

RENTAL HOUSING AFFORDABILITY IN URBAN NEW YORK:

A STATEWIDE CRISIS

by Tom Waters





Community Service Society

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About the Author

Tom Waters has been a Housing Policy Analyst at the Community Service Society since 2005. Prior to joining CSS, Mr. Waters was at Tenants & Neighbors, an organization that works to preserve and improve the state's existing stock of affordable housing. He has a M.A. in political science and is working on a doctoral dissertation on housing and neighborhoods at the City University of New York Graduate Center.

Introduction

Tenants across New York State need and deserve protections against the housing crisis, but only those in New York City and 40 municipalities in Nassau, Westchester, and Rockland counties benefit from rent stabilization.

This difference results largely from the state of housing politics in 1974, when the Emergency Tenant Protection Act (ETPA) rearranged rent regulation in the state. Tenants in the suburban counties mobilized to demand protection, and those in other areas mostly didn't—except those in Albany, where they were thwarted by a Republican state senator.

The difference in the legal treatment of tenants might cause many people to infer that there is a big difference in the status of renting in greater New York City versus the rest of the state. But in fact the difference is much less than one might suppose.

Renting is the predominant form of housing tenure in most of the denser areas of the state, with the exceptions being the New York City suburbs. Three of the four big upstate cities—Rochester, Syracuse, and Albany—consist of more than 60 percent renter households, comparable to Manhattan and Brooklyn, and so do Troy and several smaller cities along the Hudson River and elsewhere. Buffalo and many smaller cities in all parts of the state consist of from 45 percent to 60 percent renters, comparable to Queens.

The affordability of rental housing is also less different across the state than one might suppose. It is true that rents are lower in upstate cities than in New York City, but tenant incomes are lower too, resulting in tenants paying roughly similar shares of their income as rent. Tenants' rent burdens actually vary little by either region of the state or by population density of Census tracts. More than half of all tenants pay more than 30 percent of their income as rent in most places—more than the federal standard definition of affordability—and nearly that many face unaffordable rents even in the lowest density upstate areas.

The large number of tenants and the clear shortage of affordable homes for them indicate that a government response makes sense—just as it does in New York City. Local governments in all parts of the state where the rental vacancy rate is below 5 percent should be eligible to opt in to rent stabilization, and tenants throughout the state should be protected from arbitrary eviction even where rents are not regulated.

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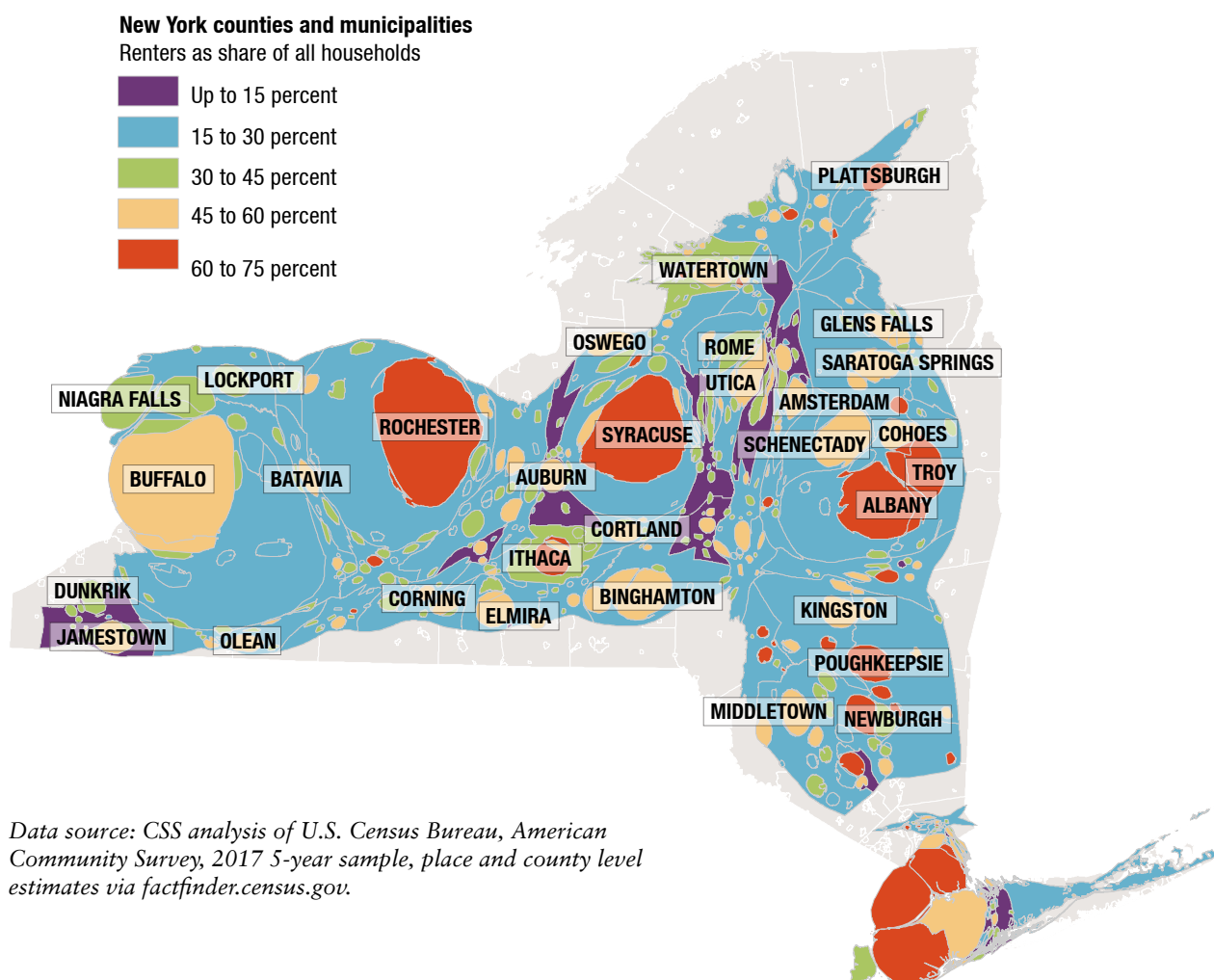
Urban New York State

Cities and urban places differ from other areas in many ways. For example, they serve special commercial, productive, and cultural functions. But in practice those functions correlate with density—with greater numbers of people per square mile—and density itself is a hallmark of urbanity. The U.S. Census Bureau defines urban areas through a fairly complicated process that takes function into account, but it begins by identifying places, regardless of municipal boundaries, that are home to at least 1,000 people per square mile. By this definition,

there are many urban places in New York State beyond New York City, and renting plays a major role in almost all of them.

