FAIR HOUSING MATTERS NY

AN ASSESSMENT OF FAIR HOUSING IN NEW YORK STATE

INTERIM REPORT – 2026

NEW YORK STATE

Homes and Community Renewal

Fair and Equitable Housing Office

BACKGROUND

A. Prior Reports and Goals Established in the Assessment of Fair Housing (AFH)

In December of 2021, Governor Hochul enacted a law that reaffirms New York State's obligation and commitment to affirmatively further fair housing (AFFH). Pursuant to this law and to fulfill the State's commitment to meaningfully further fair housing in New York, an assessment of fair housing (AFH) throughout the state was conducted, culminating in the Fair Housing Matters NY report that New York State Homes and Community Renewal (NYSHCR) released in April 2024. Through quantitative data analysis and input from New York state residents, community leaders, nonprofit organizations, and housing professionals, the report examines seven key fair housing issues and outlines the following eight goals to address these issues.

1. Build upon opportunities for wealth creation through affordable home ownership
2. Increase access to suitable affordable housing for those with disabilities
3. Create more affordable housing with avenues for community supports
4. Remove barriers to housing by addressing redlining and disinvestment in neighborhoods
5. Increase access to affordable housing by addressing barriers to housing choice
6. Increase access to affordable housing through fair housing education and enforcement
7. Promote development of affordable housing in areas where land use and development regulations provide barriers
8. Implement environmental justice principles in State-funded housing in response to climate change

Accompanying the report is the AFH Mapping Snapshot, an online interactive mapping tool that was subsequently published, highlighting some of the major findings and goals detailed throughout the report and geographically illustrating how fair housing issues impact New Yorkers throughout the state.

The 2025 Interim Report was then published to provide updates on the notable progress made in advancement of the goals outlined in the 2024 AFH report.

All of NYSHCR's AFFH reporting pursuant to the State AFFH law and additional resources can be found at hcr.ny.gov/affh.

B. Affirmatively Furthering Fair Housing (AFFH) Law

The State's AFFH law details that State agencies, departments, or offices that administer laws and programs related to housing and community development, must undertake meaningful actions to:

A. Identify and Overcome Patterns of Residential Segregation and Housing Discrimination
B. Eradicate Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
C. Reduce Disparities in Access to Opportunity
D. Eliminate Disproportionate Housing Needs
E. Provide the Public Reasonable and Regular Opportunities to Comment on Fair Housing Issues and Participate in Development and Advancement of Fair Housing Policy
F. Encourage and Maintain Compliance with Article Fifteen of the Executive Law (i.e., the New York State Human Rights Law (NYSHRL)) and Any Other Applicable Anti-Discrimination or Fair Housing Laws

INTRODUCTION

This Interim Report provides additional updates on the notable progress made by various New York agencies, to advance the meaningful actions detailed in New York State's AFFH law (i.e., headings A – F in the section below) and the goals detailed in the 2024 AFH report and subsequent 2025 Interim Report (i.e. the subheadings below each meaningful action in the "MEANINGFUL GOALS & ACTIONS TO AFFH" section of the report below).

While it is not feasible to provide an exhaustive list of efforts to AFFH pursued by all State agencies, this report includes significant efforts and initiatives undertaken by the following State entities: Department of Financial Services (DFS), Division of Human Rights (DHR), Department of Health (DOH), Department of State (DOS), Empire State Development (ESD), NYSHCR, Office for the Aging (NYSOFA), Office for People with Developmental Disabilities (OPWDD), and the Office of Temporary and Disability Assistance (OTDA).

The updates provided in this Interim Report detail information compiled since the 2025 Interim Report and reflect the status of initiatives and data available at the time of initial drafting. Please note that this report may not include the most recent figures or initiatives announced by Governor Hochul's office and/or any of the agencies listed above, apart from the "FY 2027 Budget Highlight" provided on page 4, which was added after the initial drafting of this report.

MEANINGFUL ACTIONS & GOALS TO AFFH

A. Identify and Overcome Patterns of Residential Segregation and Housing Discrimination

AND

B. Eradicate R/ECAPs

Given that State efforts to meaningfully advance goals A and B from the AFH report may dovetail, they are discussed jointly below.

Remove barriers to housing by addressing redlining and disinvestment in neighborhoods (Goal #4 of AFH Report)

New York State and many of the cities within it remain some of the most segregated in the country. Further, New York State has the unfortunate distinction of having the highest income disparity of any state in the nation. These two separate but related facts are a direct result of a legacy of discriminatory policies and practices such as redlining, blockbusting, racial steering, and exclusionary zoning, among other pernicious laws and practices. As a result, New York families of color are less able to break intergenerational cycles of poverty, withstand episodic financial crises, and build wealth. It is only through purposeful and directed policies and actions that such disparities will end, and remediation begin.

In alignment with the objectives of this goal, Governor Kathy Hochul secured the following:

- Funding for Land Banks. The FY 2026 Enacted Budget included $40M for Land Banks to redevelop vacant or abandoned properties.
- Funding for preservation. The FY 2026 Enacted Budget included $20 million to preserve distressed affordable housing in New York City.
- Incentives to redevelop vacant properties. The FY 2026 Enacted Budget included a new statewide opt-in tax incentive to incentivize redevelopment of vacant or abandoned one-to-four family homes for use as affordable homeownership or rental housing. This tool will help localities across the state revitalize neighborhoods and combat vacant and abandoned properties that are in a significant state of disrepair in areas that lack the local economic conditions necessary to incentivize redevelopment, while also promoting more affordable housing opportunities.

Additionally, NYSHCR announced in November 2025 that $16.2 million was awarded to 11 non-profits and local governments across the Finger Lakes, Mid-Hudson, Mohawk Valley, North Country, and Western New York regions to transform vacant and uninhabitable apartments into 230 safe and affordable homes. The funding was made available through the Vacant Rental Program, which Governor Kathy Hochul announced as

part of the FY25 Enacted Budget to help transform buildings with up to five vacant and distressed rental units into viable affordable housing for low- and moderate-income tenants in communities outside of New York City.

