

UNEVEN ACCESS

**HOW THE NYC
HUMAN RESOURCES
ADMINISTRATION**

**FALLS SHORT OF
SUPPORTING**

**NEW YORKERS WITH
HOUSING VOUCHERS**

ABOUT US

Unlock NYC is a tech nonprofit¹ majority-led by women of color who have experienced housing discrimination because they use government rental assistance. We build tools that tenants use to combat source of income (SOI) discrimination and transition from homelessness to housing. Our vision is an environment where landlords and brokers fear the social and financial costs of discriminating against voucher holders because tenants are equipped with the paper trail, voice, and connections to create accountability.

ACKNOWLEDGEMENTS

This report would not have been possible without the collective labor and support of an incredible team of researchers, funders, advisors, and volunteers. First and foremost, we would like to thank the brilliant members of our **Participatory Action Research Committee** for co-designing and conducting this research project with us:

- **Elizabeth Byrd** is a dedicated housing advocate with lived experience as a voucher holder. As one of the founding members of Unlock NYC's Leadership Collective, she brings a powerful voice and deep insight to the movement for housing justice. A proud mother of six, Elizabeth is committed to creating a more equitable and accessible housing system for all families.
- **Kamilah Newton**, a formerly unhoused single mother and rising 3L at Fordham Law, joined Unlock NYC's Participatory Action Committee to help expose the systemic failures that impact families like hers. Kamilah brings lived experience as both a tenant and an advocate, working with organizations like Unlock NYC, Women's Prison Association, and Neighborhood Defender Service to push for just housing policy. Participatory research allows her to co-create knowledge that holds power accountable and builds solutions from the ground up.
- **Nailah Abdul-Mubdi** is a mother of two, a community organizer at Neighbors Together, and an Unlock NYC Leadership Cohort alumnus. Her work focuses on housing justice and empowering marginalized communities. She brings lived experience and grassroots leadership to her community-based spaces.
- **Nycole Lanyse-Jacques** is a 40-year-old mother to a five-month-old baby boy. After first learning about Unlock NYC back in 2022, she decided to join because their mission to fight income source discrimination really spoke to her. As a Black woman who has personally experienced SOI discrimination, she feels incredibly grateful to have been part of this year-long participatory research project working toward equal opportunity and fair housing for Black and Brown communities.
- **A.** is a devoted parent and advocate. She joined Unlock NYC because she believes in fairness and equality for people of all backgrounds.

¹ Unlock NYC is a Partner Project of the Fund for the City of New York (an IRS Tax-exempt 501(c)3 nonprofit organization)

Second, we would like to thank the **New York Community Trust** for believing in our vision and funding this year-long participatory action research effort. Thanks to NYCT's generous support, we were able to offer stipends to every member of our PAR Committee and to compensate all research participants who were engaged in our survey and interviews. We would also like to thank the **NYU Wagner Ellen Shall Experience Fund** for supporting a paid summer intern to help produce the final report.

Third, we would like to thank our research advisors for lending their expertise, dedication, and supportive feedback to this effort:

- **Rob Robinson**, long-time housing and human rights activist, winner of the 2023 Oscar Romero Human Rights award, and adjunct professor in the Design & Urban Ecology Program at Parsons School of Design, The New School
- **Eric Goldfischer**, community-based geographer focused on homelessness and Lecturer in the Urban Studies department at CUNY-Queens College
- **Alicia Mazzara** and her team at the **Center for Budget & Policy Priorities**, a nonpartisan think tank dedicated to pursuing federal and state policies designed to reduce poverty and inequality

Lastly, we would like to thank the Unlock NYC volunteers and interns who supported this project:

- **Sarah Internicola**, Data analysis volunteer
- **Lia Clark**, Research and housing policy intern and NYU Wagner Ellen Shall Experience Fund fellow

EXECUTIVE SUMMARY

Tenants with rental assistance vouchers in New York City regularly experience source of income (SOI) discrimination when searching for housing.² This discrimination exists on a spectrum when considering the intersecting identities of voucher holders.

Whether a New Yorker is just beginning the voucher application process, applying for housing with a landlord, or navigating the city's rental assistance bureaucracy, voucher holders report varying experiences of discrimination based on race, gender, disability, language, and education. In 2025, Unlock NYC recruited a Participatory Action Research (PAR) Committee made up of impacted New Yorkers to connect with nearly 200 voucher holders through surveys and interviews to explore how racial, gender, and other disparities impact the journeys of voucher holders in New York City.

As we parsed through hundreds of stories and data points, we decided to zero in on the NYC Human Resources Administration as a poignant case study illustrating how voucher holders run up against a rigged system designed to fail them. As the nation's largest social services agency, HRA currently serves three million low-income New Yorkers through its public benefits programs, including rental and cash assistance programs.³ Unfortunately, our research shows that HRA currently falls short of supporting voucher holders in their housing journey, and in fact replicates systemic disparities – and we have ideas on how to fix that.

2 VOCAL-NY and TakeRoot Justice, *Vouchers To Nowhere: How Source of Income Discrimination Happens and the Policies That Can Fix It*; Unlock NYC, *An Illusion of Choice: How Source of Income Discrimination and Voucher Policies Perpetuate Housing Inequality*; NYC Commission on Human Rights, *FY2024 Annual Impact Report*; NYU Furman Center, *The Use of Housing Choice Vouchers in New York City*.

3 NYC Dep. Soc. Serv., "About HRA."

KEY FINDINGS

THEME 1: Outdated technology, overburdened case workers, and insufficient training create abysmal experiences for voucher holders, and even cause housing insecurity.

FINDING 1.1:

HRA workers face unmanageable pressures - such as high caseloads and strict quotas - and lack adequate training to process voucher applications and recertifications.

FINDING 1.2:

Outdated technology systems further prevent HRA workers from keeping up with demand.

FINDING 1.3:

42% of survey participants who interact with HRA expressed that HRA never gets back to them.

