crisis of this scale demands that we use every tool at our disposal to deliver relief for New Yorkers. We will take immediate steps to stand up to bad landlords and protect tenants from harassment and neglect, while also creating the new housing that is necessary to stabilize rental prices. This plan opens new opportunities for both publicly- and privately-financed new housing – through land use changes that allow more housing, particularly in areas that have historically seen little housing construction, stepped-up City investment in affordable housing, and innovative new tools to help each public dollar have an even deeper impact.

Beyond that, we lay out a path to create more affordable homeownership opportunities, to support community and cooperative ownership models of housing, and to support reinvestment into NYCHA homes. This plan also ensures that New Yorkers who build and maintain this housing have good jobs, and that our homelessness crisis is treated as a holistic part of our housing plan.

This plan is organized into eight chapters, each of which addresses a component of our housing agenda. Each component has an important role to play. While observers have occasionally tried to pit these policy approaches against each other, we cannot address the housing crisis with any single tactic. *Block by Block* shows how these approaches build on and strengthen each other, rather than being in competition with each other.

Underpinning the plan overall is a clear strategy to build a new, powerful coalition of New Yorkers working together, building by building, block by block, to tackle the housing crisis – with three key values that inform our work:

- **Strong tenants’ rights are the foundation of an affordable, creative, and livable New York.** Renters make up nearly 70% of our city. They live in public housing and rent from private landlords of all types. They are taxi workers, bus drivers, teachers, nurses, service workers, artists, and more. Stable, predictable leases make New York City special.
- **Supercharging public sector-led housing investments is key.** New York City is home to some of the nation’s earliest public housing projects, a strong worker-led affordable co-operative movement, and a robust network of community development institutions. We have long been at the forefront of developing new, public-sector building and finance tools to tackle the housing crisis. Block by Block reflects our steadfast belief that solving the housing crisis means letting our agencies and partners innovate and putting the public sector in the driver’s seat.
- **New York City needs to grow.** We need new housing of all types to make a dent in our housing shortage. Over the last two decades, planning reforms have ensured that we can create permanently affordable housing through public and private zoning actions. We’ll leverage these new tools to help us provide the homes New Yorkers desperately need – for the tenants of today, and the tenants of tomorrow.

### **Chapter One: Empowering Tenants and Strengthening Enforcement**

In this chapter, we lay out strategies to empower tenants and strengthen the City’s code enforcement efforts. These go hand-in-hand: organized tenants are better able to raise the alarm on poor conditions and coordinate access and repairs across buildings or even portfolios. This also includes better supporting resident organization at New York City Housing Authority (NYCHA) properties. This chapter lays out a new initiative, *Fix the City*, that will mobilize the City’s suite of enforcement and preservation tools to improve conditions in the portfolios of persistently negligent landlords. It also includes new efforts to coordinate scheduled interagency enforcement days with tenants’ organizations and strengthening how the Department of Housing Preservation and Development (HPD) responds to and communicates code complaints. The chapter also includes strategies to support tenant engagement and civic participation, particularly for immigrant communities.

### **Chapter Two: Preserving Affordability and Improving Housing Quality**

This chapter focuses on preserving affordability and improving housing quality, by lowering the cost of operating housing, investing in preservation programs, using new preservation tools, and enabling new forms of social housing. This chapter lays out how the Mamdani administration will achieve our ambitious goal of preserving and stabilizing 200,000 existing homes over the next ten years. Strategies to lower the cost of operating housing include a historic \$100 million investment in a City-backed insurance provider; expanding water affordability benefits; streamlining façade repairs; and incentivizing building improvements through a renewed and expanded J-51 program. This chapter also includes an investment of billions of dollars in HPD’s preservation programs and introducing a new set of preservation resources under the *Targeted Owner Options for Long-term Stability* (TOOLS) program. Lastly, this chapter lays out the Mamdani administration’s support for the SAFER Homes Act and the Community Opportunity to Purchase Act (COPA).

**Spotlight on the Bronx** describes the Mamdani administration’s interagency approach to addressing the housing quality and stability issues that are most acute in the borough. Later this year, City agencies including HPD, the Mayor’s Office to Protect Tenants, and the Mayor’s Office of Equity & Racial Justice will launch a planning process to coordinate City action in the highest-need neighborhoods. In addition to affordable housing preservation and code enforcement, these efforts will also include reducing health disparities and building equity for low-income Bronxites.

### **Chapter Three: Securing NYCHA’s Future**

This chapter covers the administration’s efforts to deliver improvements for the over 500,000 NYCHA residents in New York City. With the most City capital dedicated to NYCHA in recent history, the administration will address major capital needs and boost resident participation while improving NYCHA’s responsiveness to residents. This chapter also lays out how the administration and NYCHA will utilize the Permanent Affordability Commitment Together (PACT) program and the Public Housing Preservation Trust to deliver comprehensive repairs and long-term stability, as well as exploring tools to create new public and affordable housing. It also includes programs to support NYCHA residents with job training and other economic mobility programs.

### **Chapter Four: Building Neighborhoods for Working People**

Here, we aim to address the historic housing shortage that is at the root of New York’s housing crisis. This chapter shows how we will achieve the historic goal of building 200,000 new affordable homes in the coming decade, using every tool at our disposal: a commitment of billions of dollars in the City’s capital budget to deeply affordable housing, building new neighborhoods on City-owned land, launching innovative new financing tools, and planning for land-use changes that will deliver tens of thousands of new affordable and market-rate homes.

The newly-built subsidized affordable housing will include senior and supportive housing, among other types, and agencies will work to include builders who have not created City-supported affordable housing previously. In addition to subsidized housing, this chapter also lays out land-use changes that will deliver more homes, including using the new Affordable Housing Fast Track, a citywide transit-oriented development proposal, and neighborhood-wide and “micro” plans. Together, these changes will allow new neighborhoods to grow and will allow existing neighborhoods to become stronger with more affordable housing and greater amenities.

### **Chapter Five: Expanding and Stabilizing Homeownership**

This chapter goes beyond the cost of rent and condition of housing to expand and strengthen homeownership opportunities across the five boroughs. These strategies include investments in affordable homeownership and co-ops, like a new *Our Home* program, and new supports for community land trusts (CLTs). It also includes programs to protect homeowners from deed theft and provide programs and services to help homeowners add small accessory homes and make repairs. This chapter also includes proposals for new City rulemaking to enable manufactured accessory dwelling units (ADUs) and to help legalize safe basement apartments.

## Chapter Six: Reducing and Preventing Homelessness

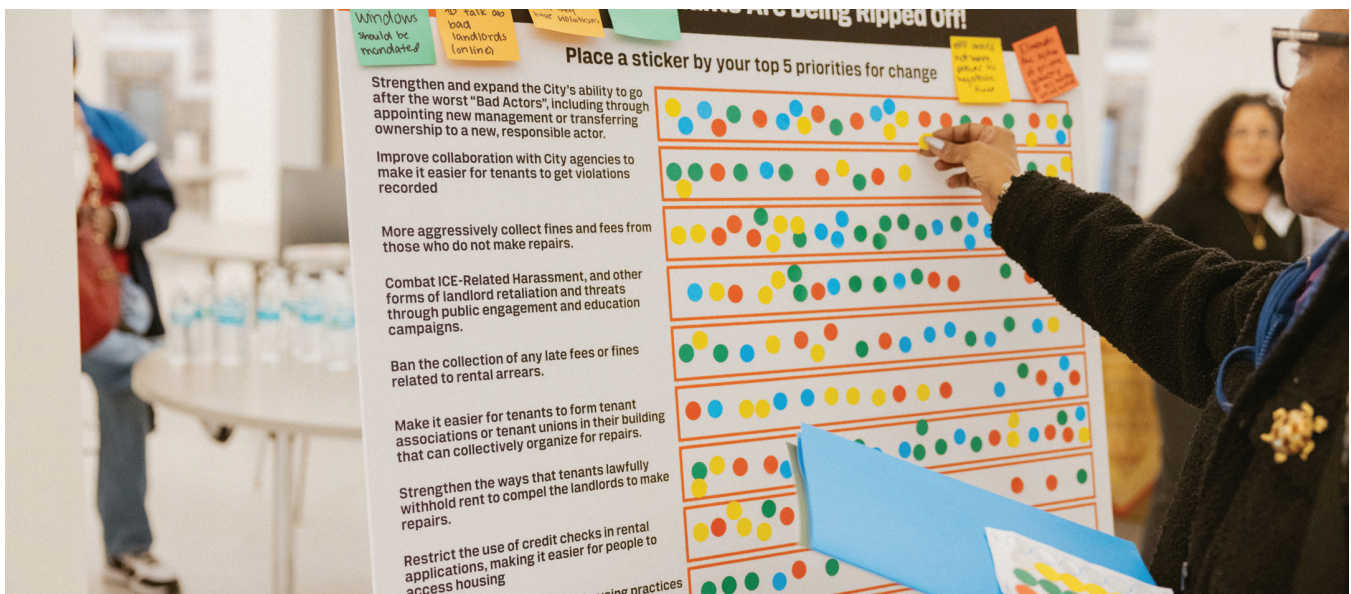
Here, we focus on the connection between housing and homelessness. This includes efforts to keep New Yorkers in their homes, such as an expansion of the Right to Counsel program. It also includes plans to improve services for residents experiencing homelessness to provide faster transitions into permanent housing, and plans to increase intensive, specialized support to individuals living with serious mental illness and complex medical needs. While the administration will release a dedicated homelessness plan within the next year, this chapter affirms the necessity of collaborating across teams and agencies to reduce and prevent homelessness in New York City.

## Chapter Seven: Investing in Strong Jobs and Innovation

This chapter focuses on how the City's historic housing investments lead to the creation of strong jobs and must be paired with protections for workers as well. This chapter lays out our plan to implement the Construction Justice Act and explore how to expand project labor agreements to more developments in the City's affordable housing pipeline. It also includes improvements and innovation in construction, including code reform and modular construction techniques. This chapter also establishes the City's first Mayor's Committee on Construction Safety and an Affordable & Efficient Code Reform Task Force to identify areas of the Construction Codes that can be reformed to encourage more and better housing development without compromising safety.

## Chapter Eight: Achieving Public Excellence

In this chapter, we detail how public excellence from City government can make our housing programs even more effective and efficient in serving New Yorkers. This includes efforts to reduce vacancies in supportive housing, to connect homeless New Yorkers to housing more quickly, and the process reforms from the Streamlining Procedures to Expedite Equitable Development (SPEED) Task Force – a comprehensive effort to speed housing delivery from pre-development to lease-up – which will cut the development time for all affordable housing project by eight months, and projects requiring zoning changes by as much as two years.



Public testimony at the Bronx Rental Ripoff Hearing on March 11, 2026.

Credit: Mayoral Photography Office

Altogether, the strategies in this plan are designed to help us scale our work towards meeting the most ambitious affordable housing production goals any mayoral administration has set to date: building 200,000 new affordable homes over the next ten years, while simultaneously preserving and stabilizing 200,000 existing homes over the same period. Scaling to these levels of affordable housing production will not be easy and cannot be done overnight: we have set a goal of creating over 14,000 new homes in FY27, ultimately scaling incrementally to reaching over 21,000 new homes per year by FY31. Our ability to reach this ambitious goal will require the City to think creatively about how to bring costs down, stretch our dollars further, and partner with all levels of government to unlock new resources.

As discussed further in Chapter 4, this will also require new capital resources to scale 100% affordable projects, new and more effective mixed-income tools that allow us to cross-subsidize affordable homes with market-rate units where possible, and new land-use strategies that help us deliver affordability in more neighborhoods over time. Our ambitious preservation and stabilization

goals will require equally ambitious strategies to help ensure existing homes – whether they be public housing, Mitchell-Lama, or privately-owned – can be put on more sound physical and financial footings. The Mamdani administration’s first Executive Budget includes new funding to start scaling this work across the city, and proposals like the SPEED reforms demonstrate our early commitment to tackling the bureaucratic barriers that add unnecessary time and cost to the development of affordable homes.

New Yorkers have strong feelings about *everything*, and perhaps especially about the housing market. Our homes are where we lay our heads at night, where we share a meal with our loved ones. From arguing over neighborhood boundaries to opining on the best borough, for many of us, where we live is an embedded part of our identity. It’s no surprise, then, that the words “affordable housing,” “rezoning,” “my lease is up,” or “NYCHA” can cause a powerful reaction. This administration strives to build a new coalition of New Yorkers for whom these loaded words can inspire hope and possibility. Block by block, this plan aims to usher in a new era of housing stability for New Yorkers.

## What is Affordable Housing?

Housing is considered affordable if it costs about one-third or less of residents' incomes. In this plan, we use the term "affordable housing" to describe housing that is regulated by the government and which residents qualify for based on their income. We also use "low-cost housing" to describe housing that is inexpensive but not necessarily income-targeted.

Both **income eligibility** and **rent** for City-financed affordable housing projects are based on a measure called Area Median Income (AMI), which is defined each year by the federal government. The 2026 AMI for the NYC region is \$152,700 for a three-person household. Applicants for affordable housing qualify based on what "income band" they are in, determined by the household's income compared to that AMI, and adjusted for household size. Rent for affordable housing is then set based on a percentage of that monthly income.

AMI helps us describe what type of household is eligible for the many different kinds of affordable housing we build and preserve. It also ensures that affordable housing programs at the federal, state, and city level have a common qualification metric so that they can be used together.

The below chart provides illustrative examples of households associated with different income bands. The vast majority of homes that New York City subsidizes each year are targeted to households earning 80% of AMI or less.

| Income Band          | Percent of AMI | People that qualify for this income band include those making approximately the following (annually)   |
|----------------------|----------------|--|
| Extremely Low-Income | 0-30%          | \$35,000 for a single adult (e.g. a delivery worker making minimum wage and living alone)<br>\$42,000 for a family of four (e.g. two part-time minimum wage earners with two children) |
| Very Low-Income      | 31-50%         | \$59,000 for a single adult (e.g. a medical assistant)<br>\$76,000 for a family of three (e.g. a family including a receptionist and a part-time minimum wage earner, with one child)  |
| Low-Income           | 51-80%         | \$72,000 for a single adult (e.g. a transit maintenance worker)<br>\$120,000 for a family of three (e.g. a family including a construction worker and a secretary, with one child)     |
| Moderate-Income      | 81-120%        | \$115,000 for a single adult (e.g. a registered nurse)<br>\$170,000 for a family of four (e.g. a family including a teacher and a nurse with two children)                             |
| Middle-Income        | 121-165%       | \$160,000 for a single adult (e.g. a construction project manager)<br>\$200,000 for a family of three (e.g. two CUNY faculty members with one child)                                   |

CHAPTER 1

# **Empowering Tenants and Strengthening Enforcement**

## CHAPTER 1

# Empowering Tenants and Strengthening Enforcement

Tenants are the majority in New York City. Renters make up nearly 70% of the city's residents, and they are entitled to safe and habitable homes. Whether someone lives in public housing or rents from a private landlord, safety and stability is only possible if tenants' rights are clear and enforceable.

Too many people struggle with repeated noncompliance from their landlords for years, without accountability for hazardous code violations. Meanwhile, families also face unlawful and deceptive costs that drive up rents. Rent in our city is too high – and too many people are not getting what they pay for.

Our administration is focused on empowering tenants with the tools they need to organize with their neighbors, secure repairs directly from their landlords, and have a voice in housing policy. This also means building a more responsive and efficient code enforcement system, one that operates more swiftly across agencies to identify violations, require compliance, and take corrective action if repairs are not made.

## 1.1 Improve housing quality and achieve public excellence through strengthened code enforcement

The City will strengthen its inter-agency processes for identifying housing code violations, make dealing with housing code issues easier and faster for residents, make clearing corrected violations easier for compliant landlords, and take aggressive corrective action against landlords who fail to keep up their properties.

High-quality customer service is at the heart of this administration's vision for New York. Both tenants and owners should expect a housing code enforcement system that is accessible, transparent, and responsive to their inquiries. At the city's inaugural Rental Ripoff Hearings (see more on p. 16), New

Yorkers voiced concerns that the code enforcement system was opaque and frustrating. There is also a strong desire to improve communication and coordination between organized resident coalitions and the City's code enforcement staff.

This administration is dedicated to addressing these concerns. As described in more detail below, HPD will be better equipped to serve New Yorkers promptly and transparently with additional staff and new technology. These new resources will make it easier for tenants to engage with code enforcement and for the agency to hold persistently bad-actor landlords accountable.

Code enforcement is also most effective when tenants are organized; tenants are the eyes and ears on the ground, alerting owners to problematic conditions early, and subsequently alerting the City if owners fail to take action. That is why our efforts to empower tenants are deeply intertwined with our efforts to improve code enforcement and housing quality. No one is better suited to hold a negligent landlord accountable than the people who live with the problem every day.



*Mayor Mamdani and Mayor's Office to Protect Tenants director Cea Weaver visit tenants of a building owned by Emerald Equities. Credit: Mayoral Photography Office*

## Organizing the First Rental Ripoff Hearings

Between February and April 2026, the Mayor’s Office to Protect Tenants (MOPT) held a series of Rental Ripoff Hearings in each borough. These hearings focused on abusive landlord practices, deceptive fees, and ways in which the City should strengthen housing and building code enforcement. Participants had one-on-one interactions with senior officials from the Mayor’s Office, the Department of Housing Preservation & Development, the Department of Buildings, the New York City Housing Authority, the Department of Finance, the Department of Social Services, and other agencies to ensure that the City’s leaders heard directly from New Yorkers.

Over 1,600 tenants testified either in-person or online to share their experiences and recommendations. New Yorkers spoke of many challenges – from frustration with City inspections to fears of retaliation for organizing with neighbors to demand better conditions. In the one-on-one sessions with the Mayor, Commissioners, and other City leaders, participants told stories of broken elevators, noxious mold, and a lack of accountability.



*Directions to the Bronx Rental Ripoff Hearing on March 11, 2026.*

*Credit: Mayoral Photography Office*

MOPT is committed to ensuring that the testimony received helps close the gap between New Yorkers’ everyday experiences and the City’s approach to improving tenant conditions.

### WHAT WE HEARD FROM NEW YORKERS:

“...Considering how much we’re charged; these conditions are not only unlivable but unacceptable.”– Bronx

“The landlord doesn’t fix anything but raise the rent every year. I feel [that] have no rights – only the landlords have rights.”– Staten Island

“When tenants follow every recommended step and still cannot get relief, it raises serious concerns about enforcement, accountability, and access to support.”– Manhattan

“Families deserve to feel safe, heard, and respected in their homes.”  
– Brooklyn

“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.”– Queens

## ***Fix the City: Targeted enforcement against the city's worst landlords***

A small group of persistent “bad actor” landlords have willfully and routinely neglected their buildings, despite ongoing and escalated code enforcement by the City and years of tenant organizing. Tenants at the mercy of these landlords have endured unsafe and unhealthy living conditions for years, and in some cases, generations.

That ends now. This moment requires an intervention that is comprehensive, firm, swift, and focused on justice for tenants. With increased funding for HPD's signature repair and enforcement programs, HPD will introduce *Fix the City*, a dedicated program to take enforcement actions on landlords who speculate on buildings, persistently disregard repairs, and refuse to improve or change their business practices.

Bringing together the expertise and resources of HPD's Office of Enforcement and Neighborhood Services with the community-level engagement of MOPT and HPD's Partners in Preservation Program, *Fix the City* will:

- Conduct roof to cellar inspections, scheduled with tenants through community partners, in targeted buildings, to ensure that City inspections accurately capture distress.
- Aggressively use the 7A Program, through which HPD can initiate legal action to remove negligent owners and property managers from day-to-day management.

- Expedite HPD's Emergency Repair Program (ERP) to stabilize building conditions by conducting repairs for immediately hazardous conditions and diligently pursue collections of fees for these repairs through the HPD's Housing Litigation Unit.
- Direct HPD's Anti-Harassment Unit to coordinate with DOB, the Law Department and criminal prosecutorial offices like District Attorneys to pursue criminal charges against the city's worst property owners.
- Where appropriate, engage with lenders to force compliance or immediately begin foreclosure proceedings when landlords refuse to comply.
- Work with the Office of Court Administration to create an expedited litigation process for cases brought to Housing Court for the most serious issues related to building conditions, including 7A proceedings, lack of repairs for buildings subject to vacate orders, and properties with building-wide Class C violations.

HPD will launch this program in 2026 and pursue comprehensive investigations of at least ten housing portfolios that have the largest concentration of long-standing, egregious violations. The goal will be to ensure that these buildings are transferred out of these bad actors' hands and conveyed to responsible preservation purchasers who are supported by both tenants and the administration.

## Schedule interagency enforcement days with coordinated tenants' organizations

Tenants, organized with their neighbors into unions, are best positioned to identify underlying conditions (such as mold, leaks, and pests) and report these conditions to the building owner or manager before they turn into full-blown enforcement emergencies. When owners fail to respond to an organized group of renters, the City will mobilize cross-agency, roof-to-cellar enforcement days. MOPT will refer buildings to HPD in collaboration with the DOB Office of the Tenant Advocate and HPD's Partners in Preservation Program. Inspectors from HPD, DOB, and the Department of Health & Mental Hygiene (Health Department) will carry out coordinated, scheduled actions at portfolios where:

- Conditions are clearly systemic, affecting at least a third of the units in a building or building-wide mechanical systems;
- Tenants and/or legal service providers are organized and have identified point-people across the portfolio; and
- HPD has not already enrolled the building in a special enforcement program.

In partnership with tenants or their representatives, MOPT will work with HPD, DOB, and the Health Department to schedule full building inspections in advance, leading to increased access to individual units and tenant satisfaction.



Mayor Mamdani listens to a Bronx tenant at a Rental Ripoff hearing.  
Credit: Mayoral Photography Office

## What is a Tenant Union?

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 organizations 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).

Forming and maintaining a tenant union is one of the most effective ways New Yorkers can protect their rights and advocate for higher quality in their homes. Tenant unions are a powerful way to bring a landlord’s attention to issues in a building. Some tenants may feel too isolated or afraid of retaliation to make complaints on their own. Even when tenants do raise issues, they are sometimes ignored. But there is power in numbers: tenants’ unions provide a way to advocate for collective interests – when tenants come together as a group, it is easier to address shared issues, get attention from landlords, management, or lawmakers, take action in Housing Court, or secure support from City agencies.

Tenant unions also create stronger community support networks and bring neighbors together to help build a more equitable future. They contribute to increased participation in civic life – something that goes hand-in-hand with increased equity and reduced income inequality. Tenant union members are more likely to participate in community board meetings, local government hearings, and consistent voting.

Tenant unions can be good for property owners, too! Organized groups of residents provide a predictable structure for building management and residents to come together and discuss issues of mutual concern. The neighborly ties that tenant unions promote can contribute to collective care for the building overall. But 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.

The administration will continue to support the development of tenant unions and work collaboratively with them to hold negligent landlords accountable and ensure that tenants have a voice in public policy.

*Mayor Mamdani encourages tenants to get organized in the Bronx on April 29, 2026.*

*Credit: Mayoral Photography Office*

## **Improve tenant communication and scheduling when HPD investigates complaints and violations**

At the Rental Ripoff Hearings, many tenants reported challenges around coordinating inspections in response to housing complaints. Inspectors often arrive when residents are not home, causing complaints to be closed without notice. This generates frustration and costly inefficiencies.