Promote development of affordable housing in areas where land use and development regulations provide barriers (Goal #7 of AFH Report)

Exclusionary zoning and NIMBYism are critical impediments to the development of affordable housing and serve as major contributors to the continued inequity in housing and segregation. However, New York State remains committed to promoting inclusive housing policies in all communities across the state and addressing impediments to housing choice where they exist. In alignment with the objectives of this goal, Governor Hochul secured the following in the FY 2026 Enacted Budget:

- $100 million Pro-Housing Supply Fund for certified Pro-Housing Communities. The fund will assist with critical infrastructure projects necessary to create new housing, such as sewer and water infrastructure upgrades. To date, NYSHCR has certified more than 420 municipalities across the State under the program, which incentivizes localities to be pro housing by giving cities, towns and villages to access up to $750 million in discretionary funding.
- Funding to help communities become Pro-Housing Communities. $5.25M in new grant funding to offer technical assistance to communities interested in becoming pro-housing, that may not have the ability to design and adopt pro-housing policies such as master plans, zoning text updates, and streamlined permitting procedures.

Additionally, the following were enacted or launched to promote the development of affordable housing:

- Legislation to preserve affordable housing. Legislation was enacted to allow certain large 100+ unit rental buildings in New York City that currently include affordable units to partially convert to condominiums in order to preserve its expiring affordable units as permanently affordable or increase the amount of existing permanently affordable units in a building. This legislation will help preserve affordable housing supply that would otherwise be lost when tax breaks expire, or increase the supply of existing permanently affordable units, while also increasing homeownership opportunities.
- Reaffirmation regarding the prohibition of insurance discrimination against affordable housing: In June 2024, DFS issued a circular letter informing insurers that they are prohibited from inquiring about or making coverage decisions based on a property's status as an affordable housing development or on the level or source of a tenant's income within the building, such as government assistance. The circular letter followed legislation secured by Governor Hochul in the FY 2025 budget to prohibit discrimination in insurance based on tenants' source of income or the existence of affordable dwelling units within the building.
- Funding to fill financing gaps in construction. The Housing Acceleration Fund was launched, a $215 million first-of-its kind program. The Fund, administered by NYSHCR, is intended to speed up construction of shovel-ready mixed-income residential projects across New York State by providing low-cost, construction loans to fill financing gaps in the construction of mixed-income housing developments. The fund is catalyzed by the Governor's $100 million investment secured in the FY26 Enacted Budget ($50M in NYC and $50M outside of NYC) and matched with $115 million from awarded participating lenders. The Housing Acceleration Fund awards are expected to result in approximately 1,800 new homes statewide.
- Accessory Dwelling Unit (ADU) Plus One program. In May 2024, NYSHCR announced the ADU Plus One program, which provides resources for low- and middle-income homeowners to build or improve an accessory dwelling unit on their property, thereby helping to remove barriers to building in low-density, well-resourced areas. NYSHCR has since deployed $64 million in funds to build and bring existing ADUs up to code and to date, over 200 homeowners are under contract, and 90 projects are completed or under construction.

FY 2027 Budget Highlight:

In May 2026, Governor Kathy Hochul signed a key component of her FY27 budget, which includes her "Let Them Build" agenda, "a series of common sense changes to modernize SEQRA and expedite categories of housing and infrastructure projects consistently found not to have any significant environmental impact, eliminating unnecessary costs, duplicative reviews and years of delay that raise costs for New Yorkers when they can least afford it…This legislation adds further SEQRA exemptions for critical categories of projects that New Yorkers need, including clean water infrastructure, public parks and trails, green infrastructure and public schools within New York City.

- Clean Water Infrastructure: Critical water infrastructure projects that avoid impacts to natural resources.
- Green Infrastructure: Nature-based storm water management.
- Parks and Trails: Public parks and recreational bike/pedestrian paths on previously disturbed land.
- Public Schools: New NYC Public School buildings built by the School Construction Authority."

Additional efforts to eradicate patterns of residential segregation and R/ECAPs

- Statewide redlining report. In December 2025, DFS issued its most recent report concerning minority access to mortgage lending in New York State. This annual report compiles home mortgage lending and application data to review and illustrate minority access to mortgage lending in New York State. The Department released its first report on minority mortgage lending and the history of redlining, focused on the Buffalo metropolitan area, on February 4, 2021.
- Identifying resources equitably for Veterans. Aligned with the "Find and Service" mission of DVS, the agency conducted monthly and annual trainings for caseworkers, managers, navigators, and partner organizations. These trainings equip all frontline staff to:
    - Identify community resources across a range of neighborhoods—including housing, employment, transportation, legal support, and healthcare
    - Provide Veteran clients with targeted linkages to opportunities outside high-poverty, low-opportunity areas
    - Improve equitable service delivery across diverse geographies, including rural, suburban, and urban settings

  This sustained training model ensures that Veterans are not limited to services in immediate high-need areas but instead receive guidance supporting mobility and choice.

C. Reduce Disparities in Access to Opportunity

Build upon opportunities for wealth creation through affordable home ownership (Goal #1 of AFH Report)

New York State continues to prioritize the creation of meaningful opportunities for homeownership, wealth-building, and stabilization for low-income families and other vulnerable New Yorkers. To fulfill the State's commitment to helping New Yorkers obtain affordable homeownership, the following are underway:

- Funding for innovative homeownership models. $50 million to launch MOVE-IN NY, an innovative affordable homeownership program that was successfully piloted with the creation of three new starter homes in the Cities of Schenectady, Syracuse, and the Town of Newcomb. The pilot program was a collaboration between NYSHCR and Champion Homes, a manufactured housing company based in

the town of Sangerfield in Oneida County. The three-bedroom, two-bathroom, 1,500-square-foot homes, which include a porch and a garage, were manufactured in a factory and then installed on vacant land owned by local land banks. The homes took six months to complete and cost approximately $250,000 to build and install — which is up to three times faster and nearly half the cost of comparably sized homes built using traditional construction methods. The homes will be sold for less than the cost of construction to low- and moderate-income homebuyers. The program is now expanding statewide to build up to 200 additional starter homes.