New York City is not only by far the biggest city in the state, with 43 percent of the state's housing units, it is also far more densely populated than the rest of the state, with more than 10,000 households per square mile.¹ But the density gap should not distract from the fact that many areas of the state beyond the five boroughs are truly urban, with urban housing systems.²

Figure 1. Distorted map with the renter share of households in New York State cities and villages



¹ The Village of Great Neck Plaza is actually slightly denser, but it has an area of less than a third of a square mile. The City of Long Beach is the next densest city or village, with 6,500 households per square mile.

² Unless otherwise noted, numerical estimates in this report are derived from the Census Bureau's American Community Survey 5-year sample covering the years 2013 to 2017, as presented on the American Factfinder, factfinder.census.gov and reanalyzed by the Community Service Society.

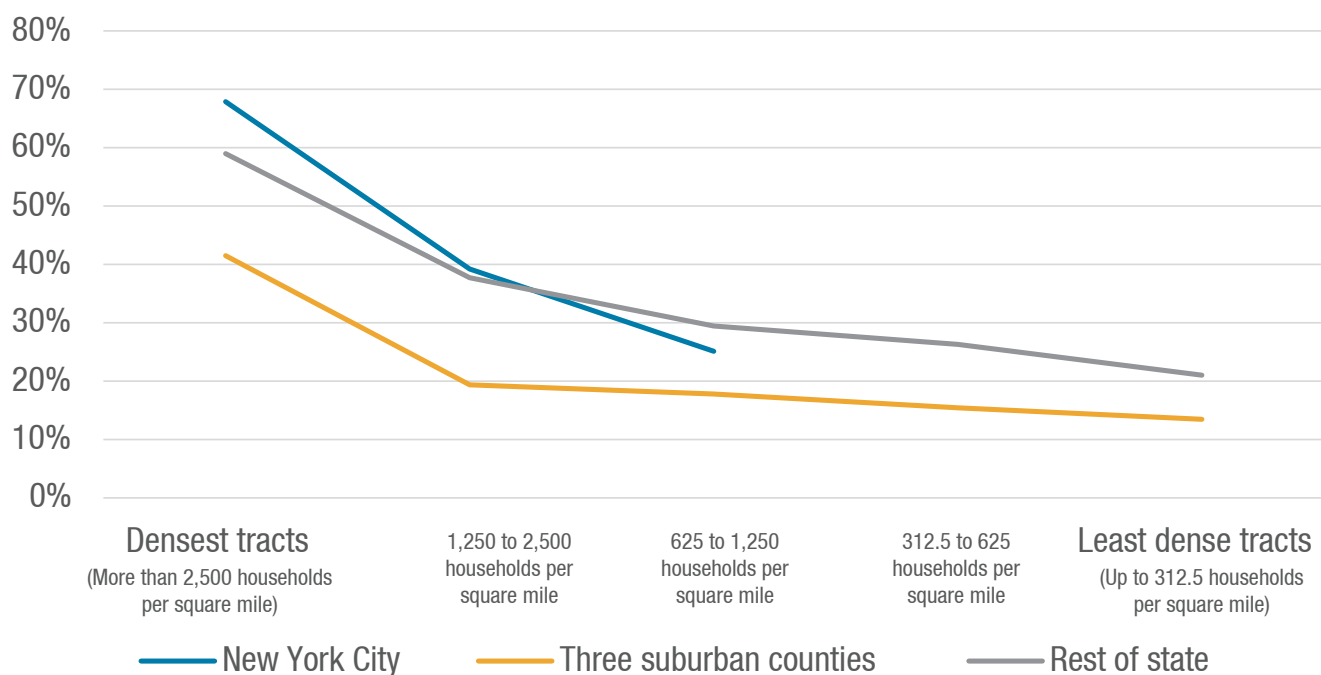
Buffalo, Rochester, Syracuse, and six smaller cities all have densities of more than 2,000 households per square mile (or roughly 5,000 people per square mile), as do seven incorporated villages. Another 93 incorporated jurisdictions have densities from 1,000 to 2,000 households per square mile. These places all together hold 24.8 percent of the state's households from areas outside of New York City and the ETPA suburbs and 42.8 percent of the state's renter households from those areas. More than half (52.7 percent) of the households in these areas are renters.

Figure 1 shows the renter share of households for all New York State cities and villages, and for the remainders of the state's counties after cities and villages are taken out. In this figure, the map has been distorted so that area is proportional to the number of households in each municipality or county remainder. This causes the cities to bulge and makes it easier to see the importance of renting in the state's geography. In order to make the

figure more legible, the upstate and downstate regions have been distorted separately. Each unit of area in the downstate part of the figure represents far more households than in the upstate region.

The relationship between urban density and the importance of renting is very strong, particularly when we examine it at the Census tract level, revealing differences within cities and towns as well as between them. As shown in Figure 2, tenants make up 68 percent of households in New York City tracts with at least 2,500 households per square mile and 59 percent of households in similarly dense areas upstate and in Suffolk county. Ironically, renting is less common in similarly dense areas of the three suburban counties subject to the ETPA, at 42 percent—but that is still a considerable share. (The renter share for less dense areas of New York City is not shown in the graph because there are so few low-density Census tracts in the city.)

Figure 2. Share of households renting by region and Census tract density



Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, tract level estimates via factfinder.census.gov.