At the same time, HPD fielded 835,011 code complaints in Fiscal Year 2025 – an 18% increase over FY23. Many of them require urgent responses in timeframes mandated by the City’s Housing Maintenance Code. Inspectors require the flexibility to respond in real-time as needs arise.

Currently, when a tenant files a complaint to 311 and provides a phone number, they receive a text notifying them that the complaint has been registered with HPD, and once again when the complaint is resolved. When HPD inspectors cannot gain access to apartments, they notify tenants by leaving a physical card that instructs the household to follow up with HPD by phone to schedule a follow-up appointment. We heard from many tenants who indicated that this system does not work – they do not receive the notice or they do not take the time to make the call. There is not broad uptake of this policy.

In order to reduce barriers to re-scheduling and improve communication with New Yorkers, HPD and 311 will implement new systems that allow tenants to schedule re-inspections. Starting in the fall of 2026, when an inspector is unable to gain access, tenants will receive an automated follow-up text (if they provide a phone number) that allows them to schedule an appointment. In

a later phase of this initiative, this text will include a link to an online system to handle scheduling.

These changes will significantly reduce inspection visits that are wasted because of a lack of access, increase trust and satisfaction from tenants, resolve complaints faster, and clear violations for high-road landlords more efficiently.

## **Strengthen how HPD responds to heat complaints**

Heat and hot water issues account for 35% of all HPD-related 311 calls, with inspectors fielding over 300,000 complaints in 2025. To manage this volume, HPD has historically linked complaints that come from the same address – even if multiple tenants made separate 311 calls. As a result, the inspector who responds has information about only the initial complaint. If the tenant who made the complaint isn’t home at the time of inspection or indicates that heat has returned, all heat complaints at the address are closed.

This system is inadequate: problems with building infrastructure may mean that some apartments have heat restored while others do not – especially as New York transitions to electric building systems where heat conditions may be unit-by-unit (rather than building-wide). Even when the issues are resolved, the lack of follow-up with the resident(s) can erode trust: calling 311 only to have your complaint disappear minutes later with no explanation builds resentment and frustration.

To address these concerns, HPD will investigate every heat complaint as an individual case starting on October 1, 2026.

## **Convene key agencies, legislators, and stakeholders to update the Housing Maintenance Code and enforcement systems**

Comprehensive code enforcement reform will also require a deeper investigation into which requirements are outdated or ineffective, diverting time, attention, and crucial resources that should be focused on the highest priority health and safety needs of New Yorkers.

Starting in the summer of 2026, MOPT will convene key agencies, Council Member Pierina Sanchez, Chair of the Housing & Buildings Committee, advocates, building owners, multi-family lenders, and other stakeholders to take on comprehensive Housing Maintenance Code enforcement reform. Building on the testimony received at the Rental Ripoff Hearings, the group will take a close look at systems and requirements and make recommendations for code enforcement reform toward efficiency, cross-agency collaboration, and proactivity. Priorities will include:

- Modernizing the property registration process and access to owner information – both to assist inter-agency work and for public transparency
- Improving the Underlying Conditions program, which allows HPD to perform proactive enforcement
- Changing the Owner Self-Certification program to ensure fair practice and strong communication for tenants and owners
- Updating criteria and communication related to the Alternative Enforcement Program (AEP)
- Bringing pest-control requirements in line with the time and repeated treatments that are necessary to correct conditions
- Removing unnecessary requirements that do not increase safety but are costly for owners and the City to enforce

These efforts will complement the administration's and City Council's efforts to reform design and construction requirements for new housing, described in Chapter 7.

## 1.2 Implement strategies to reduce eviction cases and secure repairs faster 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 that should be resolved sooner. Meanwhile, cases can linger for years, putting tenants' safety at home in jeopardy or owners' mortgages at risk.

MOPT is coordinating with HPD, DSS, and other City agencies to improve upstream interventions to prevent the filing of need-less eviction cases. These interventions include existing programs, such as the Office of Civil Justice's CityFHEPS diversion pilot,

as well as new proposals 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 and ensure that Housing Court resources are directed to the most complex and urgent cases.

As described in more detail in Chapter 6, the administration is also strengthening access to legal representation for tenants facing eviction. New funding for the "Right to Counsel" program beginning in Fiscal Year 2028 and continuing annually will allow legal providers to hire additional lawyers and serve more households facing eviction in Housing Court each year.



*Mayor Mamdani was the first Mayor to visit an operational Housing Court in New York City history. Credit: Mayoral Photography Office*

Finally, MOPT and HPD will review use of the “rent-impairing violation” defense in Housing Court. Under this defense, tenants can use the existence of certain uncorrected violations, known as “rent-impairing violations,” as a justification to withhold rent. In order to use this defense, tenants are required to deposit monthly rent to an escrow account in Housing Court. The list of rent-impairing violations has not been updated in decades, and many serious violations that threaten New Yorkers’ health and

safety are not considered “rent impairing.”

To help tenants raise these dangerous, uncorrected violations in Housing Court, HPD 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 also launch a tenant education campaign to ensure that tenants understand how to use this tool properly.

## 1.3 Enhance accountability and affordability through tenant engagement and civic participation

On the first day of this administration, Mayor Mamdani re-established the Mayor’s Office to Protect Tenants (MOPT). This office, created in 2019 but subsequently deprioritized, is now tasked with coordinating the City’s activities to protect tenants’ rights and improve the quality of housing for renters. MOPT works with all tenants, whether their home is rent-stabilized, unregulated, or in public housing.

We reintroduced MOPT to New Yorkers by organizing Rental Ripoff Hearings in all five boroughs (see more on p. 16). These hearings show how this administration is bringing City government directly to New Yorkers to hear unfiltered, honest feedback and using that feedback to shape public policy.

### Streamline tenants’ rights communication and outreach through the Mayor’s Office to Protect Tenants

New York City has a robust and decades-long commitment to supporting tenants’ rights and civic engagement through initiatives like the Partners in Preservation program, the Anti-Harassment Tenant Protection legal services program, and the

Public Engagement Unit’s Tenant Helpline. In May 2026, the Administration launched “Organize NYC,” a new, volunteer-led initiative to give thousands of New Yorkers the trainings and resources they need to organize with their neighbors and get involved in shaping public policy where they live.

MOPT will streamline the City’s tenant protection efforts by coordinating these projects under one comprehensive communication, outreach, and training strategy. MOPT will:

- Bring renewed focus, attention and support from City Hall to NYC’s Tenant Helpline. In partnership with the Public Engagement Unit (PEU), MOPT will streamline and strengthen the City’s response to issues that tenants face, to better tackle the problems that tenants in New York City face today.
- Coordinate tenant organizing campaigns with the Office of Mass Engagement, PEU’s Tenant Support Unit, the Partners in Preservation program, and the Office of the Tenant Advocate at the Department of Buildings (DOB). We will support thousands of tenants to form tenant asso-

ciations in the buildings and negotiate with their landlords for repairs, decision-making, and input about their buildings. These tenant associations will play a critical role in strengthening the City’s ability to proactively address unsafe living conditions and even facilitate transfer of distressed buildings to more responsible owners.

- Conduct widespread Know Your Rights campaigns about “Good Cause Eviction” protections, which are new rights established by New York State in 2024 for the 1.5 million New Yorkers living in previously unregulated (or “market rate”) housing. The campaigns will ensure that the New Yorkers protected by “Good Cause” know what they need to do to enforce their rights with their landlord and in Housing Court.

### **Boost participation in NYCHA Resident Associations**

NYCHA residents benefit from a unique and meaningful resident leadership and governance structure. From Resident Associations at the development level to the Citywide Council of Presidents (CCOP), NYCHA residents are offered structured opportunities for significant input and decision making in their homes.

NYCHA’s public housing residents are represented by approximately 200 Resident Associations. However, elections for Resident Association members typically see only 3-5% voter turnout, and only a small number of residents regularly attend Resident Association meetings. Opportunities to engage in a meaningful way can help NYCHA residents be more closely connected to their neighbors and offer clarity about important NYCHA processes and services NYCHA offers to residents.

Through a partnership between NYCHA and City Hall, the Mamdani administration will encourage NYCHA residents to participate more fully in their Resident Associations and communities. Resident Association meetings are critical spaces for debate and discussion about public housing in New York City. The administration will work together with NYCHA to encourage increased voter turnout and participation in Resident Association meetings.

### **Inaugurate “NYCHA in Your Neighborhood” Engagements**

As part of its commitment to meet New Yorkers where they are, our administration and NYCHA launched “NYCHA in Your Neighborhood” in May 2026. This new series of local forums will continue NYCHA’s commitment to resident engagement by connecting residents to in-person support from NYCHA for any individual housing issues and provide access to services from multiple City agencies.

At each event, senior NYCHA representatives lead small group discussions on a variety of policy topics, including but not limited to heat, pests and waste, elevators, mold, lead, and public safety. NYCHA staff also host resource tables to provide residents with one-on-one assistance regarding apartment repairs, tenancy concerns, environmental issues, and more.

Representatives from multiple City agencies will also be available to connect residents to additional services and support, including the Mayor’s Office to Protect Tenants, the Department of Social Services, the Department of Health and Mental Hygiene, the Department of Youth and Community Development, the Department for the Aging, and the New York City Police Department.

## **Launch a new Ombudsman Call Center model for a new “Critical Repairs Initiative” at NYCHA**

NYCHA’s Mold and Leaks Ombudsperson Call Center (OCC) provides dedicated support to NYCHA residents who are experiencing mold or leaks in their homes. Repairs are completed by NYCHA’s Mold Response Unit, a specialized case management team that solely focuses on OCC cases. Since its creation in 2019, the OCC has assisted nearly 30,000 NYCHA households. The OCC is available for residents of buildings owned and managed by NYCHA, as well as those owned by NYCHA with private management and those that transitioned through the PACT program.

With new funding in the Mayor’s first Executive Budget, and modeled on the existing OCC, NYCHA will create a Critical Repairs Initiative (CRI) to serve public housing residents who are experiencing critical, long-standing conditions in their homes that impact habitability, including major structural damage, missing or unusable fixtures or cabinetry, significant floor or ceiling damage, or other serious deficiencies identified through inspection. CRI will expand upon the OCC’s effective model to improvements beyond mold and leaks. (This parallel initiative will be executed and governed entirely separately from the Baez consent decree that originally established the OCC for mold and leaks only.)

Under CRI, a NYCHA resident experiencing one of these critical, long-standing repair issues can call the OCC and expect clear communication and stronger case management to ensure that repairs are completed.

## **Deliver deeper NYCHA resident engagement at PACT developments after conversion**

To improve conditions for NYCHA residents despite decades of federal disinvestment, NYCHA taps into a more stable funding source through the Permanent Affordability Commitment Together (PACT) program, which converts properties from Section 9 to Section 8 via RAD. Residents who live in PACT developments receive comprehensive improvements, enhanced property management by private-sector partners, and expanded on-site social services. At PACT developments, NYCHA maintains ownership and oversight while a management team is responsible for construction and day-to-day management.

While NYCHA and PACT partners conduct intensive engagement throughout planning, conversion, and construction, more will be done to foster an effective, collaborative relationship between residents and PACT partners.

To address this issue, NYCHA and City Hall will launch “Post-Conversion Resident Partnership Meetings”, delivering expanded outreach at PACT developments through resident meetings and devoted resources from the Mayor’s Office to Protect Tenants. NYCHA will also continue to provide detailed reporting on the PACT program to maintain transparency about work order requests at PACT developments.

## **Support New York’s immigrant communities with dedicated, intensive outreach**

Immigrant New Yorkers have unique challenges engaging with government and often rely on informal and community networks for housing support. This can lead to incomplete information about tenants’ rights and a lack of uptake in City-offered services – which are generally available regardless of immigration status.

MOPT will work with the Department of Housing Preservation and Development (HPD), the Mayor’s Office of Immigrant Affairs, the Commission on Human Rights, the Interagency Response Committee (IRC), and trusted community-based institutions to confront harassment and ensure immigrant New Yorkers have access to the housing resources they need.

As part of this effort, HPD will engage in targeted outreach initiatives in neighborhoods with a high density of immigrant New Yorkers. Starting in two neighborhoods – Sunset Park, Brooklyn and Corona/Elmhurst, Queens – HPD will raise awareness about housing rights and resources and develop networks of solidarity that are capable of implementing and enforcing tenant protections. The initiatives will include multilingual efforts to help tenants navigate unsafe housing conditions, respond to landlord harassment, and apply for affordable housing.

In many of New York City’s low-density immigrant neighborhoods, the housing stock consists of small, unregulated buildings with weaker tenant protections. HPD will offer targeted classes, clinics, and information campaigns to educate tenants about

their housing rights and educate homeowners and small landlords about tenant rights. HPD will also share broader housing resources with homeowners and landlords to help access government resources and services.

It is illegal to discriminate against tenants based on their immigration status. Where owners threaten to call ICE or otherwise retaliate against New Yorkers who report housing code violations based on their immigration status, the City will take swift action to hold those landlords accountable.

## **Drive enrollment in new energy benefits programs to lower tenants’ utility bills**

As more buildings install electric heating, many tenants are facing higher electric bills – driving up their total monthly housing costs. In 2025, the Public Service Commission required utility companies to launch an “Expanded Energy Affordability Program” (EEAP) to provide energy discounts to low-income New Yorkers who struggle to pay their monthly energy bills. While the older Energy Affordability Program – which serves 450,000 households annually – was automatically matched to qualifying residents through HRA, the new EEAP requires eligible New Yorkers to self-enroll.

The Mayor’s Office of Climate & Environmental Justice (MOCEJ) and the Mayor’s Office of Mass Engagement (OME) will expand City-led communications on these programs to drive enrollment in EEAP and lower New Yorkers’ energy bills.

CHAPTER 2

**Preserving  
Affordability  
and Improving  
Housing Quality**

## CHAPTER 2

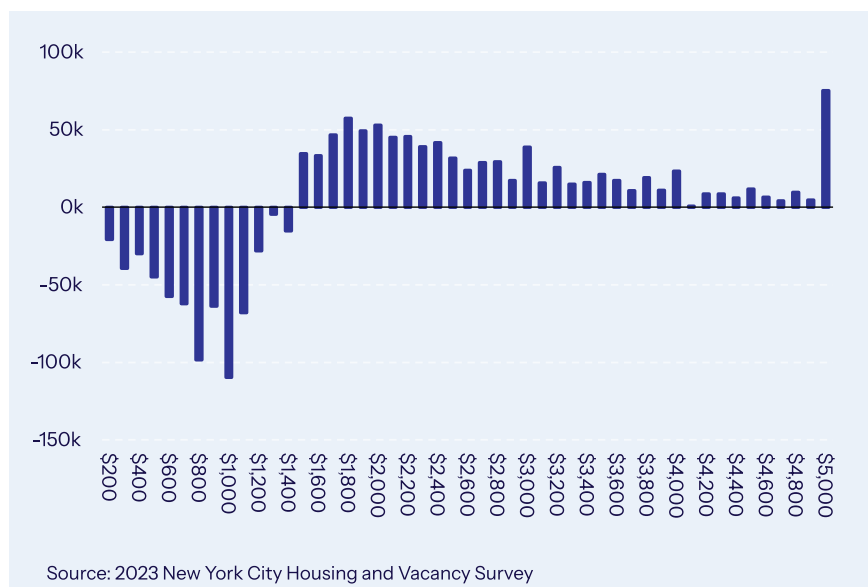
# Preserving Affordability and Improving Housing Quality

The city’s supply of low-cost and regulated affordable housing is a vital but aging resource. Every low-cost home matters – not only for current occupants, but also for future residents. Yet rapidly rising costs have made it harder than ever to operate and maintain these buildings.

Approximately 365,000 homes are publicly supported, City-financed, and governed by long-term regulatory agreements that ensure their affordability and oversight. In recent years, many of these affordable housing developments have struggled as operating costs have outpaced rents, and owners have faced ongoing challenges with rent collection.

Similar issues also confront parts of the unregulated, rent-stabilized housing stock. These buildings differ in size, condition, and location across the five boroughs, and a small-but-crucial subset of them are struggling with operating expenses that exceed rental revenue. In many cases, rent-stabilized buildings still reflect the consequences of highly leveraged acquisitions in the 2000s and 2010s, when gaps in rent-stabilization laws allowed investors to buy these buildings based on aggressive assumptions about tenant turnover, displacement, and rent growth.

Net Change in Monthly Rents for Rental Homes: 1993 – 2023  
(Inflation-Adjusted and Shown in 2023 Dollars)



Over this 30-year period, New York City has experienced a net loss of over 600,000 units with rents of \$1,500 or less (in inflation-adjusted, 2023 dollars), emphasizing the necessity of preserving and stabilizing our remaining low-cost homes.

And, of course, NYCHA's 177,000 homes face the consequences of decades of federal disinvestment, which have left the Authority with a backlog of over \$78 billion in capital repairs needed to address a range of conditions.

Over the next decade, our administration will make historic investments to stabilize the city's current stock of regulated affordable and low-cost housing, including reinvesting in tens of thousands of NYCHA homes – as described in detail in Chapter

3 – to ensure NYCHA is a 21st century model of publicly-owned and stewarded, permanently affordable housing. The result will be 200,000 existing homes preserved or stabilized with meaningful improvements to existing housing conditions and stronger building finances. The administration will also launch innovative programs and expand existing initiatives to address skyrocketing operating costs, without compromising affordability for renters who are struggling to get by.

## 2.1 Lower the cost of operating existing buildings

The most important step to preserving our existing low-cost housing is lowering operating costs. Operating costs are the bundle of expenses that landlords incur to keep their buildings running and, ideally, maintained well for tenants. These costs for multi-family buildings in New York City have increased significantly since 2020 – partially because overall inflation has increased significantly, and partially because certain expenses, including insurance, have skyrocketed.

Our administration will use the City's investment and regulatory powers to lower the burden associated with the four most expensive operating costs for most buildings: insurance, utilities, maintenance and repair, and property taxes. Lowering these costs will benefit both struggling owners and low-income tenants, who cannot afford to shoulder significant rent increases on top of their existing rent burdens.

### **Launch a new City-backed insurance program for regulated housing**

The dramatic increase in insurance costs for New York City's affordable and rent-stabilized housing stock has placed growing strain

on building finances and undermined the City's housing investments. From 2018 to 2025, annual insurance premiums for property and liability coverage increased from about \$600 per rental unit to about \$1,800 per rental unit in City-financed buildings. This increase has caused financial distress for buildings and owners of affordable and rent-stabilized housing.

To address this problem, the City is investing \$100 million to back a new, lower-cost insurance program. The City expects to launch the new program in 2027 with approximately 20,000 regulated homes, expanding to 100,000 homes in 2030.

In addition to stabilizing expenses for existing housing, this investment will also produce efficiencies for new affordable housing. Currently, for every \$100 increase in annual insurance costs, the City must invest \$1,200 in additional City capital subsidy when completing a new affordable housing project. Once the new insurance program reverses recent cost trends, the City will have millions of dollars more each year to subsidize deeper affordability rather than subsidizing more expensive insurance premiums.

## Expand water affordability benefits for multi-family buildings

Water and sewer costs are another growing and unpredictable operating expense for affordable housing providers, and owners of affordable housing have limited ability to absorb sudden utility cost spikes.

In 2016, the Water Board created the Multi-family Water Assistance Program (MWAP) to provide some cost relief and predictability for affordable housing. This year, the program is expected to benefit 75,000 low-income households – an increase from 48,000 households in 2025. Beyond 2026, the City will continue to work with the Water Board to provide operating cost relief for affordable housing and find additional ways to manage unpredictable water expenses.

## Streamline façade repair requirements

Following an 18-month study that concluded in January 2026, the DOB will modernize the process of facade inspection and repair, which will help to reduce costs for owners and stabilize our housing stock while maintaining safety protections. Key improvements will include, among many initiatives:

- Focusing the placement of sidewalk sheds on buildings with actually unsafe and hazardous conditions
- Extending the baseline filing frequency from every 5 years to every 6 years, and allowing buildings that are fewer than 40 years old to complete a 12-year cycle for more costly, hands-on inspections
- Developing a pilot program to explore potential use of human-monitored drones to qualify buildings for exemptions, allowing safer and more cost-efficient inspections

## Incentivize investments in housing quality and energy efficiency

The 2026 New York State budget includes provisions to extend and expand the J-51 program, which helps to address the cost of major capital improvements and protect long-term affordability through targeted tax abatements. This extension runs through 2036, providing building owners with long-term security to utilize the program for larger capital projects that often take multiple years to plan and complete.

In addition to helping multi-family rental building owners make deferred health and safety improvements, J-51 supports low-to-moderate cost buildings and residents of income-restricted co-ops and condos in paying for energy efficiency and decarbonization improvements to their building so they can achieve Local Law 97 compliance and avoid costly penalties.

The NYC Accelerator program will assist owners with end-to-end support navigating the process, from identifying eligible upgrades and incentives to accessing technical assistance, to securing bridge and long-term financing needed to undertake major capital improvements, and filing for the J-51 tax abatement.



Workers take down a shed. Credit: Mayoral Photography Office

## **Making unused and underutilized apartments available for New Yorkers**

Over the last several years, there has been significant public discussion about the possibility that owners of rent-stabilized homes are keeping low-cost homes offline for extended periods of time – with a range of narratives to explain why. The NYC Housing and Vacancy Survey (NYCHVS), the only representative data source that captures information about the entire supply of rent stabilized homes and their occupants, has shown that low-cost homes are incredibly rare, very few of them are vacant, and, when they become vacant, they are leased up quickly. Data from the 2021 and 2023 NYCHVS show that low-cost, low-quality units represent less than 1% of our total housing stock.

Low-cost homes are, however, an incredibly important resource. The City launched the Unlocking Doors pilot program to respond to concerns that owners could not afford the necessary upgrades to rent low-cost, vacant, poor-quality units. After receiving no eligible applications during the first round of the program, the City increased the money available for in-unit upgrades to \$50,000 per unit in 2025. To date, there has been little to no engagement with the program and there are still no eligible, completed applications.

It is vital that any and all low-cost homes are available to New Yorkers in need. The City remains ready to work with owners of any such homes to address housing quality challenges that may prevent them from being rented.

## **Evaluate how property taxes are calculated for majority rent-stabilized buildings**

While property taxes are generally determined by State law, the City is able to take limited action on its own when calculating property taxes for multi-family housing. For example, since the State Legislature passed the Housing Stability and Tenant Protection Act of 2019, the economics of many rent-stabilized buildings have changed. With landlords no longer incentivized to harass tenants out of their long-time apartments to raise rents at turnover, purchases of majority rent-stabilized buildings have decreased. In turn, growth in the value of many of these buildings has also decreased.

In 2026, the Department of Finance (DOF) recognized these altered values as part of its annual property tax calculations. DOF changed the assumed capitalization rate of approximately 15,000 majority rent-stabilized buildings. This change will mean that, on average, majority rent-stabilized buildings' property taxes will be 1.3% less in FY27 than they would have been absent this new capitalization rate.

Over the next year, DOF will explore additional changes to how it calculates the property taxes of majority rent-regulated buildings.

## 2.2 Expand the scale and speed of existing preservation programs

### Double down on preservation strategies that work

HPD's preservation programs stabilize existing affordable housing, provide tax relief and capital subsidies to owners who commit to long-term regulatory agreements, and bring previously unregulated buildings under public stewardship through ownership transfers. Preservation has always been a core part of HPD's mission and is an important complement to strong enforcement. The agency's preservation programs improve tenants' lives where they live, right now.