- Advanced regulations expanding the CRA to non-depository lenders: In February 2025, DFS proposed regulations to expand New York's Community Reinvestment Act (CRA) to cover nonbank mortgage lenders. As nonbank mortgage companies now originate a majority of home loans across the country, the regulation ensures nonbank mortgage lenders are supporting access to home loans in the communities they serve and encourages equitable lending practices that benefit all neighborhoods, particularly those with low- and moderate-income residents. Following two comment periods, the regulations were adopted in January 2026 and became effective on July 7th, 2026.
- Legislation to combat home appraisal discrimination. For too long, pervasive appraisal bias throughout the housing industry has unjustly stripped homeowners of color and other protected classes of the opportunity to build generational wealth. As further described below (under Meaningful Action D), legislation signed by Governor Kathy Hochul in October 2025, explicitly made it a violation of the State's Human Rights Law to discriminate when providing real estate appraisals. The legislation further enables the Department of State to fine appraisers for violations, in addition to other existing remedies, with half of those fines going to a fund to support fair housing testing.

In addition to the above, NYSHCR continues to support homeownership for low- and moderate- income homebuyers despite significant affordability challenges. In 2025, NYSHCR provided approximately 1,400 mortgages totaling $360 million at interest rates below average conventional and FHA mortgage programs. Additionally, the agency provided $17.2 million in forgivable down payment assistance and has a robust suite of homeownership programs and resources.

Furthermore, Governor Kathy Hochul signed a legislative package in May 2025 to remove barriers to homeownership by:

- Disincentivizing investment entity purchases of single-family homes. Legislation to disincentivize large investment entities who own 10+ single- and two-family homes and act as a fiduciary for at least $30 million in assets under management from buying single- and two-family homes. The legislation requires a 90-day waiting period for institutional investors to make an offer on one- or two-family homes.
- Prohibiting tax deductions on single-family homes by institutional investors. Legislation to prohibit certain institutional investors from claiming depreciation tax deductions for single- and two-family homes, or claiming interest deductions with respect to such homes, to disincentivize their accumulation of single- and two-family homes.
- Creating a new property tax incentive for low- and moderate-income homebuyers. A new affordable homebuyer opt-in property tax incentive for homes built with assistance from governmental entities, nonprofits, land banks, or community land trusts, and sold to low- and moderate-income homebuyers. This will make homeownership more attainable by bringing down costs and increasing the supply of these homes.

Increase access to affordable housing by addressing barriers to housing choice (Goal #5 of AFH Report)

Across the state, many individuals, including individuals of color, families with children, individuals with disabilities, and members of other protected classes struggle to access affordable housing. Advocates cite various barriers to housing choice – landlord policies that deny access to housing to individuals with low credit or negative credit history, or to individuals with a history of criminal legal system involvement; difficulty

meeting security deposit requirements; lack of availability of accessible housing for individuals and families that require such units; persistent discrimination against individuals who pay the rent using non-wage income; and difficulty in finding affordable housing in the neighborhood of one's choosing.

Recent efforts made to advance the goal of increasing access to affordable housing by addressing barriers to housing choice include:

- State-funded vouchers for homeless families. $50 million in the FY 2026 Enacted Budget for the first year of the Housing Access Voucher Program, a four-year pilot program for state-funded vouchers for homeless families or families at imminent risk of losing their housing. NYSHCR will administer the program through local partners outside of New York City and within NYC, the NYC Housing Preservation and Development (HPD) will administer the program.
- Expansion of the Making Moves Section 8 Mobility Program (MMP). MMP provides Section 8 voucher holders a variety of counseling, incentives, and assistance to families in overcoming barriers they may face in accessing well-resourced neighborhood's that meet their families' needs. Studies have shown that although Housing Choice Vouchers nationally and in New York are concentrated in areas of poverty, interventions and assistance such as those provided in the mobility programs result in families moving out of areas of concentrated poverty at rates much higher than those without such assistance. To build on the program's expansion in 2024 to Ithaca in Newburgh, the Making Moves program continued to expand in 2025 to Rochester and Syracuse.
- Prohibiting collusion using algorithm-enabled rent price fixing. Recent data shows that price fixing algorithms cost tenants nationwide an estimated $3.8 billion more in inflated rents last year alone. The software companies make no secret that private data algorithms are intended to drive rent increases, with some openly advertising that they can help property owners outperform the market, resulting in housing market distortion and hurting tenants during a historic housing supply and affordability crisis. Legislation signed by Governor Kathy Hochul in October 2025 will protect renters from these practices, making New York among the first states in the nation to address rent price fixing collusion using these software services.
- New Housing Search website. The updates to the *New York Housing Search* website, which is further described below (page 11), makes it easier and more convenient for New Yorkers to search for available affordable housing. The new website provides more robust functionality, including the capability to apply to open affordable housing lotteries and waitlists online.
- Prioritizing development in areas where affordable housing is under developed. OPWDD continues to incentivize project development in Underserved Areas, which are defined by OPWDD as counties or sections of counties within NYS where affordable housing is not regularly developed, and therefore, is challenging for people receiving OPWDD services to access and remain in their current communities. To incentivize project development in Underserved Areas, OPWDD has reviewed ways to increase scoring for ISH projects by awarding points to projects that meet the following criteria:
    - Qualified Census Tracks as identified on this map 2025 and 2026 Small DDAs and QCTs | HUD USER; or
    - Those areas identifying as qualifying for Environmental Justice considerations based upon the following map: https://www.nyserda.ny.gov/ny/disadvantaged-communities (last updated 2023)

  OPWDD plans to include these revisions in the State Fiscal Year 2026-27 RFA cycle for the ISH program.
- Unlocking affordable housing in well-resourced neighborhoods. New York state agencies are committed to creating affordable housing opportunities in resource-rich neighborhoods. Recent efforts to support this commitment include:
    - A statewide Neighborhood Resource Index and map. NYSHCR launched the Neighborhood Resource Index (NRI), which combines 24 metrics across four socio-economic domains –

education, income and employment, household demographics, and housing characteristics – to provide information on neighborhoods, based on the resources they provide. The NRI replaced the Well-Resourced Area (WRA) tracts that were previously used for development and mobility incentives, which were only comprised of two metrics (poverty rate and school performance). The NRI map is available on the development and mobility pages of the NYSHCR website.

- Redevelopment of former correctional facility in high-income neighborhood. ESD is creating affordable housing opportunities in high-income areas, like the Westside of Manhattan. In September 2023, ESD issued an RFP to redevelop the former Bayview Correctional Facility site in Chelsea. It was announced in July 2024 that Camber Development Group and the Osborne Association will adaptively reuse the site to include up to 147 income-restricted units, including at least 60 supportive housing units, and up to approximately 20,000 square feet of community facility space. The project will include space for community-oriented services and programming.

