

What Housing Resources Exist for My Patients?

A Guide for NYC Healthcare Providers

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About This Guide:

Access to safe, well-maintained housing is critical to good health. Many healthcare providers recognize this connection, but hesitate to broach the topic of housing with patients if they lack tools to help them.

This guide was created to help equip New York City-based healthcare providers with tools to facilitate conversations with their patients regarding housing and to link them to appropriate resources. It aims to support providers in assisting patients that are housed, but may be facing housing instability and/or unhealthy housing conditions. Given the complexity of the city's housing market, it is not feasible to include every relevant resource or to provide guidance specific to all scenarios. Instead, this guide offers providers a place to start and information on the types of housing resources and programs that may be helpful.

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EXECUTIVE SUMMARY

It is now well known that social and economic factors, such as limited access to healthy food, safe places to exercise and secure housing, can have a significant impact on an individual's health (hereafter referred to as social determinants of health or SDH). While no single factor is solely responsible for an individual's health outcomes, access to a stable, affordable and well-maintained home is commonly recognized as one of the most influential factors that contributes to health outcomes, and inequitable access to adequate housing contributes to persistent health disparities across New York City (NYC) and beyond.

As the healthcare system shifts towards value-based payment (VBP), providers increasingly strive to address patients' needs related to these social determinants of health. However, while many healthcare professionals are well aware of the link between housing and health, they may not feel equipped in discussing housing issues with patients.

Developed as part of the NYC Population Health Improvement Program (PHIP), this guide aims to support providers in assisting patients who face challenges related to housing stability, affordability, quality and safety. The guide provides recommendations related to discussing housing issues with patients, as well as three steps for linking patients to housing resources: (1) assessing the problem; (2) discussing options and referring patients to services; and (3) following up, reassessing, and referring (if applicable).

The remainder of the guide is dedicated to NYC-specific housing resources, identified through online research and from expert input. This guide supports providers in assisting patients that have housing, but may be facing housing instability and/or substandard conditions. Resources were included if they met one or both of the following criteria: 1) linked to a government program or 2) offers a portal to information that can help patients and providers find the assistance they need.

Resources are organized by category:

- **Health System Interventions to Address Housing Issues:** includes *Medicaid Health Homes* and *Medical-Legal Partnerships*.
- **General Resources for Navigating Social Services in NYC:** includes resources with a broader scope that may be useful in the navigation of a range of health-related social issues.
- **Resources and Services for Housing Affordability and Stability:** includes resources to assist individuals in *Improving Affordability*, *Eviction Prevention*, and *Reducing Other Expenses*.
- **Resources and Services for Housing Quality:** includes resources to address common issues related to *Maintenance Defects*, *Tenant Harassment*, and *Accessibility and Housing Modifications*.

Although it is not feasible to become an expert on housing services given the complexity of the NYC housing landscape, trusted healthcare professionals can play an important role in addressing the broader health needs of their patients. This guide offers a practical tool for providers in connecting patients to available resources related to housing stability, affordability and quality. By building the capacity for providers to address housing and other social determinants of health, healthcare professionals will be better positioned to achieve positive health outcomes and health equity.

Key Takeaways

- Access to a stable, affordable and well-maintained home is one of the most influential social determinants of health. Being forced to move frequently due to eviction, substandard conditions, harassment from landlords or other factors negatively impacts mental and physical health.
- As the health system shifts towards value-based payment, there are new opportunities for healthcare providers to play a role in addressing patients' needs related to housing and other social determinants of health. As such, healthcare visits can provide key opportunities for patients to have conversations regarding housing issues.
- Equipping providers with tools to elicit and understand the housing issues patients are facing, as well as the resources available to them, can help providers to link patients to appropriate services, and ultimately improve health outcomes.

About the Population Health Improvement Program (PHIP)

The New York City Department of Health and Mental Hygiene (DOHMH), the Fund for Public Health in New York, The United Hospital Fund and The New York Academy of Medicine (NYAM) together lead the New York City Population Health Improvement Program (PHIP). With funding from the New York State Department of Health (DOH), the NYC PHIP aims to support regional and local planning related to population health and health equity. As part of the PHIP, the DOHMH and NYAM launched Designing a Strong and Healthy New York City (DASH-NYC), which aims to facilitate information sharing and partnerships across sectors to advance efforts related to the social determinants of health and promote health equity for all New Yorkers.

INTRODUCTION

Social and economic factors, such as access to healthy food and safe places to exercise, or the ability to afford adequate housing, can have a significant impact on health status. Inequitable access to these resources contributes to persistent health disparities across New York City (NYC) and beyond.^{1,2}

As the health system shifts towards value-based payment (VBP), there is renewed interest in how healthcare providers can play a role in addressing patients' needs related to the social determinants of health. Some suggest that healthcare visits provide important opportunities for connecting patients to relevant services.^{3,4} In some settings, such as at Federally Qualified Health Centers (FQHCs), providers have been making these connections for years.^{5,6} Yet, in many other settings, healthcare professionals are not routinely trained in addressing the social determinants of health. Providers in settings not equipped with social workers or case managers face even greater challenges in helping patients navigate social service systems, given that the average primary care provider spends only 20 minutes with each patient.⁷

The Link Between Health and Housing

Unfortunately, access to stable, affordable and quality housing is particularly challenging in NYC, where one in three residents spends more than half of their monthly income on rent.⁸ Unaffordable rent increases the risk of eviction and homelessness and often forces people to sacrifice other necessities and/or accept substandard or overcrowded living spaces.⁹ These unstable, unaffordable and substandard living situations contribute to a range of poor health outcomes.

Housing Instability and Affordability

Being forced to move frequently—due to eviction, substandard conditions, harassment from landlords or other factors—negatively impacts mental and physical health. Compared to those with a stable place to live, adults who experience housing instability are more likely to suffer from depression, anxiety and high blood pressure.^{10,11} Similarly, children who grow up in unstable housing situations are more likely to be depressed and to experience behavioral problems, such as violence and addiction.^{12,13}

High housing costs also harm health by forcing people to sacrifice other health-promoting necessities, such as nutritious food and healthcare. For example, one study found that households that spend more than 50 percent of their income on rent spend 40 percent less on food and 75 percent less on healthcare each month than those with lower rent burdens; and evidence is clear that eating unhealthy food and skimping on healthcare increases risks related to chronic disease.^{14,15}

Gentrification is exacerbating housing instability in NYC, especially among communities of color.¹⁶ As the market price for apartments in gentrifying NYC communities increases, long-time residents are often forced to move in—or “double up”—with family, friends or strangers, resulting in severe overcrowding, particularly in immigrant communities.¹⁷ Overcrowded housing contributes to increased risk for mental health conditions, illness (e.g., pneumonia and tuberculosis), and social-emotional issues among children.^{18, 19, 20} Gentrification also results in residents being forced to leave their communities, potentially breaking connections to trusted services, as well as established social networks.²¹ Strong social ties are associated with a range of positive health outcomes, including lower risk for depression, stroke, diabetes and heart attacks.^{22, 23, 24, 25}

Poor Quality or Inaccessible Housing

Substandard housing—housing that is poorly maintained or unfit for the occupant (e.g., a walk-up apartment for a person with a mobility impairment)—also results in negative health outcomes. Unsafe living conditions, often a result of landlord or management neglect, have clear negative impacts on health. For example, mold and pest infestations can cause or exacerbate respiratory problems such as asthma and allergies; peeling lead paint harms brain development in children; and failure to make essential repairs can lead to unintended injuries.²⁶

People with physical limitations or developmental disabilities face unique challenges finding safe and affordable housing and may require specific home modifications. In NYC, less than half of homes have wheelchair accessible entrances.²⁷ Housing that is not accessible to people with disabilities creates circumstances where people become homebound, exacerbating social isolation. Homebound individuals experience higher rates of mortality and depression than people with similar health conditions who are not homebound.²⁸ Additionally, people with developmental disabilities are significantly more likely to face housing discrimination, further limiting their options for finding safe, quality and affordable housing.²⁹

Approach

This guide was developed using a multi-step and iterative process that integrated online research with information gathered from experts working in the intersection of housing and health. It does not provide a comprehensive list of all available services and resources in NYC. Instead, it aims to serve as a starting point for information on available programs and how patients, advocates or caregivers can access them.

This guide supports providers in assisting patients that are housed, but may be facing housing instability and/or unfavorable housing conditions. Issues related to homelessness or housing for special needs populations are outside the purview of this guide (for more information about supportive housing for these groups, see *Appendix A*).^a

a Health systems are developing programs, strategies, and resources that address the housing needs of “high utilizers” including homeless individuals and those in need of supportive housing. Rather than duplicating resources related to these patients, this guide focuses on the population facing more common housing challenges that are known to harm health and wellbeing.