But with consistent agency staff shortages and surging demand from building owners over the past several years, HPD's preservation pipeline has grown at a pace and volume faster and bigger than the agency could support. Beginning in 2026, our administration will provide additional resources to this central function of HPD to clear its backlog of applications and take in new preservation requests more quickly. The Mayor's first Executive Budget prioritized more than \$2 billion in capital funds for HPD's preservation of existing low-cost and affordable housing across FY27 and FY28, more than a 35% increase from the average in FYs 24-25. This represents a historic commitment that will allow HPD to preserve thousands of affordable homes – preventing displacement, maintaining community stability, and meeting the needs of residents.

### Invest in Mitchell-Lama buildings across New York City

The Mitchell-Lama Program is a cornerstone of New York City's affordable housing system. Established in 1955 by New York State, the program provided low-interest mortgages and property tax exemptions to incentivize the construction of limited-profit rental and cooperative housing for middle-class households. The program was hugely successful, producing more than 130,000 homes in the five boroughs between the mid-1950s and the late 1970s.

Today, the City oversees approximately 44,000 Mitchell-Lama homes across 90 developments (New York State supervises another 48,000 Mitchell-Lamas). Two-thirds of these City-supervised developments are cooperatives, making the program the keystone of affordable cooperative housing in the country, a pioneer of mixed-income development, and a model for resident voice in building governance.

The program is at an inflection point. Most developments are over 50 years old and are reaching their first major capital investment cycle, at a time when they need more than a typical moderate rehabilitation. Beyond base repairs to roofs, façades, elevators, kitchens, and bathrooms, developments often need a first-time replacement of plumbing, electrical, heating, and hot water systems, work that requires opening apartment walls and remediating lead, asbestos, and other hazards. Additionally, Mitchell-Lamas must make sustainability investments under Local Law 97, including solar, hot water electrification, and roof insulation by 2035, and heat pumps, wall insulation, and full electrification by 2050.

The portfolio's capital needs are significant and risk accelerating without action. The City will dedicate hundreds of millions of dollars across FY27 and FY28 specifically to address physical distress in City-supervised Mitchell Lamas, which are expected to preserve upwards of 2,800 units.

The City is also committed to taking a holistic, portfolio-wide approach to addressing the capital needs and broader challenges facing this critical housing stock. The City will develop a comprehensive set of tools to put the Mitchell-Lama portfolio on a more sustainable path.

## Second Atlantic Terminal Housing

In 2025, HPD and the New York City Housing Development Corporation (HDC) closed financing for the rehabilitation of Second Atlantic Terminal Housing Corporation, a City-supervised Mitchell-Lama co-op in Fort Greene, Brooklyn. The project includes three residential buildings with more than 300 affordable homes and three commercial spaces, helping preserve long-term affordable homeownership opportunities for low- and moderate-income New Yorkers while addressing critical building infrastructure and capital needs. Supported by \$38 million of public investment, the rehabilitation will deliver significant building and sustainability upgrades. Planned improvements include roof and façade restoration, boiler and plumbing system upgrades, energy-efficiency measures, and the installation of solar panels. The project reflects the City’s continued commitment to preserving and modernizing affordable housing while advancing resiliency and sustainability goals for communities across New York City.

## 2.3 Leverage new preservation tools to secure affordability, stability, and quality

### Launch “Targeted Owner Options for Long-term Stability” (TOOLS) to stabilize and fortify the financial health of affordable housing

The affordable housing stock is facing historic increases in operating costs; incomes have stagnated, and residents have more difficulty paying rent, leading to high arrears. HPD will implement several stabilizing tools to improve buildings’ finances and protect tenants.

First, HPD will explore allowing owners to pool existing reserves into one, flexible pot of funds that can be used to address immediate capital and operating needs. Currently, owners are not allowed to transfer reserves between buildings or pool them to access lower-cost loans. If owners choose to use these reserves for capital improvements, HPD will also coordinate for expedited Housing Maintenance Code violation removal when underlying conditions are cured.

Second, for projects financed with Low Income Housing Tax Credits but do not benefit from a full 420-c property tax exemption, projects will be able to benefit from an expedited process to receive the as-of-right exemption more quickly.

Third, HPD will connect tenants to financial assistance prior to entering Housing Court for non-payment of rent, freeing up right-to-counsel attorneys to focus on the most challenging Housing Court cases.

### Develop new acquisition options for at-risk buildings and portfolios

Escalating operating costs and real estate speculation has put several large, mostly rent-stabilized portfolios at risk of financial and physical distress. Working with organized tenants, the Mamdani administration will support the creation of new acquisition and stabilization tools to help preserve and protect this housing.

Specifically, HPD will work with vetted, responsible landlords who can immediately stabilize and improve portfolios under new ownership – including, where appropriate, with community land trusts (CLTs) and tenants who want to pursue limited-equity cooperative ownership. HPD can facilitate these sales with capital investments and discretionary tax abatements.

These ownership transfers will embed public stewardship, tenant-oversight, long-term affordability, and higher quality housing in these portfolios, providing immediate and long-term benefits to tenants and neighborhoods across the city.

### **Create a preservation pre-development fund for affordable housing non-profits and HDFC cooperatives**

The City’s partners in affordable housing preservation and rehabilitation vary in size, capacity, resources, and experience. HPD is committed to supporting a diversity of buildings and organizations, so that the City’s development partners reflect the diversity of New York City itself.

With funding from philanthropic organizations and financial institutions, HPD will partner with these groups to create a fund for non-profit building owners and HDFC cooperatives that want to take part in HPD’s programs but do not have sufficient funds available to qualify for long-term HPD financing. For example, the pre-development fund could help owners pay for emergency repairs and critical due diligence steps that are required to receive City financing and will help stabilize their buildings for the long-term.

### **Launch the Supportive Housing Preservation Program**

HPD will create a new Supportive Housing Preservation Program to bolster existing, service-enriched housing opportunities. This critical piece of the affordable housing stock, described in more detail in Chapters 4 and 8, needs additional investment to respond to increased costs.

### **Accelerate the use of the Universal Affordability Preference for preservation**

Enacted as part of the “City of Yes” zoning reforms in 2024, the Universal Affordability Preference (“UAP”) provides buildings that include qualifying affordable housing with greater allowable densities than market-rate housing in all medium- and high-density neighborhoods.

In collaboration with owners of large, affordable housing campuses across the city, the administration will use this framework to encourage the construction of new housing that can generate dedicated revenue to preserve existing affordable housing on such campuses. That means deeper and permanent affordability for at-risk affordable housing without additional public subsidy.

This preservation pathway will give residents of affordable housing campuses additional options to strengthen and preserve affordable housing for the long-term. Crucially, this pathway will only be available for development that generates revenue dedicated to preserving existing affordable housing or creating new affordable housing.

## 2.4 Support local legislation to enable new forms of social housing

### **SAFER Homes Act**

The administration will work with Council Member Pierina Sanchez, Chair of the City Council’s Housing & Building Committee and lead sponsor, to pass and implement the SAFER Homes Act. The legislation will reinvent the Third-Party Transfer (TPT) program, a key enforcement and preservation program by which the City may transfer distressed properties to qualified, mission-driven owners for rehabilitation and long-term affordability. Building on key recommendations from the 2021 TPT Working Group, The SAFER Homes Act will focus on the City’s most distressed buildings where owners have consistently failed to pay municipal charges—including property taxes and water bills—and have accumulated a large number of serious Housing Maintenance Code violations.

The SAFER Homes Act will give the City stronger tools to deliver safe and dignified living conditions for New Yorkers. The bill responds to concerns with past administration of TPT and, paired with resources from HPD, will support owners who seek to redeem their properties. Ultimately, the proposed legislation will stabilize some of the most distressed buildings in the city and hold many of the worst landlords accountable, while preserving homeowner equity and providing new pathways to resident ownership.

### **Community Opportunity to Purchase Act (COPA)**

The administration will also work with Council Member Sandy Nurse to pass the Community Opportunity to Purchase Act (COPA). COPA would give qualified buyers with a proven track record in managing affordable housing an exclusive window to purchase certain properties when they go on the market and an opportunity to match the terms of an offer once that window closes. By doing so, COPA allows qualified organizations to more easily acquire buildings in need of responsible ownership.

COPA provides an extra layer of protection for tenants of distressed properties, who may be at particular risk for displacement or further declining conditions if their buildings were to be purchased by speculative buyers.

# Spotlight on the Bronx

Nowhere in New York City are housing quality and stability issues more pronounced than the Bronx. 10% of households in the borough are subject to an eviction filing every year, and 26% of households reported three or more key maintenance deficiencies in their home in the 2023 NYC Housing & Vacancy Survey. Most recently, Bronxites have been shaken by a series of devastating residential fires – displacing residents, fracturing communities, and causing a tragic loss of life.

These challenges are related to the City’s legacy of racial and ethnic discrimination and segregation, particularly acute in parts of the South and Northwest Bronx. They are the result of redlining, disinvestment, and the siting of polluting uses in these neighbor-

hoods, which are disproportionately home to Black and Brown New Yorkers, poor housing quality has been exacerbated by neighborhood disparities, such as heat vulnerability, asthma risks, and access to broadband internet. Despite these compounding challenges, generations of residents, community-based organizations, and elected officials have fought for their neighborhoods and pushed the City to do better.

Since 2014, HPD has financed over 42,000 new affordable homes in the Bronx, bringing high-quality and affordable homes to thousands of existing and new residents. NYCHA has comprehensively renovated or is in the process of comprehensively renovating over 9,000 homes in the Bronx at developments,



*Mayor’s Office of Equity and Racial Justice Commissioner Afua Atta-Mensah delivers remarks. Credit: Mayoral Photography Office*

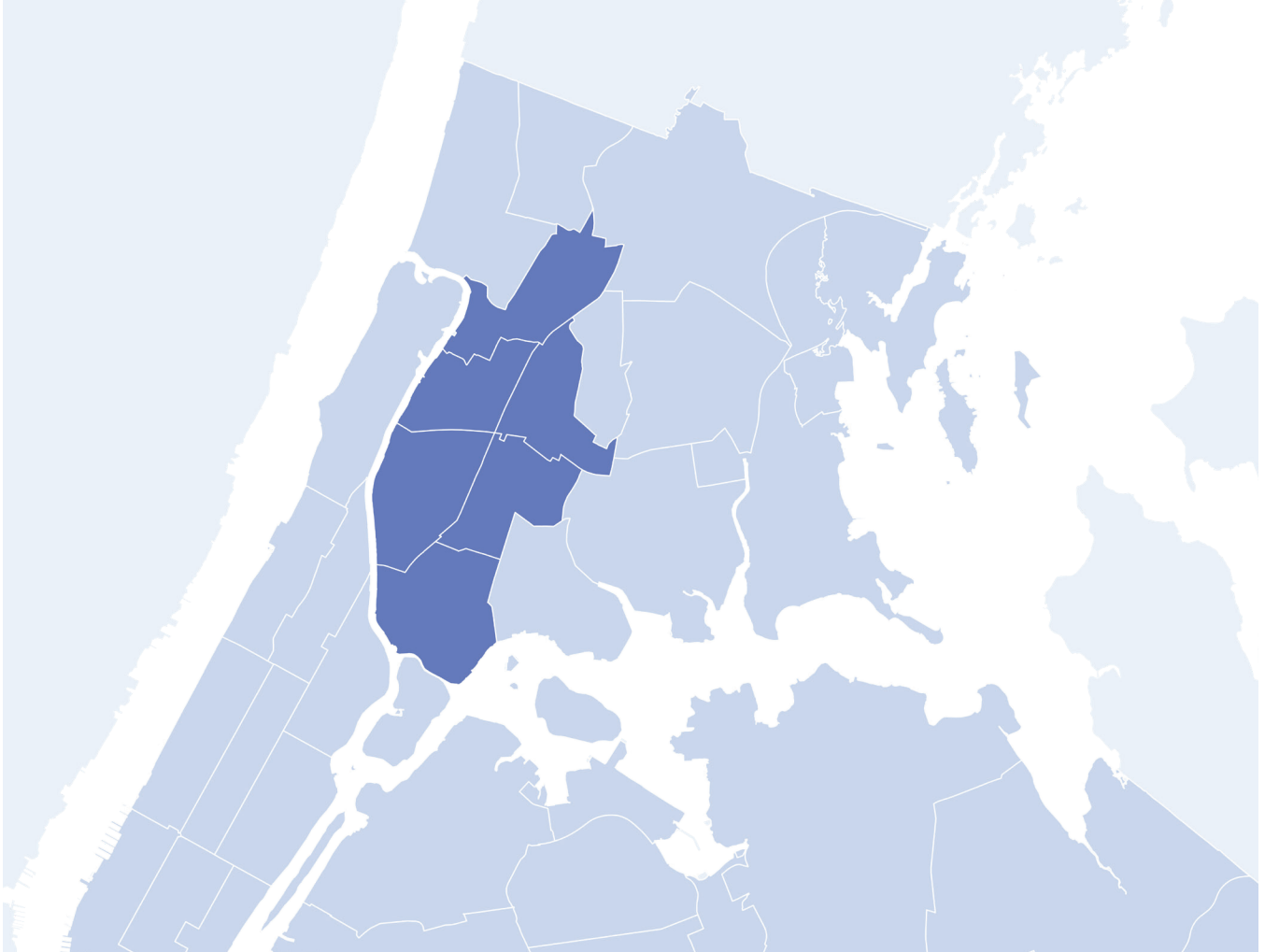
including Betances, Baychester, Edenwald Houses, Bronx River Addition, and Eastchester Gardens. These investments have produced and preserved tens of thousands of affordable homes and transformed lots left vacant for decades. However, affordable housing development alone cannot address the generations of disinvestment. Thriving neighborhoods require a wide range of resources and amenities, and more investment is needed to support existing buildings and their residents.

In the Fall 2026, HPD, MOPT, and the Mayor's Office of Equity & Racial Justice, in collaboration with other City agencies, local elected officials, and community leaders, will launch an intensive planning process to coordinate proactive government actions in the Bronx, targeting the neighborhoods with the highest-needs: the South Bronx (Mott Haven, Melrose, Tremont, Crotona) and Northwest Bronx (Fordham, University Heights, Kingsbridge, Bedford Park).

This Bronx Plan will bring an all-of-government approach to improve housing quality, reduce health disparities, and build equity for low-income and working-class Bronxites. The Plan will promote healthy buildings and healthy neighborhoods and will include:

- Proactive interagency outreach and enforcement actions in buildings where systemic health conditions like asthma and elevated lead levels have been identified.
- Targeted HPD assistance to building owners with low-cost interventions to improve conditions and prevent further deterioration, which leads to more serious housing quality and safety concerns.
- Together with the Health Department, expand tenant and owner engagement workshops will be created addressing the intersection of health and housing, shaped with input from community-based organizations targeting gaps in relevant housing resources.
- Coordinated community improvement plans in targeted areas with significant prior affordable housing investments where quality of life barriers remain. HPD will partner with local stakeholders and other City agencies to pursue interventions, including improved maintenance of vacant lots and low-cost design changes to improve sidewalk cleanliness, lighting, safety, accessibility, landscaping, and public art.
- Determining the suitability of vacant retail and community facility spaces in HPD-regulated affordable housing buildings and on NYCHA campuses for new or expanded childcare centers or other community services, in collaboration with the Mayor's Office of Child-care, the Health Department, and partners in philanthropy.
- Piloting a tenant-based equity program, in partnership with philanthropy and banks, with the goal of ensuring that long-term tenants can build wealth without ownership risk. Today, renters contribute to their buildings' stability by paying rent, maintaining their apartment, and building community with their neighbors. Yet the value created by those contributions is not shared with tenants, with all appreciated value flowing to the owner. This pilot will aim to address that imbalance, which has a particular impact on Black New Yorkers, who have been especially harmed by racial exclusion in the housing market

As the City doubles down on its investments in creating and preserving affordable housing, we must also work with communities to ensure that these investments are coupled with infrastructure and amenities that support thriving communities and reduce disparities in access to opportunity. As part of this work, we will support communities and tenants in organizing and exercising their collective power of self-determination.



*The community districts in the Bronx that this plan will focus on.*

CHAPTER 3

# Securing NYCHA's Future

## CHAPTER 3

# Securing NYCHA's Future

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

Today, NYCHA is home to 1 in 17 New Yorkers, providing affordable housing to over 500,000 authorized residents through public housing and Permanent Affordability Commitment Together (PACT) programs as well as Section 8 housing. NYCHA has over 177,000 apartments in 2,410 buildings across 335 conventional public housing and PACT developments. With a housing stock that spans all five boroughs, NYCHA is a city within a city. 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, 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.

### NYCHA's History

The past twenty-five years have been defined by attempts to stabilize NYCHA's needs amidst growing funding constraints. NYCHA is now at a critical inflection point, and the Mamdani Administration is committed to playing an active role in supporting NYCHA and NYCHA residents towards a more stable and dignified future.

NYCHA was created in 1934, and through the 1970s was actively acquiring, rehabilitating and building public housing, predominantly with federal resources. In 1973, federal funding for newly constructed public housing units was temporarily suspended, marking the beginning of a shift towards a voucher-based model with the creation of the Section 8 program in 1974. In the 1990s, federal funding for public housing moved from a single, performance-based subsidy grant to separate, per-unit operating and capital subsidies, starting a gradual decline

in federal funding to support even the capital and operating costs of existing NYCHA homes. Exacerbating these funding challenges, between 1990 and the early 2000s, New York State and New York City stopped financially supporting 20,000 units of State and City-built developments in New York City, shifting responsibility for their operations and maintenance to NYCHA, without any operating or capital funding to take on the increased property management and ownership responsibilities.

In January of 2019, to resolve a federal lawsuit against NYCHA, the US Department of Housing and Urban Development (HUD), the Southern District of New York (SDNY), the City, and NYCHA signed an agreement (HUD Agreement or Agreement) which appointed a Federal Monitor to oversee NYCHA and established compliance requirements in the areas of heat, elevators, lead, mold, pest control and waste management, and unit inspections. The Agreement estab-

lished clear compliance goals and requirements for day-to-day maintenance, as well as numerous obligations and timelines for capital investments, including system replacement timelines related to heat and elevators, lead abatement, and waste management. The Agreement also required an organizational assessment and a full reorganization of the agency to improve business practices and provide better services to residents. More information about the Agreement and NYCHA's progress towards compliance goals can be found in the Monitor's quarterly public reports and additional data is available on NYCHA's public dashboards.

Since 2019, the City has provided \$3.6 billion in City Capital funding through 2035 to facilitate NYCHA's ability to meet the Agreement's terms. In 2026, with a total of \$5.6 billion in the 5-Year Capital Plan across existing funds, investments made in the 2026 preliminary plan, and new additions in the Mayor's first Executive Budget, we are dedicating the most City capital to NYCHA in recent history.

January 2029 will mark the 10-year anniversary of the HUD Agreement, and NYCHA must make significant strides over the next three years to come further into compliance and improve day-to-day conditions for residents as they await long-term full-scale renovations.

### NYCHA's Physical Needs Assessment

Despite significant improvements in service delivery since the initiation of the HUD Agreement, no amount of reform can wholly counterbalance the systemic disinvestment in public housing by the federal government that NYCHA has experienced over the course of the last six decades. NYCHA saw a steep increase in capital needs that peaked in 2023, as demonstrated by the continuous increase in the Physical Needs Assessment

(PNA), an evaluation of the physical conditions of NYCHA properties, and assessment of the associated cost to repair or replace components and building systems beyond their useful lives. In 2023, NYCHA's PNA increased to \$78.3 billion over a 20-year horizon; up from \$45 billion of capital need in 2017.

Since 2023, however, NYCHA's modernization efforts and capital investments have begun to slow the growth of NYCHA's PNA for the first time in recent history. While the capital need across the portfolio remains high, NYCHA's 20-year PNA decreased slightly in 2026, despite aging properties and high inflation. These figures demonstrate NYCHA's ability to recapitalize the portfolio and address critical property needs over time, given access to capital funds and creative redevelopment tools.

As NYCHA's capabilities have matured, NYCHA has an opportunity to return to its roots as a public developer – in addition to its roles as a public property manager and Section 8 administrator – by taking on a more active role in creating additional housing for current residents and other low-income New Yorkers.

NYCHA's three modernization initiatives – Permanent Affordability Commitment Together (PACT), the Public Housing Preservation Trust (Trust), and Comprehensive Modernization (Comp Mod) – form the cornerstone of NYCHA's long-term preservation strategy. PACT utilizes the federal Rental Assistance Demonstration (RAD) program to convert Section 9 public housing units to the Project-Based Section 8 funding. Properties converted through PACT engage private property managers for day-to-day building management, but the land and buildings remain under the ownership of NYCHA. Moreover, NYCHA retains significant

oversight of PACT property management vendors.

Continuing the evolution of improvement, and created through New York State legislation sponsored by Senator Julia Salazar in 2022, the Public Housing Preservation Trust is a public entity that provides another pathway to converting public housing developments to Section 8 through federal mechanisms such as RAD. Following conversion, the Trust conducts comprehensive repairs and NYCHA continues to manage the property. Under the Public Housing Preservation Trust, the land and buildings continue to be owned by NYCHA, and property management remains under NYCHA's purview. A development's residents must opt-in to the Trust through a certified voting procedure. In both PACT and the Preservation Trust, all residents' rights are preserved.

Under Comp Mod, NYCHA is able to holistically renovate buildings and refine best practices for how the agency performs direct

capital investments. However, without the ability to access additional private capital afforded through PACT and the Trust, and without the higher operating subsidies offered by the Section 8 program, Comp Mod is not a scalable alternative to PACT or the Trust for delivering capital investment without a significant infusion of additional federal funding.

Over the past seven years, NYCHA has announced public goals to convert and renovate 62,000 units through the PACT program and 25,000 units through the Trust program. To date, roughly 44,600 units of NYCHA's over 177,000 apartments (25%) have already been renovated or have an identified path to improved conditions through PACT, the Trust, or Comp Mod.

NYCHA is now at a critical inflection point. While the Authority must still maintain a clear-eyed focus on improving conditions for residents through day-to-day improvements and preservations programs, NYCHA can



Mayor Mamdani makes an announcement at Highbridge Gardens in the Bronx.  
Credit: Mayoral Photography Office

also begin to implement initiatives that can both provide new opportunities for NYCHA residents and help the City tackle its broader housing affordability crisis. As such, the

Mamdani administration's approach to NYCHA will encompass the following four broad strategies.

### **3.1 Address major capital needs and support effective operations in Section 9 properties, while increasing accountability to resident experiences and participation**

NYCHA is currently investing over \$6 billion (using City, State, and Federal sources) in its Section 9 properties across 500 capital projects. These are major investments in building systems that are key to both immediate improvements in resident quality of life and preserving buildings for future generations: heating system renovations, including boiler replacements and upgrades to new technologies such as heat pumps; elevator replacements; roof replacements; waste and pest management upgrades; building facade repairs that allow for sidewalk shed removal; and property flood protection. NYCHA is also making investments in other areas that are key to resident safety and quality of life, including CCTV cameras and lighting; community center renovations; and new and improved playgrounds and sport courts.

But more work is necessary. To continue to make significant improvements to its properties, NYCHA will address persistent issues through targeted investment in NYCHA's primary areas of physical need, while innovating in how NYCHA modernizes and manages its properties.