Affordability crisis in all areas of the state

The tenants of New York State are facing an affordability crisis in nearly every region of the state. Households that pay more than 30 percent of their income as rent are considered to be rent burdened, and the rate of rent burdens is an important measure of the affordability of local housing markets. Although the Community Service Society generally uses contract rent burden—simply rent divided by income—to measure affordability within New

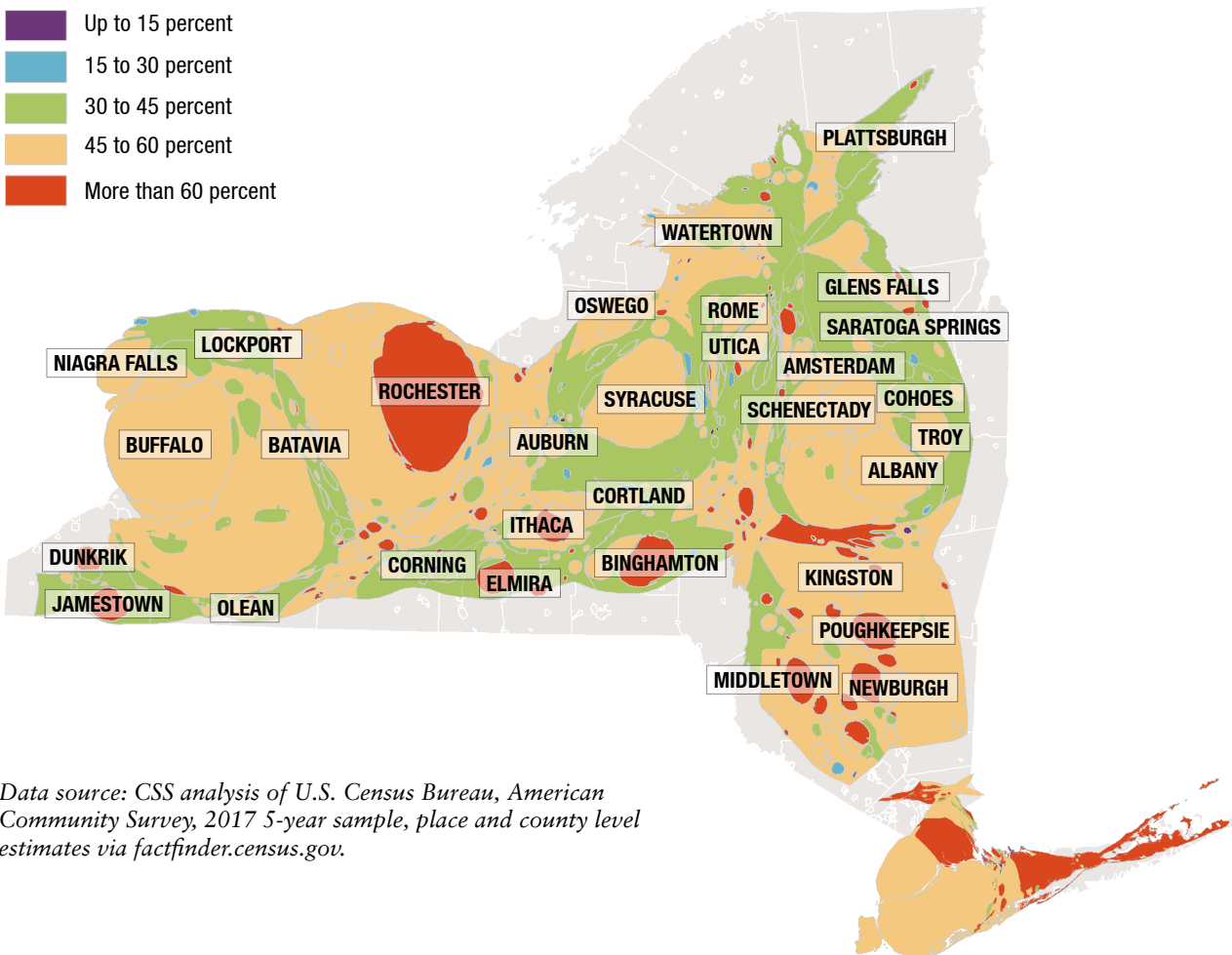
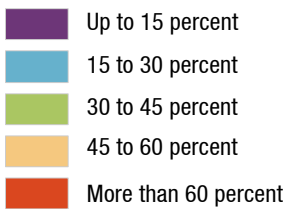
York City, here we will use gross rent burden—rent plus utilities divided by income—because it is more suited to making comparisons in areas where some tenants pay for their heat directly and others pay for it through rent.

The rate of gross rent burdens does vary around the state, but neither density nor region appears to be important in determining the pattern of unaffordable rents. Rents are

Figure 3. Distorted map with the share of renter households with unaffordable rents in New York State cities and villages

New York counties and municipalities

Share of renters paying more than 30 percent of income as rent



Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, place and county level estimates via factfinder.census.gov.

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, tract level estimates via factfinder.census.gov.

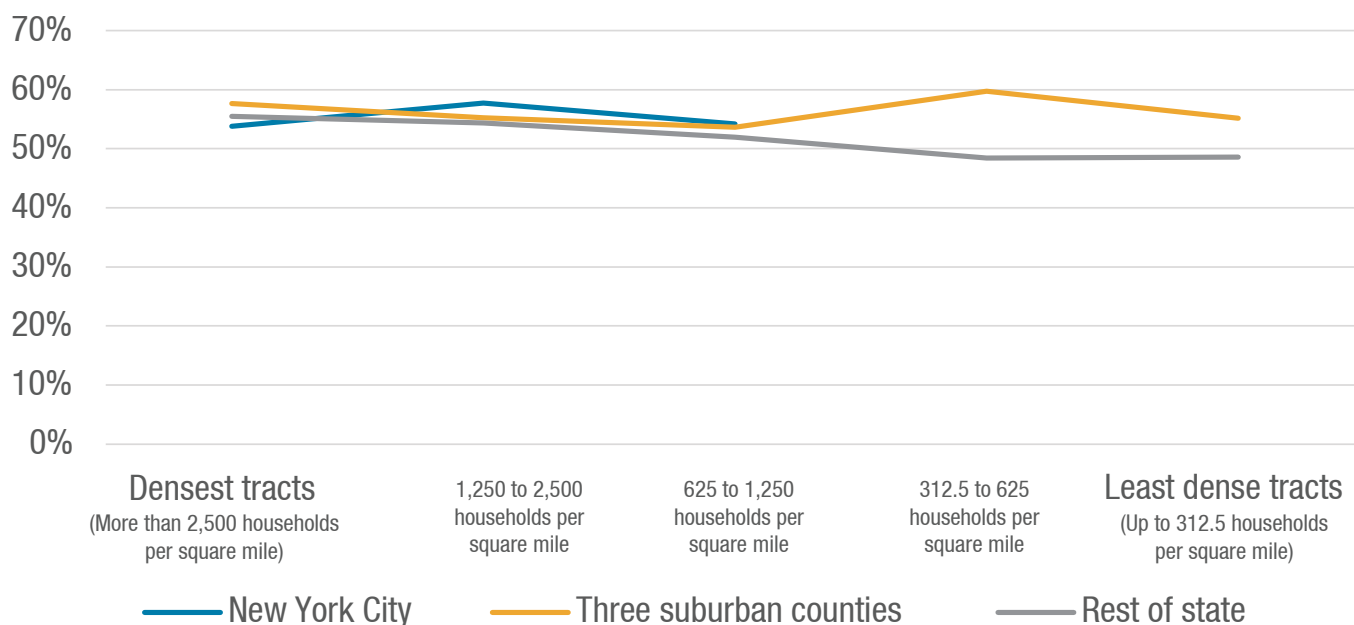
lower in upstate cities than in New York City, but tenant incomes are lower too, partly because many of these cities are in economic distress and partly because renting is a more attractive option for middle-income households in New York City than in other places. The lower rents and lower incomes in upstate cities tend to cancel each other out, resulting in tenants paying roughly similar shares of their income as rent as in New York City.