How to Use This Guide

The guide begins by delineating a strategy for discussing the social determinants of health as well as steps to link patients to housing resources. The remainder of the guide is dedicated to resources that may be helpful to New Yorkers facing challenges related to housing. The resources in the guide are organized according to the following sections:

- 1) **Health System Interventions to Address Housing Issues:** includes *Medicaid Health Homes* and *Medical–Legal Partnerships*.
- 2) **General Resources for Navigating Social Services in NYC:** includes resources with a broad scope that may be useful in the navigation of a range of health–related social issues.
- 3) **Resources and Services for Housing Affordability and Stability:** includes resources to assist individuals in *Improving Affordability*, *Eviction Prevention*, and *Reducing Other Expenses*.
- 4) **Resources and Services for Housing Quality:** includes resources to address common issues related to *Maintenance Defects*, *Tenant Harassment*, and *Accessibility and Housing Modifications*.

Given the complexity of the NYC housing landscape, it is not feasible to include every relevant resource or to provide guidance specific to all scenarios; instead, this guide offers providers a place to start and an introduction to the types of resources that may be helpful.

Resources are included in the guide if they are publicly available and 1) linked to a city–wide government program and/or 2) offer a portal to helpful information. A portal may refer to an online database, a website that can provide support in locating assistance with a particular service or issue, or a document that provides important background on a particular topic. While we recognize that many community–based social service and non–profit organizations provide high–quality and essential services to community members, it was not feasible to include all resources. Instead, we offer recommendations on how to find and these valuable services (see *General Resources for Navigating Social Services in NYC*). Look for the icon(s) accompanying each listing to identify its type and characteristics throughout this guide. A resource can have more than one associated icon.

Key: Types of Resources



Government Agency Assistance

Programs or services provided by government agencies. These agencies offer additional information and support on accessing government or other social programs that address social determinants of health. Examples of this include application assistance or financial counseling. These kinds of services can often be accessed through helplines and walk-in centers.



Community-Based Organization (CBO) Assistance

Programs or services provided by community-based organizations. Examples include legal support, benefits screening, case management, and access to eligible benefits and services.



Legal

Programs, services, or resources that provide legal assistance, advice or information.



Online Tool

Online tools, including but not limited to online search engines, databases, repositories of social service organizations and benefits eligibility screeners.



Act Now

Links that can be used by patients to take immediate action, such as applications for public benefit applications or forms to file a housing complaint.



Information Resources

Additional information about a particular program or issue. Examples include factsheets, how-to guides, and repositories of additional resources.

TALKING TO PATIENTS ABOUT HOUSING

Healthcare professionals have clinical expertise and demanding schedules; it is not realistic to expect them to become experts in navigating complex housing and social service systems, as well. However, thoughtful and compassionate discussions around housing and its impacts on health with the care team can support patients in getting access to the resources they need.

Providers might consider various strategies for broaching the topic of social needs and decide which makes sense for their practice and their patients. Some choose to rely on standardized questions on an intake survey, while others choose to have more individualized or broader conversations with patients.³⁰ Either way, research suggests that explaining to patients your reasons for inquiring about the social determinants of health, such as housing, helps to build patient trust and facilitate productive conversations.³¹

LANES: a strategy for discussing social determinants of health with patients

The Greater New York Hospital Association (GNYHA) created [Training Primary Care Residents on Social Determinants of Health](#),³² a curriculum meant to be used to train medical professionals to address social determinants of health in their interactions with patients. In addition to an overview of the social determinants of health and why they matter for health equity, the guide contains examples of clinically validated social determinant of health screening tools.

GNYHA suggests using the mnemonic below to guide conversations related to social determinants of health with patients:

LANES

- L)** Link the patient's social need to the general purpose of the visit or a health issue the patient is experiencing
- A)** Assess the patient's basic knowledge of the social need and how it can impact their health condition
- N)** Normalize the social need by providing community context and related statistics
- E)** Educate the patient on the connection to health
- S)** Share information on available community and resources that address the social need

Below are three basic steps providers can follow when linking patients to housing resources.

Step 1: Assessing the problem

The first step is to understand the housing problem. Common housing problems that impact health may include:

- Eviction
- Lack of affordability (especially due to rent increases)
- Harassment from landlords
- Maintenance issues (often due to landlord neglect)
- Need for home modifications and/or an accessible apartment (often due to a health condition or disability status)

If a patient is concerned about eviction, for example, it helps to gather more detail on the reasons behind the concern. A patient who has already received an eviction notice may require different referrals than a patient who is worried about eviction because they are behind on rent. Some patients may be facing more than one issue; understanding the big picture will be important in knowing how to best help.

Step 2: Discussing options and referring patients to services

After gathering background information, options for next steps should be clearer. For example, if the patient is concerned about eviction and has received an eviction notice, referring to legal services may be the best option. Alternatively, if your patient is an older adult who lives in an apartment with stairs, you may want to discuss options and referrals for affordable senior housing that is more accessible. In general, it is best to discuss options to help patients understand the types of resources that might be available so that they can determine which approach will work best for them.

During these conversations, it is important to hear the patients' thoughts and to set realistic expectations. While there are services and resources available to alleviate many of the challenges and stressors associated with finding a place to live in NYC, there remains a severe shortage of affordable, quality housing in NYC, and finding an affordable place to live can be a substantial challenge.³³

Navigating social service systems while managing the stresses of daily life can be challenging for patients. Supporting patients through the referral process can increase the likelihood that they will receive the help and services they need. When possible, this may involve you or a staff member from your office assisting a patient with reaching out to a particular organization or program on behalf of a patient or even accompanying the patient to appointments. Social workers, care or case managers, community health workers, and patient advocates can provide more intensive support in challenging cases.

Step 3: Following up, reassessing, and referring (if applicable)

Much like treating patients for a health condition or referring them to outside healthcare services, follow up is an important step in a successful referral for housing services. Resolving housing issues can be a slow and frustrating process; some services may be more appropriate or effective than others, old problems can resurface, and new housing issues can arise over time. Checking in with patients, reassessing the situation, and exploring additional resources can result in more effective and long-lasting solutions.

SO, WHAT'S OUT THERE?

HOUSING RESOURCES AVAILABLE FOR PATIENTS

There are many resources available, both inside and outside the health system that can assist patients with common housing challenges. In this guide, we describe four categories of resources: (1) *Health System Interventions to Address Housing Issues*; (2) *General Resources for Navigating Social Services in NYC*; (3) *Resources and Services for Housing Affordability and Stability*; and (4) *Resources and Services for Housing Quality*.

Health System Interventions to Address Housing Issues

While the majority of this guide will focus on those resources available outside of the health system, two health system interventions—Medicaid Health Homes and Medical-Legal Partnerships—may be valuable resources for patients and the providers supporting them.

Medicaid Health Homes

Medicaid Health Homes (Health Homes) provide comprehensive care management services to Medicaid beneficiaries who have two or more chronic health conditions, a serious mental illness, and/or HIV/AIDS. Health Homes do not directly house patients; instead, they are entities made up of a group of healthcare and social service providers that collaborate to assist patients in accessing the resources they need to be healthy, including housing.³⁴ A list of Health Homes by county is available [here](#).³⁵

All Health Homes partner with care management agencies (CMAs) that provide direct services to enrolled patients.³⁶ Some CMAs are based in primary care settings, and others are operated by local community-based organizations (CBOs) that might have a special focus, such as people with HIV/AIDS or people with substance use disorders.³⁷ Providers interested in referring patients to care management at Health Homes might consider reaching out to local CMAs to understand eligibility and enrollment criteria and develop more formal relationships and referral systems. It may be useful to choose a CMA based on the most pressing patient need; for example, a CBO with expertise in substance use might work best for a patient with substance use disorder, while a patient with diabetes and asthma may work best with a CMA that is co-located with primary care.

Providers can determine whether patients are enrolled in a Health Home using the [ePACES database](#),³⁸ which contains real-time information on Health Home enrollment (in addition to

Managed Care Plan enrollment]). Due to a statewide focus on ensuring enrollment of eligible patients in Health Homes, some patients may not be aware that they were automatically enrolled in one. If a patient was automatically enrolled, the provider or patient may need to contact the assigned Health Home to disenroll before the patient can be reassigned, since patients can only be enrolled in one Health Home at a time.

