



Tenant Protections in Properties Backed by Federal Loans

Thank you to the Federal Housing Finance Agency (FHFA) for considering ensuring that all tenants living in properties backed by Fannie Mae and Freddie Mac have basic tenant protections.

[Housing Justice for All](#) is a coalition of over eighty organizations across New York State – including tenant unions, representing tenants and the homeless, united in our fight for housing as a human right. Our member organizations are on the frontlines of fighting the housing crisis, which has only intensified since the founding of our coalition in 2017.

New Yorkers, like tenants across the nation, are facing a growing housing emergency:

- **Rents** across New York state are skyrocketing:
 - From 2021-2022, rents across New York City rose more than 30%
 - From 2021-2022, the average rent for a one-bedroom in Albany [rose by 16%](#)
 - From 2016- 2020, the median rent for a one-bedroom in Ulster County [rose by 27%](#)
- **Evictions** in New York are [surging back](#) to pre-pandemic levels. 50,000 eviction cases have been filed in just the first half of 2022.
 - Evictions are not just an urban issue: the 40 New York counties that have had higher eviction filing rates in 2022 compared to 2019 [have been upstate, primarily white, rural counties](#).
- **Homelessness** in NYC has [reached](#) levels not seen since the Great Depression.
 - 78,000 New Yorkers are homeless across the state
 - [104,000 children in NYC](#) lack a permanent place to call home.
 - [Increased housing costs](#) are driving the increase in homelessness.
- **Living conditions** have deteriorated even as rents rise, with many landlords [deferring maintenance](#) during the pandemic.

Our homes – meant to be our refuge – have become another source of constant, unrelenting anxiety. And the lack of access to safe, affordable housing doesn't just hurt individual tenants and homeless New Yorkers. Skyrocketing rents, slum conditions, and evictions are forcing out longtime residents, unraveling the social fabric that holds our neighborhoods together. [A 2023 Cornell University report](#) titled “No Shelter, No Safety” found that an increase in a neighborhood’s eviction rate correlates with a spike in violence, theft, and property crimes.

Housing insecurity makes our streets less safe, worsens our children’s ability to succeed in school, slows down our economy, and endangers our public health.

This crisis shows no signs of slowing – because our nation’s rental market is woefully unregulated, allowing landlords to rent gouge tenants, evict tenants in retaliation, and keep tenants in slum conditions. **The FHFA has an opportunity now to balance the scales and ensure that the 12+ million tenants living in properties backed by federal mortgages have safe, stable, and affordable homes.** Tenants are coming to the FHFA with solutions to the crisis, and we urge the FHFA to implement the following:

Protections from Rent Hikes:

The Federal Housing Finance Agency should limit annual rent hikes to 1.5 times the Consumer Price Index or 3%, whichever is lower, in properties with federally backed mortgages. Right now, landlords are able to price gouge their tenants without any reason other than wanting to increase their profits, driving families out of their homes and neighborhoods.

Good Cause Eviction:

Good Cause Eviction would require landlords to show they have a “good cause,” such as violating the lease, in order to evict a tenant, ending the practice of landlords using no-cause evictions to retaliate and discriminate against their tenants. By passing Good Cause and stopping retaliatory evictions, tenants would have more power to organize for safe and decent living conditions.

Tenant Right to Organize:

Just as in the workplace, tenants need unions in order to enforce their basic protections. Ensuring that tenants have a strong, well-protected right to organize would address the fundamental, deep imbalance of power between landlords and tenants.