FINDING 1.4:

Survey participants frequently reported that they have had to resubmit the same paperwork to HRA multiple times, and/or that HRA lost their paperwork altogether. HRA staff tends to blame clients for missing paperwork, which feels like manipulation and gaslighting.

FINDING 1.5:

61% of survey participants reported losing a housing opportunity due to administrative challenges. Among them, half cited application delays with HRA, and a quarter said they were at risk of eviction due to a late HRA payment.

THEME 2: Not all voucher holders are treated equally. HRA's operations replicate disparities based on race, gender, disability, language, and education, and favor those perceived as "deserving" of help.

FINDING 2.1:

Disabled voucher holders have an even harder time getting timely responses and support from HRA.

FINDING 2.4:

80% of Hispanic/Latinx survey participants said lack of information was their biggest barrier at HRA – reflecting major gaps in language access.

FINDING 2.2:

Gender strongly shapes voucher holders' experiences. Women and trans participants reported particularly poor treatment.

FINDING 2.5:

HRA forms and materials are not framed in an accessible way, making it hard for New Yorkers from lower educational backgrounds to access critical services.

FINDING 2.3:

Black voucher holders were twice as likely as white voucher holders to report losing a housing opportunity due to HRA delays. White participants were also the least likely group to report long wait times.

POLICY RECOMMENDATIONS

Ultimately, HRA needs stronger policies and implementation plans based on empathy to improve the experience of voucher holders. Regardless of race, gender, disability, language, or educational level, everyone visiting HRA should be treated with respect and given the same options, and no one should be made to feel less than based on their financial status.

- **Hold HRA accountable to its standards through increased oversight and follow-through** with quarterly audits, publicly reported metrics, customer satisfaction surveys, and recorded interactions between HRA staff and voucher holders.
- **Guarantee reasonable accommodation and translation services for everyone who uses HRA services** in accordance with ADA requirements by offering accommodation services upfront and prioritizing the recruitment of bilingual employees.
- **Upgrade HRA hardware and software to streamline processing**, including improving user interface for Access HRA and options for virtual appointments.
- **Restructure HRA from first point of contact to case management** to foster connection and compassion between HRA workers and voucher holders and improve wait times.
- **Expand staff size, require additional training, and improve overall working conditions at HRA** to serve clients in a timely and empathetic manner.
- **Explore a direct cash assistance pilot program** that is co-designed with voucher holders and empowers participants with financial literacy training.

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INTRODUCTION



INTRODUCTION

Longstanding inequalities in race and class in the U.S. housing market have placed safe, affordable housing out of reach for many families.

As the affordability crisis deepens nationally and in New York City, Black and Brown communities are more heavily cost-burdened than white families,⁴ face higher eviction rates,⁵ and are disproportionately experiencing homelessness.⁶ Homelessness is increasingly feminized,⁷ with Black women bearing the brunt of the eviction crisis.⁸

The demographics of the housing voucher population reflect this uneven access to housing. Nationwide, half of voucher holders are Black, and one in five are Hispanic/Latinx.⁹ Women head an estimated 75% of households receiving HUD rental assistance.¹⁰ Research suggests that source of income discrimination¹¹ may serve as a proxy for racial discrimination and that it disproportionately impacts women, the elderly, and people with disabilities.¹² Yet, existing literature on the intersectionality of voucher holders' experiences remains sparse, and there is limited published research or local data in New York City examining how identity creates further challenges for voucher holders looking for a stable home.

4 Kramer, *New York's Rent Affordability Crisis Harshly Impacts Families of Color*.

5 Mironova et al., *Racial Justice and The Right to Remain: The Case for Good Cause Eviction Protection*.

6 Lake, "The Pandemic Has Exacerbated Housing Instability for Renters of Color"; Coalition for the Homeless, "Basic Facts About Homelessness."

7 Bullock et al., "An Intersectional Analysis of the Feminization of Homelessness and Mothers' Housing Precarity."

8 "The Disproportionate Burden of Eviction on Black Women."

9 Galvez et al., *Protecting Housing Choice Voucher Holders from Discrimination*.

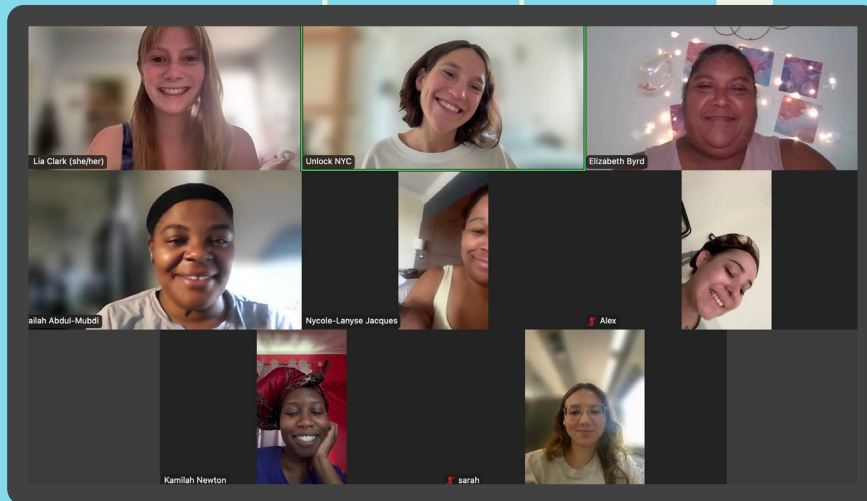
10 National Women's Law Center and National Low Income Housing Coalition, *Cutting Rental Assistance Is Harmful for Women, LGBTQ+ People, and Families*.

11 Tighe et al., "Source of Income Discrimination and Fair Housing Policy"; Updety and Scott, "In the District, Source of Income Discrimination Is Race Discrimination Too – Equal Rights Center."

12 "The Disproportionate Burden of Eviction on Black Women."