#### **Ensure healthy NYCHA homes by fixing leaks and fighting mold**

Waste plumbing lines that serve bathrooms and kitchens are the primary drivers of leaks and mold in NYCHA apartments. NYCHA's

Waste Plumbing Initiative is a cost-effective, systemic approach to target the developments with the worst plumbing, replacing deteriorated lines and renovating kitchens and bathrooms to address root causes at scale. By combining plumbing line replacements with kitchen and bath renovations, the program improves resident quality of life, significantly reduces maintenance needs and operating costs, and protects buildings over the long-term by preventing future leaks and mold. To achieve a leak- and mold-free future for residents, NYCHA's Waste Plumbing Initiative will bring upgraded conditions to a number of new developments across the city.

At the same time, NYCHA will expand the specialized Mold & Leaks Restore & Renew Program (MLRR) to deliver immediate relief for residents with long-standing issues, regardless of whether their development is a part of the Waste Plumbing Initiative. The MLRR program brings together all necessary trades – plumbers, plasterers, bricklayers, carpenters, and painters – to fully resolve leaks and restore apartments in a coordinated effort, prioritizing residents with the longest-standing issues. Building on proven results and with support from the City, NYCHA will expand its centralized MLRR teams to focus on high-need developments, working closely with residents as partners.

## **Improve NYCHA’s elevator performance**

Reliable elevator service is essential to safe and accessible housing – particularly for older adults and residents with mobility challenges. To ensure residents can consistently access their homes, the City will fund a targeted initiative to modernize and rehab NYCHA’s aging elevator infrastructure, which is older than 25 years on average. This investment will support upgrades and replacements of critical components to “like new” condition. Together, these improvements will enhance reliability, reduce outages, lower long-term operating and maintenance costs, and improve quality of life for residents.

## **Deliver NYCHA’s “Clean Heat for All” program to 20,000 families**

NYCHA’s Clean Heat for All program delivers reliable and sustainable heating, cooling, and hot water to families who live in public housing. A partnership between NYCHA, the New York Power Authority, and New York State Energy Research and Development Authority, the program brings window heat pump units developed specifically for retrofitting multi-family residential buildings to NYCHA developments. These pumps provide stable, quiet, environmentally-sound heating and cooling in each unit, and give residents the ability to control temperature in their homes.

To meet NYCHA’s Clean Heat for All commitment and deliver on its obligations under NYC’s Cooling Law (Local Law 23 of 2026), this administration will support NYCHA in its plan to bring window heat pumps to 20,000 NYCHA families over the next five years. NYCHA has already installed heat pumps at Woodside Houses and is planning heat pump projects at several additional developments, including Beach 41st Street

Houses. The coming years will also see the installation of thousands of heat pumps at PACT developments, including Bay View Houses and Campos Plaza II.

## **Boost participation in NYCHA Resident Associations**

NYCHA residents benefit from a unique and meaningful resident leadership and governance structure. From Resident Associations at the development level to the City-wide Council of Presidents (CCOP), NYCHA residents are offered structured opportunities for significant input and decision making in their homes.

NYCHA’s public housing residents are represented by approximately 200 Resident Associations. However, elections for Resident Association members typically see only 3-5% voter turnout, and only a small number of residents regularly attend Resident Association meetings. Opportunities to engage in a meaningful way can help NYCHA residents be more closely connected to their neighbors and offer clarity about important NYCHA processes and services NYCHA offers to residents.

Through a partnership between NYCHA and City Hall, the Mamdani administration will encourage NYCHA residents to participate more fully in their Resident Associations and communities. Resident Association meetings are critical spaces for debate and discussion about public housing in New York City. The administration will work together with NYCHA to encourage increased voter turnout and participation in Resident Association meetings.

## **Inaugurate “NYCHA in Your Neighborhood” Engagements**

As part of its commitment to meet New Yorkers where they are, our administration and NYCHA launched “NYCHA in Your



Mayor Mamdani and NYCHA CEO Lisa Bova-Hiatt announce the NYCHA Sustainability Agenda. Credit: Mayoral Photography Office

Neighborhood” in May 2026. As mentioned in Chapter 1, this new series of local forums will continue NYCHA’s commitment to resident engagement by connecting residents to in-person support from NYCHA for any individual housing issues and provide access to services from multiple City agencies.

At each event, senior NYCHA representatives lead small group discussions on a variety of policy topics, including but not limited to heat, pests and waste, elevators, mold, lead, and public safety. NYCHA staff also host resource tables to provide residents with one-on-one assistance regarding apartment repairs, tenancy concerns, environmental issues, and more.

Representatives from multiple City agencies are available to connect residents to additional services and support, including the Mayor’s Office to Protect Tenants,

the Department of Social Services, the Department of Health and Mental Hygiene, the Department of Youth and Community Development, the Department for the Aging, and the New York City Police Department.

### **Launch a new Ombudsman Call Center model for a new “Critical Repairs Initiative”**

NYCHA’s Mold and Leaks Ombudsperson Call Center (OCC) provides dedicated support to NYCHA residents who are experiencing mold or leaks in their homes. Repairs are completed by NYCHA’s Mold Response Unit, a specialized case management team that solely focuses on OCC cases. Since its creation in 2019, the OCC has assisted nearly 30,000 NYCHA households. The OCC is available for residents of buildings owned and managed by NYCHA, as well as those owned by NYCHA with private management

and those that transitioned through the PACT program.

With new funding in the Mayor’s first Executive Budget, NYCHA will create a Critical Repairs Initiative (CRI) to serve public housing residents who are experiencing critical, long-standing conditions in their homes that impact habitability, including major structural damage, missing or unusable fixtures or cabinetry, significant floor or ceiling damage, or other serious deficiencies identified through inspection. CRI will expand upon the OCC’s effective model to improvements beyond mold and leaks. (This parallel initiative will be executed and governed entirely separately from the Baez consent decree that originally established the OCC for mold and leaks only.)

Under CRI, a NYCHA resident experiencing one of these critical, long-standing repair issues can call the CRI and expect clear communication and stronger case management to ensure that repairs are completed.

### **Accelerate vacant unit readiness**

In recent years, NYCHA has made significant progress turning over vacant units to be occupied — boosting annual move-ins by over 50 percent since 2023, cutting average turnaround time by 73 days since August 2024, and standardizing environmental testing and abatement to ensure every “turned-over” apartment is lead free, mold-free, and

asbestos safe. Nevertheless, roughly 6,088 units remain vacant as of May 20, 2026. This is due to the extensive repair and environmental safety work required after long tenancies (25 years on average), and because most move-ins are transfers from other NYCHA apartments, which creates another unit for NYCHA to turn over.

The lead and asbestos work is time-consuming and costly: the average cost to make each apartment move-in ready is about \$59,000 (\$25,000 for asbestos abatement, \$15,000 for lead abatement, and \$19,000 for general repairs). However, all that work means that every resident will move into a newly renovated and safe home.

The City is investing \$256 million in capital funds and \$118 million in expense funds through FY30 to restore vacant NYCHA apartments and prepare them for tenancy. This represents the largest capital commitment to vacant unit turnover in the City’s history. With this additional funding, NYCHA will be able to renovate more units, serving more New Yorkers who need homes. Families experiencing homelessness in particular will benefit from these investments, as about half of all new admissions to NYCHA public housing in 2025 were referred by DHS and moved from shelter into permanently affordable NYCHA homes.

## **3.2 Deliver comprehensive repairs and long-term stability through PACT and the Public Housing Preservation Trust**

In conversions to both PACT and the Preservation Trust, all apartments are updated and modernized, while ensuring that rents remain at 30% of resident households’ income

and that all resident rights and protections are preserved. Resident voices are a critical part of the process and residents will partner with the Trust and PACT Partners during the

renovation process. The main differences between the Trust and PACT programs are that the Trust is a public entity created under State law, and it retains a public workforce: NYCHA employees continue to manage the buildings through a contract the Trust enters with NYCHA.

Under this administration, the Preservation Trust will take aggressive steps toward meeting its goal of 25,000 apartments. NYCHA and the Preservation Trust will soon finalize terms and begin construction at its first developments – Nostrand Houses in Brooklyn and Bronx River Addition in the Bronx – gut renovating apartments, modernizing infrastructure (like elevators, heating and cooling), and upgrading community facilities like community centers and Resident Association offices. At both sites, residents will pick out kitchen finishes, provide input on community partners, and begin the pro-

cess of reinvesting in their communities for the next generation of NYCHA.

NYCHA will also continue to make progress towards the goal of comprehensively renovating 62,000 homes and putting them on stronger financial footing through PACT conversions, but the administration will work with NYCHA, PACT Partners, and residents to ensure the program remains accountable to residents.

### **Strengthen the PACT program as it enters its tenth year**

In 2016, NYCHA launched the PACT program, which allows NYCHA and private development partners to access billions in private and federal dollars to repair and maintain public housing by converting developments to the Section 8 program via RAD. Following conversion, NYCHA retains ownership over the buildings and land, and



A wayfinding sign at New York City's first-ever NYCHA in Your Neighborhood event. Credit: Mayoral Photography Office

PACT residents have the same basic rights as traditional public housing residents. Through the 2016 “RAD Roundtable,” NYCHA adopted rights and protections for residents that far exceeded federal standards.

Since PACT began, over 32,000 homes across 117 developments have received repairs or are currently in renovation, and over \$10 billion in capital repairs have been completed or are underway. An additional nearly 14,000 homes across 57 developments are in the planning or pre-development stages.

As PACT enters its tenth year, City Hall and NYCHA will engage a range of stakeholders to understand lessons that can help strengthen the program. Since PACT’s inception, the program has evolved and improved significantly. Today, the PACT planning process includes years-long resident engagement, led by Resident Associations with technical assistance from the PACT Resource Team – an independent group of planning, policy, housing, and/or urban design advisors. Resident Associations play a key role in developing community plans that memorialize a vision for design, property management, social services, and more. Resident Associations drive the project priorities, including the selection of the PACT partner team.

Given this significant investment in up-front planning and engagement, it is critical to ensure that PACT partners follow through. At this 10-year juncture, we will look at how PACT has delivered critical modernization to thousands of NYCHA tenants, and where it may fall short of meeting its goals. The City and NYCHA will launch deeper engagement opportunities for PACT residents following the completion of renovations to make sure that residents are aware of their rights, that community plans are being implemented to the full extent of residents’ visions, and tenants are experiencing improved conditions and management of their properties.

NYCHA is also reviewing internal and external processes with development partners who manage PACT properties following their conversion. For example, NYCHA and its partners will determine best practices to support the completion of various federally-required processes for tenants to remain in good standing under Section 8. NYCHA will also assess how to simplify the process for securing family members with succession rights. In addition, NYCHA will launch the “Pathway to Authorization Program” that builds off of a previous pilot program and provides a limited-time opportunity for occupants of units to gain authorized status upon conversion, provided they meet certain eligibility requirements. Finally, the City and NYCHA will begin PACT Technical Roundtables for NYCHA residents and community groups. These briefings will offer opportunities for NYCHA staff to describe the technical aspects of Section 8 and Section 9 programs for residents in detail and dispel misinformation about residents’ rights under each option.

### **Deliver deeper NYCHA resident engagement at PACT developments after conversion**

While NYCHA and PACT partners conduct intensive engagement throughout planning, conversion, and construction, more will be done to foster an effective, collaborative relationship between residents and PACT partners.

To address this issue, NYCHA and City Hall will launch “Post-Conversion Resident Partnership Meetings,” delivering expanded outreach at PACT developments through resident meetings and devoted resources from the Mayor’s Office to Protect Tenants. NYCHA will also continue to provide detailed reporting on the PACT program to maintain transparency about work order requests at PACT developments.

### 3.3 Reboot NYCHA’s role as a public developer and explore new models of affordable housing development

Over 90 years ago, 122 households moved into NYCHA’s “First Houses,” the nation’s first public housing. Over the following decades, particularly between 1945 and 1970, NYCHA built nearly 150,000 apartments, providing much-needed housing to low-income New Yorkers. As discussed in the introduction of this chapter, decades of federal disinvestment starting in the 1970s forced the Authority to focus primarily on sustaining its existing housing stock.

NYCHA collectively owns nearly 2,400 acres of land across the city, with significant potential for creative redevelopment that can both support its operations through increased revenue, while also increasing housing opportunities for existing residents and other New Yorkers. Over the last decade, NYCHA and HPD have partnered to create nearly 1,600 new affordable homes across 11 buildings on NYCHA land, including on surface parking lots and by replacing storage spaces. The lessons from these initiatives and more recent preservation programs that use federal tools unique to public housing agencies are now informing a new generation of development strategies.

While many of these tools require rigorous investigation and further analysis and engagement, there are several strategies that could be pursued to advance this evolution:

#### **Identify additional “Build First” redevelopment sites**

By leveraging its land and partnerships, NYCHA can add more housing for NYCHA residents and other low-income New Yorkers. New buildings can also enable NYCHA to thoughtfully redevelop existing housing by providing new apartments for existing residents before they have to move. This “Build First” model applies lessons learned from failed past programs, like HOPE VI, by minimizing displacement, while replacing existing NYCHA apartments one-for-one and adding new housing. NYCHA will identify the next tranche of sites for this model and work with residents, the City and other partners to execute on them.

#### **Pilot and scale Transfer of Assistance**

NYCHA is also exploring new housing opportunities for existing NYCHA residents by piloting the use of a tool called “Transfer of Assistance.” Through this program, the Authority can use HUD’s Rental Assistance Demonstration (“RAD”) program to offer newly constructed apartments to NYCHA residents. Under Transfer of Assistance, eligible households will have the opportunity to apply to move into a subset of units in newly-built affordable housing, and federal subsidy will be transferred in the form of Section 8 from the NYCHA unit to the new location. In turn, NYCHA will be able to explore other funding sources to rehab and lease up the newly-vacated NYCHA unit.

Under this program, NYCHA can work with HPD to offer residents new apartments in HPD new construction units specifically set aside for NYCHA residents. The residents' subsidy, rights, and protections will travel with them to the new apartment via Section 8. This program allows NYCHA tenants to access new housing opportunities, allows NYCHA the opportunity to renovate a newly vacant unit for a new family, and allows New York City more access to scarce federal subsidy to make a dent in the housing crisis.

Through the "Development Partnership Opportunities" RFEI, NYCHA expects to accelerate its role as public developer by further refining Transfer of Assistance methods and identifying new Build First sites in partnership with residents.

### **Introduce creative financing to support more PACT and Trust projects**

Although NYCHA has completed or initiated much-needed capital repairs across over 32,000 apartments, tens of thousands more remain in need of immediate repairs. Gathering the financing needed to achieve these repairs requires an all-hands-on-deck approach. NYCHA, City Hall, and the New York City Housing Development Corporation (HDC) will collaborate to create a package of new financing tools and program structures to further stretch scarce funding and reduce the cost of borrowing for renovation projects, addressing both short- and long-term capital needs as fast as possible.

The first of these tools that is ready for deployment is the Subordinate Market Rate Revolving Term Loan ("SMRRT Loan"). The SMRRT Loan is a City-controlled, publicly-funded loan product designed to provide flexible gap financing for PACT and related housing projects. It is designed as a revolving investment tool rather than a one-time

capital subsidy allocation. This means that the SMRRT loan will enable value created by new mixed-income housing development to flow back to the public sector – supporting future affordable housing project financing and preserving the long-term public benefit of new housing.

As SMRRT loans are repaid, the proceeds will revolve back to the government, creating a renewable source of publicly-controlled funding that can be reinvested into future affordable and public housing developments. This approach provides a more cost-effective alternative to deploying limited City capital or relying on higher-cost private equity financing, while ensuring that value created through this public investment can support additional affordable and public housing needs over time.

The SMRRT Loan will be used for the first time at Fulton and Elliott-Chelsea Houses. Under this plan, the SMRRT Loan will allow the City to build new public and affordable housing with modern apartments and improved community spaces without relying on private equity lenders. In this project, NYCHA will first build replacements for 2,056 existing public housing apartments. In later stages of the redevelopment, NYCHA aims to create thousands of new mixed-income homes (including approximately 1,000 new permanently affordable apartments) to help address the broader housing crisis. As the SMRRT loan is repaid from revenues generated by the new mixed-income housing components and ongoing project income, the proceeds are recycled back to the City: enabling additional public and affordable housing investment.

## **Incorporate NYCHA into holistic neighborhood and citywide planning initiatives**

NYCHA has enhanced its resident and stakeholder engagement efforts for more than a decade, beginning with the PACT Roundtables in 2014. In too many cases, however, NYCHA residents have not generally been considered relevant stakeholders in neighborhood and citywide planning initiatives led by other agencies.

At the neighborhood level, NYCHA residents will be proactively included in

neighborhood planning happening outside of their developments. For citywide initiatives, whether it is through planning efforts described in Chapter 4, planning for new City-owned grocery stores or sharing the latest updates on expanded access to free childcare slots, the administration will use every opportunity to invite NYCHA residents into key processes and ensure information is disseminated effectively to NYCHA communities. Additional capacity in the Mayor's Office dedicated to NYCHA will enable this continuous centering of NYCHA residents across agencies.

## **3.4 Support economic mobility for NYCHA residents**

NYCHA operates a range of partnerships and programs to support residents to strengthen their economic well-being. Driven by NYCHA's Office of Resident Economic Empowerment & Sustainability (REES), this work spans career training and adult education, asset building, resident business development, and youth leadership, and is often done in collaboration with public and private partners, including the Public Housing Community Fund.

The Mamdani administration and NYCHA will scale proven programs and innovate new ones to build tangible, generational wealth. Decades of federal disinvestment have often meant that investments in economic mobility programs have had to be paused to prioritize basic health and safety investments. The City will engage with private philanthropic partners to further expand programs that benefit NYCHA residents and will continuously look for opportunities to connect NYCHA residents with existing city and non-profit services. The non-exhaustive list of initiatives included here demonstrate the range of opportunity for philanthropic investments.

### **Expand Childcare Business Pathways**

The Childcare Business Pathways Program (CBP) is a 10-week training and technical assistance program that equips NYCHA residents and Section 8 voucher holders to launch home-based childcare businesses. The program is structured to guide participants through required business preparation, health and safety compliance, and state licensing application readiness. Participants receive instruction on meeting compliance requirements and on building the organizational, financial, and operational systems needed to run a small business successfully.

NYCHA residents pursuing licensed childcare businesses navigate a set of interconnected regulatory, administrative, and logistical requirements that shape how quickly and successfully a business can launch. These realities are not unique to NYCHA residents, but particularly impact aspiring providers who are balancing family responsibilities, employment, and compliance processes simultaneously.

The program has launched 42 new businesses to date, accomplishing the dual objectives of expanding childcare access and supporting small-business development for NYCHA residents. In 2026, the administration dedicated \$100,000 to expand this program and will actively seek philanthropic partners to further scale this proven model as a demonstration of an all-of-government approach to expanding access to high-quality childcare slots, especially home-based and culturally competent settings.



*The local 1 pre-training program prepares participants for a union apprenticeship in the bricklaying and PCC trades. Credit: The NYCHA Journal, Vincent Echavaria*

## **Build wealth by leveraging NYC Scholarship Accounts**

NYCHA Resident Leaders in Queensbridge, Ravenswood, Astoria and Woodside Houses helped to co-create the Save for College Program. This unique platform provides families, schools, and communities with a way to work together to invest in and save for their children’s futures. Starting in kindergarten, every student enrolled in NYC public elementary schools automatically receives an NYC Scholarship Account invested in a NY 529 Direct Plan with an initial \$100.

There are over 20,000 children living in NYCHA developments who already have more than \$4.7 million invested for their futures in their NYC Scholarship Accounts. Each year, as more kindergartners receive an NYC Scholarship Account, more students in NYCHA have a financial asset for their college and career future.

Private philanthropy can directly contribute to the NYC Scholarship Accounts through “Community Scholarship,” building tangible wealth for children living in NYCHA that can grow and compound over time. Research shows that a child in a low-income household with a college savings account of just \$1,500 is three times more likely to go to college and over four times more likely to graduate than a child without an account. The administration will actively pursue philanthropic partners to invest directly into the NYC Scholarship Accounts of students in NYCHA developments.

## **Scale NYCHA’s resident training programs**

The billions of dollars that the City invests in building and preserving affordable housing must also create an equitable pipeline of middle-class jobs for New Yorkers. Nowhere is this more important than in public housing, whose households earn just \$26,000 per year on average.

Public housing residents need sustained access to high-quality training, employment and entrepreneurship opportunities. In partnership with philanthropic organizations, the City will help to extend and expand NYCHA-led programs for residents, including Housing Career Pathways and the NYCHA Resident Training Academy – Construction Track, to offer career growth opportunities to over 400 NYCHA residents each year.

CHAPTER 4

# **Building Neighborhoods for Working People**

## CHAPTER 4

# Building Neighborhoods for Working People

New York City's housing crisis is unavoidable for almost all New Yorkers, and in particular for the 100,000 New Yorkers who slept in shelter on an average night in 2026; for the 135,000 public school students who were temporarily housed last school year; and for the families who double-up, who spend the majority of each paycheck on rent, who commute four hours per day to find cheaper housing farther from work.

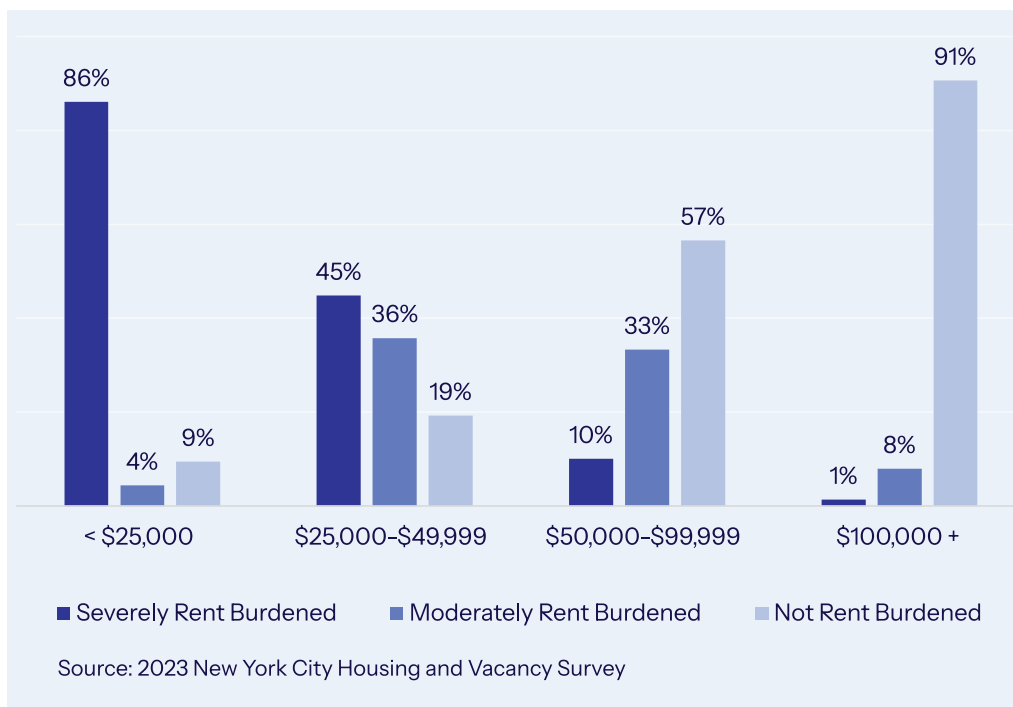
At the heart of these challenges is a severe shortage of homes New Yorkers can afford. The most recent NYC Housing and Vacancy Survey found a rental vacancy rate of just 1.4%, the lowest in half a century. The vacancy rate was less than one percent for apartments renting for all but the highest-quartile of rents; a mere 0.4% of the lowest-rent apartments was available. This dearth of homes forces New Yorkers into shelter or subpar and overcrowded living conditions, and leaves tenants facing harassment or neglect little leverage to seek better options.