Medical-Legal Partnerships

Medical-legal partnerships, where legal services are integrated into healthcare settings, are gaining recognition as a valuable intervention to address non-medical barriers to health.³⁹ Studies have found that medical-legal partnerships contribute to a range of positive health outcomes, such as reduced stress and improved wellbeing among patients,⁴⁰ reduced rates of emergency department visits among asthma patients,⁴¹ improved preventative care utilization, and reduced emergency department use among infants.⁴² They also address homelessness and community integration for veterans.⁴³

The LegalHealth division of the New York Legal Assistance Group operates free, onsite legal clinics in partnership with over 34 [hospitals](#)²³⁹ and [community-based organizations](#)²⁴⁰ across NYC. The schedule of clinics is available [online](#).²⁴¹ They also train healthcare professionals to recognize legal issues that may be impacting their patients' health.

Medical-legal partnerships continue to expand in NYC. Legal service providers now partner across healthcare settings, including hospitals, FQHCs and CBOs, to provide onsite legal services for patients.⁴⁴ Housing problems, including eviction, tenant harassment, and the need for home repairs, are some of the most common issues for which patients seek assistance. Other common issues include public benefit applications, immigration, and health insurance issues.^{45, 46}

General Resources for Navigating Social Services in NYC



In the sections below, we provide detail on common housing stability and quality issues faced by patients, as well as specific resources available to address these issues. Some of these resources are relevant for a range of social issues that patients may be facing. Contacting or utilizing the following services and resources may be valuable “first steps” for patients and providers seeking assistance with housing and other related social issues.



Local Community Organizations



CBOs and social service agencies, including senior centers, independent living centers, settlement houses and others, are important resources for people seeking assistance in

addressing needs related to social determinants of health. These organizations can often assist with advocacy and navigation of system complexities (e.g., applications for public benefit programs, affordable health insurance, and Housing Court), helping to ensure that people receive the benefits and services for which they are eligible. They typically serve specific populations or communities; as a result, they often tailor their services based on the cultural, linguistic, or special needs of their population (e.g., older adults, people with disabilities, or people with specific health conditions). Furthermore, their history and knowledge of community assets may enable them to refer patients to other local services if they are unable to assist.

While it is not possible to list every relevant community-based social service organization in NYC, there are several ways that patients and providers can learn more about the resources available in their communities. Below, we describe online and in-person resources that can assist with locating relevant community-based services.


-   **Senior Centers:**⁴⁷ There are over 250 senior centers in NYC. In addition to an array of classes, workshops and free communal meals, many senior centers also screen for eligibility for public benefits programs or provide case management, legal, and abuse prevention services. If they do not offer a particular service, they may be able to refer patients to an organization that does. All senior center services are free, and onsite translation is often available. Services & Advocacy for GLBT Elders (SAGE) Centers are senior centers geared specifically to older LGBTQ adults. This [website](#)⁴⁸ offers a search tool to find a local senior centers; SAGE center locations are listed [here](#).⁴⁹

-   **Independent Living Centers (ILCs):**⁵⁰ ILCs serve individuals who have physical and mental disabilities and aim to provide them with the resources they need to live “fully integrated and self-directed lives” comfortably in their communities. Services include housing assistance, peer support, counseling, and other direct services. New Yorkers can use [this link](#)⁵¹ to search for an ILC in their borough.

-   **Settlement Houses:**⁵² Settlement houses are neighborhood-based organizations that provide a range of services meant to empower and support the individuals and families living in their communities. While services vary depending on the settlement house, they often include legal services, housing assistance, benefits counseling, child care and afterschool activities, and adult education. Patients can search for a local settlement house via the United Neighborhood Houses [website](#).⁵³


Single Stops⁵⁴

With offices in nearly 50 locations across the city, ranging from libraries to hospitals to non-profit social service organizations, Single Stops offer screening, counseling, application assistance, and referrals for housing, legal assistance, child care and more.

-  Single Stops generally have walk-in hours, though some services are by appointment. Those interested should contact their local Single Stop office; locations can be found [online](#).⁵⁵


Health Information Tool for Empowerment (HITE)⁵⁶

HITE site is an online repository of over 5,000 social services and organizations available to assist low-income New Yorkers in addressing their social needs. Users can locate services available in or near their communities, including government resources, non-profit organizations and CBOs.

-  Patients and providers can use this online tool to search for social services and organizations by specific topic of interest, or by using preselected topics, including [Housing & Homeless Services](#).⁵⁷ Users can also search for more specific services such as “housing placement” or “food pantry,” or filter services by zip code.


ACCESS NYC⁵⁸

ACCESS NYC is a database of and screening tool for programs and services that are available in NYC. It includes programs related to nutrition assistance (e.g., SNAP, WIC), family services, employment, health insurance, housing, utility assistance and more. For each relevant benefit, ACCESS NYC provides information on eligibility and instructions for applying.

-  New Yorkers can use this online tool to assess their [eligibility](#)⁵⁹ for over 30 different [programs](#)⁶⁰ and services, regardless of income and/or immigration status.



Aunt Bertha⁶¹


Aunt Bertha is a nationwide online repository of social services, created to link people in need with the programs that serve them. Users can filter results by service type, including food, housing, legal, health and more. Within housing, there are the following subcategories: help find housing, help pay for housing, housing advice, maintenance and repairs, residential housing, and temporary shelter.

-  This [online tool](#)⁶¹ allows users to search for programs by zip code or by type of service.

NYC 311⁶²



NYC 311 is a City-operated resource that aims to provide New Yorkers with information about non-emergency government services (ranging from library locations to legal assistance to public benefit programs), as well as information on how to access them.

  Visit the [311 website](#)⁶³ to search for support related to their needs (e.g., “affordable housing” or “eviction prevention”). The website is available in 50 languages.

 Call 311 from any phone in NYC (including cell phones) to speak directly with a person who can provide assistance. Phone assistance is available in over 175 languages.


LawHelpNY.org⁶⁴

This online tool provides users with legal information on a range of topics as well as the ability to search for free, local legal services by topic or zip code. Within the [housing](#)⁶⁵ section, users can find information and legal services related to issues such as eviction, foreclosure, emergency rent assistance, tenant organizations, tenant and homeowner rights, housing discrimination, repairs and more.

  Visit [LawHelpNY.org](#)⁶⁶ and click on the relevant topic to access informational resources on a variety of issues related to social determinants of health, as well as assistance finding a lawyer.

New York Connects⁶⁷

A partnership between New York State (NYS) and the NYC Department for the Aging (DFTA), New York Connects in NYC provides services to older adults, people with disabilities, and caregivers to assist individuals in maintaining their independence in the community. The service provides a comprehensive assessment of need-based program eligibility and offers support related to accessing public benefit programs, applying for affordable and accessible housing, and referrals for home modifications.

 Call 1-800-342-9871 or visit the [get help](#)⁶⁸ page to be connected to a local New York Connects program.

Resources and Services for Housing Affordability and Stability

Concerns about losing one's housing or being forced to move are common in NYC. Fears may be due to affordability, the state of being in rent arrears, or the receipt of an eviction notice from a landlord or management company. In this section, we provide information and resources to assist individuals in maintaining stable housing through focusing on affordability and preventing eviction.

Improving Affordability

Finding and keeping affordable housing in NYC is a well-known challenge. Although often limited in scope, there are a variety of programs and services related to affordability that may be helpful to patients, including programs to limit rent increases in certain types of apartments, to assist with payment of rent arrears, to reduce other expenses (leaving more funds for rent), and to find more affordable housing. Eligibility for these programs typically depends on the type of housing and/or characteristics of the tenant (e.g., health status, age, and/or income level).






Preventing (or minimizing) rent increases and housing costs

All NYC residents living in rent-regulated apartments (i.e., rent-controlled or rent-stabilized apartments) are legally protected from large rent increases, and seniors and people with disabilities may be eligible for programs that enable them to freeze their rent.⁶⁹ Not all tenants of rent-stabilized apartments are aware that their apartment is regulated; thus, understanding the type of apartment in which a patient lives and the rights associated with that type of apartment is essential to understanding how to minimize rent increases. (See *Appendix A* for more information on types of housing in NYC).

