

BRIEF

Housing Distress is Widespread Across NYC’s Rental Market— Rent Regulation is Not to Blame

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Over the past month, the newly elected mayoral administration has drawn attention to poor conditions in New York City’s apartment buildings. For example, the city intervened in a bankruptcy sale of a [building](#) portfolio with 5,000 housing violations and 14,000 complaints. While the intervention did not stop the sale, the portfolio’s new landlord—Summit Properties—pledged to cure outstanding violations within 180 days and committed \$30 million to repairs in the buildings.

Despite these promises, Summit’s existing portfolio has its own problems. One of its executives is on the New York City Public Advocate’s [2025 Worst Landlords List](#), with 14 buildings that have 1,550 housing code violations. The annual list underscores both the pervasiveness of deferred maintenance and neglect in the city’s private rental housing, and the shortcomings of the city’s code enforcement system. Many of the same landlords appear on the list year after year, as the conditions for their tenants continue to deteriorate.

This report focuses on housing quality in the city’s regulated and market-rate housing stock, where the majority of the city’s tenants, including low-income tenants, live. While public and subsidized

housing tenants face parallel struggles with poor living conditions, the underlying causes for deferred maintenance in these buildings are more rooted in federal resource withdrawal than the speculative investment that is prevalent in the city’s private and unsubsidized housing stock.

Drawing on responses from 694 regulated and market-rate tenants from across New York City, our 2025 Annual Survey of Housing and Economic Security shows the extent of housing quality issues across the rental market. We found that:

- A majority of tenants have experienced one or more housing quality issues, but the need was most prevalent for low-income tenants and voucher-holders.
- Tenant income was a more important indicator of housing quality than whether the rents in the building were regulated.
- Both regulated and market-rate tenants often reached out to the government for help with repairs, and market-rate tenants were the most likely to face harassment from their landlord as a result.

The majority of tenants surveyed had repair needs

In September 2025, we asked respondents if they have experienced any of the following issues in their home or building over the past three years:

- Pest infestation (mice, roaches, bedbugs, etc.)
- Broken door locks, buzzers, or intercoms
- Leaks or mold
- Peeling or chipping paint over large areas
- Broken elevators
- No heat or not enough heat in the winter
- No hot water
- Broken stove or refrigerator
- Poor air quality or ventilation

We found that the majority of regulated and market-rate tenants—65 percent—experienced a housing quality issue in their home or building over the past three years. About one in three low-income tenants reported having no repair needs, a figure comparable to tenants overall. However, low-income tenants were five points more likely to live in a home with four or more housing quality issues.

At the same time, a one-time hot water shut off or an errant cockroach is not necessarily disruptive. That is why we also asked respondents about issues that had the biggest effect on their health, safety, or daily life.

As Figure 2 illustrates, the three most serious conditions identified by regulated and market-rate tenants across income

FIGURE 1: THE MAJORITY OF REGULATED AND MARKET TENANTS, ACROSS INCOMES, EXPERIENCE HOUSING QUALITY ISSUES

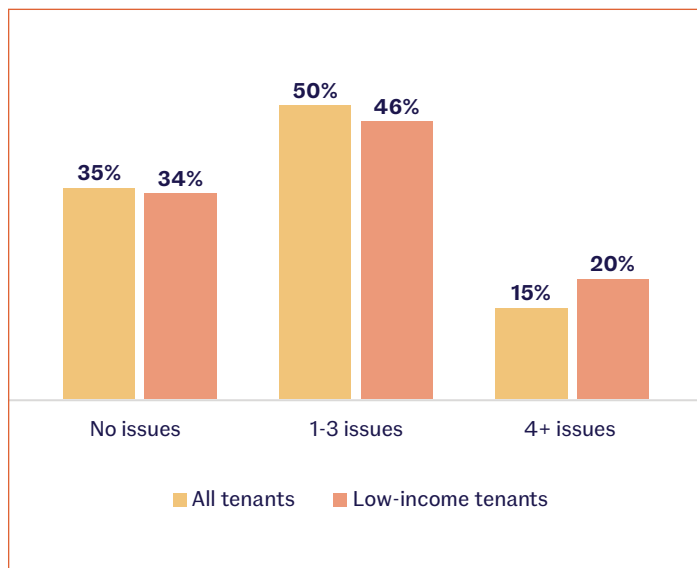
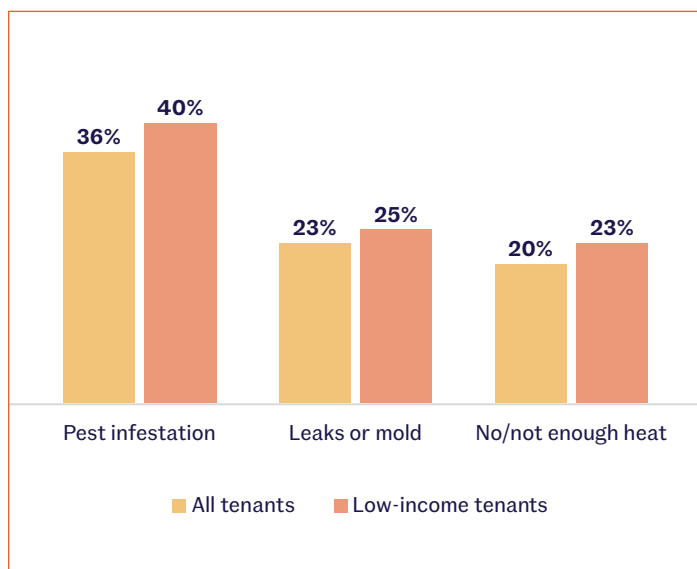