Implement environmental justice principles in State-funded housing in response to climate change (Goal #8 of AFH Report)

- Regularly updated sustainability guidelines. NYSHCR's Sustainability Guidelines, which have been published since 2022, require all New Construction projects funded through any of our multifamily Finance & Development programs (4%, 9%, stand alone, and CIF residential) to be designed to high performance all-electric standards. Whereas existing buildings such as adaptive reuse, moderate rehabilitation, and substantial rehabs, must, depending on their proposed scope, meet various energy reduction and electrification minimum standards. Projects can receive further incentives/competitive points for committing to stretch goals. Additionally, NYSHCR now requires all 9% LIHTC RFP applications to participate in a Sustainability Review Meeting.
- Additional funding for decarbonization support. The 2025 term sheet for the Clean Energy Initiative (CEI) includes additional funding for projects pursuing Additional Decarbonization Support for efforts like energy recovery ventilation for EnerPHit certification. CEI is a NYSHCR administered program in partnership with NYSERDA, to provide funding for highly efficient all-electric retrofits for existing and historic buildings financed by NYSHCR. Thus, the per project maximum allowable CEI award has been increased.
- New capital for on-site solar PV installations. New capital source for on-site solar Photovoltaic (PV) installations for both existing and new construction in the Solar for All program. NYSHCR, in partnership with the New York State Energy Research and Development Authority (NYSERDA) is launching a multifamily solar fund to support the installation of on-site solar PV systems. NYSERDA is making an initial $5 million available for NYSHCR to deploy.

Additional efforts to reduce disparities in access to opportunity

- Broadband in affordable housing. In April 2024, ESD's ConnectALL Office launched the Affordable Housing Connectivity Program, to bring new broadband infrastructure to homes in affordable and public housing leveraging a $100 million federal investment from the U.S. Treasury Department's Capital Projects Fund. The program is currently accepting applications from internet service providers and expressions of interest from low-income property owners, on a rolling basis. ESD has announced three rounds of awards since the program announcement.
- Supportive housing and childcare center in childcare dessert. State agencies focus funding and development responsive to local needs, creating a model for development that addresses housing, childcare and family support services together. For example, in January 2025, ESD announced that the Schenectady Community Action Program (SCAP) Campus was granted $12.4 million in In Round XIV of the Regional Economic Development Council (REDC) funding to construct a building to house a new child care center, program space and administrative offices for its wide array of family support services, including employment services, supportive housing services and individual and family crisis intervention. The site is

in a New York State-designated childcare desert and will provide new classrooms for comprehensive childcare slots. The building is expected to be part of a larger mixed-use redevelopment that will create a one-of-a-kind campus in the City of Schenectady where serving various community needs in one location.

- Developed guidance to facilitate investments in CDFIs: In September 2025, Governor Hochul announced new guidance from DFS allowing state-chartered banks to receive CRA credit for lending to, or investing in, Community Development Financial Institutions (CDFIs), even in cases in which their 2024 federal certification had lapsed. This guidance is critical in safeguarding investments in CDFIs, which can be used to expand access to affordable housing (as well as small business financing and other vital services within minority communities).
- Supporting Veterans through healthcare enrollment and food security. New York State agencies recognize the unique experiences and sacrifices of Veterans and are committed to providing comprehensive support services to ensure they have access to housing and other necessary resources. Such efforts include:
    - Cross-program referrals. DVS implemented cross-program referral pathways linking housing assistance, mental and physical healthcare, economic benefits, and community support networks. This integrated approach helps Veterans remain stably housed while accessing the broader supports necessary for long-term tenancy success, health, and community integration.
    - Expanded access to capital through federal benefits and cost-saving healthcare enrollment. DVS's continued work assisting Veterans in enrolling in Veteran Affairs (VA) healthcare creates substantial cost savings for households with disproportionate financial burdens. By reducing or eliminating healthcare expenditures, VA healthcare enrollment effectively frees capital that can be redirected to rent, mortgage payments, and other housing costs. This indirect capital access strategy is an important part of DVSs' broader approach to preventing housing instability among Veterans.
    - Preventing housing instability through food security. In collaboration with HelloFresh, the Governor's Anti-Hunger Policy Coordinator, and numerous community organizations, DVS celebrated the milestone of two million nourishing meals provided to Veterans, Service Members, and Military Families facing food insecurity in April 2025 through the *Veterans Feeding Veterans* initiative. Veterans face food insecurity at above-average rates, with post-9/11 Veterans proven to confront food insecurity at twice the rate of their civilian counterparts. Active military personnel, particularly among the lower enlisted ranks, far too often confront food insecurity as well, in part because their Basic Allowance for Housing pay makes them ineligible for SNAP benefits. By ensuring consistent food access, the Agency helps stabilize households financially and reduces the risk of missed rental payments or displacement—thereby promoting sustained housing opportunity.
- Tools to support In-Home Services Case Managers. In 2025, NYSOFA implemented tools to support case managers and their professional development, enhancing their ability to provide optimal In-Home Services to individuals, through the Expanded In-Home Services for the Elderly Program (EISEP) and other federal and state programs. Such tools include a Case Manager's Toolkit, bimonthly newsletters for Case Manager information sharing, and additional training modules.
- Smart Growth Community Planning. DOS' Office of Planning, Development & Community Infrastructure (OPDCI) continues to administer the Smart Growth Community Planning Program, which awards funding to communities to develop or update local and countywide comprehensive plans, area plans, or zoning codes that emphasize and integrate Smart Growth principles. Smart Growth is a forward-thinking approach to planning and development that supports and integrates the following four key themes:
    - Equity – Smart Growth encourages a variety of housing types and employment opportunities for people of all incomes, backgrounds, ages and abilities

- Economy – Smart Growth enhances community quality of life, creates livable, sustainable communities and revitalizes downtowns, which is proven to help attract and retain businesses and workers
- Environment – Environmental stewardship is woven into the fabric of Smart Growth, with green spaces and parks seamlessly integrated into community design
- Energy/Climate – Smart Growth promotes walkable, bikeable, transit-accessible neighborhoods with a compact mix of land uses, which minimizes reliance on cars and thus reduces energy use and greenhouse gas emissions. Smart Growth also encourages clean energy and climate resiliency