Programs and resources that may be useful for preventing increases in rent and housing costs






Leverage Protections for Tenants in Rent-Stabilized Apartments


Nearly half of apartments in NYC are rent-stabilized. In rent-stabilized apartments, landlords cannot raise a tenant's monthly rent more than the regulated amount set by the [NYC Rent Guidelines Board](#)⁷⁰ each year.⁷¹ For example, for lease renewals between October 2018 and September 2019, landlords of rent-stabilized apartments were allowed to increase rents by 1.5 percent for a one-year lease.⁷² However, many New Yorkers who live in rent-stabilized apartments do not know that their apartment is regulated and are unaware of their rights, leaving them vulnerable to illegal rent increases and tenant harassment. Patients who suspect that they are being illegally overcharged may want to take one of the following actions:

-  Utilize [Am I Rent Stabilized?](#),⁷³ an online tool to help tenants determine whether their building may have rent-stabilized apartments, how to request rent history from New York State Homes and Community Renewal (HCR), and what can be done if they have been overcharged.
-   Connect with a local tenants' rights group, which may be able to provide information on tenants' options and next steps. The website, [Am I Rent Stabilized?](#),⁷⁴ as described above, offers information on local groups as well as a [list of citywide tenants' rights groups](#).⁷⁵
-   Report the issue to the New York State Homes and Community Renewal (HCR)⁷⁶ via a Rent Overcharge Application⁷⁷ (note that the landlord will receive notice of the application).

The Senior Citizen Rent Increase Exemption (SCRIE)⁷⁸ / Disability Rent Increase Exemption (DRIE)⁷⁹




Programs like SCRIE and DRIE freeze rents for seniors and people with disabilities who have incomes of \$50,000 or less and live in rent-stabilized apartments. Interested tenants can:

-  Visit the NYC Department of Finance's [SCRIE/DRIE Walk-In Center](#),⁸⁰ located at 66 John Street, 3rd Floor, New York, NY 10038.
-  Visit [ACCESS NYC: Rent Freeze for Seniors](#)⁸¹ or [ACCESS NYC: Rent Freeze for People with Disabilities](#),⁸² which offer information on eligibility for the programs, how to apply online, and additional information on how interested individuals can get help with applying.
-  Download and complete the [SCRIE initial application packet](#)⁸³ or the [DRIE initial application packet](#)⁸⁴ and mail it into the NYC Department of Finance (59 Maiden Lane, 22nd Floor, New York, NY 10038). In addition to the application itself, an application packet includes a pre-qualifying checklist, application instructions, Frequently Asked Questions (FAQ) and more.
-  Contact local [senior centers](#),⁸⁵ [independent living centers \(ILCs\)](#)⁸⁶ or other CBOs that can assist with SCRIE and DRIE applications. More information on locating these organizations and others is described in the *General Resources for Navigating Social Services in NYC* section.
-  Call 311 or visit [311 online](#).⁸⁷

-  Learn more in [Freeze Your Rent: a Guide for Tenants](#),⁸⁸ which provides comprehensive overviews of the SCRIE and DRIE programs as well as information on eligibility and applications for the programs.

Senior Citizen Homeowners Exemption (SCHE)⁸⁹ / Disabled Homeowners Exemption (DHE)⁹⁰

These programs offer property tax breaks to homeowners with low incomes who are older adults or have certain disabilities. The amount of the reduction is based on income. To apply, homeowners can:

-  Find links to online applications for [SCHE](#)⁹¹ and [DHE](#).⁹²
-  Call 311 and ask for assistance with the Senior Citizen Homeowners Exemption or search for it via [311 online](#).⁹³
-  Visit their local Department of Finance Business Center; locations available [here](#).⁹⁴



Applying for affordable housing programs


Finding an affordable home in NYC is notoriously difficult. However, Mayor de Blasio's Housing New York (HNY) initiative aims to increase access to affordable housing by preserving or constructing 300,000 affordable homes by 2026.⁹⁵ Despite this ambitious goal, access to affordable housing remains limited; many of these programs have eligibility requirements and waitlists that are months or years long.

Programs and resources to support patients interested in applying for affordable housing

NYC Affordable Housing Lottery⁹⁶

NYC operates a housing lottery for those interested in applying for city-subsidized housing units. This lottery includes housing units subsidized by the NYC Department of Housing Preservation and Development (HPD) and Housing Development Corporation (HDC), including apartments in new developments, Mitchell-Lama apartments, and more. Apartment size varies, and eligibility is based on age (i.e., applicants must be at least 18 years old), income, and household size and composition. Specific requirements vary by building and by unit. Those interested in applying for the lottery can:

-   Use the [Housing Connect web portal](#)⁹⁷ to complete an online profile, search for listings in which they are interested, and apply for the building lotteries for which they qualify. If chosen in the lottery, patients will need to complete an interview and provide a significant amount of documentation.


 Learn more about the application process by reviewing [NYC Housing Connect Guides](#),⁹⁸ which provide information on how to navigate the affordable housing lotteries offered through NYC Housing Connect. Most information is available in multiple languages. The following five guides are available online:

- [Ready, Set, Apply!](#)⁹⁹ provides an overview of the affordable housing process and helps individuals prepare to apply for housing.
- [What to Expect](#)¹⁰⁰ offers step-by-step instructions for applying to affordable housing, from the search process up to signing a lease.
- The [Income Guide](#)¹⁰¹ helps individuals calculate their income to help them to understand which units they may be eligible for.
- The [Affordable Housing: Eligible Income Levels by Household Size](#)¹⁰² chart helps people assess eligibility for affordable housing according to household size and income level.
- [After You Apply](#)¹⁰³ offers checklists and resources to prepare those selected for the interview process.

Housing Preservation and Development Housing Ambassadors Program¹⁰⁴

The NYC Department of Housing Preservation & Development (HPD) partners with community-based organizations to employ “housing ambassadors” who provide support related to accessing affordable housing in NYC (including through NYC Housing Connect, described above). They provide group workshops as well as one-on-one counseling to reduce the barriers to affordable housing. There are Housing Ambassadors in all NYC boroughs.



 [This website](#)¹⁰⁵ lists the contact information for housing ambassadors available to help at local CBOs.

Office of Financial Empowerment “Ready to Rent” Program¹⁰⁶


The Department of Consumer Affairs’ (DCA) Office of Financial Empowerment (OFE) funds free financial counseling and application assistance services (in Manhattan, Brooklyn, the Bronx and Queens) that help individuals prepare to apply for affordable housing. Counselors help people check their credit, calculate income, apply for housing lotteries, and more.



Sessions can be scheduled by calling 311 and saying, “Ready to rent,” or by typing the same phrase into the [311 website](#).¹⁰⁷

Affordable Housing for Specific Populations

Specific populations, such as older adults, people with disabilities, families transitioning out of shelters, and people with certain health conditions (e.g., HIV/AIDS) may be eligible for specialized affordable housing programs.¹⁰⁸

-  Contact a CBO, senior center or independent living center that focuses on the relevant population to learn how to apply for these programs. More information on locating these organizations and others is described in the *General Resources for Navigating Social Services in NYC* section.

New York City Housing Authority (NYCHA) Public Housing

Individuals and families living in NYCHA apartments pay an average of 30 percent of their income towards rent, regardless of their income.¹⁰⁹ “Emergency Applicants,” including families leaving homeless shelters and victims of domestic violence, receive priority.¹¹⁰



Individuals and families can [apply online](#)¹¹¹ for NYCHA housing. However, due to the low turnover of NYCHA apartments, there is an extremely long waitlist and those in need should also explore other options.

Additional information related to housing affordability in NYC



NYC Housing Resources

Created by the Benefits Learning Center and the Community Service Society, this [document](#)¹¹² provides a comprehensive overview of affordable housing resources available citywide, as well as for specific populations (i.e., survivors of domestic violence, people who are currently homeless, people with disabilities and mental illnesses, seniors, homeowners and others).

Eviction Prevention

As rents increase across NYC, the rate of evictions and tenant harassment by landlords (which can occur when landlords exploit loopholes in rent-stabilization laws) also increase.¹¹³ Before a landlord can evict a tenant, the landlord must first provide the tenant with certain notices that include a deadline by which the tenant must pay rent, stop a behavior, or vacate the apartment. If the tenant does not comply with the notices, the landlord can file a petition with Housing Court to begin the eviction process. However, tenants can only be evicted by a city marshal or sheriff after a landlord has been granted a Court Order or Judgment from the Housing Court.¹¹⁴

Threats of eviction that do not follow the correct legal procedures may constitute tenant harassment (see *Programs and resources for addressing tenant harassment*, within the next section).¹¹⁵ If a patient receives paperwork from a landlord or management company, the paperwork should never be ignored. If the tenant has difficulty understanding the paperwork, they can seek assistance from a legal advocacy organization or other trusted resource.

Programs and resources to support patients at risk of eviction

Homebase Program¹¹⁶

Administered by the NYC Human Resources Administration (HRA) and operated in partnership with community-based organizations, Homebase is a comprehensive homelessness prevention program for individuals and families with incomes below 200 percent of the Federal Poverty Level (FPL).¹¹⁷ Services include linkages to legal services and programs for rental assistance, financial counseling, public benefit assistance, short-term emergency funding (for example, to cover arrears or moving fees), landlord and family mediation, employment support, apartment search assistance and more.¹¹⁸



Access Homebase services and a local Homebase provider by visiting the [Homebase web page](#)¹¹⁹ or by calling 311 and requesting the local Homebase office.