FIGURE 2: TOP THREE MOST DISRUPTIVE HOUSING QUALITY ISSUES FOR REGULATED AND MARKET TENANTS



categories were pests, leaks or mold, and inadequate heat. All three disrupt the physical and psychological safety and health a home is meant to provide.

Low-income tenants are as likely to face distress in market-rate apartments as in regulated ones

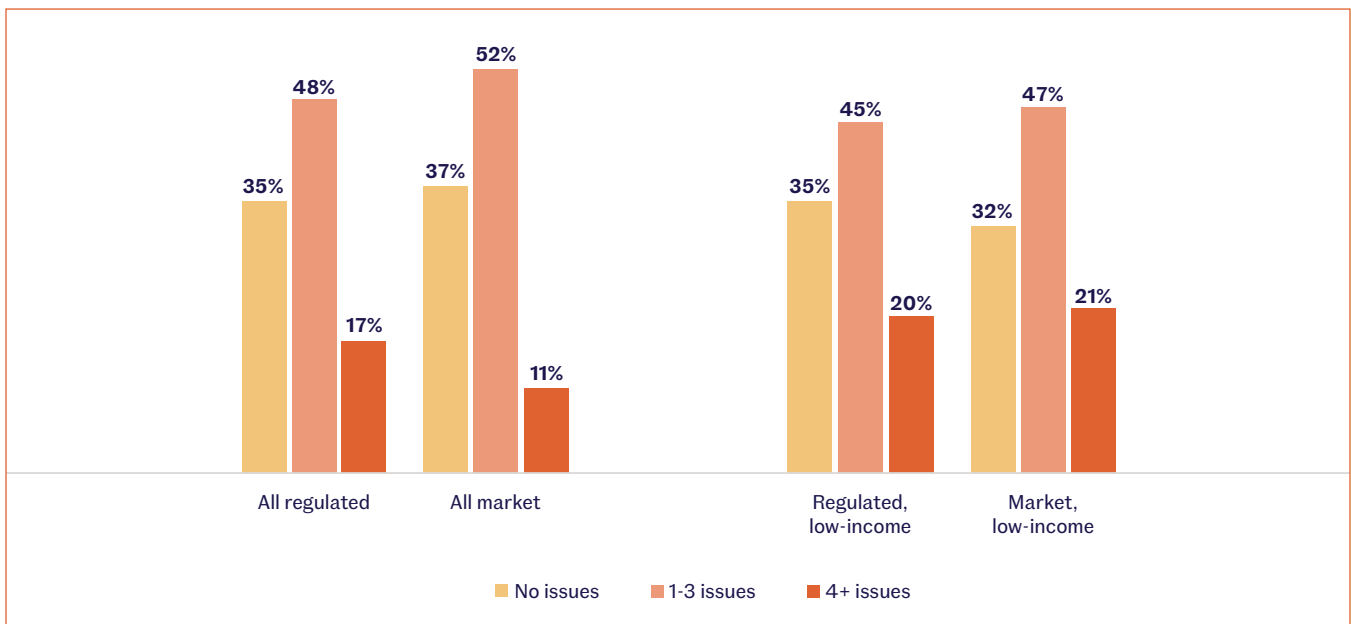
Amid ongoing debate over whether rent stabilization contributes to poorer housing conditions by limiting landlords' ability to finance repairs, we examine whether tenants in stabilized apartments experience different levels of housing distress than those in market-rate units, with particular attention to low-income renters. Overall, tenants in regulated and market-rate apartments reported the same level of repair needs.