In October 2024, through a participatory action research initiative spearheaded by Unlock NYC, a team of impacted New Yorkers set out to study the following question: **How do racial, gender, and other disparities impact the journeys of voucher holders in New York City?**

This report is unique because it was designed and led by housing voucher holders to tell the stories of the nearly 200 New Yorkers we surveyed, as well as the dozen we interviewed across a year-long research process.



In mapping the intricate web of structural inequalities that play out in the lives of voucher holders, we home in on NYC's Human Resources Administration (HRA) as a poignant case study illustrating how voucher holders run up against a rigged system designed to fail them. HRA is the nation's largest social services agency and currently serves three million low-income New Yorkers through its public benefits programs, including rental and cash assistance programs.¹³

¹³ NYC Dep. Soc. Serv., "About HRA."

OUR CORE TAKEAWAYS WERE AS FOLLOWS:



HRA is a city agency stretched to its limits, unable to keep up with the pace of demand for public and rental assistance in the face of NYC's affordability crisis. Outdated technology, overburdened case workers, and insufficient training create abysmal experiences for voucher holders, and sometimes even cause housing insecurity. Administrative red tape and technological insufficiencies make landlords and brokers even less likely to accept vouchers, exacerbating stigma around rental assistance programs.



Voucher holders' experiences with HRA largely reflect dominant systems of oppression and discrimination. Both survey data and stories from research participants demonstrate how HRA's operational systems and client interactions subject voucher holders to implicit bias concerning race, gender, disability, language, and education. In this culture of "deservingness," not all voucher holders are seen as worthy of help, and as a result, many are not getting the support they need.



Redesigning and investing in HRA could create a public and rental assistance system based on care and dignity. We conclude this report by offering concrete policy recommendations that would reimagine HRA as a place that genuinely supports the needs of voucher holders and treats them equitably.



METHODOLOGY

METHODOLOGY

No research about us, without us.

At Unlock NYC, we ground our research practice in participatory action research (PAR) methodologies, following the disability justice movement principle of “No research about us, without us.”¹⁴ We work closely with New Yorkers impacted by source of income (SOI) discrimination to document and collect data about the problem, then analyze and disseminate our joint research results and policy solutions. We believe strongly that those closest to the problem are vital experts on homelessness and SOI discrimination, and that the process of collecting, analyzing, and acting on data should reflect this lived expertise.

When voucher holders drive the research process, it produces more accurate and nuanced results while disrupting typical power dynamics in the research field by centering the voices, brilliance, and ideas of those impacted. Ultimately, PAR research aims not to produce yet another report that will collect dust on a shelf, but to activate its findings to bend the arc of justice towards a more hopeful and equitable future.

To create this report, Unlock NYC recruited a stipended Participatory Action Research (PAR) Committee made up of five impacted New Yorkers to join us in a yearlong collaborative research process. The PAR Committee co-designed the research questions, methodology, and research instruments (e.g. digital survey and interview guide), interviewed voucher holders about their experiences, interpreted the data collected through the survey, and generated key findings and policy recommendations.

We utilized our in-house tech infrastructure to disseminate our research survey to New Yorkers with housing vouchers. Unlock NYC

14 Finesurrey et al., *Dreaming of Home: Youth Researchers of Color Address NYC's Housing Crisis*; “All of Us Research Program | Public Health Programs.”

operates Rights Recorder, a free mobile app that voucher holders can use to document and report SOI discrimination on their housing search. Our research survey was distributed to the 1,000+ voucher holders in our Rights Recorder user base through an SMS blast. We received 196 surveys response, for a sample size of around 20%.