One Shot Deal Short Term Emergency Assistance¹²⁰

Administered by HRA, the One Shot Deal emergency assistance program provides funding for individuals that are facing emergencies such as eviction, domestic violence or disconnected utilities.



Get more information on obtaining a One Shot Deal by calling HRA's Infoline (718-557-1399) or visiting a local [HRA Job Center](#).¹²¹



Contact local [senior centers](#),¹²² [independent living centers \(ILCs\)](#)¹²³ or other CBOs that can assist with applications for One Shot Deals. More information on locating these organizations and others is described in the *General Resources for Navigating Social Services in NYC* section.

Right to Counsel NYC¹²⁴

The recent Universal Access to Legal Services law (often referred to as “Right to Counsel” or RTC) will guarantee access to legal representation for all tenants with incomes at or below 200 percent of the federal poverty level facing eviction by 2022. The program is currently available in selected zip codes and will expand to include all of NYC in 2022.



The [Eviction-free NYC](#)¹²⁵ website, maintained by the Right to Counsel Coalition, provides screening for RTC representation, contact information for legal service providers, and information on next steps for people facing eviction.

Housing Court Answers¹²⁶

Housing Court Answers does not provide representation but does provide legal information and counseling related to Housing Court to tenants without lawyers. Housing Court Answers operates a hotline, staffs “Information Tables” at Housing Courts in each borough, and offers general information and assistance seeking help on their website. Services and guidance are available regardless of income or geographic location.



The Housing Court Answers hotline can be reached at 212-962-4795 between 9:00am and 5:00pm Tuesday through Thursday.



Visit the Housing Court Answers [Contact Us](#)¹²⁷ web page for the locations and hours of Housing Court Answers information tables.

Housing Court Help Centers¹²⁸

Help Centers, located in each Housing Court in NYC, have attorneys available onsite on a walk-in basis. While these attorneys cannot provide legal representation or advice regarding specific cases, they can provide legal and procedural information to tenants who do not have an attorney.



Hours and locations for Housing Court Help Centers available on the New York Courts website, [here](#).¹²⁹

LawHelpNY.org¹³⁰

This online tool provides users with legal information on a range of topics as well as the ability to search for free, local legal services by topic or zip code. Within the [housing](#)¹³¹ section, users can find information and legal services related to issues such as eviction, foreclosure, emergency rent assistance, tenant organizations, tenant and homeowner rights, housing discrimination, repairs and more.



Visit [LawHelpNY.org: Housing](#)¹³² and click on the relevant topic to access informational resources on a variety of housing issues as well as assistance finding a lawyer.

Center for NYC Neighborhoods¹³³

The Center for NYC Neighborhoods, a partnership between New York City and private funders, is dedicated to promoting homeownership for low- and middle-income New Yorkers. They offer resources and programs for homeowners facing challenges related to mortgage payments and foreclosures, as well as resources for scam prevention and home repairs. They can also provide support in navigating New York State-sponsored programs that aim to promote homeownership, such as the New York State Mortgage Assistance program.



Access services by calling 311, calling the Center for NYC Neighborhoods directly at 646-786-0888, or clicking the [Get Help](#)¹³⁴ button on the Center for NYC Neighborhoods' website.







Additional information related to eviction prevention in NYC



Eviction Prevention Resources

Created by the Benefits Learning Center and the Community Service Society, this [resource](#)¹³⁵ provides a comprehensive overview of resources available for people at risk of

eviction, including options for legal representation, rent arrears financial assistance, and rental subsidies for homeless families and those at-risk.

-   **Free Anti-Eviction Legal Services**
Created by HRA's Office of Civil Justice (OCJ), this [resource](#)¹³⁶ lists non-profit legal service organizations that may be able to assist patients facing eviction. Patients or referring providers should contact the individual service provider to learn more about eligibility and services.
-   **A Tenant's Guide to The New York City Housing Court**
Created by the New York Bar Association, this [guide](#)¹³⁷ provides tenants with an overview of the types of legal complaints landlords can bring against tenants and how tenants can defend themselves, as well as information on the types of legal complaints tenants can bring against their landlords. Though not a substitute for a lawyer, this resource explains what to expect in NYC Housing Court and helps tenants prepare for Housing Court proceedings.
-   **Lenox Hill Neighborhood House How Do You Apply for a “One Shot Deal” to Help Pay Your Rent Arrears Factsheet**
This [factsheet](#)¹³⁸ is one of several produced by Lenox Hill Neighborhood House as a part of their Eviction Prevention Project. It explains the One Shot Deal program and how it can be used to help pay off rental arrears. In addition to information about eligibility and how to apply, it also lists the documentation needed to bring to HRA when facing eviction.

Reducing Other Expenses: Freeing Up Money to Pay for Housing

The high cost of housing in NYC means that many New Yorkers spend more than they can comfortably afford on rent, forcing them to cut spending for other necessities, like food and healthcare. While there are few services to improve housing affordability, there are programs that may help reduce other expenses (for those who qualify), potentially leaving more funds for housing costs.


As described in previous sections, there is strong evidence that health is impacted by multiple factors, such as healthcare access, food security and heating/cooling conditions. Because people who spend over 50 percent of their income on rent spend less money on food and healthcare, we describe programs that can help make these necessities more affordable, so that funds can be freed up for housing.^{139, 140} Programs related to free childcare, tax relief, assistance with child support payments, and others also exist and may also help patients increase the amount of money they have available to cover rent.^b

^b For more information on all available benefit programs, call 311 or visit [ACCESS NYC](#).

Programs and resources to reduce the cost of other expenses (not directly related to housing)
General assistance with accessing relevant public benefits and government programs that can help reduce expenses:



CBOs, senior centers, independent living centers and other organizations

These organizations can often screen patients for eligibility and assist with applications for public benefit programs that help to reduce expenses.

-  More information on locating these organizations and others is described in the *General Resources for Navigating Social Services in NYC* section.

LawHelpNY.org: Public Benefits¹⁴¹




This online tool provides users with legal information on a range of topics, as well as the ability to search for free, local legal services. The public benefits section provides users with background information on programs and eligibility, as well as contact information for local non-profits and community organizations that may be able to help with applications and advocacy.

-   Visit [LawHelpNY.org: Public Benefits¹⁴²](#) and click on the relevant topic to access informational resources on a variety of housing issues as well as assistance finding a lawyer.

Food assistance programs that are available to New Yorkers struggling to afford their monthly expenses:

Supplemental Nutrition Assistance Program (SNAP)¹⁴³

SNAP, often referred to as food stamps, provides eligible individuals and families with funds that can be used to purchase groceries. Eligibility and amount depend on a variety of factors, including income, household size and immigration status. Those interested in SNAP can access the program by:

-  Visiting [ACCESS NYC: Money to buy food¹⁴⁴](#), which offers information on eligibility for the programs, how to apply online and how to get help with applications.
-  Calling HRA's SNAP Information Line at 718-557-1399.
-  Picking up an application at a [local SNAP center¹⁴⁵](#), or printing out an application (available [here¹⁴⁶](#)) and dropping it off at a local SNAP center, or mailing it to SNAP at Mail Application Referral Unit, P.O. Box 29197, Brooklyn, NY 11201.

The Special Supplemental Nutrition Program for Women, Infants and Children (WIC)¹⁴⁷

The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) program offers food assistance to eligible pregnant and postpartum women, as well as children under five years of age. Programs also offer breastfeeding support, nutritional education and referrals to other services.¹⁴⁸ Those interested in applying can do so by:



Visiting a local WIC office. Note that all those applying (i.e., mother and children) must be present at the local agency. More information on finding a local office and documents to bring to an appointment are made available by the New York State Department of Health (DOH) [here](#).¹⁴⁹



Visiting the [ACCESS NYC – Special Supplemental Nutrition Program for Women Infants and Children \(WIC\) website](#),¹⁵⁰ which offers information on the program, screening for eligibility, and more information and support applying.



Calling the 24-hour [Growing Up Healthy Hotline](#)¹⁵¹ at 1-800-522-5006 to learn more about benefits for pregnant women, young children and families, including WIC.

Emergency Food Assistance Program¹⁵²

The Emergency Food Assistance Program (EFAP) offers immediate free food through food pantries and community kitchens. These services, located throughout NYC, provide free groceries and hot meals and can reduce the cost of food for individuals and families. There are no eligibility requirements for these programs.¹⁵³



Individuals in immediate need of food can call the [Emergency FoodLine](#)¹⁵⁴ at 866-888-8777 to find the location of nearby food pantries and community kitchens, as well as hours of operation.