D. Eliminate Disproportionate Housing Needs

Increase access to suitable affordable housing for those with disabilities (Goal #2 of AFH Report)

All New Yorkers should have access to safe and decent housing that they can afford. New York State is committed to reducing barriers for individuals with physical, sensory, or developmental disabilities. Updates toward this goal include the following efforts:

- Accessible housing search. In October 2025, NYSHCR announced *New York Housing Search*, a centralized repository of state-funded housing that is being generated by the Governor's Housing Plan. The new publicly available website and application portal allows people with mobility, hearing and visual accessibility needs to find and filter units that have been fully adapted to meet these needs, as well as search by other accessibility features.
- Revised Design Guidelines for accessible housing. In July 2025, NYSHCR revised its Design Guidelines, which outline the minimum standards of accessibility, quality, function, and durability for all the housing projects NYSHCR funds. In conjunction with the change to Design Guidelines, NYSHCR revised its Qualified Allocation Plan (QAP), which governs the allocation of state and federal Low-Income Housing Tax Credits (LIHTC) to incentivize affordable housing projects to provide additional units with increased accessibility features to meet the needs of people with disabilities. The new incentive structure resulted in a 33% increase in the percentage of fully accessible adapted units for mobility and audio/visual impairments throughout the state.
- Housing subsidy to support people with disabilities. OPWDD continues to administer the Housing Subsidy program that supports people with developmental disabilities to live as independently in the community as possible by helping with housing costs. The program is administered statewide by a network of approved provider agencies. These providers support individuals from many cultural and linguistic backgrounds to ensure that they have access to housing throughout the state and are encouraged to utilize public resources.
- Prioritizing the most integrated and the least restrictive housing opportunities for people with disabilities. In December 2024, OPWDD announced updates to their regulations that govern the process for assessing eligibility for, and obtaining access to, Certified Residential Opportunities (CRO). Through the CRO process, housing and residential supports are certified or operated by OPWDD to ensure the most integrated and least restrictive housing options are made available to people with intellectual and developmental disabilities seeking services in residential facilities. The updated regulations clearly outline the roles and responsibilities of OPWDD staff, the residential provider agencies and Care Managers and specifically indicate that individuals requesting certified housing must be supported to enable them to make informed choices and have their personal and cultural needs reflected in their person-centered planning.
- Streamlining the match process for Certified Residential Opportunities. As highlighted in the Housing Strategy of their 2024 Annual Report, OPWDD is in the process of developing a Capacity Management Application which will help to streamline the application and matching process for individuals, with CROs. To maximize efficiencies and responsiveness in meeting people's needs, the platform will better track

people's housing requests and align them with available opportunities identified by providers. People will be matched to available housing quicker, in a more streamlined way with this new platform. This will also provide improved data that can be used for both short-term and long-term planning.

- Home-Enabling Supports for people with disabilities. As highlighted in the Housing Strategy of their 2024 Annual Report, OPWDD conducted an evaluation of their Assistive Technology & Environmental and Vehicle Modification services and as a result, developed Home-Enabling Supports (HES). HES' assist a person to be more independent and less reliant on physically present support staff and promotes access to opportunities available to everyone else in the community. HES' are available for people who live in non-certified settings and are enrolled in the OPWDD Home and Community-Based Services (HCBS) Waiver. Devices or supports received through HES may include but are not limited to: Assistive Devices/Technology, Remote Supports, and Health Assessment and Coordination Services (HACS). Selected not-for-profit agencies can purchase Home-Enabling Supports technology on a person's behalf when a reasonable expectation has been identified that access to the service(s) will increase, maintain, or improve the person's safety, independence, health outcomes, and/or meaningful participation in the community. OPWDD has awarded eight not-for-profit service providers with the approval to deliver HES services.
- Supportive housing for individuals with developmental disabilities. NYSHCR and OPWDD have partnered together on the Integrated Supportive Housing Program (ISH). Through ISH, OPWDD provides annual capital support to new housing developments that provide supportive housing to people with intellectual and/or developmental disabilities. Applicants to the ISH program are required to demonstrate need for housing within their communities by utilizing current data sets. Need for housing is one of the key scoring metrics utilized during the review process to direct funding to communities where housing is most necessary.
    - Through the ISH program, OPWDD prioritizes developments located in areas where potential tenants with intellectual and/or developmental disabilities will not be isolated from their greater community. Applications for ISH include a scoring section related to the project's location, with points being awarded for proximity to public transportation, shopping, potential employment opportunities and emergency services. Additionally, OPWDD assesses development sites based on their current level of "walkability." This analysis includes reviewing factors, such as the location of sidewalks, curb cuts, and streets crossings, to ensure that people who may or may not have an ambulatory-related disability will be able to navigate around the site safely.

Additional efforts to eliminate disproportionate housing needs

New York state agencies are committed to working together to increase supportive services and the supply of supportive housing, which as described above in the ISH program, combines affordable housing with the supportive services needed to ensure housing stability to some of New York's most vulnerable individuals. Additional efforts include the following:

- Creating and preserving housing for homeless individuals. Through the Homeless Housing and Assistance Program (HHAP), OTDA's capital program to create or preserve housing for homeless individuals and families, funding awards are made by region to ensure an equitable distribution of resources statewide. HHAP awards also take into consideration: community needs, existing infrastructure and access to amenities (e.g., transportation, grocery stores, etc.).
    - The FY25 Enacted Budget included an appropriation of $153 million, of which $5 million may be reserved for the development of projects serving homeless persons with HIV/AIDS, and another $5 million may be reserved for the development of projects serving homeless Veterans. Additionally, up to $1 million may be used for emergency shelter repairs in local social service districts with a population of less than five million