Figure 3 shows the rate of gross rent burdens for cities, villages, and county remainders around the state. There are very few places where the rate is less than 30 percent. Rates above 45 percent—comparable to Manhattan and Brooklyn—are widespread in urban and suburban areas.

Rates above 60 percent—comparable to the Bronx—are found in Rochester, cities in the Hudson Valley and the Southern Tier, and in non-municipal Greene and Suffolk counties, among other places. This is a clear indication that unaffordable rents are not merely a New York City issue.

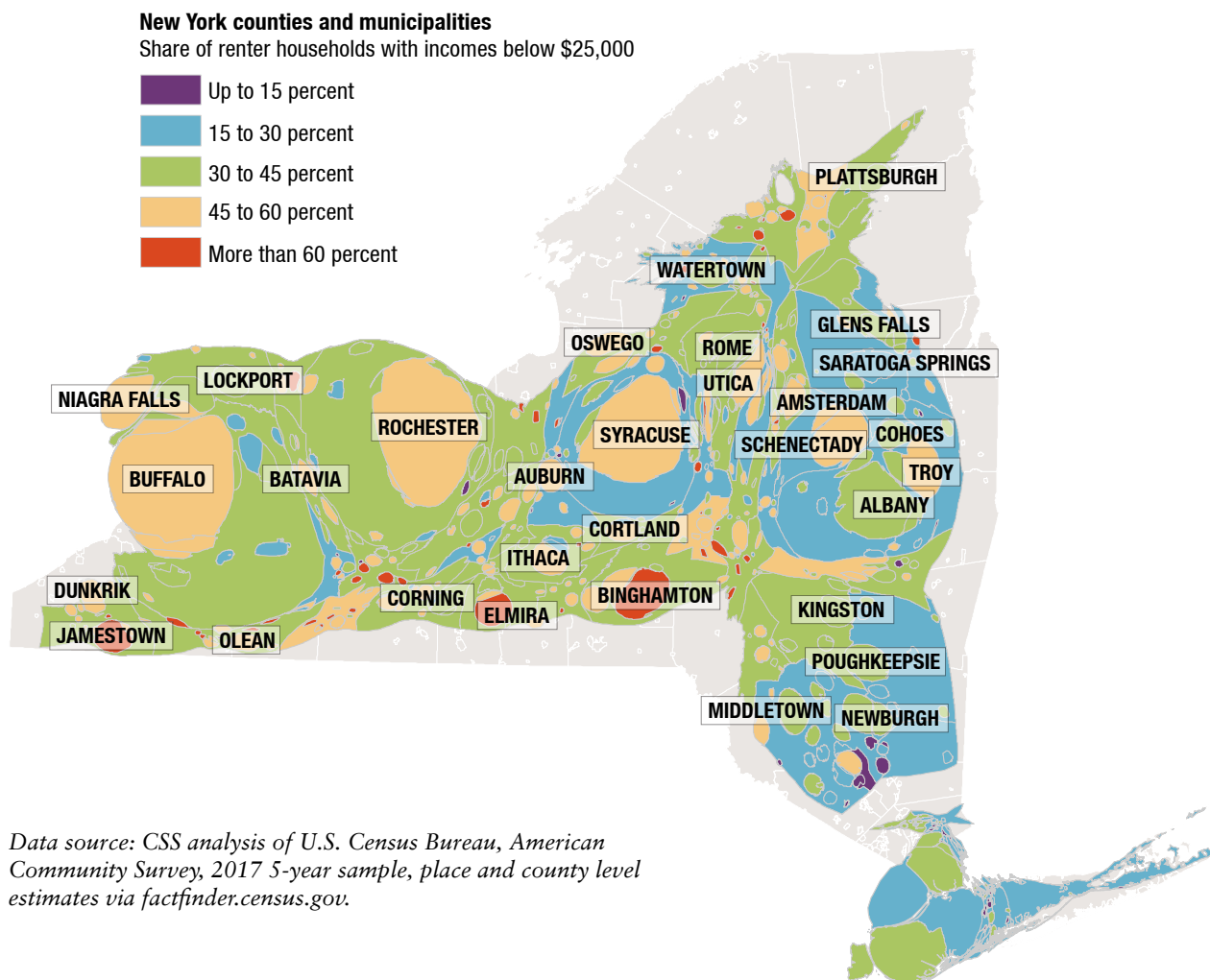
As Figure 4 shows, tenants' gross rent burdens do not vary much by region or population density of Census tracts. Figure 5 shows clearly the reason for this pattern: many upstate cities and several non-municipal areas have far more renter households with incomes below \$25,000 a year than the Bronx or Brooklyn.

Figure 4. Share of tenant households paying more than 30 percent of income as rent plus utilities by region and Census tract density



Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, tract level estimates via factfinder.census.gov.

Figure 5. Distorted map with the share of renter households with annual incomes below \$25,000



Unaffordable rents are an especially severe problem for low-income tenants, who have fewer options in the housing market and who may be locked out of potentially affordable options due to discrimination or lack of transportation access.³ Rent burdens for low-income tenants cannot be mapped on as fine a scale as those for all tenants considered together, so Table 1 shows burdens for tenant households with incomes blow

twice the poverty line in various regions of the state. The regions used are the New York State Department of Economic Development’s economic regions, except that three suburban counties included in the Emergency Tenant Protection Act have been collected into a separate “ETPA” region.