The housing shortage is worst for those who earn the least. 86% of households earning less than \$50,000 are "rent burdened," meaning they paid more than 30% of their pre-tax income toward rent, and 68% of these households are severely rent burdened, meaning they paid more than 50% of their pre-tax income toward rent. These alarming ratios leave little money for food, healthcare, and savings, and have driven many New Yorkers out of the city in search of cheaper housing. We need to build new affordable and supportive housing for these families.

But the housing crisis also impacts working class and middle-class New Yorkers, many of whom serve their neighbors day in and day out. CUNY faculty members, public school teachers, transit workers or NYC Health + Hospital nurses are being priced out of our city. Building new housing at a range of income levels is necessary for the public servants who wake up every day to keep New York City running.

For the New Yorkers who need to move within the five boroughs or people who dream of living here, there are vanishingly few options. Our vacancy rate makes it difficult for new parents to accommodate a growing family and gives tenants too-little leverage when faced with landlord malfeasance, harassment, or neglect.

This chapter highlights the many initiatives this administration will take to supercharge the creation of new housing in New York City, beginning with the biggest investment in deeply affordable housing in the city's history. The chapter also details the land-use changes that will deliver tens of thousands of new affordable and market-rate homes, located in the areas where New Yorkers want to live and are best served by public transit. Together, these changes will allow new neighborhoods to grow and will allow existing neighborhoods to become stronger with more affordable housing and greater amenities.



Rent Burden, by Household Income

## 4.1 Build 200,000 new affordable homes with just wages and benefits for workers

Affordable housing for low-income and working-class New Yorkers is the most direct way to address their rent burden and ensure that working people can stay in New York City. Affordable housing is the essential infrastructure of New York City: providing people a place to call home, supporting and revitalizing lively neighborhoods and communities, and generating economic opportunities.

Our administration will set the city on a path to create 200,000 new affordable homes over the next decade – the most ambitious target set by a mayoral administration in the city’s modern history – through a historic capital commitment to affordable housing, a land use agenda that meets the scale of need, and additional regulatory actions to boost housing supply of all types.

The Mayor’s first Executive Budget prioritized over \$2.5 billion in additional capital funds for the construction of new affordable housing across FY27 and FY28. The total amount in these years – nearly \$5 billion – is a historic commitment that will allow HPD to maximize precious federal housing subsidies, such as the Low-Income Housing Tax Credit that Congress expanded in 2025 after years of advocacy from the City and State.

Investment in the City’s housing capital budget also ensures that all applicable projects will provide good jobs through the Construction Justice Act (CJA), which establishes a combined wage and essential benefits minimum standard of \$40 per hour for construction workers on targeted City-assisted housing projects. As further described in Chapter 7, CJA implementation will expand access to quality jobs and increase accountability on these projects.

## Develop new, deeply affordable housing and reduce new rents for the lowest income households

In FY27 and FY28, HPD's expanded capital budget will allow it to grow its subsidized affordable housing by more than 35% compared to FY24 and FY25, to approximately 8,000 homes per year. This growth will lift all of HPD's new construction programs, which serve New Yorkers across a range of incomes and needs.

HPD is also committed to ensuring that its growing pipeline of housing opportunities specifically serves the lowest-income New Yorkers: of the approximately 8,000 homes per year it will finance, 30% will serve extremely low-income households, or those that are earning less than 30% of area median income (AMI), and 20% will serve very low-income households, or those that earn between 31% of AMI and 50% of AMI. In addition, the number of new homes that will be reserved for New Yorkers currently living

in shelter is expected to grow by nearly 40% in FY27 and FY28, compared to FY24-FY25 averages.

Affordable homes targeted to extremely low-income households have qualifying incomes ranging from \$34,000 per year for a single adult to \$48,000 for a family of four – meaning these homes are available to a delivery worker living on their own or two New Yorkers working part-time, minimum-wage jobs with two children. For homes targeted to very low-income households, the broader range of incomes (from \$35,000 for a single adult to \$97,000 for a family of four) bring in a full-time security guard or a third-year teacher and their two children.

When New Yorkers move into affordable housing, their monthly rent is typically sized around 30% of their monthly income – as is standard across the country. However, New Yorkers who are extremely low-income often still struggle to make ends meet with the money left after paying rent.



Mayor Mamdani, elected officials, and the project development team break ground at the future site of the Timbale Terrace affordable housing development. Credit: Mayoral Photography Office

To address these challenges, HPD will change the way rent is calculated for New Yorkers earning less than 30% of AMI if they receive a new, HPD-financed home and are not otherwise supported by rental assistance, such as a housing voucher. For these households, HPD will size their monthly rent at 25% of their monthly income. This change will apply to projects closing on financing after June 2026, and is intended to help the lowest-income New Yorkers who move into new HPD housing remain stably housed for the long-term.

### **Invest in service-enriched affordable housing and new models of senior housing**

New York City has a long and proud history of developing supportive housing to stabilize the lives of individuals and families facing complex challenges, including homelessness, chronic illness, mental health conditions, or transitions from foster care. The City will double down on the proven and permanent supportive housing models that we know work, while making key adjustments to ensure these programs succeed.

The Mayor's first Executive Budget expands the City's commitment to create and preserve supportive housing to \$1 billion across FY27 and FY28, approximately 60% more than FYs 24-25. These additional funds will bolster the nonprofit-led Supportive Housing Loan Program and stabilize older build-

ings through the new Supportive Housing Preservation Program, described in Chapter 2.

The City is also committed to expanding the development of safe, affordable housing and services for our aging populations. Older adults represent one of the fastest growing segments of New York City's population, and the City will continue to expand and fortify housing options to meet the diverse needs of older New Yorkers by advancing a multi-prong strategy. Specifically, the City will increase senior housing production to 1,000 new homes per year – a 20% increase from FY24-FY25 averages – in FY27 and FY28.

These new projects will include an inter-generational pilot initiative to build senior-restricted apartments alongside non-age restricted apartments – intentionally creating multi-generational communities within a single housing development, fostering meaningful connections across age groups, and reducing social isolation among older adults and residents alike.

Finally, HPD will use federal disaster recovery funds to create at least two "Community Resiliency Hubs" within new senior buildings across New York City and in communities that do not currently have them. These hubs will provide safe refuge to residents and community members during climate emergencies and support response and recovery by assisting the City's emergency operations.

## Stewart Hotel

The City and State are partnering with Slate Property Group and Breaking Ground to convert the historic Stewart Hotel at 371 7th Avenue in Midtown South into permanent housing for over 550 households.

In the coming years, the vacant 31-story, 611-room hotel will be converted into full apartments, with roughly half the homes providing affordable, supportive housing for formerly homeless adults, and the balance rented as affordable housing for low-income households. New office space will also be constructed for on-site social services, with all formerly homeless tenants receiving support to maintain housing stability and improve wellbeing.

Public and private partners provided bridge financing to enable the joint venture to acquire the site, which is now in pre-development. Future funding from HPD and HDC will then facilitate the efficient transformation of this historic Midtown property remains into a source of affordable housing – serving for formerly homeless and low-income New Yorkers for decades to come.



*The Stewart Hotel. Credit: Housing Preservation and Development*

## **Expand transitional and permanent housing opportunities for justice-impacted individuals and families**

Housing is a fundamental building block for safety and is crucial for the well-being and stability of individuals involved in the justice system. People leaving jail or prison often need assistance with housing as they transition back into their communities. Without safe housing, it is difficult for individuals to engage in vocational, educational, and therapeutic services, and successful reentry is severely compromised.

Currently, the Mayor's Office of Criminal Justice coordinates a transitional housing program with three non-profit organizations that provide 782 beds across 14 sites in Brooklyn, the Bronx, Queens, and Manhattan to justice-involved individuals leaving prison or jail. In 2026, the Mamdani administration will open a new transitional housing site in Brooklyn, which will help 81 justice-involved individuals land safely in community and access vocational, educational, and therapeutic services.

In addition, the administration and NYC Health + Hospitals are moving forward with the Just Home project in the Bronx. This first-of-its-kind project to serve formerly incarcerated New Yorkers with complex medical needs had been long delayed before Mayor Mamdani took office in January 2026. With his support and a commitment to fund \$1 million annually for on-site services, Just Home will finally serve households who desperately need dedicated care and support.

The NYC Health Department is also expanding its Justice-Involved Supportive Housing (JISH) initiative, which funds new supportive housing for people with behavioral health needs and who have histories with the criminal justice and homelessness systems. With Just Home and \$4.8 million in funding for

JISH, the City is on a path to fund more than 350 supportive homes for justice-involved New Yorkers in the coming years.

## **Create innovative tools to finance more affordable housing and increase the pipeline of emerging developers**

The Mayor's ambitious commitment to create 200,000 new affordable homes over the next 10 years requires a comprehensive and creative approach to jump-starting more housing development. To complement its growing pipeline of 100% affordable projects, the City will introduce new mixed-income strategies to stretch its resources further and use subsidy strategically, building as much deeply affordable housing as possible. The City will also seek to increase the number and diversity of emerging developers who make our critical affordable housing projects become reality.

### **Explore the creation of a new fund to catalyze the private market and accelerate housing supply**

To create more mixed-income housing, the City needs innovative new tools. In 2026 the City will explore how it can dedicate capital funds to attract matching investment into a revolving loan fund to finance shovel-ready developments that are struggling to assemble the necessary financing. Additionally, the fund will assist projects that would not have otherwise been feasible because of difficult or unique site conditions such as misshapen lot lines or developments that are on a steep grade.

This new initiative would seek to offer repayable construction or short-term permanent financing as a cost-effective, flexible alternative to high-cost, private equity. The fund would also aim to offer mixed-income sites access to lower-cost, repayable gap

financing to allow the project to complete its capital stack that can be reinvested in future housing development.

### **Support emerging developers, particularly faith-based organizations and M/WBE entities, to build and preserve affordable housing**

Achieving the City’s affordable housing goals also depends upon an expansion of the number of partners who can create and preserve affordable housing opportunities for New Yorkers. This expansion is especially critical for emerging developers who have been systemically excluded from advancement opportunities in the past, including women- and minority-led businesses.

While our administration is doing everything it can to simplify and expedite the process to create affordable housing, smaller developers and building owners may still have insufficient resources to conduct the advanced work necessary to get a project ready for City financing. HPD will also partner with philanthropic organizations and financial institutions who can provide funds to emerging developers and non-profit building owners to take part in HPD’s programs but not do not have the funds available to do required preparatory work.

In addition, HPD is awarding \$1 million to Enterprise Community Partners’ Faith-Based Development Initiative to provide pre-development technical assistance to faith- and mission-based organizations across New York City. This technical assistance will build on a training series that HPD launched in spring 2026 – in collaboration with DCP, LPC, and DOB – to educate these organizations about the affordable housing development process.

The goal of the Faith-Based Development Initiative is to assist faith- and mission-based

institutions, particularly those that own land, to advance affordable housing development on those sites. Enterprise will help these organizations navigate the housing development process, providing access to pre-development tools, resources, and financial capacity and support in identifying potential development partners.

### **Create a small buildings development program**

HPD will explore a new development program providing low-interest loans to small and mid-sized buildings to create new affordable housing. This program will aim to facilitate development of smaller building types for which developers often struggle to secure sources of financing or reach economies of scale.

This program could also open the door for emerging developers to work with HPD and allow for the development of smaller, difficult to develop, and underutilized sites, bringing affordable units to a wider variety of neighborhoods.

### **Advocate to expand the resources we need at the federal level**

Federal funding and programs are indispensable to delivering safe, affordable housing in New York City. NYCHA and HPD rely on federal resources to accelerate housing production and preservation, protect tenants from harassment and hazardous living conditions, and provide stability to some of the most vulnerable New Yorkers.

The City has long pioneered financing innovations that stretch, expand, and leverage federal assistance, layering programs together to deliver more housing and deeper affordability. That work will continue in earnest as this administration harnesses every available resource to meet the urgent housing needs of New Yorkers. The City will

also guard against federal rules or actions that could undermine New Yorkers' housing stability or the values that define New York City.

### Protecting core HUD programs that shore up the City's efforts to house New Yorkers

Funding from the U.S. Department of Housing and Urban Development (HUD) is essential to the day-to-day operations of the City's housing agencies and play an important role in advancing the City's housing goals.

Federal rental assistance programs help hundreds of thousands of New Yorkers maintain stable housing, primarily serving families with children, seniors, and individuals living with a disability. HUD provides a vital lifeline to NYCHA – funding not just outstanding

capital needs and ongoing operations, but also comprehensive renovations of developments across the city through PACT and the Preservation Trust. And HPD deploys federal funds to produce senior housing, provide down-payment assistance to first-time homebuyers, and enforce housing quality and protect tenants throughout the city.

Although federal investment is critical to addressing a national housing and homelessness crisis, HUD programs are increasingly vulnerable to funding cuts and harmful proposed program changes that would jeopardize the housing stability of New Yorkers. The City will continue to work with our partners across the housing community to protect and expand funding for these crucial HUD programs and protect their integrity.



Mayor Mamdani announces his commitment to the “Just Home” program at Jacobi Medical Center in the Bronx. Credit: Mayoral Photography Office

## Increase affordable housing production through improvements to federal financing resources

Low-Income Housing Tax Credits (LIHTC) and Tax-Exempt Private Activity Bonds serve as the financing backbone of the City's affordable housing pipeline. The City has led federal reforms that increased New York's allocation and use of these limited credits and bonds. Congress enacted a change in 2025 that enabled the City to grow the affordable housing units financed with certain tax credits. The City will continue to champion legislative proposals that improve and expand these vital resources, such as increasing the amount of tax credit equity for projects serving extremely low-income families.

The City will also pursue regulatory reforms and flexibilities to key federal housing financing programs, such as the Federal Financing Bank (FFB) HUD Risk-Share and Opportunity Zone programs, to unlock additional production and preservation of affordable housing.

## Investigate new efficiencies in affordable housing development

On Day 1 of this Administration, the Mayor signed Executive Order 5 to create the Streamlining Procedures to Expedite Equitable Development (SPEED) Task Force. The Task Force was asked to identify the red tape, duplicative processes, and communication gaps that slow down housing production. SPEED took a whole-of-government approach to generate solutions, leading to the development of seven key initiatives that will dramatically shorten the timeline for the planning, construction, and marketing of affordable housing in New York City – described in detail in Chapter 8.

The seven key SPEED initiatives will save hundreds of thousands of dollars on every affordable housing project. However, more can be done to ensure that the City is achieving the most efficient use of precious capital investments.

To further reduce costs, HPD will evaluate its program Term Sheets and prioritize financing projects based on how cost-effective the project is. And as laid out in Chapter 7, HPD will explore lower cost models of construction, such as modular housing, while simultaneously creating strong jobs at safe work sites.

## Release a public-facing, prioritization framework for HPD's projects

HPD has a large pipeline of projects that await the City's financing and incentives in order to create new affordable housing opportunities for New Yorkers. This queue of projects demonstrates both the urgent need for affordable housing and the commitment of our partners to delivering it.

However, HPD can only advance so many projects each year. To ensure that the City is meeting its goals with every dollar spent on affordable housing, HPD will release a public-facing, prioritization framework for its projects. This framework will include cost-efficiency, operational, and policy and fair housing criteria to outline how projects will be assessed.

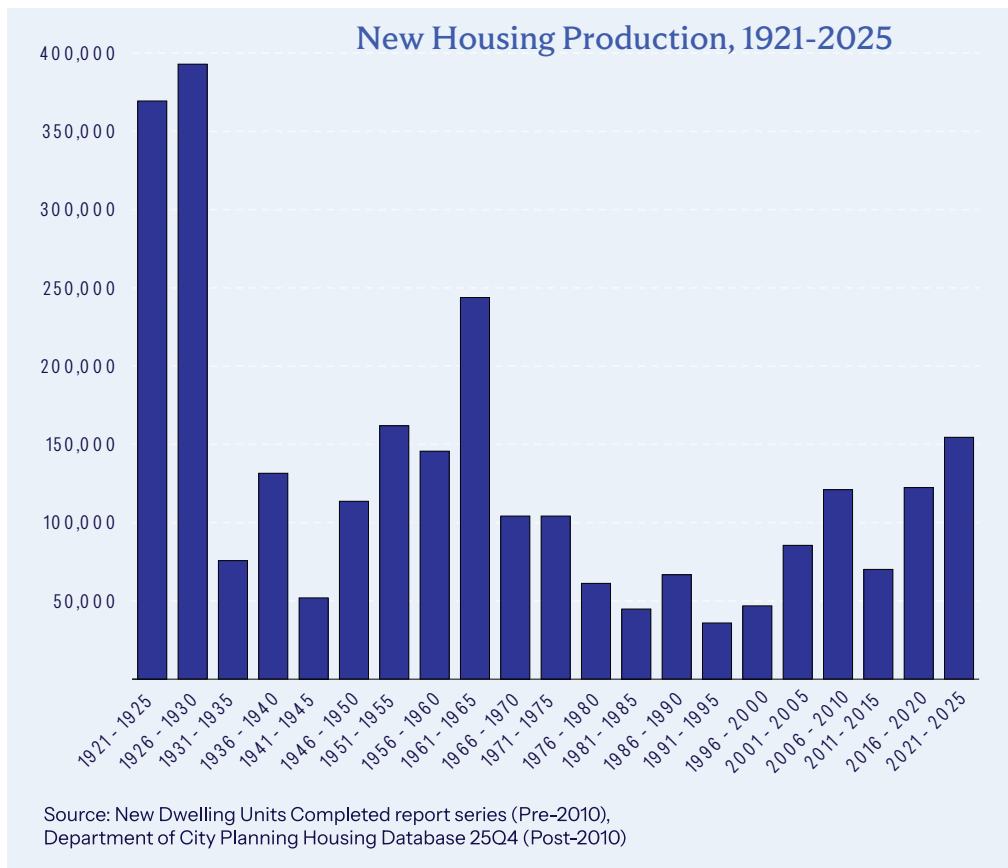
Laying out these priorities will bring transparency, fairness, and strategic alignment to how limited resources are allocated, and ensure projects meet the City's goals, while giving our partners clarity so they can best prioritize their own resources and provide affordable housing for the City.

## 4.2 Create more housing for the working class through ambitious zoning and planning actions

New York City’s dire housing shortage and high housing costs have been decades in the making. The comprehensive 1961 rezoning reduced citywide housing capacity by 80 percent and marked the start of decades of regulatory change — historic districting in the mid-1960s, environmental review in the mid-1970s, modern-day Uniform Land Use Review Procedure (ULURP) in the late-1980s — that made housing far harder to build. These regulatory tools are meant to serve important community planning and environmental objectives, but they too frequently have been used for exclusionary ends, especially in the city’s wealthiest, resource-rich neighborhoods.

Since the 1990s, New York City’s strong economy, vibrant cultural life, and low crime rates have led to a resurgent population that strains against this regulatory reality. City population passed its post-war peak in the early 2000s and has not looked back. The Covid-19 pandemic led to a dip that looks to be temporary, but also to an increase in demand for larger homes as more people work from home.

Decades of underbuilding have produced one of the most severe housing shortages in the city’s history. With fewer apartments available, new units that do come on the market rent for about \$3,000 per month, far above the citywide average of roughly \$1,650. This scarcity drives gentrification, displacement, segregation, and homelessness.



In addition to the historic investments in building and preserving affordable housing described at the beginning of this chapter, this administration will spearhead ambitious and equitable rezonings that allow more housing to be built by the City and private actors alike. These zoning actions will create new affordable homes without relying on the availability of public subsidy.

## **Complete the first Fair Housing Growth Strategy**

Housing production is and has always been geographically inequitable. While some neighborhoods add significant amounts of housing, many resource-rich neighborhoods add virtually none. And when communities don't build new housing, rents stay high, housing choice stays limited, and many New Yorkers are locked out of neighborhoods where their families can thrive.

To confront disparities in housing access and growth, the City Council passed Local Law 167 of 2023 to require a comprehensive fair housing plan and three subsequent deliverables – collectively termed the “NYC Fair Housing Growth Strategy” – every five years. The City has already begun this work, releasing a revitalized Where We Live NYC plan, in fall 2025.

In 2026, the City will complete the first annual progress report on Where We Live 2025 and deliver the NYC Fair Housing Growth Strategy. The Fair Housing Growth Strategy will turn the promise of equitable development into action, setting specific growth targets for every neighborhood and providing a holistic approach to evaluating the scale of our housing problem. The report will have three components (as required by Local Law 167):

1. The City's Long-term Housing Needs Assessment;
2. 5-year Citywide and Community District-level Housing Production Targets guided by fair housing principles; and
3. The Strategic Equity Framework to assess obstacles to fair housing and design strategies to overcome them.

The Fair Housing Growth Strategy seeks to activate the entire city, ensuring that all communities contribute to addressing New York's housing crisis, responding to the long-lingering impacts of racial and ethnic segregation, and removing specific obstacles to fair housing that seniors, homeless New Yorkers, and other marginalized groups experience.

## **Use the Affordable Housing Fast Track to produce housing in neighborhoods with the least new affordable housing**

As described above, housing production across the city reflects a legacy of discriminatory practices that persist today. While some neighborhoods are adding significant amounts of housing, other neighborhoods add virtually none. Some high-cost, resource-rich neighborhoods, like parts of the Upper East Side, the West Village, and Park Slope, are even losing housing as wealthy New Yorkers combine existing apartments faster than new apartments are built. That status quo worsens our housing shortage and locks working families out of opportunity.

In November 2025, New York City voters passed amendments to the City Charter that streamline the review process for new affordable housing projects in multiple ways. Starting January 1, 2027, affordable housing

projects in the 12 community districts with the lowest recent rates of affordable housing development will benefit from a shortened review process; specifically, the fast-track public review process will be capped at 90 days, rather than the normal seven months, and review will conclude with the City Planning Commission's vote.

On April 13, 2026, the City Planning Commission finalized the rulemaking as to how these 12 community districts will be calculated. After these districts are determined and published on or before October 1, 2026, DCP and HPD will seek to use these tools proactively, exploring City-sponsored land use actions in these districts. This will deliver affordable housing where it is urgently needed and deliver more fair and balanced growth across neighborhoods.

### **Pursue Citywide Transit-Oriented Development (TOD)**

All neighborhoods must contribute to housing production, but appropriate density varies by neighborhood. Among the many things considered during a planning process, access to well-functioning mass transit is a key factor, enabling a bustling population to get where it needs to go while minimizing congestion and its attendant costs.