- Empire State Supportive Housing Initiative (ESSHI). The announcement of $45.9 million in conditional awards through the Empire State Supportive Housing Initiative or 'ESSHI,' a program that NYSHCR finances alongside the Office of Mental Health (OMH) and the following state agencies: DOH, Office of Addictions Services and Supports (OASAS); Office of Children and Family Services (OCFS); Office for the Prevention of Domestic Violence (OPDV); OPWDD and OTDA.
    - The initiative funds supportive services to help stably house New Yorkers experiencing homelessness. The program's ninth round of funding includes 54 projects in New York City, 21 projects on Long Island, and 125 projects in locations north of the metropolitan area, which will fund services and operating expenses for up to 8,389 additional units of supportive housing to serve some of New York's most vulnerable individuals. Such populations include but are not limited to older adults, survivors of domestic and gender-based violence, Veterans and chronically homeless families, individuals with a mental illness or substance use disorder, and people living with HIV and other co-morbidities or disabling conditions. These conditional awards – the most issued in a single round of the program – came after Governor Hochul secured a 53 percent increase in annual funding for the program as part of the FY26 Enacted Budget.
    - In response to stakeholder and community feedback, more specialized subpopulations were added to the list of target populations to be served under ESSHI. Such populations included those with a physical disability, survivors of Human Trafficking, and those affected by Hepatitis C.
- Integration mandates for housing for people with developmental disabilities. Supportive housing, including the ESSHI and ISH programs mentioned above, include integration mandates, requiring projects to adhere to regulations around the design of apartments, the distribution of units and levels of rent. Project teams are not allowed to have the units for people with intellectual and/or developmental disabilities be designed differently (i.e. efficiency apartments) or concentrate them on a specific floor/building of the site. These rules are applied to remove any stigma and/or bias within the site that may occur from having an area where only people with disabilities live, mirroring opportunities that someone without a disability would be able to access.
- Solutions to End Homelessness Program (STEHP). OTDA assists homeless individuals and families with supportive services during their experience of homelessness. As of December 2025, 76 contracts have been awarded statewide covering every Continuum of Care (CoC), and almost every County.
- Services for people living with HIV/AIDS. In addition to several ESSHI projects, DOH's AIDS Institute continues to administer funding that provides a variety of services for persons living with HIV/AIDS that address social determinants of health (e.g., housing, food, transportation). The Ryan White Support Services (RWSS) Initiative prioritizes those disproportionately impacted by the HIV epidemic and provides short-term rent and utility assistance as part of their service continuum. Of the clients who received assistance to address the aforementioned social determinants of health, nearly 30% received assistance with housing services specifically in the last reporting period. The Medicaid Redesign Team Housing Retention and Financial Assistance (MRT HRFA) Initiative provides long-term rental assistance and housing retention services to high-need Medicaid beneficiaries living with HIV/AIDS as well as other morbidities who are homeless, unstably housed, or at high risk of becoming homeless. Both initiatives provide housing services to communities outside of New York City.
- Expanded services to support aging in place. Older adults face unique housing challenges, including those referenced in the DOH/NYSOFA Master Plan for Aging (MPA), such as accessibility, health related concerns, difficulty finding employment, and source of income discrimination. The recommendations in the MPA regarding housing will be advanced by the continued commitment by New York State to provide funding and expanded services to support older adults, so that they may successfully age in place. Such efforts include:

- Expanding community-based aging services. The FY 2026 Enacted State Budget includes $45 million in additional funds to expand community-based aging services offered through Area Agencies on Aging — a critical priority identified by the MPA, which identified housing access and community development as a key pillar of focus, and when published in June 2025, included a suite of proposals to address the housing needs for older New Yorkers. This funding will help to reduce waiting lists for services such as home-delivered meals, assistance from personal care aides for activities of daily living, transportation assistance, home adaptations, case management to assist with person-centered resources, and other community-based supports.
- Outreach regarding older adult-friendly housing and communities. As part of the drive to create sustainable living options for the aging population, NYSOFA has been conducting stakeholder outreach and education about funding and creating infrastructure that supports older adult-friendly communities and aging in place.
- Housing Aging-in-Place plans for older adults. NYSHCR revised its term sheet for projects serving older adults (55+/62+), now requiring developers to submit an Aging-In-Place plan that describes how tenants will have access to services that support aging in place. Such services may include, but are not limited to, housekeeping, wellness and social activities, home care, and transportation.

- Funding to support victims and survivors of domestic violence. OPDV continues to administer Survivors Access Financial Empowerment (SAFE) Funds, which were initiated by Governor Kathy Hochul in her 2023 State of the State address and made recurring as of her 2024 State of the State address. SAFE provides $5 million per year in New York State funding specifically for victims and survivors of domestic violence, with the stated goal of removing barriers to financial assistance and increase survivors' safety and stability. This "flexible funding" can be used for housing related costs such as rent and security deposits, mortgage assistance, rental application fees and credit checks, and utility bills and home repairs.
- Veterans Emergency Housing Fund (EHF). In 2024–2025 the Department of Veterans' Services (DVS) expanded the *Veterans Emergency Housing Fund (EHF)*, a first-of-its-kind statewide initiative designed to provide immediate financial interventions for Veterans facing housing crises. Since its inception in 2024, 988 EHF Grants have been distributed to Veterans in preventing eviction or resolving homelessness for a total of over $1.5 million statewide.
    - To ensure equitable deployment of emergency housing resources, DVS conducted widespread outreach across every region in New York State focusing on informing county and municipal leaders about the Veterans Emergency Housing Fund — and, in particular, the eligibility qualifications and the application process. This outreach included in-person or online training provided to the leadership of every County Veterans Service Agency in New York State, as well as the New York City Department of Veterans' Services, plus a multitude of not-for-profit organizations, faith-based organizations, and Veterans Service Organizations serving individuals who confront housing instabilities and risks. This effort expanded the reach of the Fund, particularly into historically underserved communities where capital access barriers have been the greatest.

E. Engage the Public in the Development and Advancement of Fair Housing Policy

Create more affordable housing with avenues for community supports (Goal #3 of AFH Report)

- Grants for community planning and infrastructure projects. In January 2025, $27M was awarded to 31 projects through Round XIV of the Regional Economic Development Council Initiative. The initiative provides funds to cities, towns, villages, and counties to assist low-and-moderate-income communities, households, and people by investing in a range of community planning projects, public infrastructure improvements, and enhancements to public facilities. Awards include 10 community planning projects, seven public facilities, and 14 public infrastructure projects.

- Funding for downtown revitalization and economic development programs. In September, Governor Hochul announced $200 million in available funding through the State's two signature downtown revitalization and economic development programs. The funding included $100 million each for Round 9 of the Downtown Revitalization Initiative (DRI) and Round 4 of the NY Forward program, which focuses on revitalizing smaller and rural downtowns. Together, the two programs have awarded $1.2 billion in funding to 151 communities across every region of the state. Led by DOS, DRI communities benefit from partnerships with and coordinated technical assistance provided by NYSHCR, ESD and the New York State Energy Research & Development Authority (NYSERDA). NY Forward builds on the success of the DRI by adopting the same "Plan-then-Act" strategy.