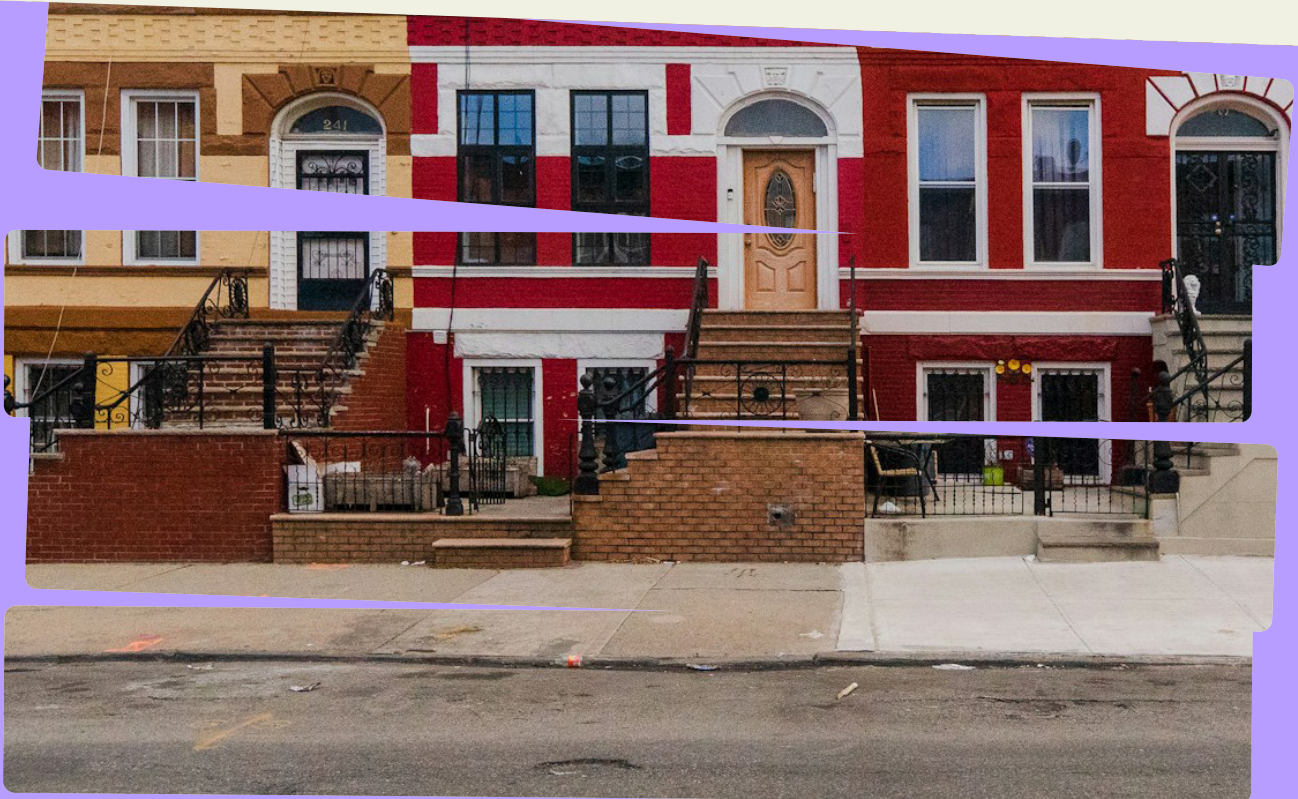


New Yorkers who completed the survey indicated their willingness to participate in follow-up interviews with the PAR Committee. The committee conducted two focus groups with a total of nine voucher holders and interviewed one HRA worker. Interviewed participants shared their experiences as voucher holders in New York City and reflected on how the process could be more inclusive and efficient.

The results of this participatory research process extend beyond statistics with deeply personal experiences of discrimination faced by voucher holders, revealing the urgent need for accountability at HRA.



RESEARCH LIMITATIONS

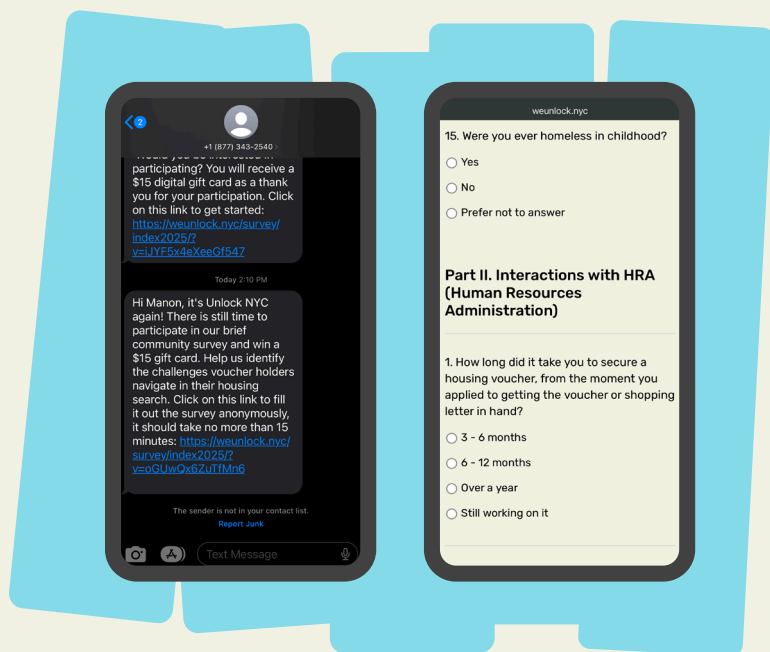


RESEARCH LIMITATIONS

This study has potential limitations related to the sample surveyed. Survey participants only included Unlock NYC users, not the broader population of voucher holders in New York City. This means that data might be skewed towards a more tech-savvy population, comfortable with using the Rights Recorder app.

Additionally, some demographic categories had very small sample sizes, which can skew data and make patterns harder to identify. For example, only four respondents identified as transgender individuals.

Furthermore, the PAR committee had limited access to HRA workers for interviews. Most outreach attempts received no response as workers were not willing to speak with us. Only one HRA worker agreed to participate in this study.





DATA SNAPSHOT

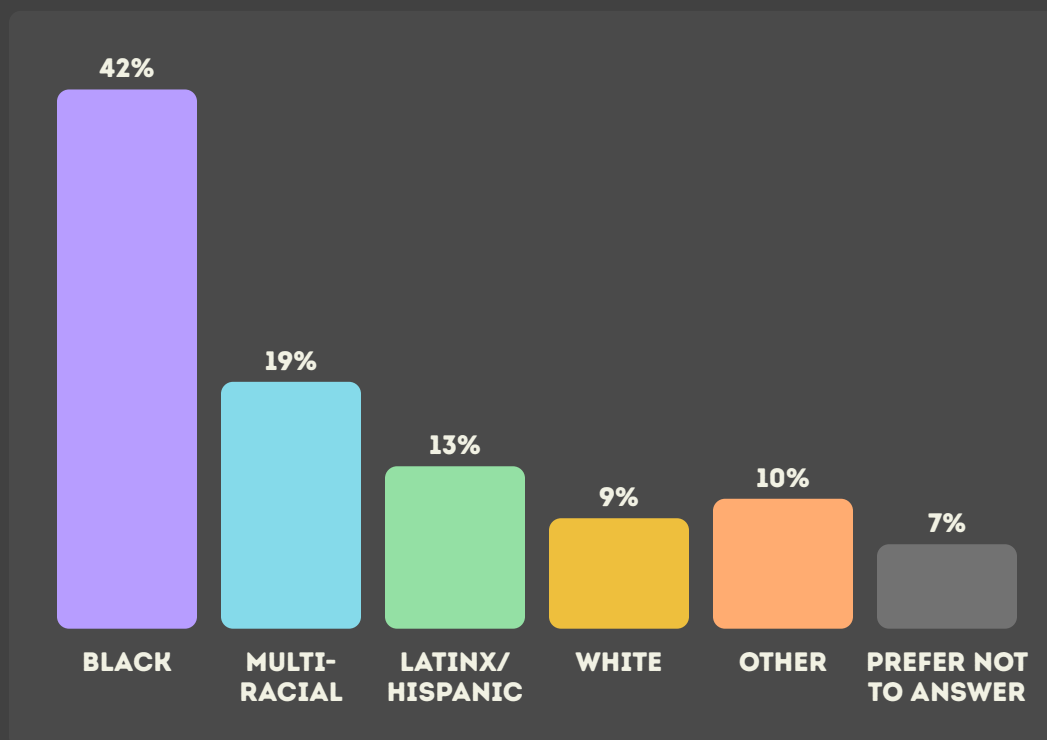


DATA SNAPSHOT

Our survey was completed by 196 voucher holders reporting on their interactions with HRA, landlords, and brokers. The snapshot below provides a breakdown of our participants by race, gender, presence of children, age, disability, and voucher type.