This [Food Help NYC website](#),¹⁵⁵ available in seven languages, aims to increase awareness of and access to programs that can help ensure New Yorkers have enough to eat. It includes information on emergency food assistance, such as food pantries (offering free groceries) and community kitchens (offering free hot meals). The Food Help NYC website also offers support for applying for programs that help people purchase food on a regular basis (e.g., SNAP and WIC).

Healthcare access programs and initiatives that may be useful for patients struggling to afford their monthly expenses include:

New York State of Health¹⁵⁶

The New York State of Health is the online tool that New Yorkers can use to screen themselves and apply for free and low-cost health insurance programs, including Medicaid¹⁵⁷ and the New York State Essential Plan.¹⁵⁸



Patients can apply for health insurance via the [New York State of Health website](#).¹⁵⁹



Patients can contact local community-based organizations, and others who employ healthcare navigators (list of organizations with healthcare navigators available by county [here](#)¹⁶⁰) for assistance with applying for health insurance.¹⁶¹

NYC Health + Hospitals (H+H) Options¹⁶²

Health and Hospitals (H+H), NYC's public hospital system, offers healthcare regardless of ability to pay with sliding scale fees for people who are uninsured. Those eligible for insurance can get assistance with applications.



Interested patients can visit any [H+H hospital](#)¹⁶³ or call 1-844-692-4692 to learn more.¹⁶⁴

Medicaid Excess Income or Spend-Down Program¹⁶⁵

Medicaid, which covers preventative care, family planning, and medically-necessary primary and specialty care, is free health insurance for those who qualify, but strict eligibility requirements can prevent some people from qualifying. The Medicaid Excess Income or Spend-Down Program enables individuals with incomes over the Medicaid limit who are either over age 65 or have a certified qualifying disability to obtain Medicaid. Participants in the program must spend the difference between their monthly income and the Medicaid income limit on medical bills each month. This "spend-down" functions like a deductible; once it is met, Medicaid covers eligible medical expenses.¹⁶⁶ This program is best for people who incur regular medical expenses (e.g., monthly prescription drug costs). Note that income is calculated with certain deductions, so it is helpful to seek assistance with applying. Those interested in applying can:





Visit a [Community Medicaid Office](#)¹⁶⁷ for assistance with processing applications for spend-down programs.

Supplemental Needs Trusts (SNTs)¹⁶⁸

Supplemental Needs Trusts (SNTs) are operated through Medicaid and allow individuals with certified disabilities to deposit income or resources that would otherwise make them ineligible for Medicaid into a trust (approved by Federal or State Law). Funds from the trust can be used to pay for certain types of monthly expenses, such as rent or mortgage



payments, utilities, or transportation. Thus, the program enables some people who would otherwise be ineligible to qualify for Medicaid (which can reduce out-of-pocket medical expenses) while maintaining sufficient funds in the trust to cover general living expenses.

-   The **Supplemental Needs Trusts**¹⁶⁹ section of the New York Health Access website provides a variety of useful resources on SNTs, including **step-by-step information**¹⁷⁰ on how to set one up, and a list¹⁷¹ of organizations that may be able to assist.

Utility assistance programs, such as those described below, may also help reduce expenses:


Home Energy Assistance Program (HEAP), Emergency HEAP, and HEAP Cooling Assistance¹⁷²

The Home Energy Assistance Program (HEAP) provides financial support for heating and cooling expenses to qualifying households. Eligibility is based on household composition (e.g., age and/or disability status of members), income and immigration status. Eligible households can receive one regular HEAP benefit per year between November and March, which is generally paid directly to the utility company. Emergency HEAP is also available to eligible households, including those that have already received a regular HEAP benefit, when the heat is (or is scheduled to be) shut off. Additionally, The HEAP program can provide one-time assistance of up to \$800 for the purchase and installation of an air conditioner or fan for eligible households that include a person with a documented medical condition that is exacerbated by high temperatures in the home. Interested individuals can apply for HEAP or learn more by:

-  Visiting a HEAP office, where they can get in-person help with applying. A map of locations is available [here](#).¹⁷³
-  Visiting **ACCESS NYC** and clicking on the "**Money for heat and utility expenses**"¹⁷⁴ web page, which offers more information on the HEAP programs, screening for eligibility, and links to additional assistance.

Heating Equipment Repair or Replacement Benefit¹⁷⁵

Eligible homeowners may qualify for financial assistance with repairing or replacing heating equipment. Eligibility is determined by the HEAP local district contact, which must also approve and authorize the work before it begins. Those interested in the program can:

-  Visit their local HEAP office, where they can learn more and get assistance applying in person. A map of locations is available [here](#).¹⁷⁶

Resources and Services for Housing Quality

An affordable place to live is just part of the challenge for NYC residents. Quality is also an issue, with significant impacts on health. Mold, pests and poor maintenance of apartments (e.g., leaks, peeling paint) are common in lower-income NYC neighborhoods and can lead to—or exacerbate—illness, such as asthma, as well as mental health challenges and safety issues. Furthermore, living in a home that is inaccessible or that fails to meet a tenant’s needs can lead to safety issues as well as social isolation, a major contributor to mental health issues among older adults and people with disabilities.¹⁷⁷ In this section, we discuss three common challenges related to housing quality, namely maintenance defects, tenant harassment, and accessibility and modifications, as well as resources that can help patients overcome these challenges.

Tenants in NYCHA apartments have a unique process that must be followed to get home repairs done. Those requesting repairs in NYCHA apartments should keep records of all conditions that need repairs and all requests made to management. Additionally, they can:

- Contact the NYCHA maintenance line (718-707-7771);
- Write a letter to building management (keep copies, and have one stamped “received”);
- Submit a request online through [My.NYCHA.info](#);²⁴²
- Work with a legal services organization to discuss potential legal action.

Maintenance Defects

Living in a home that is free of pests, mold and safety hazards is essential for maintaining one’s health. In rental units, landlords are responsible for maintaining the habitability of an apartment, which requires them to fix hazardous conditions that arise (including those known to trigger asthma such as mold and pests), but many landlords fail to do so.^{178,179} If an apartment is not properly maintained, tenants have the right to request repairs and to take the steps necessary to encourage the landlord to comply.¹⁸⁰

Steps for tenants, or someone advocating on their behalf, to request apartment repairs include:

- 1) Document the problem (e.g., via photos), and put a request for repairs in writing to the landlord. It is best to send the request to the landlord via certified mail, to request a return receipt, and to keep a copy of all correspondence.
- 2) If the issue is not fixed, a patient or someone assisting them may file a complaint with the government agency responsible for overseeing the apartment. Complaints for privately managed apartments can be made to the NYC Department for Housing Preservation and Development (HPD) by calling 311. For those living in rent-controlled or rent-stabilized apartments, complaints can be made to the New York State Homes and Community Renewal (HCR) department by going to their website or by calling 1-866-ASK-DHCR (1-866-275-3427) or 718-739-6400.

- 3) If the issue remains unresolved, tenants can bring court actions against landlords, but it is advisable to seek legal assistance before doing so.

Programs and resources to help patients address maintenance defects and request repairs

JustFix.nyc¹⁸¹

JustFix.nyc provides tools to assist tenants in communicating with landlords and advocating for their housing rights in NYC. Launched in 2016, the Tenant App makes it easier for tenants to document their maintenance requests and communicate their rights to their landlords. These records can be used to build a case in Housing Court, if necessary. When landlords are not responsive, JustFix.nyc suggests additional strategies for addressing issues, such as contacting 311, working with legal services or connecting with tenant organizers.



[Create an account online](#)¹⁸² and/or download the free app on a smart phone to begin building a legal case for repairs or to get personalized information on tenant rights.

Center for NYC Neighborhoods¹⁸³

The Center for NYC Neighborhoods, a partnership between New York City and private funders, is dedicated to promoting homeownership for low- and middle-income New Yorkers. They offer resources and programs for homeowners facing challenges related to mortgage payments and foreclosures, as well as resources for scam prevention and home repairs. They can also provide support in navigating New York State-sponsored programs that aim to promote homeownership, such as the New York State Mortgage Assistance program.



Access services by calling 311, calling the Center for NYC Neighborhoods directly at 646-786-0888, or visiting the [Get Help](#)¹⁸⁴ page on the Center for NYC Neighborhoods' website.

Housing Court Answers¹⁸⁵

Housing Court Answers does not provide representation but does provide legal information and counseling related to Housing Court to tenants without lawyers. Housing Court Answers operates a hotline, staffs "Information Tables" at Housing Courts in each borough, and offers general information and assistance to people seeking help on their website. Services and guidance are available regardless of income or geographic location.