The Mamdani administration will pursue policies that significantly increase housing capacity in areas with excellent access to mass transit, especially restrictively zoned

and under-contributing areas. These efforts will represent a suite of complementary proposals, with both targeted rezonings and changes to underlying zoning text that address similar conditions across a much wider geography. Individual initiatives could include:

- A citywide proposal that meaningfully increases the amount of housing allowed near transit across the city;
- Extending to medium- and high-density areas the “qualifying residential sites” framework created for low-density areas as a part of the “City of Yes” zoning reform, which grants density bumps to certain sites close to transit;
- Zoning changes in conjunction with transit improvements, like the Interborough Express (IBX) and new Bus Rapid Transit (BRT) routes; and
- Improvements to the Zoning for Accessibility (ZFA) initiative, which harnesses private development to support the MTA’s ambitious plan to achieve elevator accessibility throughout the subway system.

Citywide TOD will also look at the housing potential locked up in required but underutilized surface parking lots in areas well-served by mass transit. These may be residential, commercial, or other lots built in eras with far higher parking requirements and less desperate housing shortages.

## Creating More Affordable Homes with R12

For over 60 years, State law capped how much housing the City could allow in new developments, even in central areas with the best access to jobs and transit. With this law finally repealed, the Mamdani administration is committed to using the City's new, high-density zoning districts at speed and scale to alleviate our housing shortage and deliver permanently affordable housing in central parts of the city – many of which produce relatively little or no such housing today.

A perfect example is **395 Flatbush** in Brooklyn, which received its new zoning approvals on March 10, 2026. The new zoning district will allow a largely vacant, six-story commercial building on City-owned land to welcome over 1,200 apartments, including around 350 deeply affordable homes, near 13 subway lines, several bus lines, and regional rail – all without any City capital subsidy.

Under older zoning rules, the building would have accommodated close to 800 apartments with no requirement for affordable homes, which would have been a substantially less desirable outcome than what the City Council approved.



*Rendering of a future mixed-use development at 395 Flatbush Avenue in Brooklyn.*

*Credit: Binyan Studio and TenBerke Architects*

## **Advance an ambitious slate of City-sponsored rezonings**

### **Comprehensive Neighborhood Plans**

Across much of the city, outdated land use regulations have frozen neighborhoods in place. In some areas, this has exacerbated existing challenges, such as a lack of affordable housing and limited job opportunities. In other, wealthier and high-opportunity areas, outdated zoning has often served exclusionary ends, closing off neighborhoods to growth and limiting their racial and economic diversity.

As we know, New York City is a dynamic and ever-changing place. At a reasonable interval, neighborhoods deserve a comprehensive look, including all stakeholders, to ensure that zoning policies and capital investments in areas like transportation, open space, and resiliency are supporting growing, thriving community and aligning with citywide needs.

Under the Mamdani administration, the Department of City Planning, in conjunction with HPD, EDC, and the full complement of capital agencies, will advance this core planning work with a new emphasis on equity, fairness, and neighborhood need.

These efforts begin along White Plains Road in the north Bronx and along McDonald and Coney Island Avenues in neighborhoods south of Prospect Park in Brooklyn. These key neighborhood corridors offer ready access to public transit but are hampered by restrictive zoning that has limited new housing and deepened affordability challenges. In both cases, local Council Members have stepped up to advocate for neighborhood changes that allow for increased housing potential and other neighborhood improvements.

The Mamdani administration will partner with the City Council to develop plans that deliver a significant number of new homes, mandate affordability, support economic development, and direct investments that address community needs. These plans serve as the first of a broader set of planning efforts spanning a range of neighborhoods across the city.

### **Focused “Micro Plans”**

Neighborhood plans like those discussed above are complex, resource-intensive undertakings that often take several years to complete. This leaves a wide planning gap between site-specific rezonings for individual projects and full-scale neighborhood plans.

To address this gap, the Mamdani administration will explore smaller-scale, publicly led planning actions that can collectively drive substantial housing production citywide. A “Micro Plan” could consist of several blocks, non-contiguous opportunity areas within a Community District, or other focused geographies that advance the core neighborhood planning goals outlined above – on a smaller scale. These strategic actions will help the City effectively plan in partnership with communities, even in areas where a larger neighborhood rezoning is not feasible.

## **Maximize the potential of City-owned land**

The City of New York controls approximately 15,000 properties, totaling nearly 47,000 acres. This land portfolio includes essential public assets, including hospitals, schools, water treatment plants, firehouses, parks, and other infrastructure, as well as a smaller set of vacant or underutilized sites that can support new housing.

On Day 1 of this Administration, the Mayor signed Executive Order 4 to create the Land Inventory Fast Track (LIFT) Task Force. The Mayor asked LIFT to review all land in the City's control; develop strategies for accommodating housing on appropriate sites; and identify public sites that can produce at least 25,000 units over the next 10 years. By taking a portfolio-wide strategy, the City can maximize the potential of its land for new housing production, public services, and other neighborhood needs.

The administration will be rolling out a suite of programs and initiatives to transform underutilized publicly controlled land into new housing opportunities and amenities for New Yorkers, beginning with the following:

### Launch the Neighborhood Builders Fast Track

HPD will partner with not-for-profit and minority- or women-owned developers to build

high quality, affordable housing through a new expedited process, the Neighborhood Builders Fast Track. HPD will establish a pre-qualified list of community developers that will be paired with a streamlined bidding process for specific, City-owned sites.

The Neighborhood Builders Fast Track, in addition to other streamlined processes such as the Expedited Land Use Review Procedure (ELURP), will reduce the overall pre-development process by approximately 2.5 years. These efficiencies will drive down costs and speed up the process of creating new affordable housing on City-owned land.

### Build new neighborhoods on public land

Densifying our existing neighborhoods, especially those with excellent transit access and restrictive zoning that prevents housing development, is critical to building the



Mayor Mamdani announces the Neighborhood Builders Fast Track program in Brooklyn.  
Credit: Mayoral Photography Office

homes needed to ease our housing crisis. We can also build new neighborhoods, or extend the boundaries of current neighborhoods, by redeveloping large publicly controlled facilities.

By investing in the infrastructure and environmental remediation needed to unlock development and coordinating with other City and State agencies as well as private non-profit partners, HPD, EDC and inter-agency partners will take a holistic approach to building out micro-neighborhoods that are anchored by affordable housing and include critical community resources. We will build communities that people want to live in and that include a mix of uses to support a thriving neighborhood.

The City, in partnership with State and Federal partners, will launch planning efforts for NYC Health + Hospitals / Coler campus on Roosevelt Island and will begin the rede-

velopment of the Brooklyn Marine Terminal project in Brooklyn and the creation of a new neighborhood on top of Sunnyside Yards. When fully built, these projects are expected to deliver more than 20,000 units of housing along with new parks, schools, and other community amenities. The City will also partner with the State on the development of a master plan for the 100-acre State-owned Aqueduct Racetrack site in South Ozone Park.

Additionally, the City will prioritize completing long-planned mega-projects like Arverne East on the Rockaways, Gowanus Green in Brooklyn, and Willets Point in Queens. In order to expedite development of these sites, HPD will work with designated development teams to separate the financing of infrastructure and remediation from housing projects to make multi-phase projects easier to execute.

## A New Vision for Sunnyside Yard

Sunnyside Yard is one of the most significant undeveloped public sites in New York City, representing a once-in-a-generation opportunity to confront the city’s housing crisis in the heart of the World’s Borough. It is a 180-acre complex of critical rail infrastructure used by Amtrak, Long Island Rail Road, and New Jersey Transit on the nation’s busiest rail corridor. The Yard is surrounded by diverse neighborhoods that have long been a welcoming home to generations of working- and middle-class New Yorkers from all over the world.

In the 2010s, the City of New York, MTA, and Amtrak developed a concept design for a 115-acre deck that could be constructed over a large portion of the rail yard. Building the deck creates new public “land” that will support a new complete neighborhood to be built in phases over the yard. The plan proposes a new street grid that would connect neighborhoods currently disconnected by the yard, such as Astoria, Long Island City, Sunnyside, and Woodside, and the deck itself gives us an enormous opportunity to create a new neighborhood on which we can build housing, commercial space, and social infrastructure like schools and libraries , plus public open spaces, greenways, and streets designed to prioritize walking, biking, and public transit.

The new Sunnyside Yard is intended to embody the best practices in urban design and environmentally sustainable development, and there will be extensive engagement from Queens residents in the planning process to ensure the density and robust mix of uses reflect the vibrancy of Queens.

When complete, Sunnyside Yard will create over a hundred acres of publicly controlled land, giving New Yorkers a powerful opportunity to build a more affordable, climate-resilient, and equitable future. However, this extraordinary opportunity also comes with extraordinary cost, more than the City and State can fund on their own; a partnership with the federal government is required for this project to advance.



*An overhead view of Sunnyside Yard.*

*Credit: New York City Economic Development Corporation*

## Develop both 100% affordable and mixed-income housing on City-owned land

Under the Mamdani administration, the City will deliver a robust pipeline of 100% affordable housing projects on City-owned land across the five boroughs. However, there will still be more potential projects on City-owned land that need public financing than what the City can support with finite resources. To deliver new homes as quickly as possible, the City will also utilize publicly-owned land to deliver thousands of affordable homes with no or limited City capital.

The City will do this by developing mixed-income projects on sites that may not have otherwise been available for housing, where market-rate homes can cross-subsidize affordable ones. Land can sell for tens of millions of dollars in some neighborhoods in New York City. To capitalize on this, the City will require development partners to use what they would have paid to buy the site for funding for additional affordable units and/or replacing important public services that were previously housed on the site. This creates opportunities for substantial mixed-income projects with large numbers of affordable homes – more than what Mandatory Inclusionary Housing would

otherwise require in many cases – and with little or no City capital needed to make the project feasible.

By unlocking additional development through the use of City-owned land, more homes can be built than would have otherwise been developed through zoning programs or tax incentives. This model can also pay for enhancements to the public realm and other vital public goods like open space and community centers.

## Co-located housing with libraries, schools, and other public assets

City-owned buildings and facilities that were not originally designed for housing will eventually require capital upgrades. Major needs – such as roof repairs, building systems replacement, accessibility improvements, and HVAC upgrades – arise as buildings age.

This creates an opportunity. When the City plans a substantial renovation or new construction of these public assets, it will also explore the possibility of co-locating new housing with a school, library, or other community facility. This type of coordinated capital planning allows taxpayer dollars to serve double duty: modernizing City facilities while also creating new homes.

## **Remaking 100 Gold Street**

100 Gold Street in Manhattan has served many purposes since it was built as a private office building in the mid-1960s. The City leased space in the building for decades before purchasing it in 1993 for approximately \$37 million to consolidate agency operations that were previously spread across the Financial District. Today, 100 Gold houses various City agencies, including HPD, the Mayor's Office, the Department of Education, and the Department of Parks and Recreation, as well as a below-grade older adult center operated by Hamilton Madison House on behalf of the Department for the Aging.

Sitting on approximately 2 acres directly adjacent to the Brooklyn Bridge, 100 Gold Street is a perfect example of how the City can strategically leverage its real estate assets to avoid wasteful spending while advancing housing production. Over the next decade, the existing building would require hundreds of millions of dollars in City capital investment simply to remain functional as an office. Continuing to pour limited taxpayer dollars into an aging facility with limited long-term utility would divert resources from other critical City needs. Instead, the City pursued disposition of the site, generating resources to relocate the agencies and unlocking its huge potential for housing.

The proceeds from the disposition of 100 Gold will fund the relocation of City agencies into higher quality space, while enabling 100 Gold to be transformed into a mixed-use residential development with approximately 3,700 units, over 900 of which will be permanently affordable homes. 100 Gold illustrates how smart structuring of asset disposition and housing policy can turn a fiscal liability into a multiplier—delivering housing, modern civic infrastructure, and long-term fiscal value for New York taxpayers.

## Finding value on unbuildable sites

Even sites that are poor candidates for housing can be used to catalyze development elsewhere. By selling undesirable land or unneeded development rights, the City can generate revenue that can support affordable housing development on more viable housing sites.

Many City-owned landmarks and “right-sized” facilities — like schools and clinics built to meet specific needs rather than to the maximum size allowed by zoning — possess significant unused floor area. Traditionally, the time-intensive and costly ULURP process renders these sales infeasible when adjacent private owners are ready to build.

To fix this, by the end of 2026, the City will begin the land-use review process for disposition of multiple landmarked, City-owned sites. This will grant the City preemptive authority to transact quickly on development rights that would otherwise remain stranded. In addition, for sites that are too small or landlocked for housing development, the City will prioritize dispositions through the new, accelerated ELURP process. By offloading these unbuildable fragments, the City can shed maintenance liabilities and generate revenue.

## Promote climate adaptation and environmental justice planning

Climate change is not a distant threat – it is already affecting New Yorkers’ daily lives today. More severe storms and rising tem-

peratures place added strain on residents and existing housing, particularly in “Environmental Justice areas,” which are parts of the city disproportionately burdened by environmental hazards, negative public health effects, and climate risks. The daily effects of climate change can damage buildings, displace families, and deepen environmental injustices by disproportionately burdening low-income communities of color and communities that have never seen their fair share of infrastructure investment.

Advancing the City’s goals of expanding equitable housing and preventing displacement will require strengthening climate resilience at the neighborhood level. The close relationship between housing quality, climate risk, and unequal outcomes underscores the need for a coordinated, place-based approach to climate adaptation that integrates resilient infrastructure with community investments and services.

This year, MOCEJ will launch a new set of neighborhood climate adaptation planning processes through its Climate Strong Communities program, which conducts community engagement and planning to focus resources on projects that protect against climate threats while also improving community spaces. The Mamdani administration will also prioritize completing the Jewel Street neighborhood plan and identifying additional communities for targeted climate change adaptation and environmental justice planning.

## Resilient Jewel Streets

HPD and the City’s infrastructure agencies are moving forward with a community-driven resilience plan in the Jewel Streets, a severely flood-impacted, unsewered area on the border of East New York, Brooklyn and Lindenwood, Queens. Building on four years of collaboration between residents, advocates, and City agencies, the plan outlines targeted City interventions to address long-standing inequities, upgrade infrastructure, and unlock new housing opportunities through:

- Long-term drainage solution for the Jewel Streets
- Areawide rezoning proposal for 5,200 homes
- Master plan and Request for Proposals (RFP) for a 17-acre City-owned site with affordable housing, retail, and green infrastructure investments
- Safety improvements and expanded bus service on Linden Boulevard
- Resilient Acquisitions Pilot: \$20 million to help flood prone Jewel Streets homeowners relocate or retrofit their homes

The next phase of the plan in 2026 and 2027 will focus on releasing the RFP to develop the City-owned site, advancing homeowner engagement for the Resilient Acquisitions Pilot, and pursuing conceptual design for the infrastructure project.



*Deputy Mayor for Operations Julia Kerson and staff from the Department of Environmental Protection and HPD visit the Jewel Streets neighborhood. Credit: Julia Kerson*

## Identify opportunities to help historic districts grow

New York City’s Landmarks Law plays a critical role in preserving the city’s historic architecture, rich history, and culture. There are about 38,500 buildings designated by the Landmarks Preservation Commission (LPC) for protection across all five boroughs, most of which are located in historic districts. At the same time, historic districts must remain part of the living, growing city, and some sites within them are appropriate for development.

While LPC by law can’t consider use, such as amount of housing, in its landmarking determinations, the Commission has long approved new housing, whether through approving new buildings or additions, or through work that allows the adaptive reuse of manufacturing, commercial, or institutional buildings to housing. LPC is also considering a range of opportunities to increase housing production in historic districts and to capitalize on opportunities to transfer development rights from some individual landmarks.

In the Mamdani administration, LPC will undertake a general study of housing production in historic districts to identify potential opportunities. As discussed in more detail in Chapter 5, LPC will also release an online map that identifies where accessory dwelling units (ADUs) can be built in historic districts and will create a dedicated team to help homeowners create ADUs on their properties.

## Streamline the transfer of development rights from individual landmarks

Recent changes to the City’s Zoning Resolution make it easier for individual landmarks to sell their development rights. LPC has already approved three proposals and has many more applications in the pipeline. Thus far, the receiving sites for the development rights have been residential developments.

While some sales of Transferable Development Rights (TDRs) are multi-million dollar deals involving very large projects, LPC will work to ensure smaller property owners are also able to take advantage of new opportunities. In 2026, LPC will:

- Release a fact sheet on TDR transfers with new guidance for applicants, focused on smaller properties.
- Release technical guidance for applicants considering a TDR transfer, including model restrictive declaration language.
- Consider future rules to make the LPC approvals process faster for TDR transfers.

## Funding NYCHA Repairs through Sales of Development Rights

Campos Plaza II in the East Village in Manhattan needed over \$92 million in repairs and was selected for comprehensive renovations through NYCHA's Permanent Affordability Commitment Together (PACT) program in 2023. The campus also had significant unused development rights in a neighborhood that had grown increasingly expensive and desperately in need of new housing. NYCHA's Real Estate Development Department – which organizes the sale of NYCHA's development rights to developers on adjacent lots – came into action.

The sale of NYCHA's development rights was a win-win: NYCHA received approximately \$19.5 million from the sale of its development rights in 2024, providing approximately 20% of the upfront financing needed to comprehensively rehabilitate Campos Plaza II through a PACT conversion to Project-Based Section 8. The owner of neighboring 644 East 14th Street was able to build 196 apartments on their property – including 60 affordable units, with a 25 percent preference for NYCHA residents from anywhere in the city.

As NYCHA strives to address \$78 billion in capital repairs for its properties, the City and NYCHA are working together to expand innovative tools like the sale of development rights to raise needed funds that benefit NYCHA residents, while also creating more affordable housing for the city as a whole.



*The Campos Plaza II development and adjacent, new mixed-income housing. Credit: Eli Marias*

CHAPTER 5

# Expanding and Stabilizing Homeownership

# Expanding and Stabilizing Homeownership

New Yorkers have extremely unequal access to homeownership – and to the stability and wealth-building opportunities that it provides – with low homeownership rates in many neighborhoods and very few affordable homes available for purchase citywide.

These disparities are especially stark when looking at recent homeownership opportunities by race: According to Home Mortgage Disclosure Act (HMDA) data from 2024, which accounts for loans commonly used for buying owner-occupied, 1-4 unit homes, 40% of purchasers in New York City were White, 39% were Asian/Pacific Islander, 10% were Hispanic, and 10% were Black.

Growing the number of affordable homeownership opportunities is a key part of the Mayor’s commitment to build 200,000 new affordable homes over the next 10 years. With the Mayor’s historic first housing budget, HPD is expected to grow home-

ownership opportunities by 85% across FY27 and FY28 as compared to FY24-FY25. This includes newly constructing affordable cooperatives and 1-4 family homes via the Open Door program, converting City-owned Tenant Interim Lease (TIL) buildings into resident-owned cooperatives via the Affordable Neighborhood Cooperative Program (ANCP), and creating additional homeownership opportunities via the new programs and expanded initiatives described below.

Creating new homeownership opportunities is only one side of the coin; our administration is also committed to protecting existing homeowners from scams and fraud, rising costs, and outdated regulations. By launching new homeowner resources and ensuring that existing resources are easily navigable and centralized, the administration will provide comprehensive assistance to homeowners in need.

## 5.1 Deliver deep investments in new affordable homeownership opportunities in all five boroughs

### Double new construction homeownership opportunities through the Open Door program

HPD’s Open Door program promotes access to homeownership by funding the construction of cooperative buildings and 1-4 family homes affordable to low-, moderate-, and middle-income families. Open Door is a critical tool for furthering the City’s fair

housing goals by increasing the number of homeownership opportunities, especially in parts of the City where access to homeownership is particularly out of reach.

Given demands for new construction homeownership projects, in FY27 and FY28, HPD will double the production of these new homeownership units across the city, as compared to FY24-FY25 averages. This

means twice as many homeowners and families can be stably housed while building equity and establishing roots in their communities.

### **Launch *Our Home* program to create new, affordable co-ops**

In 2026, HPD will launch *Our Home*, a new affordable housing program that will facilitate the conversion of rental buildings into resident-controlled cooperatives. *Our Home* will complement and expand upon the long-standing Affordable Neighborhood Cooperative Program (ANCP), which supports the conversion and renovation of City-owned rental buildings into safe and affordable co-operatives.

As tenants of *Our Home* buildings become homeowners, they will gain control over the future of their homes. The program will ensure that tenants of eligible buildings can afford the initial purchase price, as well as ongoing housing costs associated with homeownership. HPD expects to support 300 new affordable, co-op units through *Our Home* in FY27 and FY28.

### **Support Community Land Trusts (CLTs)**

Community Land Trusts (CLTs) are nonprofit organizations that own and steward land to provide permanently affordable housing or other public benefits. In New York City, CLTs work with HPD help to enforce affordability requirements, ensure fairness, and empower residents. They are typically governed by tripartite boards of directors that include representation of CLT residents, the surrounding community, and the public at large. By connecting residents to the governance of their housing, CLTs are one way to formalize

community control of land and stabilize neighborhoods.

HPD will continue to collaborate with CLTs to advance affordable housing projects, especially cooperative and other homeownership projects that may derive particular benefit from the oversight and support that CLTs provide. HPD will identify new public land that may be suitable for transfer to CLT control, especially when creating 1-4 family homeownership opportunities. The agency will also provide technical assistance and other support to ensure that CLTs are connected to opportunities to acquire private sites and are equipped to provide long-term stewardship effectively.

### **Provide financial and technical support to homeowners who want to add new, low-cost homes to their properties**

In March 2026, the Mayor, HPD, and DOB launched “ADU for You,” a new set of tools to make it easier for homeowners to stay in their communities and bring in extra income by creating an ADU on their property. For too long, New Yorkers were highly restricted in what they were allowed to build on their property, but thanks to recent regulatory changes, homeowners in many neighborhoods with a little extra space are now able to add an additional home.

The City’s new “ADU for You” website features a comprehensive guidebook, a growing library of pre-approved plans that homeowners can use to get expedited permits, and site feasibility and cost estimating tools to help homeowners navigate the bureaucratic and financing details, and access to live technical assistance provided by industry experts.

Not all homeowners have the financial resources to build an ADU on their own, which is why HPD – in partnership with New York State’s Department of Homes and Community Renewal – has created the Plus One ADU program to provide homeowners with up to \$395,000 in financial support and technical assistance to build an ADU.

For homeowners who live in historic districts, the Landmarks Preservation Commission (LPC) is planning an initiative

to complement ADU for You. While new backyard ADUs are prohibited in historic districts, all other ADU types are allowed, including converted cellars, attics, and detached garages.

In 2026, LPC will release an online map that identifies where ADUs in historic districts can be built; create a dedicated LPC team in the preservation department that will help property owners; and consider rules to make the review process easier.



*Mayor Mamdani and Deputy Mayor Bozorg visit a homeowner receiving assistance through the ADU for You program. Credit: Mayoral Photography Office*

## Bringing Manufactured ADUs to NYC

Construction codes in America are notoriously varied, which makes it difficult for a builder to lower costs by replicating successful techniques from one city to the next. There is one housing typology, though, that provides an exception to this rule: so-called ‘HUD Code’ manufactured homes. The federal government created its own set of specifications for manufacturers to follow when building homes inside a factory and, if the units comply with those specifications, the resulting homes are permissible regardless of nuances in a local building code. Therefore, anybody in America can buy one of these homes to install on their property, as long as it complies with local zoning.

And manufacturers, instead of building homes to fit the intricacies of each unique city code, can build the same home for every market in America. They don’t have to create a new design every time, they can order exactly the right parts in exactly the right quantities, they can fabricate indoors safe from the elements, and they can manufacture in bulk thanks to the continent-wide market available to them—all of which brings down the cost of building a new home. The savings are so large, in fact, that some manufactured homes are an order of magnitude cheaper than similarly sized homes built with traditional methods.

