



MEMO TO NEW YORK CITY COUNCIL

Re: Memorandum of Support for Int 948 – Modernizing Occupancy Standards in Private Dwellings

Honorable Members of the New York City Council,

New York Homeowners Alliance Corp (NYHOA) would like to express our **strong support for Int 948**, introduced by Council Members Mercedes Narcisse, Farah Louis, and Chris Banks. We respectfully urge you to sign on as a cosponsor of this vital bill that advances both common sense and social equity in housing policy.

For decades, the city's housing regulations have failed to keep pace with the realities of modern life—particularly for one- and two-family homeowners. These small homeowners, many of whom are working-class, people of color, immigrants, and long-time residents, have been unfairly restricted in how they can use their own homes due to outdated definitions of *family* and *common household* within the Housing Maintenance and Building Codes.

Although one- and two-family homes are classified under state law as *private dwellings* and are **exempt from the State's multiple dwelling laws**, they are still subjected to local occupancy restrictions that do not reflect how people actually live. Homeowners are barred from renting rooms, securing private areas of their home, or welcoming boarders without facing the threat of enforcement, fines, or legal ambiguity.

These restrictions do not protect tenants—they punish homeowners. And they have disproportionately harmed communities that have already borne the brunt of housing insecurity and rising costs.

A recent NBC News report highlights a concerning trend: while the number of millionaires in New York City is surging, middle-class residents are increasingly being priced out of the city they helped build. New York City now boasts nearly **350,000 millionaires—about one in every 24 residents**—a 48% increase over the past decade. Meanwhile, the average rent has soared to over **\$4,700 per month**, and the city's cost of living is now **77% above the national average**. This surge in wealth concentration alongside skyrocketing expenses has led to the displacement of long-standing residents and the erosion of the city's socioeconomic diversity.

Moreover, recent data reveals a troubling rise in foreclosure activity in the outer boroughs, signaling increased financial distress among small homeowners. In the first quarter of 2025, **the Bronx experienced a 26% year-over-year increase** in first-time foreclosure filings, reaching a five-year high with 54 cases. **Brooklyn recorded 112 filings** in the same period, remaining one of the city's most active foreclosure markets. These trends underscore the urgent need for policies like Int 948, which would provide homeowners with the flexibility to generate supplemental income—such as renting out private rooms—thereby offering immediate financial relief and helping to preserve the socioeconomic diversity of New York City's neighborhoods.



Int 948 is a direct and dignified step forward. It offers a modest, modern update to the Housing Maintenance and Building Codes—bringing clarity to the term “common household” and allowing homeowners to take in up to four boarders, roomers, or lodgers. These are not speculative development schemes or luxury conversions. These are homeowners trying to stay in the homes they own, keep up with rising property taxes, and maintain stability for their families and neighborhoods.

The proposal is not only in line with logic and fairness, but also with the spirit of the **City of Yes** initiative recently adopted by the Council. If we are committed to housing more people, we must allow our existing housing stock—especially private homes—to be used responsibly and effectively. This is especially critical in communities that have been disproportionately burdened by rising costs and restricted opportunities.

We at NYHOA are not corporate developers. **We are your constituents. We are nurses, teachers, city workers, retirees, and parents. We are just as vital to this city as the wealthy and politically connected—and it is imperative that we be treated with the same fairness and respect.** Our communities have long upheld the strength and stability of New York, and we **deserve policies that reflect our value and contribution to this city. Int 948 provides exactly that—clarity, fairness, and a practical path forward for the homeowners who keep this city running.**

We respectfully urge you to stand with working people, support the homeowners who have kept this city afloat, and sign on to Int 948 as a cosponsor. Let’s build a city that protects its people—not punishes them for doing what they must to survive.

Sincerely,

Tony Lindsay

President

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