³ A recent report from the Fiscal Policy Institute has shown that rent burdens are especially severe for upstate tenants of color, which could be due to discrimination or to lower incomes received.

Table 1. Gross rent burdens for low-income tenants by New York State region

Region	Share of all tenant households with rents over 30% of income	Share of all tenant households with rents over 50% of income	Share of low-income tenant households with rents over 30% of income	Share of low-income tenant households with rents over 50% of income
Capital District	40%	16%	76%	38%
Central New York	41%	18%	70%	33%
ETPA	50%	23%	85%	55%
Finger Lakes	46%	18%	76%	35%
Hudson Valley	50%	23%	85%	48%
Mohawk Valley	40%	15%	65%	27%
North Country	43%	17%	67%	32%
NYC	46%	20%	78%	44%
Southern Tier	45%	19%	70%	33%
Suffolk County	51%	21%	89%	57%
Western New York	42%	18%	70%	33%
Total	46%	20%	78%	42%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, microdata via IPUMS-USA, University of Minnesota, www.ipums.org.

Affordability is always worse for low-income households than for all tenant households considered together, but in some regions the difference is much greater than in others.⁴ The burdens for low-income tenants exceed those of other tenants by the greatest margin in Suffolk County, followed by New York City, the ETPA suburbs, the Capital District, and the Hudson Valley.

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⁴ This estimate is based on CSS analysis of microdata from the Census Bureau's American Community Survey five-year sample covering the years 2013 to 2017, provided by IPUMS-USA at the University of Minnesota, www.ipums.org.

Dwindling affordable stock

In many parts of the state, tenants' experiences in the housing market are getting worse, as the supply of affordable housing dwindles.

A rental apartment or house is considered affordable to a household if the rent is less than 30 percent of the household's total income. This standard stems from the "Brooke amendment," a 1969 change to the U.S. Housing Act that initially limited public housing rents to 25 percent of income. The limit was raised to 30 percent during the Reagan administration. The political history of the standard underscores that it is fundamentally arbitrary and fails to capture important aspects of housing affordability. After all, is 30 percent of income equally affordable to a household receiving \$20,000 a year and one receiving \$200,000? But the standard does capture the fact that affordability is not a property of a housing unit considered in isolation but a relationship between rent and a particular household's income. And

it also provides a convenient benchmark for relating housing costs to incomes.

At the Community Service Society, we use the term "low income" to refer to households with incomes up to twice the federal poverty threshold, or about \$40,000 a year for a family of three. This is a much narrower definition of the term than the one used by HUD, which in New York City would include families of three with incomes up to \$75,000 a year. Our definition implies that apartments or houses renting for up to \$1,000 a month can be considered affordable to a low-income household.

Using this definition, apartments and houses affordable to low-income households are dwindling in most but not all parts of New York State. Table 2 shows the supply of such homes in the state's economic regions in 2012, when rents up to \$924 were affordable to low-income households, and 2017, when the cut-off was \$988.

Table 2. Supply of housing affordable to low-income households by New York State region

Region	Affordable rentals in 2012	Affordable rentals in 2017	Percent change
Capital District	111,900	101,500	-9%
Central New York	91,600	83,200	-9%
ETPA	73,400	69,700	-5%
Finger Lakes	133,500	130,400	-2%
Hudson Valley	64,200	53,600	-16%
Mohawk Valley	59,200	53,900	-9%
North Country	44,400	39,200	-12%
NYC	819,200	714,000	-13%
Southern Tier	70,900	66,800	-6%
Suffolk County	26,800	19,300	-28%
Western New York	169,300	169,100	0%
Total	1,664,300	1,500,800	-10%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, microdata via IPUMS USA, University of Minnesota, www.ipums.org.

In just five years, New York State lost more than 160,000 affordable rental homes, almost 55,000 of them outside of New York City and the ETPA suburbs.⁵

This analysis makes clear that the rate of loss of affordable housing varies widely by region, with Suffolk County experiencing by far the worst losses in percent terms and two other regions, Western New York and the Finger Lakes, experiencing only modest losses. Note that this does not change the fact that the big cities of those

regions, Buffalo and Rochester experience high rates of rent burdens. In fact, 61 percent of Rochester's renter households are paying more than 30 percent of income as rent, a higher rate than the Bronx and among the worst in the state.

Nevertheless, the rapid affordability losses in the Hudson Valley, the Capital District, Central New York, and other places helps explain the rising concern over housing issues in those areas.

Renter characteristics

We have seen that renters make up a significant part of New York State, concentrated in more urban areas but facing unaffordable rents in urban, suburban, and some rural areas alike. Close to one million tenant households live in the state beyond New York City and the suburbs eligible to opt into rent stabilization under the ETPA. Of those, 20 percent live in cities or villages with densities

over 2,000 households per square mile, and 22 percent live in municipalities with from 1,000 to 2,000 per square mile. The remaining 58 percent in lower-density municipalities or in unincorporated areas. Tables 3 and 4 show how these groups of tenants compare to those in New York City and the ETPA counties.

Table 3. Rent burdens for low-income tenants by New York State region

Region	Total households	Renter share	Share of renters in buildings with 6 or more units	Share of renters with incomes below \$25,000	Share of renters with rents above 30 percent of income
New York City	3,142,000	67%	72%	32%	54%
Nassau, Rockland, and Westchester	890,000	28%	47%	27%	57%
High density cities and villages in other counties	345,000	58%	32%	50%	57%
Medium density cities and villages in other counties	463,000	49%	32%	46%	53%
Low density cities and villages and unincorporated areas	2,462,000	23%	32%	34%	50%
Total	7,303,000	46%	59%	34%	54%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, tract level estimates via factfinder.census.gov.

⁵ These estimates are based on CSS analysis of microdata from the Census Bureau's American Community Survey five-year sample covering the years 2013 to 2017, provided by IPUMS-USA at the University of Minnesota, www.ipums.org.