RACE

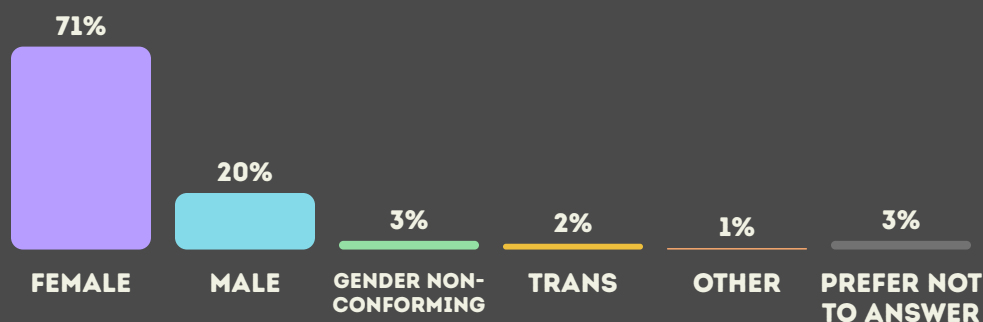
Most research participants identify as New Yorkers of color, reflecting the citywide racial distribution of voucher holders.¹⁵ Among those surveyed, 42% of respondents identify as Black, 19% as multiracial, and 13% as Hispanic/Latinx.



¹⁵ NYU Furman Center, *The Use of Housing Choice Vouchers in New York City*.

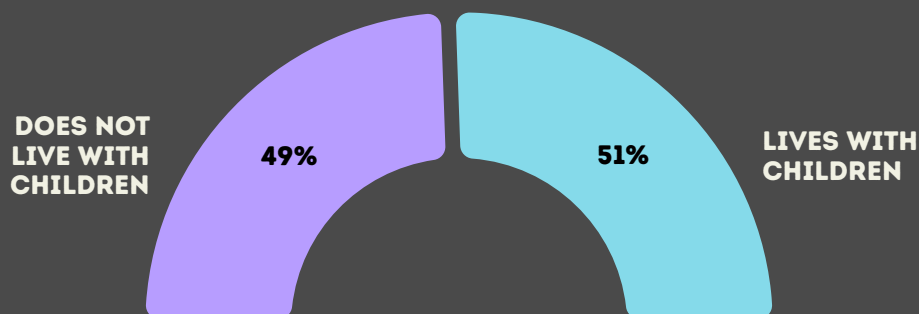
GENDER

Consistent with the wider cohort of voucher holders served by Unlock NYC, 67% of whom identified with she/her pronouns, 71% of survey respondents identified as female. Nineteen percent of participants identified as male, and 5% identified either as transgender or gender nonconforming.



PRESENCE OF CHILDREN

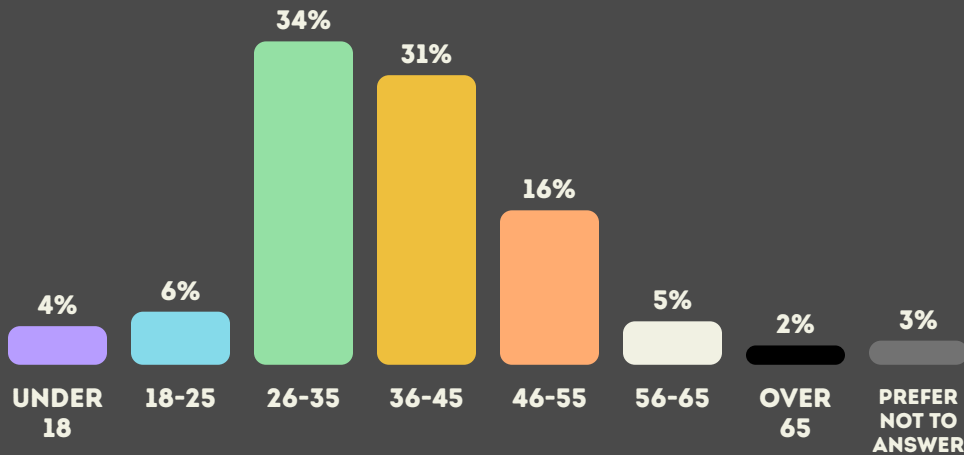
Unlock NYC primarily serves families with children.¹⁶ In comparison to our broader user base, our survey sample included a slightly larger share of households without children – about half of the research respondents responded “no” when asked, “Do you live with children?”



¹⁶ Unlock NYC, *Denial Tactics: Tracking New Forms of Source of Income Discrimination in New York City*.

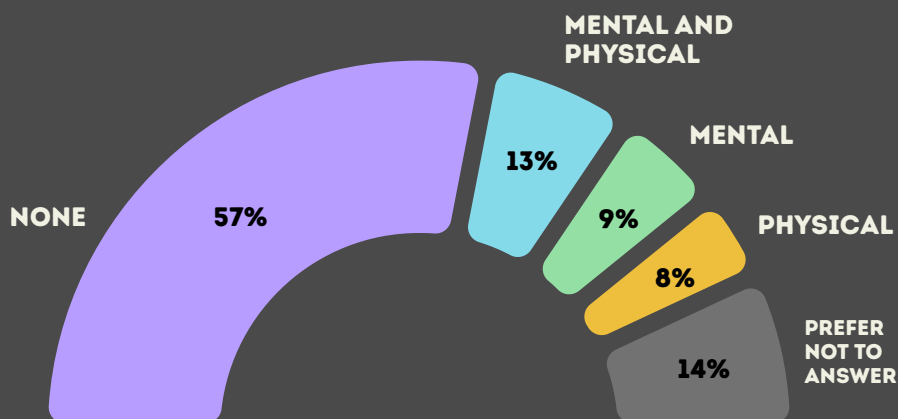
AGE

Most participants are between the ages of 26 and 45, with only four respondents representing voucher holders over the age of 65.