Additional efforts to engage the public in the development and advancement of fair housing policy

- Continued training on fair housing issues and rights. NYSHCR's Fair and Equitable Housing Office (FEHO) continues to conduct training on fair housing issues to New Yorkers ranging from other State agencies, homeless shelter service providers, community-based organizations working with New York's most vulnerable populations, and members of the general public.
- Opportunities for the public to provide feedback on amendments to the Qualified Action Plan (QAP). As previously reported, in 2025 NYSHCR revised the Qualified Allocation Plan (QAP), which governs the allocation of state and federal Low-Income Housing Tax Credits (LIHTC). The process to amend the QAP included outreach and roundtables with housing developers and advocates both downstate and upstate in addition to a public comment period and public hearings.
- Trainings on engaging underserved adults. NYSOFA continues to support and work with colleagues such as the Department of Labor (DOL's) Office of Older Adult Workers, DOH, and other state agencies to provide trainings on engaging underserved older adults and increase culturally and linguistically sensitive outreach to ensure engagement among all communities.
- Statewide listening sessions to identify the needs of older adults. In preparing the Master Plan for Aging with DOH and DOS, NYSOFA held town halls and listening sessions all over the state and worked with over 400 stakeholders in working groups and subcommittees to identify the most urgent needs of New York's older adults and to develop proposals that address those needs in the MPA Final Report.
- Statewide survey of older adults. In May 2024, NYSOFA released county data from the first-ever statewide Community Assessment Survey of Older Adults. The survey included questions related to housing supply and the quality of their community, and the survey received nearly 27,000 responses from New Yorkers age 60 and older. The survey results were then used to inform the agency's development of their Four-Year Plan.
- Annual fair housing conference. DHR has tabled and presented at dozens of fair housing events throughout New York State in 2024 and 2025, providing important information on the Human Rights Law to New Yorkers while also engaging the public to develop and advance fair housing policy in New York State. A key example of this work is the Division's annual fair housing conference, which the Division hosted in April of 2024 and 2025 in the Bronx. The conferences feature speakers and workshops and bring together New Yorkers and key stakeholders in advocacy, government, real estate industry, community-based organizations, and academia to learn and collaborate to work toward the Division's mission to eliminate discrimination in New York State.

- Masterplan responsive to local priorities developed out of years of collaboration. The Creedmoor Mixed-Use Project, which ESD released an RFP for in December of 2025, is a masterplan for 46.5 acres on the 125-acre Creedmoor Psychiatric Center campus in the Bellerose neighborhood of eastern Queens. The plan reflects years of dialogue and collaboration among ESD, local elected officials, civic neighborhood associations, Queens Community Board 13, the Creedmoor Community Advisory Committee, and residents of eastern Queens.

The masterplan envisions a phased redevelopment of the project site into a vibrant mixed-use community that will include the creation of approximately 2,022 new homes, of which more than 1,000 units will provide homeownership opportunities and over 950 will be affordable rental units with some serving older adults, people with mental illness, and Veterans. The masterplan will also provide over 10 acres of open space, new community facilities, and neighborhood retail space that will serve both new and existing residents. Underlying this new development will be the construction of critical infrastructure improvements. The plan builds on the Creedmoor Community Master Plan, completed in 2023, that identified local priorities and set the framework for the site's redevelopment through a robust public engagement process — including listening sessions, open houses, and planning workshops.

- Embedding cultural and linguistic competency into engagement. OPWDD continues to provide training, outreach and communication on affordable/supportive housing initiatives to a variety of stakeholders (e.g. people with I/DD, families, service providers) in both in-person and virtual opportunities. Virtual sessions are almost always recorded and archived to allow for people who may not be able to attend the live viewings. These sessions can utilize closed captioning and translation technology to assist users who either have an auditory related disability or speak a language other than English. Additionally, when preparing presentation materials, OPWDD adheres to the practices around Cultural and Linguistic Competency, which encompasses the concepts of self-determination for communities and regular evaluations of language access.
- Public forums to inform five-year plan. OPWDD has held a series of public forums to receive feedback from the community regarding its next five-year plan, which includes an opportunity for comment on potential changes to Housing programs to better meet the needs of people with intellectual/developmental disabilities. Two of the forums were specifically held for people who identify as self-advocates and one of the forums was conducted almost entirely in Spanish. These meetings were held at a variety of times and locations to best meet the needs of the community.
- Designated subcommittee focused on residential services and supports. OPWDD has a designated advisory council written into statute, containing several subcommittees including one focused on residential services and supports. The residential subcommittee is made up of provider representatives, individuals receiving services, and family members of people receiving services, who have an ongoing opportunity to provide input to the Commissioner and designated staff who are developing policy in various areas.
- Collaboration with local districts to identify new housing opportunities. OTDA's Bureau of Housing Services (BHS) continues their efforts to work with local non-profits and local districts on the best ways to create new housing opportunities. In 2024, BHS co-hosted a Housing Development Roundtable with Monroe County. In 2025 staff met with Cattaraugus, Cortland and Thompkins Counties to assist in exploring housing options and development to reduce homelessness in their communities.
- Stakeholder engagement from Gender-Based Violence Regional Councils. OPDV hosts two rounds of Gender-Based Violence Regional Councils (GBVRCs) each year, across all 10 economic development regions in New York State, for a total of 20 meetings. In 2025, the councils focused on housing and attendees in each region worked together with other stakeholders from their county to identify specific housing-related issues they wanted to focus on as a community. Collectively, the regions were asked to clarify their goals by defining success for their communities, identifying specific barriers to success, and outlining possible solutions to overcome those barriers. They were also asked to decide who would be responsible for taking the first steps toward achieving their goals.
    - The spring 2025 GBVRC meetings included over 500 participants, and OPDV partnered with NYSHCR and OTDA to discuss topics like housing discrimination, unsafe housing conditions, and risks of sexual exploitation. The fall 2025 GBVRC meetings included over 550 participants, and

OPDV met with housing developers to discuss partnerships with nonprofits to build supportive and affordable housing for survivors and other unhoused individuals. NYSHCR and other partners joined discussions to answer questions and share additional insights for both the spring and fall sessions. Post-event evaluations and participant feedback overwhelmingly reported that information on housing resources was the most useful and interesting aspect of the 2025 GBVRC series.