Table 4. Selected tenant characteristics by region and density level

Region	White share of households	White share of renter households	Black share of households	Black share of renter households	Latinx share of households	Latinx share of renter households
New York City	41%	35%	22%	24%	24%	29%
Nassau, Rockland, and Westchester	69%	48%	11%	20%	13%	26%
High density cities and villages in other counties	56%	47%	29%	34%	10%	13%
Medium density cities and villages in other counties	84%	76%	8%	12%	5%	7%
Low density cities and villages and unincorporated areas	90%	83%	3%	6%	4%	7%
Total	65%	47%	14%	20%	14%	23%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, tract level estimates via factfinder.census.gov.

Tenant protections beyond New York City and its suburbs

Many tenants upstate and in Suffolk County are suffering from the shortage of affordable rental housing that affects most parts of the state. How should the state respond?

There are several dimensions to the housing crisis facing low-income tenants in New York. One dimension is the simple affordability of rent, but others include eviction and the insecurity that comes from the threat of eviction, overcrowding, and the poor physical condition of much of the housing stock. All of these problems are exacerbated by the shortage of affordable housing, because tenants have fewer options and landlords have more power when housing is scarce.

The state and its local governments can respond to this complex of problems through many policies, including housing and maintenance codes and subsidies to enable tenants with the lowest incomes to afford rents. But here we focus on two proposals that are part of the “Universal Rent Control” platform of the Upstate-Downstate Housing Alliance and its Housing Justice for All Campaign

Expanding the option for rent stabilization statewide

One proposal would address both affordability and eviction insecurity by allowing more local governments to regulate rents. This would require amending the Emergency Protection Act so that local governments in all of the state’s counties could opt in to rent stabilization if they measure rental vacancy rates below 5 percent—the definition of a rental emergency under the law. Currently only New York City and local governments in Nassau, Rockland, and Westchester can do that, and 41 including New York City have done so. Rent stabilization applies to buildings of six or more units built before 1974 or, in New York City, built or renovated with the assistance of certain tax benefits.

Rent stabilization is fundamentally a system that limits rent increases. Several different kinds of increase are allowed. At the end of a lease term, the landlord is required to offer a renewal lease with a rent increase

no greater than a guideline established by an appointed Rent Guidelines Board that is charged with considering evidence of landlords’ operating costs and tenants’ incomes. This is an essentially political process that has generally resulted in increases sufficient to cover landlords’ cost increases, although in recent years the New York City board has issued several low guidelines that were apparently intended either to correct for unnecessarily high guidelines issued after the financial crisis of 2008, or to assist increasingly rent burdened tenants, or both.

Other provisions of rent stabilization allow other kinds of rent increases, including a “vacancy bonus” 20 percent increase on new leases compared to the rent paid by the previous tenant, increases for major capital improvements that can be assessed even in the middle of a lease, and increases for individual apartment improvements made during a tenancy with the agreement of the tenant or during a vacancy at the landlord’s discretion. Many of these increases could be affected by reforms currently being debated in the state legislature.

The requirement that a local government find a rental vacancy rate below 5 percent before opting in to rent stabilization is a significant limit. Some cities where tenants experience severe rent burdens would probably not qualify and would have to provide some other form of relief to tenants. Using the American Community Survey it appears that about 39,000 renter households live in buildings that would be eligible for rent stabilization based on size and year of construction in cities or villages with vacancy rates below 5 percent. (Towns can also opt in to rent stabilization but their vacancy rates are more difficult to estimate using available data.)

Estimates of the vacancy rate using this survey are not necessarily exactly the same as those that would be used to establish a rental emergency under the ETPA, so it might be better to say that about 17,500 live in municipalities that are very likely to be in a rental emergency because their ACS vacancy rates are below 4 percent and another 29,000 live in municipalities that might be in a rental emergency because their ACS vacancy rates are between 4 and 6 percent.

Table 5 shows a selection of cities and villages that might become eligible to opt into rent stabilization if the ETPA were expanded statewide.

Expanding the ETPA does of course allow local governments the option not to apply for rent stabilization, and it is likely that smaller municipalities and those with fewer tenants may make that choice.

Nevertheless, a substantial number of households could benefit from ETPA expansion. By comparison, the state Homes and Community Renewal agency estimates

that 38,000 households currently benefit in Nassau, Rockland, and Westchester counties.

Tenants in the cities and villages that could opt in to ETPA do in fact face significant rent burdens. More than half (52.2 percent) of tenant households in municipalities with vacancy rates less than 5 percent are paying more than 30 percent of their income as rent, similar to the rate in New York City. (Due to data limitations, this calculation is based on all rental households, not only those in rent stabilization-eligible buildings.)

Table 5. Selected cities and villages that could become eligible for rent stabilization

Region	Households	Renter households	Eligible for rent stabilization	Vacancy rate
Buffalo	110,600	65,200	8,400	4.9%
Albany	41,200	25,900	4,500	4.8%
Troy	20,000	12,600	3,100	4.3%
Ithaca	9,900	7,300	1,900	3.2%
Kingston	9,500	5,000	1,200	4.2%
Rome	12,800	5,800	900	3.0%
Plattsburgh	7,800	4,900	700	2.3%
Patchogue	5,100	2,400	600	4.2%
Cortland	6,700	3,500	400	4.0%
Glens Falls	6,400	3,100	400	4.4%
Corning	5,200	2,500	400	4.7%
Potsdam	2,300	1,400	300	3.8%

Data Source: CSS used the Census Bureau's American Community Survey 2017 5-year sample to estimate the number of apartments eligible for rent stabilization based on building size and year of construction, then subtracted an estimate of the number of those apartments that are public or federally subsidized housing, based on the federal Department of Housing and Urban Development's Picture of Subsidized Households survey for 2017.

Require good cause for evictions

Another proposal would not seek to strictly regulate rents but rather to prevent arbitrary evictions. Known as a “good cause eviction” law, this would prevent evictions not justified by non-payment of rent, damage to the house or apartment, creating a nuisance, or similar reasons. It would also require that landlords always offer tenants a renewal lease and forbid the renewal leases to demand an “unconscionable rent.” This is necessary because landlords could otherwise evade the intent of the law by offering renewal leases with rents so high that they were effectively not offering a renewal.

The current proposal would apply to all rented houses and apartments—except apartments in two- or three-family houses where the owner also resides.

Under the proposal, a rent would be considered unconscionable if it represented an increase by more than 1.5 times the rate of inflation as measured by the Consumer Price Index and if the landlord could not provide a reason—such as a property tax increase or a major new expense—to justify it. In keeping with the intent to regulate evictions rather than rents, this generally means a higher increase than those that have been allowed by rent guidelines boards under rent stabilization.