DISABILITY

About 30% of respondents reported having a disability. Of these, 31% have a mental disability, 26% have a physical disability, and 43% have both a mental and a physical disability.



VOUCHER TYPE

Most respondents we surveyed receive either CityFHEPS vouchers (47%), Section 8 vouchers (30%), or FHEPS vouchers (15%). While all three programs are voucher-based rental assistance, the federal government funds Section 8, the state government funds FHEPS, and the municipal government operates CityFHEPS. FHEPS stands for the Family Homelessness and Eviction Prevention Supplement and is designed to support families at risk of homelessness or those currently in shelters, looking for housing. Not all voucher holders receive their voucher through HRA, which resulted in some survey questions not applying to all respondents. Still, even those receiving vouchers through another agency – such as NYCHA – had insights to share based on their interactions with HRA’s suite of benefit programs, such as cash assistance and one-shot deals.¹⁷

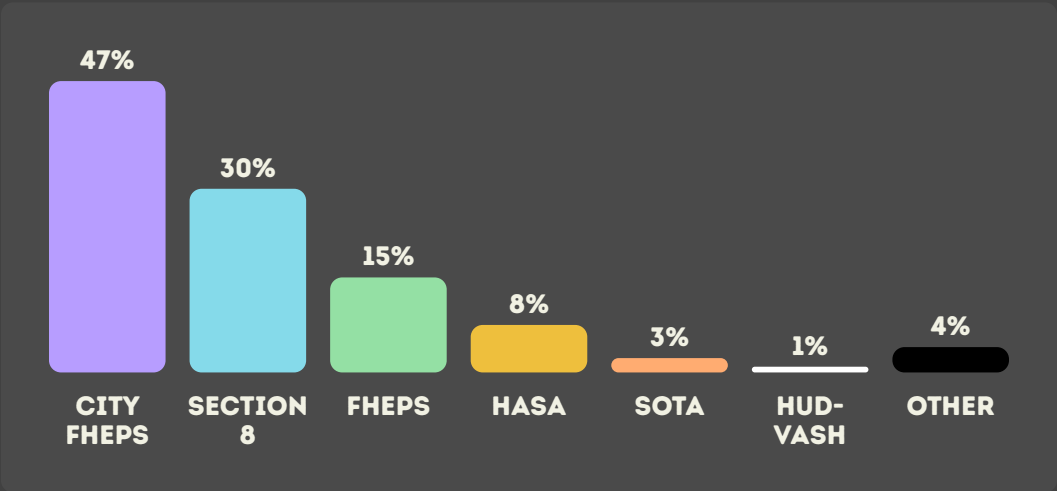


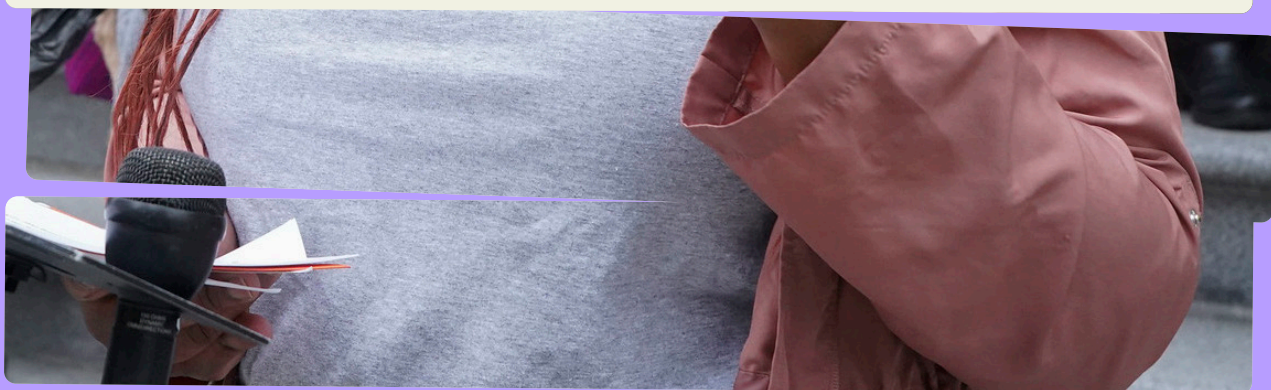
Chart note: For this survey question, respondents could select multiple options.

Overall, our survey sample largely reflects the demographics of the rental assistance population at large. As of 2024, women head 77% of households served by HUD’s Housing Choice Voucher (Section 8) program nationally. Twenty six percent of section 8 voucher holders include at least one disabled individual in the household, and most voucher holders identify as Black or Latinx.

17 A one-shot deal is an emergency assistance grant. New Yorkers can apply for a one-shot deal to backpay rent to stall an eviction, for example.