The Housing Court Answers hotline can be reached at 212-962-4795 between 9:00am and 5:00pm Tuesday through Thursday.



Visit the Housing Court Answers [Contact Us](#)¹⁸⁶ web page for the locations and hours of Housing Court Answers information tables.



Housing Court Help Centers¹⁸⁷

Help Centers, located in each Housing Court in NYC, have attorneys available onsite on a walk-in basis. While these attorneys cannot provide legal representation or advice regarding specific cases, they can provide legal and procedural information to tenants who do not have an attorney.





  Hours and locations for Housing Court Help Centers available on the New York Courts website, [here](#).¹⁸⁸

LawHelpNY.org¹⁸⁹

This online tool provides users with legal information on a range of topics as well as the ability to search for free, local legal services by topic or zip code. Within the [housing](#)¹⁹⁰ section, users can find information and legal services related to issues such as eviction, foreclosure, emergency rent assistance, tenant organizations, tenant and homeowner rights, housing discrimination, repairs and more.

  Visit [LawHelpNY.org: Housing](#)¹⁹¹ and click on repairs, which includes general information about requesting repairs, as well as resources to help address specific housing quality problems related to health, such as the presence of lead paint, or issues related to heat and hot water.

Additional information related to maintenance defects and requesting repairs in NYC

-   **Fact Sheets: Lenox Hill Neighborhood House Eviction Prevention Project**
This [website](#)¹⁹² contains useful factsheets covering common legal questions related to housing and home repairs for different housing situations.
-   **Housing Court Answers: I need repairs in my apartment**
This [web page](#),¹⁹³ developed by Housing Court Answers, provides guidance for tenants interested in filing a case (called an “HP action”) against landlords that fail to provide necessary repairs or services.

Tenant Harassment

Tenant harassment is unfortunately common in NYC and can make a living situation so unpleasant that tenants feel forced to move. Harassment typically occurs when a landlord wants to force out tenants who pay lower rents (often due to rent stabilization laws), so they can charge new tenants significantly more.¹⁹⁴ “Tenant harassment” can include failure on the part of the landlord to properly maintain apartments or to provide essential services (e.g., heat, hot water); verbal, physical or legal threats; false claims related to tenants’ rights; and other threatening or misleading activities or practices.¹⁹⁵

Recent policy efforts aim to reduce tenant harassment. New York State’s Tenant Protection Act of 2019 eliminates several policy loopholes that previously incentivized landlords of rent-regulated apartments to harass tenants with the goal of forcing them to vacate the apartment.^c Additionally, in 2017, the City passed legislation that requires developers to obtain a “Certificate of No Harassment” before permits for development are approved.¹⁹⁶ Other legislation increases tenants’ rights within the court system, enabling them to sue landlords committing harassment and enabling judges to award damages to tenants in Housing Court cases.¹⁹⁷

Tenants who feel they are experiencing harassment should record interactions with management, document incidents of harassment, and contact 311 to request a building inspector. It might also be beneficial to work with neighbors to improve negotiating power and harassment documentation.¹⁹⁸ Depending on the issue and type of harassment, legal services and advocacy organizations may also be able to help.

Programs and resources for addressing tenant harassment

File a Housing Complaint

Tenants who are experiencing harassment can [file a complaint](#)¹⁹⁹ with the appropriate government agency, which varies depending on the type of apartment (e.g., private market, rent-regulated, NYCHA).



To file a complaint for a private market (non-rent regulated) apartment with the NYC Department for Housing Preservation and Development (HPD), dial 311 or visit the [“Apartment Maintenance Complaint”](#) page of the 311 website.



Tenants in rent-regulated (e.g., rent-controlled or rent-stabilized) apartments can file complaints through the New York State Division for Homes and Community Renewal (HCR). The [HCR Tenant Protection Unit](#)²⁰⁰ can be reached by phone at 866-275-3427 or 718-739-6400.

HPD Harassment Legal Assistance²⁰¹

HPD offers a variety of resources for tenants facing harassment from landlords or management companies. In addition to providing information on tenants’ rights, the processes for filing complaints, and free legal services, the agency partners with CBOs that employ “Fair Housing Counselors” in four boroughs (residents of Staten Island can contact locations in other boroughs). Fair Housing Counselors help tenants to understand their rights related to housing discrimination, find housing, prepare for Housing Court, and more.

c For example, prior to the passage of the NYS Tenant Protection Act, landlords were allowed to charge a higher monthly rent after a tenant in a rent-stabilized apartment vacated an apartment. They were also allowed to de-regulate apartments that reached a certain monthly rent. Thus, they were incentivized to increase turnover of tenants, leading to higher rents and eventually, to de-regulation of rent-stabilized apartments.



Visit [this website](#)²⁰² or call 311 to find the contact information of organizations in each borough where patients can access Fair Housing Counselors.

Additional information related to tenant harassment in NYC



Fact Sheet: Lenox Hill Neighborhood House Eviction Prevention Project: Landlord Harassment

This [factsheet](#)²⁰³ is one of several produced by Lenox Hill Neighborhood House as a part of their Eviction Prevention Project. It describes common landlord harassment practices along with information on steps tenants can take to protect themselves and their families.

Accessibility and Housing Modifications

Many New Yorkers live in apartments that do not meet their health and/or physical needs. However, landlords are required to provide “reasonable accommodations” for tenants with disabilities, which include those accommodations that would not cause the landlord “undue hardship.” While structural issues (e.g., stairs in walk-up apartments) are often difficult to change, simple home modifications, such as the installation of grab bars or a wheelchair ramp, can improve safety and quality of life. Tenants can request these modifications from their landlords and may want to do so in writing by certified mail.²⁰⁴ In addition to requesting modifications from landlords, some health insurance plans, including some Managed Medicare, Managed Medicaid and private health plans, will cover a home safety assessment and associated improvements to the home if a physician can demonstrate medical necessity.

While simple modifications may be sufficient for some patients, others patients may need to move to a more accessible home. Several programs around the city, as described below, are designed to increase access to affordable and accessible housing; unfortunately, the supply typically exceeds demand and waitlists can be long.

Programs and resources for addressing accessibility and home modifications

Services for seniors and people with disabilities

Community organizations, senior centers,²⁰⁵ independent living centers (ILCs)²⁰⁶ and other groups that primarily serve older adults and people with disabilities can assist with or provide referrals for those seeking accessible, affordable housing; requesting “reasonable accommodations” from a landlord; and obtaining assistance with minor home modifications.



See the *General Resources for Navigating Social Services in NYC* section of this guide for more information on locating relevant organizations.

New York Connects²⁰⁷

A partnership between New York State and DFTA, New York Connects provides services to older adults, people with disabilities, and caregivers to assist individuals in maintaining their independence in the community. The service provides a comprehensive assessment of need-based program eligibility and offers support related to accessing public benefit programs, applying for affordable and accessible housing, and referrals for home modifications.



Call 1-800-342-9871 or visit the [get help](#)²⁰⁸ page to be connected to a local New York Connects program.

Access to Home Program²⁰⁹

The state-funded Access to Home program provides financial support to property owners to make housing accessible for low- and moderate-income persons with disabilities. Eligibility is dependent on the disability status and income of the homeowner or tenant.



Contact the Access to Home program at 800-382-4663 to learn which organization administers the program locally.

Project Open House²¹⁰

Administered by the NYC Mayor's Office for People with Disabilities, Project Open House aims to support people with disabilities in living independently by addressing minor physical barriers to accessibility. Examples of work covered by the program include widening of doorways, installing accessible fixtures and amenities, and conversion of low steps (less than 18 inches) to ramps.



Call 311 or contact the Project Open House Coordinator [online](#)²¹¹ to learn more about applying for the program.

LawHelpNY.org²¹²

This online tool provides users with legal information on a range of topics as well as the ability to search for free, local legal services by topic or zip code. Within the [housing](#)²¹³ section, users can find information related to tenant and homeowner rights, housing discrimination, and resources to assist people with disabilities who are facing housing issues.



Visit [LawHelpNY.org: Housing](#)²¹⁴ and click on the relevant topic to access informational resources on a variety of housing issues as well as assistance finding a lawyer.

Additional information related to accessibility and modifications in NYC

- ① **Fact Sheets: New York Lawyers for the Public Interest – Disability Justice**²¹⁵
This site provides a range of resources related to the rights of people with disabilities. The fact sheet titled [Housing Rights of Tenants with Disabilities](#)²¹⁶ may be particularly relevant for patients who need home modifications. It provides an overview of the rights of people with disabilities with regard to housing discrimination and reasonable accommodations, as well as a summary of how to request such accommodations.