Unlike rent regulation, good cause eviction protections depend completely on action by tenants. The only regulator involved is the court system. Tenants who believe they have been evicted without good cause would have to go to court and show that their eviction was not justified under one of the reasons specified by the law. In the case where a landlord has offered a lease with a rent increase greater than 1.5 times inflation, the tenant will have a “rebuttable presumption” that the eviction is without good cause, which the landlord can rebut by showing a good reason for the large increase.

Good cause eviction is weaker than true rent regulation, because of the higher allowable rent increases, because of the landlord’s ability to justify higher increases in court,

and because of the tenant’s need to initiate enforcement in court rather than being able to rely on a regulatory agency. Nevertheless, it would provide real protection to more than 1.6 million households who are currently subject to arbitrary eviction.

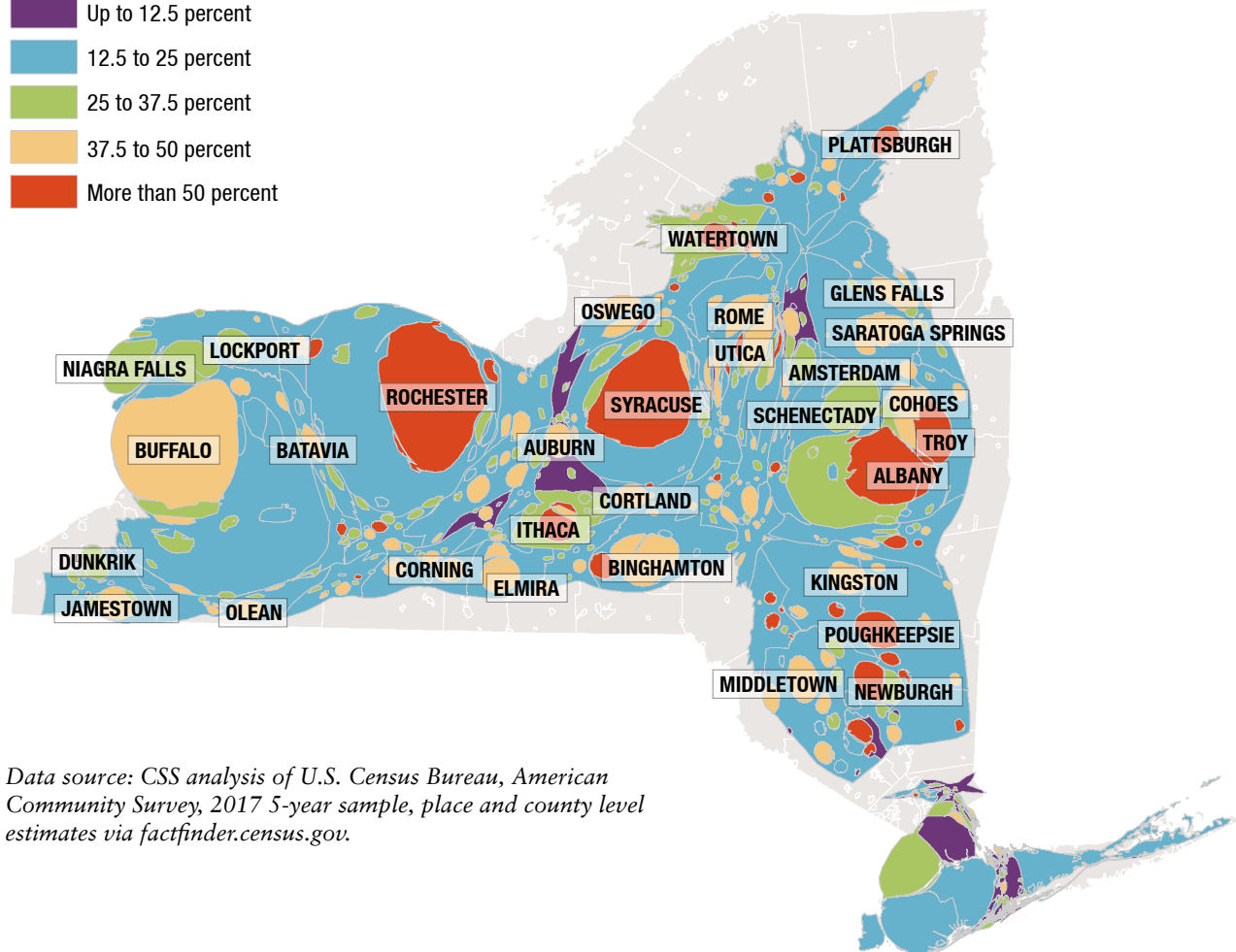
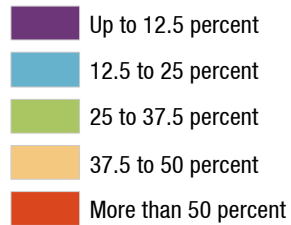
The tenants who would benefit from good cause eviction protections are most concentrated in high-renter cities that are not subject to rent stabilization, but the proposal would also help almost 600,000 households in New York City that live either in deregulated apartments or in small buildings, as well as almost 180,000 households in the three suburban counties eligible to opt in to rent stabilization. Figure 6 shows the geographic distribution of the households that would benefit.

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Figure 6. Distorted map with the share of households that would be protected by a good cause eviction law

New York counties and municipalities

Good Cause Eviction eligible units as a share of all units



Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, place and county level estimates via factfinder.census.gov.

Conclusion and policy recommendations

The housing crisis in New York State extends far beyond New York City. More than a third (37 percent) of the state's non-New York City households live in Census tracts with densities above 500 households per square mile, and renters make up 40 percent of the households in these areas. That adds up to 638,000 tenant households in urban areas of the state beyond its biggest city, and housing is on average no more affordable to these households than it is to New York City's renters.

Addressing the housing crisis should be just as urgent a policy priority in Buffalo, Rochester, Syracuse, the Capital District, and the state's many smaller urban areas as it is in New York City.

There is no question that the state needs significantly more subsidy to create more affordable housing, particularly for the households with the lowest incomes, those living in homeless shelters, and those in imminent danger of becoming homeless. Existing subsidy programs primarily benefit households with somewhat higher incomes than those at the greatest risk.