In New York City, HUD Code manufactured homes make for ideal ADUs and can be purchased and installed in a month. Later this year, DOB will promulgate rules to streamline the permitting process for manufactured homes, allowing any homeowner to take this type of project on with ease. In addition, HPD will work with homeowners through its PlusOne ADU program to address the significant cost and time savings of manufactured units, partnering with builders and providing financing to bring these new, low-cost homes to backyards all across the city.



*Pre-approved ADU available through the City’s “ADU for YOU” website.*

*Credit (Left): Michael Jerome Brotherton and SITU*

*Credit (Right): Boram Lee Jung and EEREE*

## **Launch the basement legalization pilot program**

Some estimates suggest that over 100,000 New Yorkers live in illegal basement apartments, and many—if not most—are not code-compliant and are at elevated risk of fire and flooding. During Hurricane Ida in 2021, eleven New Yorkers lost their lives in illegal basement apartments, a tragedy that we refuse to repeat.

In 2026, the Mamdani administration will finally implement a program to support homeowners with basement apartments that was first authorized by the State Legislature and City Council two years ago. This program will equip homeowners with the resources they need to bring existing basement homes into code compliance, ultimately resulting in additional safe homes for New Yorkers.

First, DOB will promulgate rules that operationalize the program and enable it to accept applicants for the first time, including establishing eligibility criteria, application procedures, and designated program areas in targeted neighborhoods. Homeowners in 15 Community Districts will be invited to participate at first, and the administration will continue to advocate to expand the pilot to the entire city through State legislation.

Second, as part of the FY27 Executive Budget, the Mayor included \$1.2 million in baseline funding for homeowners who want to participate in the pilot. Participating homeowners will be able to access simple, upfront financial support to help offset early-stage costs, such as installing smoke and flood alarms, testing for radon and vapor levels, and hiring a registered design professional to help plan renovations. Later, if residents

must be temporarily relocated to allow for the unit to be improved, the City will help tenants pay for moving costs or cover the differential in rent.

In a housing market with so few affordable options, many New Yorkers have been forced to live in illegal and unsafe units. However, if our only tool is punishment – generally leading to eviction for residents – then those units will simply stay in the shadows and will be less safe for residents and neighbors. This program will help bring these homes up to code, ensuring safety for residents, homeowners, and first responders.

## **Assist first-time homebuyers with Down Payment Assistance**

For New Yorkers with lower incomes who live in rentals, homeownership may seem fully out of reach. And even for those prospective homebuyers who save toward the dream of owning their own homes, many struggle with the initial higher costs of owning versus renting, especially when interest rates are high.

To give more New Yorkers a chance at purchasing their own piece of the city, HPD will expand the HomeFirst downpayment assistance program to eventually serve up to 300 first-time homebuyers annually. The program has long used federal HOME funds to provide access to homeownership for households earning up to 80% AMI. In recent years, the City committed local funds to the program to also serve households earning up to 120% AMI. This commitment will continue, as the program further expands its operational capacity to serve more buyers.

## 5.2 Provide comprehensive supports for existing homeowners

### **Create the first Mayor’s Office of Deed Theft Prevention**

New Yorkers deserve to be protected and safe in their homes, and this includes protection from the crime of deed theft. Scammers target homeowners – especially low-income Black and Brown homeowners in gentrifying neighborhoods – who are in foreclosure or behind on their mortgage payments, property taxes, or water bills. Victims may be tricked into signing documents that allow scammers to force a quick sale.

On April 24, 2026, the Mayor signed Executive Order 16 and created the first Mayor’s Office of Deed Theft Prevention. The Office will expand strategic enforcement against deed theft, flag suspicious property filings, coordinate with law enforcement, conduct public education and outreach, promote preventative safeguards and improve data-sharing across agencies. Over the last decade, thousands of deed theft complaints have been filed across New York City, with the highest concentration in Brooklyn and Queens. Black homeowners and neighborhoods have been disproportionately targeted, deepening racial wealth gaps and destabilizing communities.

The Office is housed in the Department of Finance (DOF), which records property documents, and will work closely with the Sheriff’s Office, the New York City Commission on Human Rights, the Department of Consumer and Worker Protection, and HPD, along with other local and state partners. Recent state legislation has strengthened tools to investigate and prosecute deed theft. The new office will leverage those authorities while building a proactive, preventive approach across agencies.

### **Release a new Homeowner Handbook to provide easily navigable, centralized resources**

By 2027, HPD will release a new Homeowner Handbook, available in eight languages, that will serve as a centralized resource for homeowners. It will guide homeowners where to turn for help and how to navigate regulations affecting small homes. The Handbook will highlight the recently announced Office of Deed Theft Prevention and the new tools for homeowners who want to create an ancillary dwelling unit (ADU) on their property.

This new Handbook will complement the Homeowner Help Desk, the City’s signature program providing wraparound support for homeowners citywide. Homeowners can access free legal and housing counseling, whether they can’t afford to make needed repairs, are facing foreclosure, have experienced scams, are concerned about flood risks, or need help creating a will to pass their home on to the next generation. HPD partners with the Center for NYC Neighborhoods and more than a dozen local community-based organizations to conduct outreach and connect struggling homeowners with individualized assistance.

### **Help homeowners manage their mortgages by launching a Mortgage Assistance Program (MAP)**

As interest rates, insurance premiums, utilities, and other costs have continued to rise, many lower-income homeowners have struggled to keep up with their mortgage payments. Those who are unable to get back on track risk foreclosure and losing the stable housing and equity they worked hard to build.

In response, HPD will launch the Mortgage Assistance Program (MAP), which will provide repayable, no-interest loans to help low-income homeowners resolve mortgage arrears, bring their payments current, and avoid foreclosure. Serving up to 100 homeowners annually, MAP will function as an early intervention strategy to help owners stay in their homes. It will also enable participants to access other critical housing quality programs, such as HPD's HomeFix program, that require mortgage payments to be current as a condition of eligibility.

### **Support homeowners to make critical repairs by enhancing HomeFix**

HPD's HomeFix Program provides comprehensive support for existing homeowners that need to address critical home repairs. The program provides access to affordable low- or no-interest loans for eligible owners of one- to four-family homes in New York City.

This administration will enhance the funding that HomeFix can offer by increasing the maximum loan amount from \$60,000 to \$100,000 per home, with an additional \$30,000 for each additional rental unit on the property. This will help New Yorkers remain in their communities and preserve the equity that is core to the value of homeownership.

### **Improve access to key benefits for senior and disabled homeowners**

The City manages two targeted tax programs for low-income New Yorkers that helps at-risk homeowners maintain housing stability: the Senior Citizen Household Exemption (SCHE) and the Disabled Homeowner Exemption (DHE). These vital programs benefit over 53,000 households each year, providing property tax abatements on owner-occupied, 1-3 family homes, co-ops, and condos, most of whom receive a 50% tax exemption for household incomes up to \$50,000 per year.

In 2026, DOF will continue to enhance its electronic filing system for SCHE and DHE, allowing homeowners to apply for or requalify for benefits more easily. DOF is also expediting its approvals process, so homeowners are aware of their eligibility status faster.

### **End inequitable property taxes across neighborhoods**

For decades, owners of 1-to-3 family properties across New York City have faced inequitable property tax rates due to State rules that divorce tax calculations from the market value of New Yorkers' homes. In neighborhoods like Canarsie, East New York, and Cambria Heights, homeowners pay double the effective tax rate of homeowners in much wealthier communities, including Park Slope and the East Village.

Myriad reports from the NYU Furman Center, the Community Service Society, and others have highlighted these inequities. This administration will fight to finally end them.

CHAPTER 6

# Reducing and Preventing Homelessness

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# Reducing and Preventing Homelessness

Homelessness in New York City is fundamentally a housing problem. A rental vacancy rate of 1.4% – and essentially no vacancies in low-cost apartments – has created an increasingly unforgiving housing market where too many New Yorkers are pushed into instability. On most nights so far in 2026, over 100,000 New Yorkers have slept in City shelters, and hundreds of thousands of households are doubled-up or otherwise live in unstable arrangements.

This plan advances a comprehensive approach to address these critical and long-standing challenges. By growing housing production, preserving affordable housing, empowering tenants, and investing in public excellence, New York City will move toward a future where homelessness is rare, brief, and nonrecurring, and where more New Yorkers have the stability and dignity of a permanent home.

As described in Chapter 4, Mayor Mamdani’s commitment to building 200,000 new affordable homes over the next 10 years will have immediate impacts on the pipeline of deeply affordable homes that are available to high-needs New Yorkers experiencing homelessness. In FY27 and FY28, HPD expects to increase the production of homes set aside for New Yorkers experiencing homelessness by nearly 40%, compared to FY24-FY25 averages. These additional homes will provide thousands of new, direct pathways for New Yorkers in shelter to move into permanent housing.

This chapter outlines additional ways that the administration will prevent New Yorkers from losing their homes, connect New Yorkers experiencing homelessness with permanent housing, and improve the shelter system.

In the next year, the administration will also release a dedicated homelessness plan and append it to this chapter to ensure coordinated and cohesive housing and homelessness plans.

## 6.1 Keep New Yorkers in their homes

Reducing homelessness at a citywide scale requires preventing housing loss before it occurs. The administration will strengthen prevention efforts to support New Yorkers experiencing housing instability or at risk of eviction, helping more households remain in their homes.

The administration will increase access to legal representation in Housing Court for

tenants facing eviction, ensuring that more New Yorkers have the support they need to remain in their homes. The Mayor’s first Executive Budget added \$55.6 million in additional funds to the “Right to Counsel” program and anti-harassment legal services beginning in FY28 and continuing annually. These new resources will increase “Right to Counsel” funding by more than 20% once

fully implemented, allowing the City to serve additional households facing eviction in Housing Court.

The City will also explore opportunities to strengthen and sustain Homebase, its primary homelessness prevention program, which connects New Yorkers to public benefits, legal assistance, and community-based services that help households avoid entering shelter. DSS will continue working with providers, advocates, and agency partners to assess future needs, evaluate program effectiveness, and identify ways to ensure Homebase remains responsive to changing housing pressures across the city.

Finally, the City recognizes the importance of specialized supports for runaway and

homeless youth. The Department of Youth & Community Development (DYCD) will fund Peer and Housing Navigator services for youth experiencing homelessness, dedicating approximately \$3.2 million in FY27. Located in DYCD-funded runaway and homeless youth drop-in centers, Peer Navigators are young adults with lived experience of homelessness who provide mentorship, coaching, and systems navigation support to help youth and young adults achieve stability and transition toward permanent housing.

These expanded and continued investments will reduce entries into shelter, improve housing stability, and limit the need for more costly and disruptive interventions downstream.

## 6.2 Accelerate pathways from shelter and street to housing

For New Yorkers in shelter, every day spent waiting for permanent housing is a day without stability. Reducing the time it takes for individuals and families to move from shelter into permanent housing is one of the most immediate ways the City can improve outcomes and reduce homelessness.

As described in Chapter 8, the administration will focus on reducing vacancies in supportive housing and homeless set-aside units, accelerating placements into available units, and shortening the time it takes for households to move from shelter to permanent housing.

- Beginning in Fall 2026, DSS will launch a “MATCH” (Making Accelerated Transitions to Coordinated Housing) pilot program that directly connect households in shelter to available housing. Over the program’s two-year pilot phase, DSS will measure if direct matching between

shelter providers and affordable housing providers reduces delays and allows affordable homes reserved for New Yorkers experiencing homelessness to be filled more quickly.

- Second, DSS will further streamline the CityFHEPS rental assistance process. CityFHEPS currently serves over 65,000 households, with thousands more in shelter actively searching for housing. The administration will expedite inspections and invest in technology improvements to minimize errors and delays. These changes will make it faster and easier for households to move from voucher issuance to signed lease.
- Third, DSS will strengthen support for housing search and lease-up for both voucher holders and landlords. This includes improving coordination with landlords, clarifying policies/procedures

around required documentation for CityFHEPS, and ensuring that households have the support they need to successfully secure housing in a highly competitive market.

The City will also expand “housing first” approaches that connect unsheltered New Yorkers directly to housing. Programs such as the Street to Home pilot prioritize immediate placement into housing, allowing individuals the time they need to stabilize before completing administrative processes. DSS will expand the Street to Home pilot, helping more unsheltered New Yorkers move directly from the street into permanent housing.

Finally, DSS will explore how to improve its groundbreaking Affordable Housing Services (AHS) program, which leverages CityFHEPS vouchers to create high-quality homes for New Yorkers in shelter who have faced significant, long-term barriers to finding stable housing.

Through AHS, the City helps non-profits purchase or enter long-term, building-wide leases to create deeply affordable housing with social services dollars – locking in long-term affordability with strong protections for tenants.

DSS has created 835 deeply affordable homes through AHS to date. In 2026, DSS will work with partners to develop new terms for the program.



*Mayor Mamdani visits a new Safe Haven shelter in Lower Manhattan that accommodates 106 New Yorkers in need of service. Credit: Mayoral Photography Office*

## 6.3 Strengthen shelter as a bridge to permanent housing

For more than 100,000 New Yorkers each night, shelter serves as a temporary home. The shelter system must function not only as emergency relief, but as a bridge to permanent housing.

This administration will take a comprehensive approach to improving shelter conditions, strengthening housing placement outcomes, and ensuring shelter better supports the transition to long-term stability. This includes closing the remaining emergency “asylum seeker” shelters and continuing to develop sufficient shelter capacity so that families with children are no longer served in hotel shelters.

Over time, the City will expand the pipeline of purpose-built shelters designed to better

serve residents and improve living conditions. Some of these facilities may also be designed to support future conversion to permanent housing as housing needs evolve over time. The City will also standardize and expand shelter provider best practices that improve housing placement quality and rates, helping New Yorkers move successfully from shelter to permanent housing.

The City will expand low-barrier and stabilization options to better serve unsheltered New Yorkers and support engagement with services, health care, and housing. These investments recognize that a well-functioning shelter system is a critical part of the housing continuum and must operate with dignity, effectiveness, and a clear pathway to permanent housing.

## 6.4 Expand specialized supports for New Yorkers with complex needs

Some New Yorkers experiencing homelessness require intensive, specialized support to achieve long-term stability, particularly individuals living with serious mental illness, co-occurring substance use, behavioral health conditions, and complex medical needs. The City will strengthen coordination across homelessness, health care, and behavioral health systems to better serve these New Yorkers and reduce cycling between hospitals, shelters, and the street.

The administration will launch a coordinated clinical and care management initiative across Health + Hospitals, DSS, DOHMH, and the State Office of Mental Health focused on this population who require sustained, intensive, interventions and

long-term support. This effort will leverage existing programs such as DOHMH’s Intensive Mobile Treatment (IMT) teams. Many people referred to IMT are unhoused when they start the program and these teams help participants apply for and move into housing. Health + Hospitals will facilitate this work across partners.

The City will also expand Bridge to Home, a transitional housing model that provides for a new discharge option for New Yorkers experiencing homelessness leaving Health + Hospitals and diagnosed with a serious mental illness. Following the successful launch of the first site in 2025, the City will open a second Bridge to Home location in September 2026 and a third location in early 2027.

## **Housing is Healthcare**

Stable, quality and affordable housing impacts the wellbeing of New Yorkers. NYC Health + Hospitals, the nation's largest municipal health system, recognizes this and continues to invest in Housing for Health. Housing for Health offers bespoke housing supports for H+H's vulnerable and medically complex patients experiencing homelessness. Referrals to their Housing Engagement Location Placement Service (HELPS) offer intensive housing navigation supports to assure that patients are on the right housing pathway whether its supportive housing or use of a rental subsidy. Clinicians can also safely discharge patients to medical respite so the most vulnerable have somewhere to heal and recover, where both their clinical and housing needs can be taken care of. Housing for Health also assures patients stay connected to care and succeed in permanent housing.

Housing for Health closely collaborates with City and State agencies and nonprofit partners to reduce barriers of entry to housing and provides services to over 1,000 patients annually. To date, the program has stably housed over 1,800 households to help end a cycle between shelter, hospital, and the street.

## **6.5 Improve partnership and accountability across systems**

Addressing homelessness requires coordination across government agencies, service providers, advocates, and New Yorkers with lived experience of homelessness. The administration has launched a Housing and Homelessness Task Force to strengthen collaboration between City Hall, agencies, advocacy organizations, and impacted New Yorkers on key homelessness and housing initiatives. The Task Force includes both advocacy representatives and individuals with lived experience of homelessness and will provide ongoing feedback on issues including unsheltered homelessness, supportive

housing placements, CityFHEPS implementation, and shelter operations.

In addition, the City is convening working groups focused on developing specialized strategies to support housing and social stability for New Yorkers returning from justice involvement, individuals experiencing serious mental illness, and people experiencing chronic unsheltered homelessness. While these populations may overlap, each faces distinct challenges that require tailored, coordinated approaches across housing, health care, behavioral health, and social service systems.

CHAPTER 7

# Investing in Strong Jobs and Innovation

# Investing in Strong Jobs and Innovation

The City's unparalleled investments in creating and preserving housing are major sources of strong jobs across New York City. Building affordable housing and creating good, sustainable jobs for the workers who build, operate, and maintain that affordable housing are both important goals, and the Mamdani administration is working to achieve each of them. This plan seeks to deliver for residents, workers, and communities alike.

On its own, the Mayor's commitment to build 200,000 new affordable homes will support an average of 30,000 construction jobs annually, and – once completed – these new homes will create 12,700 permanent operations jobs. The City works to tie these construction and operations jobs to high labor standards wherever possible. As described more fully below, the City's newly passed Construction Justice Act (Local Law 21 of 2026) will ensure that workers on City-financed construction sites will be paid

just wages and benefits and will be protected by robust oversight and enforcement mechanisms.

The City must also ensure that New Yorkers – and particularly the New Yorkers who have been systemically excluded from stable, middle-class job opportunities – have clear and equitable pathways to accessing strong jobs in the housing industry. As the City invests in growing the rate and kinds of housing being built in all five boroughs, these investments will be coupled with programs and policies that protect workers and strengthen career pathways in the construction and building management sectors.

This chapter also outlines the innovative steps that the City will take to accelerate better, faster, and more efficient housing development, in conjunction with the process reforms described in Chapter 8.

## 7.1 Support workers and the supply chain

### **Implement the Construction Justice Act to provide good jobs at City-financed construction sites**

The Construction Justice Act (CJA) establishes a combined wage and essential benefits minimum standard of \$40 per hour for construction workers on targeted City-assisted housing projects. The CJA will expand access to quality jobs and increase accountability on these City-assisted

housing projects.

Under the CJA, developers will be required to submit Community Hiring Plans to the New York City Comptroller's Office, outlining strategies to meet local hiring goals and ensure compliance with wage and benefit requirements on required projects. The Comptroller will serve as the primary enforcement authority, responsible for monitoring compliance, conducting investiga-

tions, and initiating corrective actions where violations occur. This authority includes the ability to require cure periods, impose financial penalties, and pursue enforcement actions to ensure workers receive fair wages and benefits.

HPD will support implementation by integrating CJA requirements into its project financing and closing processes for required projects, ensuring that developers are aware of obligations upfront and that compliance expectations are clearly defined. HPD will coordinate closely with the Comptroller and the Department of Consumer and Worker Protection to align project data and facilitate consistent reporting across projects. It will also support transparency by contributing to publicly available datasets that track hiring outcomes, contractor participation, and compliance status.

Together, these efforts will strengthen oversight of contractors, improve wage compliance, and expand access to construction jobs for local residents. By embedding accountability mechanisms throughout the project lifecycle, the CJA advances a more equitable and transparent construction environ-

ment while ensuring that public investment in housing projects delivers meaningful economic benefits to New Yorkers.

### **Explore potential affordable housing Project Labor Agreements for targeted City-financed projects**

Over the past decade, the City, NYCHA, and EDC and their partners have entered into Project Labor Agreements (PLAs) with the Building and Construction Trades Council of Greater New York (BCTC) to deliver critical infrastructure and other large-scale projects. PLAs are pre-hire, collective bargaining agreements that establish standard terms and conditions of employment for all workers on these City-financed construction projects.

The administration will kick-off an inter-agency working group led by the Deputy Mayor for Housing and Planning and the Deputy Mayor for Economic Justice to work with partners in labor and the affordable housing industry to examine these PLAs and evaluate options for model PLAs that can work for appropriate City-financed affordable housing projects.



*Construction workers build a home. Credit: Mayoral Photography Office*

## Investing in Union Jobs and Apprenticeships at NYCHA

In 2024, NYCHA signed a Project Labor Agreement (PLA) with the Building & Construction Trades Council of Greater New York (BCTC) and the unions that BCTC represents. The PLA establishes standard terms and conditions of employment for all workers on NYCHA's major rehabilitation projects.

Building on that agreement and in partnership with construction unions, NYCHA will continue to help NYCHA residents train for and enter unions to help maximize the placement of residents into construction jobs on NYCHA's campuses. NYCHA will also continue to ensure that contractors meet the requirement to hire NYCHA residents and other low-income New Yorkers across NYCHA's many projects and ongoing maintenance and repair work. Finally, NYCHA is planning new construction programs for trades involved in installing innovative green technologies like in-apartment heat pumps, and electric auger compactors, as well as comprehensive building and apartment renovations.



*Bronx resident Dwayne Morris was among the PCC (pointer, caulker, cleaner) apprentices hired for jobs at NYCHA construction sites. Credit: NYCHA Journal, Vincent Echavaria*

## **Strengthen supply chain resiliency and scale local, unionized labor through manufacturing investments and incentives**

Modernizing housing delivery must be accompanied by protecting workers and strengthening career pathways in the construction sector. EDC will invest in workforce development strategies that align with modular and other industrialized construction methods, while leveraging technologies to improve worker safety and job quality. EDC will expand training and upskilling programs to prepare workers for hybrid construction and mass timber installation and will explore training opportunities for offsite manufacturing and digital fabrication. These programs will be developed jointly with labor organizations, training providers, and employers with the goal of ensuring that industrialized construction methods complement the existing area labor standards while creating pathways into stable, well-paid jobs.

New York City can also invest in physical supply chains. The limited availability of high-capacity factories and sites for construction staging have constrained the growth of modular construction and its

potential time and cost benefits on projects. EDC will identify opportunities to site modular manufacturing, assembly, and staging facilities on City-owned or controlled assets, particularly in industrialized areas well suited for production and logistics. By aligning land use, infrastructure, and permitting support, the City aims to reduce barriers to factory development and create industrial jobs.

To catalyze private investment, EDC will deploy tools such as Industrial Development Agency (IDA) incentives and pipeline commitments tied to City-supported housing projects, along with strong labor standards and provisions to ensure the uninterrupted delivery of services wherever possible. These mechanisms are intended to help manufacturers justify upfront capital investments while ensuring local job creation and increased housing output. City-supported supply chain investments will focus on enabling resiliency – aiding not just final assembly, but also materials reuse, processing, and logistics. By anchoring these activities locally, the City can locally capture more of the supply chain to create industrial jobs, reduce reliance on long distance suppliers, lower transportation costs and emissions, and stabilize housing production timelines.

## **7.2 Advance construction safety**

Many parts of this plan have emphasized the urgency and speed that New Yorkers deserve from the City's work to solve the city's housing crisis. But no matter how pressing the need, we cannot and will not compromise workers' safety on construction sites.