CONCLUSION

Because some people are more likely to seek medical care than other services, trusted healthcare professionals can play an important role in linking patients to services to address their broader health needs, including those related to housing stability, affordability and quality.

Of course, healthcare professionals are busy, and they often have limited time and resources to address social determinants of health during appointments with patients. Similarly, they lack the time and training to become experts in NYC housing services. This guide aims to offer practical information to healthcare providers who recognize the link between health and housing and the value in connecting patients to the resources they need to address the housing issues that impact their health. By building the capacity for healthcare professionals to address housing and other social determinants of health, healthcare is better positioned to work with patients to achieve positive health outcomes and health equity.

APPENDICES

Appendix A. a Selective Listing of NYC Housing Types

Several types of housing exist in NYC, some of which are more accessible or affordable than others. In this appendix, we provide an overview of the most common types of housing available to New Yorkers.

- **Unregulated Market Rate Housing** refers to homes that are sold on the open market and are free from pricing regulations. This includes both rental units and those available for purchase, though—in NYC—the majority (63 percent) are rental units.²¹⁷
- **Rent-Regulated Housing** collectively refers to “rent-controlled” and “rent-stabilized” homes, both of which have limitations on the monthly rent that landlords can charge as well as extra protection for tenants aimed at preventing unfair evictions.
 - **Rent-Controlled** apartments have strict limitations on the amount that a landlord can charge and strong protections for tenants. In general, these apartments are being phased out and nearly impossible for new tenants to access. People with existing rent-controlled apartments must be allowed to stay, but when they move out, the rent-control regulations are eliminated (with few exceptions for existing co-habiting family members after a primary tenant passes away). These apartments are rare; in 2017, there were approximately 22,000 rent-controlled apartments in NYC, representing 1 percent of the housing stock.²¹⁸
 - **Rent-Stabilized** apartments are more common than rent-controlled ones. These homes also offer protections for tenants (e.g., guaranteed services, lease renewals, and restricted grounds for eviction) as well as price regulations set by government agencies, which limit the amount that a landlord can increase the rent at the end of a lease or when a tenant moves out. Apartments are available on the open market, and there are no income limits for tenants. In 2017, there were an estimated 966,000 rent-stabilized apartments in NYC, making up about 44 percent of the rental stock.²¹⁹ Still, finding a rent-stabilized apartment can be a challenge given the high demand for affordable housing and low turnover in rent-stabilized homes.

More information on determining whether an apartment is rent-regulated, including a list of buildings with rent-stabilized apartments, is available [here](#).²⁴³ Additionally, [Am I Rent Stabilized?](#)²⁴⁴ is an online resource that can be used by tenants to determine whether their building may have rent-stabilized apartments, how to request rent history from New York State Homes and Community Renewal (HCR), and what they can do if they are being overcharged.

- **Subsidized Housing** refers to government-funded programs that provide rental assistance or reduced rent for eligible individuals. Eligibility for these programs is typically linked to household income or to specific qualifying conditions, such as age or disability status, but due to high demand, they tend to be very difficult to access. There are several types of subsidized housing programs in NYC; below, we describe the most common.
 - **Section 8, also known as the Housing Choice Voucher (HCV) Program**, is a federal housing program that employs vouchers to subsidize the cost of housing for low-income families. Households with Section 8 vouchers pay 30 percent of their monthly income toward rent, and the voucher pays the rest of the rent directly to the apartment owner (up to a specified amount).²²⁰ Section 8 vouchers are typically linked to tenants, meaning that the tenant keeps the voucher and can apply it to a new apartment if the individual moves. Project-Based Voucher (PBV) programs, whereby the reduced rent stays with the apartment rather than the tenant, are less common.²²¹ Due to high demand, it is nearly impossible to obtain a new Section 8 voucher. As of May 2018, there were 85,619 households with Section 8 vouchers and 148,084 families on the waitlist²²² (up-to-date waitlist statuses can be found [here](#)²²³).
- **Other Affordable Housing Programs**, typically financed and/or regulated by the NYC Department of Housing Preservation & Development (HPD) and NYC Housing Development Corporation (HDC), have income limits for tenants as well as limitations on the rent that they can be charged.²²⁴ Lotteries for housing through these programs are available on the online portal [NYC Housing Connect](#).²²⁵ [NYC Housing Connect Guides](#)²²⁶ may be useful tools for navigating the fairly complex system.
 - **The Mitchell-Lama Housing Program** provides affordable housing units, clustered into City-sponsored developments, for middle-income families. As of 2017, there were about 46,000 units in 92 Mitchell-Lama developments.²²⁷ Developments either offer rentals or cooperative housing, and eligibility depends on income, family size and whether the building is federally assisted.²²⁸ Some buildings set additional eligibility requirements, and each building has its own waiting list.²²⁹
- **Public Housing** refers to apartments that were created and are managed by the government.²³⁰ In NYC, the New York City Housing Authority (NYCHA) controls the City's public housing developments.²³¹ In 2018, there were 325 NYCHA developments with 175,636 housing units,²³² making NYCHA the City's largest residential landlord. As of May 2018, there were over 200,000 families on the waiting list for a NYCHA apartment.
- **Supportive Housing** refers to subsidized housing units that provide tenants with co-located or readily available social services. Supportive housing is typically reserved and designed for people who were formerly homeless and have health issues, including substance use disorders or serious mental illness, that make it difficult to live independently.²³³

Supportive housing and homeless services are outside of the purview of this guide. For more information, visit the following resources:

- [NYC HRA Supportive Housing FAQ](#)²³⁴ provides individuals with information about accessing supportive housing through NYC HRA, including assistance with the application process.
- [Single Point of Access \(SPOA\) Housing Program](#)²³⁵ connects eligible individuals to mental health housing system opportunities throughout the five boroughs.
- [Supportive Housing Options NYC](#)²³⁶ is a guide that provides an overview of the supportive housing options that are available for people with mental illnesses.
- [DOHMH Housing Services \(Supportive Housing\)](#)²³⁷ offers information about DOHMH's supportive housing and how to apply.
- [NY/NY III](#)²³⁸ is a supportive housing agreement between the City and the State to provide 9,000 units for people that are homeless and disabled.

Appendix B. List of Acronyms

CBO: Community-Based Organization

CMA: Care Management Agency

DASH-NYC: Designing a Strong and Healthy New York City

DCA: Department of Consumer Affairs

DFTA: New York City Department for the Aging

DHE: Disabled Homeowners Exemption

DOH: New York State Department of Health

DOHMH: New York City Department of Health and Mental Hygiene

DRIE: Disability Rent Increase Exemption

EFAP: Emergency Food Assistance Program

FAQ: Frequently Asked Questions

FPL: Federal Poverty Level

FQHC: Federally Qualified Health Center

GNYHA: Greater New York Hospital Association

H+H: NYC Health + Hospitals

HCR: New York State Homes and Community Renewal

HCV: Housing Choice Voucher

HDC: Housing Development Corporation
HEAP: Home Energy Assistance Program
HITE: Health Information Tool for Empowerment
HIV/AIDS: Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
HNY: Housing New York
HP Action: Housing Part Action
HPD: New York City Department for Housing Preservation and Development
HRA: Human Resources Administration
ILC: Independent Living Center
LANES: Link Assess Normalize Educate Share
LGBTQ: Lesbian, Gay, Bisexual, Transgender, and Queer
NYAM: The New York Academy of Medicine
NYC: New York City
NYCHA: New York City Housing Authority
NYS: New York State
OCJ: Office of Civil Justice
OFE: Office of Financial Empowerment
PHIP: Population Health Improvement Program
PVB: Project-Based Voucher
RTC: Right to Counsel
SAGE: Services & Advocacy for GLBT Elders
SCHE: Senior Citizen Homeowners Exemption
SCRIE: Senior Citizen Rent Increase Exemption
SDH: Social Determinants of Health
SNAP: Supplemental Nutrition Assistance Program
SNT: Supplemental Needs Trust
SPOA: Single Point of Access
THPT: Tenant Harassment Prevention Taskforce
VBP: Value-Based Payment
WIC: The Special Supplemental Nutrition program for Women, Infants, and Children

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The New York Academy of Medicine (NYAM) tackles the barriers that prevent every individual from living a healthy life. NYAM generates the knowledge needed to change the systems that prevent people from accessing what they need to be healthy such as safe and affordable housing, healthy food, healthcare and more. Through its high-profile programming for the general public, focused symposia for health professionals, and its base of dedicated Fellows and Members, NYAM engages the minds and hearts of those who also value advancing health equity to maximize health for all.

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