



# New York State’s Tenants Need Immediate Relief

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The coronavirus pandemic has exacerbated New York State’s affordable housing crisis. This year’s high unemployment has most affected our state’s minimum wage workers and gig economy workers and has intersected with our state’s lack of safe, decent, and affordable rentals, particularly for those earning at or below 50 percent of the Area Median Income (AMI).

To help struggling renters and protect public health, the state legislature passed the Emergency Rent Relief Act of 2020 on May 28, 2020. It created a [\\$100 million COVID Rent Relief program](#). However, only \$40 million was awarded through the program administered by the New York State Homes and Community Renewal (HCR).

The Fiscal Policy Institute reported in August that [the program parameters](#), including the eligibility criteria, were too restrictive to be effective as the program did not target relief to those in arrears and most at risk for eviction. Nonetheless, despite the program’s eligibility and use restrictions, HCR [received 94,000 applications](#) for assistance.

By October, HCR had disbursed \$23 million to just over 9,600 tenants. **The remaining allocation of \$60 million must be spent by December 30**, the deadline for state and local governments to spend from their Coronavirus Relief Funds (CRF). On December 17, the governor announced an [expanded rent relief program](#) that opened for applications on December 18, 2020, and will remain open through February 1, 2021.

### More Than 700,000 NYS Tenants Are Behind on Their Rent

Race/Ethnicity	% Households Reporting Being Behind on Rent
Hispanic or Latino of any race	28%
White alone, not Hispanic	11%
Black alone, not Hispanic	39%
Asian alone, not Hispanic	5%
Two or more races and Other races, not Hispanic	36%

**FIG. 1** Source: FPI analysis of US Census Pulse Survey data  
Note: data were averaged across the two most recent survey periods.

As Congress continues to negotiate a COVID Relief package, expected to include \$25 billion in emergency rental assistance and an extension of the [national eviction moratorium](#), New York State must take measures to make funding available to assist those who are

economically vulnerable and those not protected by federal and state eviction moratoriums.

### Recommendations

1. Introduce a companion program using state funds to allow undocumented residents to participate.
2. Allocate a larger share of remaining CRF to cover legal services and rapid rehousing. Over \$2 billion remains categorized as miscellaneous [per the mid-year update](#).
3. Allow small landlords to convert NY Forward loans to grants in order to help prevent tenant evictions.

By Cara Long Corra

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The Fiscal Policy Institute is an independent, nonpartisan, nonprofit research and education organization committed to improving public policies and private practices to better the economic and social conditions of all New Yorkers. FPI's Immigration Research Initiative looks at immigration issues in New York State, and around the country.