A mix of federal, state, and local agencies supervise construction work in New York City, with the NYC Department of Buildings (DOB) having primary responsibility within

City government. In its most recent analysis of construction worksite safety for 2025, DOB identified several divergent trends, particularly when compared to previous years. On the positive side, construction-related injuries dropped significantly, to their lowest level in over 10 years. Despite this major decline in work site injuries, building construction-related fatalities increased by three from the previous year, rising to 10 fatalities in 2025. Even one death on a con-

struction site is one too many, and reversing this increase in work site fatalities continues to be DOB's top priority.

### **Launch interagency and stakeholder committee to identify root causes of persistent construction injuries and fatalities**

In Fall 2026, the Mayor's Committee on Construction Safety will convene for the first time under the leadership of the Deputy Mayor for Housing & Planning, the Deputy Mayor for Economic Justice, and the Commissioner of the Department of Buildings. The Committee will include City employees, worker voices, union leaders, and industry experts. The Committee will seek to identify the root causes of persistent construction injuries and fatalities and will recommend changes to local laws, agency resources, enforcement practices, and contractor accountability standards to prevent injuries and fatalities. The Committee will report on recommendations and whether any changes to local laws or agency resources should be adopted.

### **Implement construction innovation to speed up development and increase worker safety**

As climate impacts intensify, New York City must ensure that housing production protects the health and safety of construction workers while maintaining delivery timelines. The City will partner with contractors, labor organizations, and other stakeholders to leverage emerging hardware and software construction technologies to reduce exposure to extreme weather conditions and

improve jobsite safety.

Innovations such as robotics, sensor-enabled wearable equipment, and digital construction management tools can reduce hazardous tasks on construction sites, reduce time spent in extreme heat or cold, and enable safer, more predictable workflows. In addition, DOB's Buildings Tech Lab – a collaboration with the Partnership Fund for New York City – is pursuing several pilot projects using enhanced data analytics to identify, investigate, and hold accountable bad actors who run unsafe construction sites or own poorly maintained buildings.

To responsibly test and deploy new technologies, the City will use innovative procurement approaches, including challenge-based procurement and other EDC-led piloting programs, to evaluate technologies in real world scenarios before scaling. Successful solutions can then be incorporated into City-supported housing projects and future procurement pathways to enable the development of housing production at scale in a manner that prioritizes worker safety.

The City recognizes that the most reliable protections against construction injuries and fatalities are well-enforced safety standards, ownership buy-in and accountability, comprehensive worker training (including in workers' primary languages), and workers' ability to refuse unsafe work without fear of reprisal or retaliation. The City will work to ensure technology will complement these protections and best practices, not substitute for them.

## 7.3 Reform building, construction, and housing codes to increase accessibility, lower costs, and allow for more housing options

Chapter 4 highlighted the financing and zoning tools that the City will use to unlock hundreds of thousands of new homes over the next 10 years. An important complement to these initiatives is analyzing and improving the requirements surrounding the design of these homes. Most people take for granted the size of the elevator in their building, or the size and type of piping in their walls. But these requirements are choices that often differ across jurisdictions, and they are deeply connected to the cost of new housing and the availability of crucial accessibility features, such as elevators.

### Launch the Affordable & Efficient Code Reform Task Force

To address these crucial code and design aspects of housing construction, DOB will convene an Affordable & Efficient Code Reform (AECR) Task Force in late 2026. AECR will work in collaboration with the City Council's Advisory Group on Housing Affordability, Council Member Kevin Riley, Chair of the Committee on Land Use, and Council Member Pierina Sanchez, Chair of the Committee on Housing and Buildings, to identify specific areas of the NYC Construction Codes for cost-saving measures that can be achieved without compromising safety. AECR will conduct a time-limited review of specific proposals in collaboration with the building trades, contractors, engineers, researchers, and housing developers to seek alignment with national or international standards, identify industry best practices, and propose the removal of outdated restrictions.

This process will run parallel to the current cycle of code updating, so as not to delay any required updates and will complement the service that code committee volunteers dedicate to the city. Once policy proposals have been evaluated and selected, DOB will lead legislative drafting and will solicit feedback on proposed legislation from relevant stakeholders. A few likely topics that AECR will consider are described below.

**Elevators:** New York City's aging population and New Yorkers with mobility challenges desperately need more accessible housing options, particularly low-cost options. Yet only 34% of apartments in New York City are step-free – and this number is only 21% when considering pre-1974 buildings that are more relatively affordable.

As part of AECR, the City will explore expanding access to smaller elevators in new construction buildings. Currently, New York City's code includes requirements for elevator car sizes to accommodate emergency medical access, including a seven-foot stretcher, and wheelchair maneuverability, which can limit the feasibility of elevators in smaller buildings and the viability of fitting new, mid-rise apartment buildings into existing neighborhoods. But smaller elevators are common in new buildings throughout Europe and Asia, and AECR will explore how to incorporate international practices in New York City.

Second, DOB will launch a pilot program in 2026 to allow smaller-than-currently-permissible elevators to be added to existing walk-up buildings. This program will help

identify current obstacles to sourcing and adding smaller elevators to existing walk-ups, as the City prepares to make wider code changes in the future.

**Plumbing:** The New York City Plumbing Code restricts the use of plastic piping materials in various ways across systems. Plastic piping is not permitted for interior water distribution, which is generally limited to metallic systems, and its use in sanitary drainage is limited to certain lower-rise residential buildings. In addition, other plumbing codes across the country have adopted material-saving innovations in interior distribution, such as smaller pipe sizing rules. These requirements can have significant impacts on construction and maintenance costs. AECR will evaluate these provisions alongside national model codes to identify opportunities to expand the use of cost-effective materials and methods where appropriate, while maintaining safety and performance.

### **Bring back shared housing options for the 21st century**

In the early 20th century, rooming houses, boardinghouses, and single-room occupancy (SRO) hotels played a critical role in New York City's housing landscape, providing affordable and secure homes that provided a safe harbor for generations of single individuals looking for independence, employment and opportunity. However, policies implemented in the mid-20th century – intended to improve housing quality – led to a prohibition on the construction of new shared housing and a sharp reduction in the existing stock.

The impacts of these policies reverberate across the city today. New York City's average household size is shrinking, but the city's housing supply is not adjusting to meet the needs of these small households. Growing

numbers of single adults live with roommates to mitigate high housing costs.

The administration will work with Council Member Virginia Maloney to pass legislation that will bring back safe, affordable, and diverse shared housing options across New York City and ensure that policies are in place to allow for the development of affordable shared housing, consistent with HPD's *Shared Housing Roadmap*.

### **Unlock the benefits of industrialized construction to deliver affordable housing faster**

To address New York City's acute shortage of available and affordable housing, the City must employ innovative approaches to build faster and at lower cost. One promising strategy is industrialized construction, including prefabricated and offsite methods in which housing components are manufactured in a factory and later assembled on-site. These approaches can reduce construction timelines and material waste while creating safer, more predictable jobsites for the City's construction workforce. Over time, by standardizing components, streamlining logistics, and scaling operations and supply chains, the City can achieve significant cost savings while expanding its capacity to deliver affordable housing.

While the City has some experience with industrialized construction, the success of these methods requires a sharper focus on replication to enable scale. Establishing standardized technical specifications will allow builders to achieve efficiencies by reusing technologies, designs, and delivery models across projects rather than reinventing them each time. Realizing meaningful cost and time savings will also require stronger coordination across agencies responsible for housing policy, codes, permitting, inspec-

tions, financing, and labor, along with deeper collaboration with industry partners to mitigate the risks associated with adoption of innovative practices and create the conditions for a scalable delivery model.

The City will pursue a multi-pronged strategy to unlock these benefits while upholding strong labor standards and protections. In the near term, the administration will partner with a manufacturer to develop specifications to facilitate the use of manufactured

housing and promulgate rules through DOB to support their approval and installation in accordance with applicable federal and state law and New York City Construction Codes. In the medium term, the City will issue a solicitation for scalable, pre-approved modules or components to spur local investment and industry capacity, and organize an inter-agency effort to streamline code, permitting, and inspection processes, aligning local requirements with national industrialized construction standards.

## NYC Mass Timber Studio

In 2023, EDC launched the first cohort of the New York City Mass Timber Studio, supporting developers, designers, and manufacturers in navigating project delivery by providing regulatory guidance, technical assistance, and real-time problem solving. The 14 participating projects demonstrated that mass timber can successfully meet building code requirements, lower carbon emissions, and be cost competitive, making mass timber an exciting and sustainable option to deliver public infrastructure and housing on accelerated timelines.

In 2026, EDC will launch a third cohort of its Mass Timber Studio to support a pipeline of new housing projects that will be delivered more efficiently and sustainably. The Studio will train design and development teams in the technical components of modular delivery and provide regulatory support, in partnership with DOB and the Fire Department, as teams advance modular housing within New York City's complex regulatory environment. EDC will release a solicitation for active projects looking to participate later this year.



*Interior rendering of the New Stapleton Waterfront mass timber residential development on Staten Island. Credit: GF55/NYC Mass Timber Studio*

CHAPTER 8

# Achieving Public Excellence

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# Achieving Public Excellence

In his inaugural address, Mayor Mamdani said:

*For too long, we have turned to the private sector for greatness, while accepting mediocrity from those who serve the public. I cannot blame anyone who has come to question the role of government, whose faith in democracy has been eroded by decades of apathy. We will restore that trust by walking a different path: one where government is no longer solely the final recourse for those struggling, one where excellence is no longer the exception.*

*We expect greatness from the cooks wielding a thousand spices, from those who stride out onto Broadway stages, from our starting point guard at Madison Square Garden. Let us demand the same from those who work in government. In a city where the mere names of our streets are associated with the innovation of the industries that call them home, we will make the words “City Hall” synonymous with both resolve and results.*

This breakdown in trust between the government and the public is vividly felt when New Yorkers see vacant lots grow tall with weeds while 100,000 of their neighbors sleep in shelters each night; when they hear about regulated apartments that are reserved for the lowest-income New Yorkers but sit empty; when they struggle to complete the required paperwork in order to get an affordable home.

Achieving public excellence is a core part of this entire plan. It runs through all of the proposals laid out here, from the reforms that the City will undertake to improve the code enforcement system (Chapter 1) to the plan to build 25,000 new homes on City-owned land over the next decade (Chapter 4).

This chapter specifically focuses on eliminating impediments within government that prevent New Yorkers from accessing housing in a timely and dignified way. In particularly egregious cases, over eight years can pass between the day a new affordable housing building is proposed to the day tenants are able to move in. This timeline, filled with unnecessary delays, is a key cause of our historic housing crisis and will no longer be accepted. While specific reforms to address these delays are laid out below, our administration is committed to continually examining and improving City processes of all types. The significant amount of City resources dedicated to addressing our housing crisis must be put to effective use.

## 8.1 Streamlining Procedures to Expedite Equitable Development (SPEED)

On his first day in office, the Mayor signed Executive Order 5 to create the Streamlining Procedures to Expedite Equitable Development (SPEED) Task Force. The Task Force was asked to identify the red tape, duplicative processes, and communication gaps that slow down housing production. SPEED took a whole-of-government approach to generate solutions – creating working groups with over 100 agency experts from more than 20 agencies to refine recommendations.

The Task Force also met with over 100 external groups, including advocates, non-profits, non-profit and for-profit housing developers, architects, general contractors, think tanks, and marketing agents, and it solicited anonymous recommendations from industry experts. The result is a set of recommendations that will significantly shorten the amount of time it takes to produce housing in New York City.

The full SPEED report was published on May 13, 2026. The report is divided into the four stages that make up the housing development process: Environmental Review and Planning; Pre-Development and Financing; Permitting and Approvals; and Marketing and Lease-Up. Within each stage, SPEED identified outdated requirements, critically understaffed offices, and overly burdensome paperwork that cause New Yorkers unnecessary delays in accessing housing.

Supported by changes to the State Environmental Quality Review Act (SEQRA) that are expected to be a part of the State budget, the SPEED report advances seven major initiatives that will cut timelines for all affordable housing projects by eight months. For projects that require a zoning change, the reforms will reduce timelines by as much as two years.



Mayor Mamdani joins Deputy Mayors Kerson and Bozorg, commissioners and advocates to announce the release of the SPEED report. Credit: Mayoral Photography Office

## **1. Cut the City’s pre-certification timeline for zoning actions from two years to six months.**

“Pre-certification” is the process by which the Department of City Planning (DCP) prepares projects involving land-use changes to begin public review. Pre-certification has historically taken an average of two years, even for modest housing projects like a proposal to build a four-story building with just six apartments.

Building on changes to SEQRA that are expected to be adopted as a part of the 2026 State budget, DCP will establish a new, dedicated review team that will exclusively focus on advancing most housing projects into public review within six months.

For very large projects that will still require longer timelines, the City is investing in agency resources and staff to make this process as fast and smart as possible. New staff at DCP, HPD, the Department of Transportation (DOT), the Department of Environmental Protection (DEP), and the Department of Parks and Recreation (DPR) will expedite environmental review and ensure communities are protected.

## **2. Assign dedicated central project management teams to shepherd City-financed affordable projects.**

Most newly-built 100% affordable housing projects in New York City receive subsidies from HPD and must receive approvals from a variety of agencies to close on loans that will allow them to begin construction. Projects go through lengthy pre-development processes prior to and concurrent with receiving various agency approvals.

In 2025, the City piloted an interagency task force to increase coordination between the permitting offices at all agencies and public utilities involved in the final signoffs needed

to complete affordable housing construction. This pilot successfully expedited the completion of almost 4,000 affordable homes. Now, the City will expand this work by widening its scope to include all approvals needed before a building can receive a financial loan and by adding additional HPD-financed affordable housing projects nearing the end of construction.

A new team at HPD and the Mayor’s Office will manage the ongoing interagency coordination needed for pre-financial closing approvals, construction completion approvals, and the provision of supportive housing services. New staff at DOB will expand the Affordable Housing HUB program so that every affordable project constructed on City-owned land receives a DOB project advocate to help navigate DOB’s permitting process. These targeted project management investments will increase the speed at which the City can finance and construct more affordable housing by reducing approval bottlenecks and development delays.

## **3. Accelerate the review process for Stormwater Pollution Prevention Plans (SWPPP).**

DEP requires stormwater management as a part of construction on public and private properties to help protect City infrastructure from polluted stormwater runoff generated from construction activities, reduce or slow down stormwater entering sewers during wet weather, and improve the quality of NYC’s waterways.

Pursuant to the City’s Unified Stormwater Rule (and as required under the State’s Construction General Permit) development projects that disturb 20,000 square feet or more of soil, or that add 5,000 square feet or more of hard surfaces that can’t absorb stormwater, need to submit a Stormwater Pollution Prevention Plan (SWPPP) to DEP.

While a SWPPP is supposed to take 45 days for DEP to review, the time for review varies depending on project complexity and the quality of the submission; typically, DEP reviews and responds to a submission in 45 days and the total SWPPP acceptance process takes 5-7 months.

The City will expedite these reviews by (1) clarifying what activities constitute a covered development project, including how to determine whether a covered development project is greater than or equal to 20,000 square feet and therefore subject to the Unified Stormwater Rule; (2) developing a process by which initial stormwater construction permits can be issued for limited preliminary development activity; and (3) adding additional staffing and front-end technology improvements to maintain or to improve the current 45-day review time and give applicants and agency staff more tools to better communicate comments and revisions.

#### **4. Streamline office-to-residential building conversions.**

Over the past two years, the city has experienced a huge increase in the conversion of older office buildings into new, mixed-income housing – thanks to zoning changes passed as part of “City of Yes for Housing Opportunity” and the State’s enactment of the 467-m tax exemption. While estimates vary, the City expects to see at least 12,000 new apartments from office-to-residential conversions in the coming years.

Many of the older office buildings that are the best candidates for conversion to housing are also those that require asbestos remediation. In New York City, this process requires DEP’s Asbestos Technical Review Unit (ATRU) to review asbestos remediation plans to ensure workers and future residents are protected during and after asbestos removal.

Currently, the ATRU is a small team of seven with limited capacity. The Mayor’s Executive Budget increased staffing for ATRU to reduce the average workload by 50%, which is estimated to reduce the time it takes to review and approve permits by two months.

#### **5. Improve the fire alarm inspection process.**

Fire alarm system inspections and Emergency Plan approvals are often one of the last approvals needed before a new housing development can obtain a Certificate of Occupancy, thus allowing the building to lease-up with new residents.

Inspections and approvals of this critical life safety system in buildings have been delayed – which leaves fully constructed affordable housing projects unable to complete inspections and begin the lease-up process on time. The Mayor’s Executive Budget increased capacity in the Fire Department’s Bureau of Fire Prevention (BFP) to expedite these approvals.

#### **6. Reimagine the affordable housing lottery from the ground up.**

The goal of New York City’s affordable housing “lease-up” system, supported by the Housing Connect lottery, is to match eligible New Yorkers with affordable homes fairly, quickly, and transparently. Despite these admirable goals, the current process is not working for any party in the lease-up process: building owners, prospective tenants or homeowners, or the City. The median time to complete applicant approvals for lottery projects in FY25 was 210 days – delays that deny housing opportunities to New Yorkers who need them most and make projects more expensive.

In 2026 and 2027, HPD is committed to reimagining the ways in which New Yorkers qualify for and receive affordable housing,

beginning with its Housing Connect lottery. In the near term, HPD will make a series of technical changes that will shorten the lottery application period, streamline income verification processes, and improve cumbersome paper application reviews. Over the next year, HPD will reimagine the entire lottery process from the ground up, with the goal of reducing the median lease-up time from 210 days to fewer than 100 days.

### **7. Launch new and fix existing programs to more efficiently move homeless New Yorkers from shelters into permanent affordable homes, including supportive housing.**

The burden of lease-up delays falls especially hard on those living in shelters, where coordination between HPD and DSS to qualify households for affordable homes set-aside

for shelter residents is complex and burdensome.

To improve this process, DSS is launching a new homeless lease-up pilot program, Making Accelerated Transitions to Coordinated Housing (MATCH), which will allow landlords and marketing agents to work directly with shelter providers to match clients with available homes faster. This pilot will launch in fall 2026 and is expected to last two years.

The City will also eliminate duplicative apartment inspections to allow CityFHEPS voucher holders to move into new, City-financed homes more quickly, and will create a new, integrated technology system to expedite, automate, and better connect all partners in the formerly manual homeless placements process.

## **8.2 Accelerate vacant unit readiness at NYCHA**

As described above in Chapter 3, NYCHA has made significant progress in recent years turning over vacant units to be occupied — boosting annual move-ins by over 50 percent since 2023, cutting average turnaround time by 73 days since August 2024, and standardizing environmental testing and abatement to ensure every “turned-over” apartment is lead free, mold-free, and asbestos safe. Nevertheless, roughly 6,088 units remain vacant as of May 20, 2026. This is due to the extensive repair and environmental safety work required after long tenancies (25 years on average), and because most move-ins are transfers from other NYCHA apartments, which creates another unit for NYCHA to turn over.

The lead and asbestos work is time-consuming and costly: the average cost to make each apartment move-in ready is about \$59,000

(\$25,000 for asbestos abatement, \$15,000 for lead abatement, and \$19,000 for general repairs). However, all that work means that every resident will move into a newly renovated and safe home.

The City is investing \$256 million in capital funds and \$118 million in expense funds through FY30 to restore vacant NYCHA apartments and prepare them for tenancy. This represents the largest capital commitment to vacant unit turnover in the City’s history. With this additional funding, NYCHA will be able to renovate more units, serving more New Yorkers who need homes. Families experiencing homelessness in particular will benefit from these investments, as about half of all new admissions to NYCHA public housing in 2025 were referred by DHS and moved from shelter into permanently affordable NYCHA homes.

## 8.3 Reduce vacancies in supportive housing

New York City has approximately 39,000 units of supportive housing, a type of affordable housing with social services in place for individuals and families who are experiencing homelessness or at risk of homelessness. Supportive housing is an essential piece of housing for our most vulnerable New Yorkers, which the administration is strengthening in a variety of ways as described throughout this plan. From helping residents and owners to avoid evictions (Chapter 1), to creating a new Supportive Housing Preservation Program (Chapter 2), to bringing new supportive homes online faster (Chapter 4), the City is taking a comprehensive approach to supportive housing.

The administration has also convened an internal working group with DSS, DOHMH, and HPD to improve the process by which New Yorkers apply for and are placed in supportive housing – with the goal of reducing

the vacancy rate of City-funded supportive housing units to 5% by the end of 2026. Currently, approximately 2,600 supportive homes are vacant and ready for a tenant to move in.

The working group and its participants are engaging with supportive housing providers, tenants, advocates, and State partners to identify the primary bottlenecks that impede supportive housing placements and develop solutions to these problems. Bottlenecks already identified include the lease-up process for new supportive housing buildings, scheduling apartment viewings, and requirements to “unseal” an apartment after someone tragically passes away inside. DOHMH, DSS, and HRA also recently published guidance for supportive housing providers outlining ways they can support tenants to avoid eviction.

## Supporting Displaced Tenants through the Back Home Unit

In March 2026, Mayor Mamdani announced the launch of the Back Home Unit, a dedicated team in the Office of Housing Recovery Operations (HRO) that coordinates services for residents displaced by fires and other disasters. For far too long, affected tenants lacked coordinated City services and were forced to navigate a web of agencies and the American Red Cross without dedicated assistance.

The Back Home Unit serves as a centralized hub and single point of contact to coordinate services, responds to resident needs, shares real time updates on inspections, facilitates access to belongings, and notifies residents when vacate orders are lifted. This team will make government easier and faster for New Yorkers at one of the most difficult moments in their lives.



*The FDNY responds to a fire. Credit: Mayoral Photography Office*

## 8.4 Invest in the technology and systems that connect homeless New Yorkers to housing

Navigating New York City's housing market is difficult for almost everyone, given the high costs and low vacancy rate, but it is particularly challenging for New Yorkers who are struggling with homelessness.

The Department of Social Services (DSS) provides a range of in-person and technological services to support New Yorkers in shelters to find a permanent home. But these services can and must be improved. The Administration will invest in technology and service improvements to give households clearer, real-time insight into their housing journey. This includes expanding the information available through Access HRA, improving internal systems such as CurRent, and strengthening customer support options

so households can better understand the status of their program applications and benefits, and next steps.

In addition, DSS will take targeted steps to better support households who may face additional barriers to securing housing, including older adults, people with disabilities, veterans, families with young children and other uniquely situated households. By identifying and addressing these barriers early, DSS can improve placement outcomes and reduce delays.

Together, these efforts will make the housing search and lease-up process more transparent, more navigable, and more humane.

# Implementation

*Block by Block: The Housing Plan for A New Era* has detailed the many ambitious initiatives that will make up this administration's work. Some have already begun, such as the release of the SPEED report and the launch of the Mayor's Office of Deed Theft Prevention. Some will begin soon, including HPD's targeted enforcement actions against the city's worst landlords and the interagency Bronx planning initiative. And others will take require deeper preparatory work, such as the reimagining of HPD's housing lottery system and the release of DCP's Citywide Transit-Oriented Development proposals.

The administration will closely track the progress of these initiatives, and this summer, will explore updates to the Mayor's Management report to ensure that New Yorkers are kept up-to-date on progress being made to achieve the goals listed here.