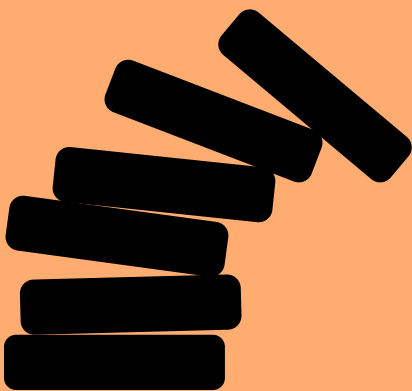


KEY FINDINGS



THEME 1

**OUTDATED TECHNOLOGY,
INSUFFICIENT TRAINING,
AND OVERBURDENED
CASE WORKERS CREATE
ABYSMAL EXPERIENCES
FOR VOUCHER HOLDERS,
AND EVEN CAUSE
HOUSING INSECURITY.**



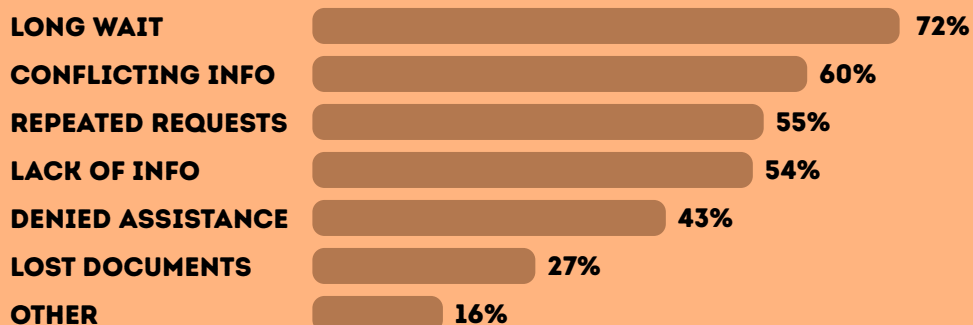
FINDING 1.1

HRA workers face unmanageable pressures, such as high caseloads and strict quotas, and lack adequate training to process applications and recertifications.

When we asked participants what made it hard to obtain voucher-related assistance from HRA, 72% of survey respondents identified long wait times as a top concern, 60% reported receiving conflicting information from HRA, and 54% stated they did not receive enough information at all. Focus group participants echoed these results and spoke extensively about HRA being understaffed and their workers lacking training. One participant shared, “My ideal HRA office would be [one with] more workers - like maybe they should hire more people because of the volume of people that’s there. So you don’t gotta wait there all day.” Lazetta Matasaran, another participant, added that HRA needs “more workers who are more qualified and know exactly how to do the job.”

WHAT, IF ANYTHING, HAS MADE IT DIFFICULT FOR YOU TO OBTAIN ASSISTANCE FROM HRA?

Multiple choice - respondents could select more than one response



Both voucher holders and HRA workers report feeling the effects of understaffing. An anonymous HRA worker described facing strict quotas for how many cases to process each day and constant pressure

and surveillance from managers to meet unachievable targets. As a temporary worker, they felt disposable, stressed, and were not getting paid any overtime. They noticed a form of favoritism at HRA, where some workers seemingly received overtime while others did not. With HRA short-staffed, they regularly saw clients falling through the cracks.

FINDING 1.2

Outdated technology systems further prevent HRA workers from meeting demand.

HRA's archaic technology compounds its staffing and training issues. The anonymous worker described HRA's IT systems as follows: "my system itself always had a problem where it wasn't running fast enough...And that's one of the big issues. I feel like we're running on an AOL dial-up." While we were unable to interview additional HRA workers to confirm this information, both the NYC City Council and the NYS State Comptroller have called attention to HRA's technological limitations in recent reports and audits examining the CityFHEPS voucher program.¹⁸ One PAR Committee member observed that this technological gap highlights where the City is willing to spend resources or not. Take the NYPD – the police force has access to predictive algorithm technology like CompStat, while HRA is stuck in the 20th century. If the City is willing to invest in innovative technology when it comes to policing low-income New Yorkers, why not for serving low-income New Yorkers? Imagining an ideal HRA Center, participant Christian C. described one that would leverage modern technology to expand digital access through virtual appointments:

“ I AM OF THE OPINION THAT THE BEST KIND OF HRA OFFICE IS ONE THAT I DON'T HAVE TO GO INTO. ”

Overall, inadequate staffing, training, and technology create highly negative experiences for voucher holders, with human consequences.

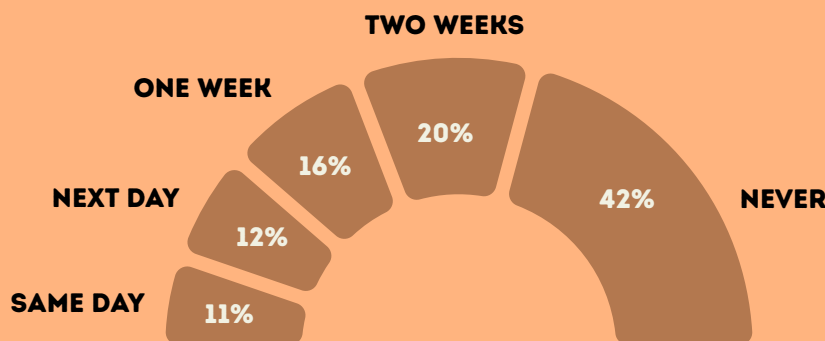
¹⁸ DiNapoli, *Administration of the CityFHEPS Program for Department of Homeless Services Shelter Residents*; NYC City Council, *Administrative Challenges with CityFHEPS and Solutions to Streamline Access to Vouchers*.

FINDING 1.3

42% of survey participants who interact with HRA expressed that HRA never gets back to them.

We asked survey participants how long it typically takes for HRA to get back to them when they need assistance. The results were jarring – across the board, the most popular answer was “Never,” which accounted for 42% of survey respondents. Only 11% reported getting a same-day response. One participant shared, “A lot of times, paperwork magically disappears. Phone calls don’t get picked up. Voicemails don’t get returned.”

HOW LONG DOES IT TAKE HRA TO RESPOND TO YOU?



Most survey participants utilize a variety of tools to try to get in touch with HRA, including visiting HRA Centers in-person, using the Access HRA app, calling via phone, or contacting their case worker directly. In-person visits were the most used contact method (62%), followed by calling the HRA phone line (56%). Only half of survey participants utilize the Access HRA app, suggesting the app needs improvements to make it more user-friendly.