F. Encourage and Maintain Compliance with Article Fifteen of the Executive Law (i.e., the New York State Human Rights Law (NYSHRL)) and Any Other Applicable Anti-Discrimination or Fair Housing Laws

Increase access to affordable housing through fair housing education and enforcement (Goal #6 of AFH Report)

New York remains committed to enforcing the full breadth of fair housing laws through interagency collaboration, to ensure accountability from landlords and strengthen protections for renters. Such efforts include: and holding violators accountable for discriminatory conduct. Recent efforts made to advance the goal of increasing access to affordable housing through fair housing education and enforcement include:

- Legislation to combat home appraisal discrimination. In 2024 a multiagency task force comprised of NYSHCR, DHR, DOS, and DOL – convened and proposed legislation that was signed by Governor Kathy Hochul in October 2025, explicitly making it a violation of the State's Human Rights Law to discriminate when providing real estate appraisals or in making such services available. The legislation further enables the Department of State to fine appraisers for violations, in addition to other existing remedies, with half of those fines going to a fund to support fair housing testing. The task force will continue to meet and are currently examining ways to diversify the appraiser workforce and create more equitable and accessible certification and supervision processes.
- Establishment of the Section 8 Early Intervention Unit. In 2025, this Unit was established and housed within DHR, bolstering the State's efforts to eliminate unlawful discrimination against Housing Choice Voucher Section 8 rental subsidy recipients by expediting intervention. Upon the Unit's formal launch in January 2026, it had already intervened in dozens of cases of alleged unlawful discrimination to assist Section 8 participants with securing housing, met with administrators and fair housing advocacy groups throughout the state, and educated property owners and real estate professionals on their legal obligations under the Human Rights Law.
- Reregulating illegally deregulated apartments. The Tenant Harassment Prevention Task Force (THPT), which is comprised of NYSHCR's Tenant Protection Unit (TPU), the Office of the Attorney General (OAG), and other partnering agencies, has achieved significant victories in seeking accountability from landlords and strengthening protections for renters. Efforts made by THPT have resulted in settlements with landlords that mandate the reregulation of apartments that were illegally deregulated, payment of civil penalties, ensure refunds for tenants who were overcharged rent and subjected to unlawful charges, and in some cases, establish ongoing independent monitoring to guarantee future compliance.
- Dual tracking discrimination claims. DOS' Division of Licensing Services (DLS) continues to work collaboratively with DHR to dual track discrimination claims, which has resulted in shortened time frames for investigations of real estate professionals. and over $100,000 collected in fines between 2024 and 2025. The money collected from fines, as well as from real estate sales/broker application fees are used to fund the anti-discrimination in housing fund, which provides resources for programs assisting with fair housing compliance, including fair housing testing and education.

In addition to the above, recent efforts made to advance the goal of increasing access to affordable housing through fair housing education and enforcement include:

- Issued guidance combatting bias in AI-supported insurance underwriting: In July 2024, DFS adopted a circular letter to ensure that insurers using artificial intelligence do not perpetuate systemic biases or discriminate against underrepresented communities. Among other topics, the Circular Letter advises insurers that they should not use Artificial Intelligence Systems (AIS) and External Consumer Data and Information Sources (ECDIS) in underwriting or pricing unless they have determined that the ECDIS or AIS not collect or use criteria that would constitute unfair or unlawful discrimination. Further, an insurer should not use ECDIS or AIS in underwriting or pricing unless they have established, through a comprehensive assessment, that the underwriting or pricing guidelines are not unfairly or unlawfully discriminatory in violation of the Insurance Law.
- Modernized intake and increased efficiency. Since Governor Hochul took office in 2021, DHR's Housing Investigations Unit (HIU) has more than tripled its annual case resolutions, and the Division secured a more than fivefold increase in the amount of total annual financial compensation awarded to victims of housing discrimination. In 2025, under new leadership at DHR, the agency modernized its intake process with a new call center and online forms to ensure a more accessible and responsive reporting system for New Yorkers. Throughout 2024 and 2025, the Division also increased staffing to handle discrimination complaints more efficiently, especially in its Housing Investigations Unit. In 2025, the Division has focused on training its staff and updating its internal policies to ensure the agency is operating in an efficient and effective manner. The Division recruited new leadership in its Housing Investigations Unit, Division-Initiated Action Unit, Prosecutions Unit, Housing Litigation Unit, Chief Administrative Law Judge, and elevated other key roles involved in the processing of New Yorkers' housing discrimination complaints.
- Internal and external trainings on reporting housing discrimination. NYSOFA continues to conduct annual trainings and provide regulatory guidance to Area Agencies on Aging and Aging Network providers on laws and obligations. The agency trains their case workers, managers and navigators (as well as contractors and local administrators) on fair housing protections and how to report housing discrimination.
- Expanded Human Rights Law campaign. Throughout 2024 and 2025, DHR expanded its campaign to educate New Yorkers on their rights and responsibilities under the Human Rights Law, increasing its presence on social media and creating new and updated fair housing materials to disseminate to communities throughout the State. In 2025, the Division partnered with the Real Estate Board of New York (REBNY) to present to its members on fair housing laws, offering Continuing Education credits to real estate professionals, and provide monthly email tips and resources on fair housing protections in New York State.
- Trainings on the challenges and legal protections for survivors of domestic violence. In July 2024, OPDV hosted a training with the DHR for 82 providers on legal protections for survivors in housing, employment, and public accommodations. OPDV also provided Gender-Based Violence for Homeless Shelter Staff training to 236 individuals in 2024 and 102 in 2025. This two-hour online training is held each month and provides shelter staff with a basic understanding of domestic violence. It is designed to be learner-focused, performance-based, and highly interactive. Topics covered include how to identify domestic violence, activities to enhance sensitivity and knowledge on effective interventions, case planning and service delivery, and the challenges victims and survivors face when trying to achieve safety and stability.

CLOSING

NYSHCR is pleased to submit this interim report and looks forward to continuing the work of making New York a more equitable place to live for all New Yorkers.