Respondents reporting four or more conditions issues in our survey were likely living in a building that was experiencing some level of physical distress. Tenants in regulated apartments were six points more likely to report four or more issues in their home (17 percent), compared to market-rate tenants (11 percent). However, when we narrow our analysis to just low-income tenants, the share of respondents with four or more issues is nearly the same across tenure type (20 percent of stabilized tenants

and 21 percent of market-rate tenants). Further, low-income stabilized tenants (35 percent) were slightly more likely to report not having any issues, compared to low-income market-rate tenants (32 percent).

Additionally, low-income market-rate tenants were more likely to experience long wait times for repairs. Sixty-three percent of low-income market tenants reported that their most pressing issues were not addressed quickly or at all by their landlords, twelve points higher than low-income stabilized respondents. Further, tenants who waited for repairs for a long time found the repairs to be of lower quality. Among low-income regulated and market-rate tenants, 79 percent of those who said that repairs were done very or somewhat quickly found the work to be excellent or very good, compared to only 21 percent of respondents who said the work was not done very quickly.

FIGURE 3: TENANTS' INCOMES IMPACT HOUSING QUALITY MORE THAN RENT REGULATION

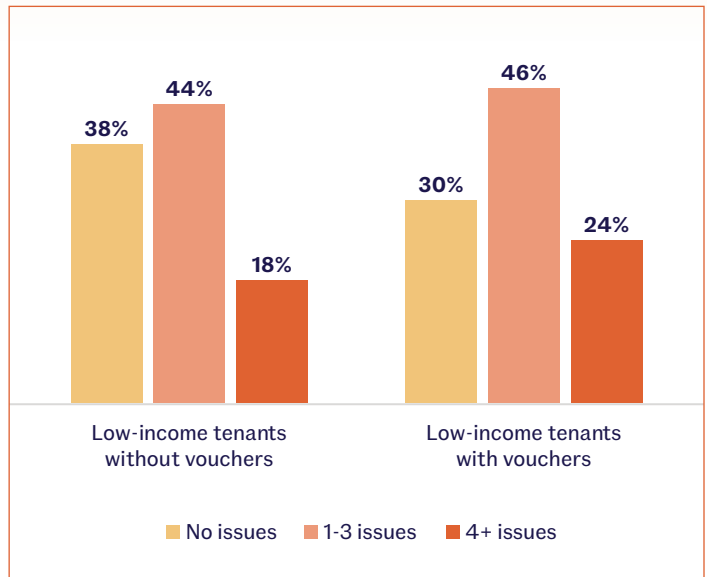


Low-income voucher holders are more likely to experience issues than other low-income tenants

The majority of low-income regulated and market-rate tenants experienced one or more housing quality issue. However, low-income voucher holders (including those receiving Section 8, CityFHEPS, and shelter allowance with Cash Assistance) fared worse than those not receiving rental assistance.

Seventy percent of low-income voucher-holders reported one or more issues with their home, compared to 62 percent of low-income tenants overall.

FIGURE 4: HOUSING QUALITY ISSUES MORE PREVALENT AMONG VOUCHER HOLDERS

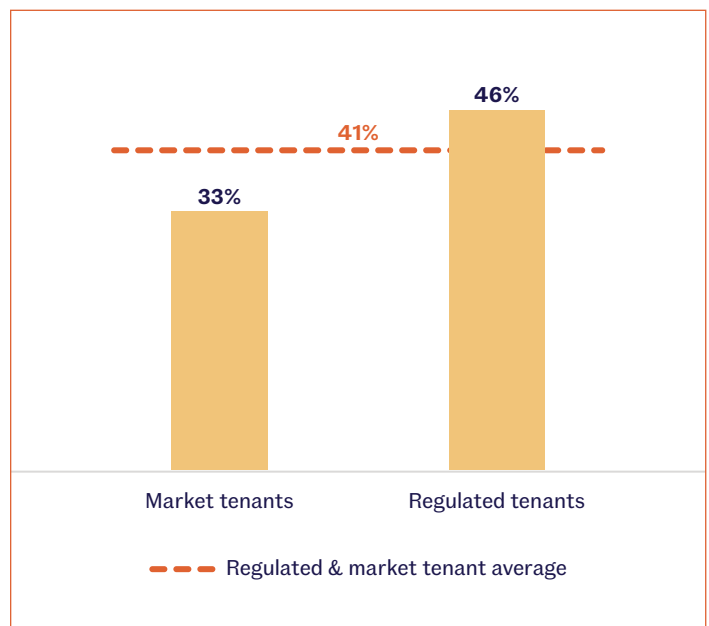


New Yorkers are good at complaining strategically

New Yorkers are not shy about asking for help with code enforcement. Forty-one percent of the respondents living in regulated and market-rate rentals said that they contacted the government to compel their landlord to make repairs.