An excellent first step toward addressing the shortage of subsidy for deeply affordable housing would be to pass the Home Stability Support bill, which would create a new rent assistance programs for families receiving public assistance who are homeless or at risk of becoming homeless.

The state should also allow local governments throughout the state to regulated rents by amending the Emergency Tenant Protection Act so that municipalities beyond New York City and the three suburban counties can opt in to rent stabilization if their rental vacancy rates are below 5 percent.

Finally, the state should protect all tenants from arbitrary eviction by passing a good cause eviction bill, which would not regulate rents but would greatly improve the situation of tenants in places where rent stabilization is either impractical or precluded by a high vacancy rate.

Addressing the housing crisis should be just as urgent a policy priority in Buffalo, Rochester, Syracuse, the Capital District, and the state's many smaller urban areas as it is in New York City.

Tenant conditions and characteristics in selected upstate cities and villages

	Households	Renter share	Share with rents over 30% of income	Share of renters with incomes below \$25,000	Good Cause Eviction eligible	Rent stabilization eligible
Buffalo	110,600	59%	54%	52%	46,500	8,400
Rochester	86,200	63%	61%	54%	48,600	10,900
Syracuse	55,600	62%	56%	53%	28,900	7,800
Albany	41,200	63%	55%	44%	20,600	4,500
Utica	23,500	52%	60%	57%	8,300	1,800
Schenectady	22,800	48%	56%	49%	7,500	1,700
Niagara Falls	21,300	43%	58%	60%	7,100	900
Troy	20,000	63%	53%	45%	10,100	3,100
Binghamton	20,000	55%	62%	62%	8,800	2,400
Rome	12,800	45%	46%	43%	4,800	900
Jamestown	12,800	50%	60%	64%	5,200	700
Poughkeepsie	12,700	65%	61%	43%	6,500	1,500
Saratoga Springs	12,200	45%	41%	26%	4,900	1,100
Auburn	11,600	53%	45%	45%	5,200	1,200
Watertown	11,100	60%	43%	41%	5,100	1,000
Elmira	10,200	55%	63%	60%	4,600	600
Ithaca	9,900	74%	71%	55%	7,000	1,900
Kingston	9,500	53%	59%	41%	4,400	1,200
Newburgh	9,200	68%	69%	42%	5,400	1,100
Plattsburgh	7,800	63%	49%	39%	4,100	700

	White	Black	Latinx	Asian
Buffalo	52%	36%	8%	2%
Rochester	47%	36%	13%	2%
Syracuse	60%	26%	6%	4%
Albany	60%	27%	6%	4%
Utica	73%	13%	8%	5%
Schenectady	66%	16%	8%	3%
Niagara Falls	74%	20%	2%	1%
Troy	75%	14%	6%	2%
Binghamton	81%	9%	5%	3%
Rome	91%	4%	3%	1%
Jamestown	89%	3%	6%	0%
Poughkeepsie	51%	31%	13%	1%
Saratoga Springs	93%	2%	2%	1%
Auburn	93%	4%	2%	0%
Watertown	87%	5%	4%	2%
Elmira	84%	11%	2%	0%
Ithaca	73%	6%	5%	13%
Kingston	76%	12%	9%	1%
Newburgh	28%	32%	37%	1%
Plattsburgh	92%	2%	2%	1%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, place level estimates via factfinder.census.gov, except that Good Cause Eviction and rent stabilization numbers are adjusted to remove estimated numbers of subsidized and public housing apartments based on the U.S. Department of Housing and Urban Development's Picture of Subsidized Households survey and information from New York State Homes and Community Renewal.

Tenant conditions and characteristics in New York City and selected suburban cities and villages

	Households	Renter share	Share with rents over 30% of income	Share of renters with incomes below \$25,000	Good Cause Eviction eligible
Brooklyn	944,700	70%	55%	34%	163,600
Queens	777,900	56%	56%	26%	138,900
Manhattan	758,300	76%	46%	26%	223,200
The Bronx	495,400	80%	61%	43%	45,600
Staten Island	166,200	31%	56%	38%	22,200
Yonkers	74,400	53%	57%	34%	24,900
New Rochelle	28,500	49%	57%	27%	9,200
Mount Vernon	25,100	60%	59%	33%	9,300
White Plains	22,100	48%	52%	28%	6,900
Hempstead	15,700	57%	63%	36%	7,200
Long Beach	14,500	42%	49%	19%	4,000
Freeport	13,700	32%	63%	35%	3,300
Glen Cove	9,600	49%	62%	25%	3,600
Peekskill	9,400	51%	66%	34%	3,100
Rockville Centre	9,300	32%	59%	29%	2,500
Spring Valley	9,000	72%	63%	33%	5,700
Port Chester	8,900	58%	63%	25%	3,200
Harrison	8,400	36%	44%	19%	1,500
Ossining	8,100	51%	60%	24%	2,600
Mamaroneck	7,100	45%	53%	18%	2,000

	White	Black	Latinx	Asian
Brooklyn	40%	32%	17%	8%
Queens	36%	17%	23%	20%
Manhattan	57%	12%	19%	10%
The Bronx	14%	32%	49%	3%
Staten Island	70%	9%	13%	6%
Yonkers	50%	17%	27%	5%
New Rochelle	55%	19%	20%	4%
Mount Vernon	23%	60%	11%	2%
White Plains	58%	14%	20%	6%
Hempstead	9%	56%	31%	1%
Long Beach	83%	4%	9%	2%
Freeport	34%	32%	30%	1%
Glen Cove	69%	6%	19%	4%
Peekskill	48%	22%	25%	2%
Rockville Centre	86%	5%	7%	2%
Spring Valley	30%	41%	22%	4%
Port Chester	45%	7%	45%	2%
Harrison	84%	1%	9%	5%
Ossining	50%	14%	30%	4%
Mamaroneck	73%	4%	17%	4%

Data source: CSS analysis of U.S. Census Bureau, American Community Survey, 2017 5-year sample, place and county level estimates via factfinder.census.gov, except that Good Cause Eviction numbers for New York City boroughs are from CSS analysis of the New York City Housing and Vacancy Survey, 2017, and all Good Cause Eviction numbers are adjusted to remove estimated numbers of subsidized and public housing apartments based on the U.S. Department of Housing and Urban Development's Picture of Subsidized Households survey and information from New York State Homes and Community Renewal.

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