Respondents called 311, contacted city and state agencies directly, and reached out to their elected officials for help. Notably, stabilized tenants were 13 points more likely to seek help with repairs (46 percent) as compared to market-rate tenants (33 percent), likely because rent regulation offers tenants greater security of tenure. While Good Cause can also offer a level of tenure protection for some market-rate tenants, far too few tenants know about the 2024 law.

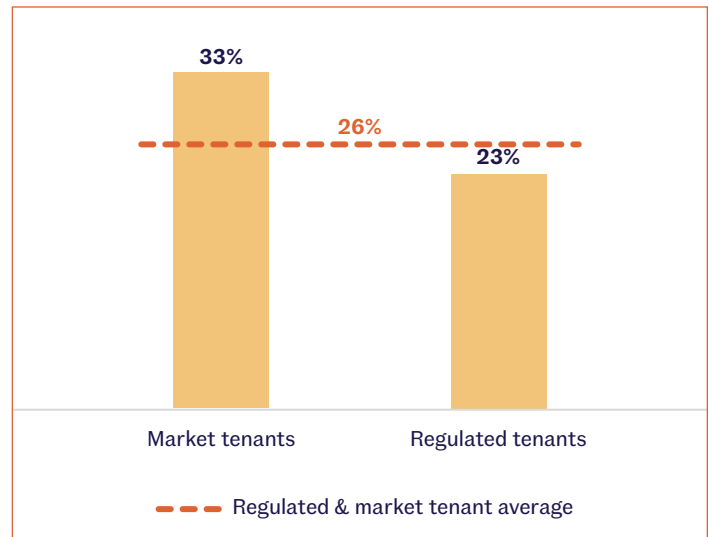
FIGURE 5: REGULATED TENANTS MORE LIKELY TO SEEK HELP WITH REPAIRS



Market tenants face greater risks when seeking enforcement

When we asked respondents about repercussions for seeking help, we found that one in four regulated and market-rate tenants were threatened or harassed by their landlords. As illustrated in Figure 6, market-rate tenants, who have fewer and weaker protections than stabilized tenants, were 10 points more likely to experience harassment.

FIGURE 6: MARKET TENANTS MORE LIKELY TO EXPERIENCE HARASSMENT AFTER SEEKING HELP WITH REPAIRS



Recommendations

Housing quality issues are widespread across New York City’s rental market and are shaped more by tenant income than by apartment regulatory status. One in five low-income tenants live in a building with physical distress (four or more issues), whether they reside in a stabilized or market-rate apartment. Low-income voucher-holders are especially affected. At the same time, enforcement relies heavily on tenant complaints, exposing market-rate tenants to greater risk when seeking repairs. This all points to the need for more proactive code enforcement.

New York City has a strong Housing Maintenance Code, but it is systematically under-enforced. Public agencies and the courts do not have the time and staff to go after even the worst offenders on the Worst Landlords List, allowing dangerous conditions to linger for years. Many landlords treat code enforcement penalties as little more than the cost of doing business.

The city can improve New Yorkers’ living conditions by:

- Improving and expanding proactive code enforcement programs that actively monitor building conditions and allow the city to directly make repairs in severely distressed buildings.
- Implementing transparent processes and clear timelines for the resolution of building violations, actively collecting fines when landlords fail to meet benchmarks.
- Increasing fines for landlords who own buildings with significant and persistent violations.
- Modernizing programs that allow the city to stabilize severely distressed properties by transferring ownership to more responsible parties, including the residents themselves.
- Expanding Good Cause outreach and education among market-rate tenants.

Survey Methodology: For more than 20 years, the Community Service Society of New York has surveyed New Yorkers on housing, employment, benefits, finances, and policy views. The 2025 Annual Survey of Housing and Economic Security surveyed 4,000 adults statewide between September 9 and October 2, 2025. Surveys were offered in English, Spanish, Chinese, Russian, and Haitian Creole via online panels, email, phone, and text recruitment. The survey included residents from New York City (2,000), Long Island (400), Westchester (400), the Capital District (400), Erie County (400), and Monroe County (400). Results were weighted by region to reflect the demographic composition of New York

State adults. The margin of error is ± 1.55 percentage points for the statewide sample, and ± 2.19 for the New York City-only sample. For our analysis of housing conditions issues, we focused only on New York City renters in rent-regulated apartments (n=429) and market-rate apartments (n=265), for a total sample size of 694. Federal poverty level (FPL) bands were calculated for each respondent using their 2024 household income, household size, and the U.S. Department of Health and Human Services 2024 poverty guidelines. In this report, we categorize low-income respondents as those whose households are at or below 200% of FPL. Of the 694 respondents in our sample, 256 were low-income.

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