With a revolving door of case workers and stratified departments at HRA, voucher holders do not have a single case worker that follows their journey from beginning to end. Kamilah, a PAR Committee

member, summarized it as follows: “We don’t have close relationships with the HRA workers we interact with. It is halfway between home and prison. It is so impersonal. You are just a number. This is your case number, and this is how we know you. It all congeals to make a daunting experience [...] Everything is so disjointed that you never speak to the same person twice.”

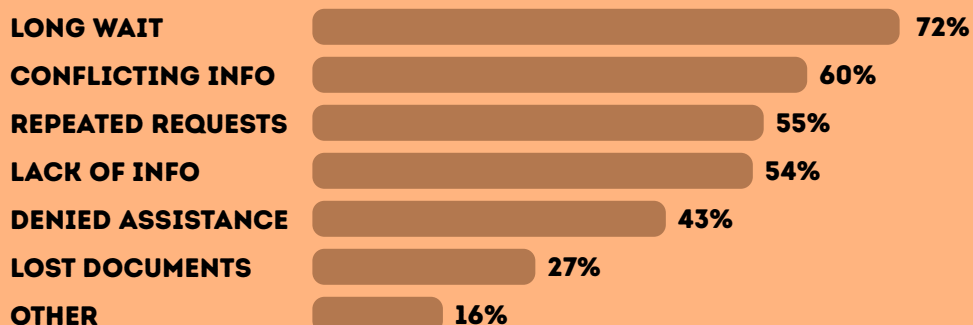
FINDING 1.4

Survey participants frequently reported that they have had to resubmit the same paperwork to HRA multiple times, and/or that HRA lost their paperwork altogether. HRA staff tends to blame clients for missing paperwork, which feels like manipulation and gaslighting.

In addition to long wait times and conflicting information, our survey highlighted that voucher holders commonly have to resubmit the same paperwork to HRA time and time again. This finding ties back to Finding 1.2, which highlighted the technological insufficiencies at HRA.

WHAT, IF ANYTHING, HAS MADE IT DIFFICULT FOR YOU TO OBTAIN ASSISTANCE FROM HRA?

Multiple choice - respondents could select more than one response



Interviewees echoed these frustrations. Thomas, a focus group participant, shared, “I was very unhappy having to come back a second, third time for something that was finally resolved.” Elizabeth, a PAR Committee member, described the patience she had to muster to complete her voucher recertification: “For my recertification, they kept resending me the same documents for my son Tyler to get him to attend work programs because he is over 18. I kept having to show proof again and again that he was enrolled as a full-time college student - I told them on the phone, through the Access HRA app, then I ended up going to the office in-person and they had no record that I had submitted any documents through the app.”

These experiences are not just infuriating; they can be humiliating. A disabled voucher holder shared her experience attempting to get one-time cash assistance from HRA: “They made me get evaluated for my disability to make sure I can’t work, then they messed up and told the company they sent after me that I’m receiving cash assistance, while I am not - and I have them harassing me for re-evaluation. It’s humiliating to say the least.”

To make matters worse, many participants said that HRA workers blame them for issues caused by the agency’s shortcomings. Nailah, a PAR Committee member described the experience as such: “They do lack empathy. And whenever there’s something going wrong or when submitting paperwork, it seems like they always gaslight you, as if you are the problem.”

FINDING 1.5

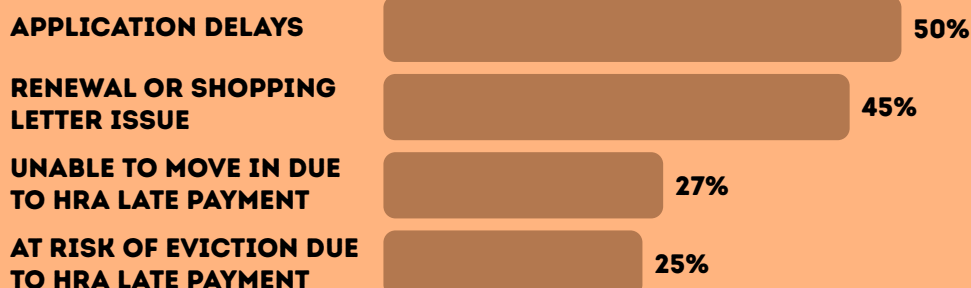
Most survey participants reported losing a housing opportunity due to administrative challenges. Among them, half cited application delays with HRA, and a quarter said they were at risk of eviction due to a late HRA payment.

NYC Department of Social Services (DSS) Commissioner Molly Park claims that it takes an average of 24 days for the city to process an

application once a tenant finds a landlord willing to accept their CityFHEPS shopping letter.¹⁹ But our survey participants told a different story: 61% of participants experienced losing out on a housing opportunity due to administrative challenges. In half of these cases, the landlord pulled out because HRA took too long to process move-in paperwork. This is especially concerning as the City moves to eliminate the DSS Unit Hold, an incentive designed to offer landlords one month of rent while the city processes applications.²⁰

HAVE YOU EVER BEEN DENIED HOUSING DUE TO...

Multiple choice - respondents could select more than one response. Respondents who answered "Not applicable" were excluded.



Once a voucher holder secures housing, the battle is not over. Many face eviction threats when HRA fails to pay landlords on time. A quarter of respondents who reported losing a housing opportunity said they had been at risk of eviction due to late HRA payments. Elizabeth, a PAR Committee member, shared:

“IT IS AN EXTRA JOB EVERY MONTH TO CHECK AND MAKE SURE YOUR RENT IS PAID. YOU SHOULD NOT HAVE TO WORRY IF THEY ARE GOING TO PAY THEIR PAYMENT EVERY MONTH. BUT THE SYSTEM IS SO MESSED UP, YOU HAVE TO.”

¹⁹ “City Cuts Key Incentive For Landlords to Take CityFHEPS Housing Vouchers.”

²⁰ Ibid.

Late voucher payments not only create instability for tenants but also feed into the overall stigma around vouchers. Landlords become less willing to accept vouchers, and more likely to engage in source of income discrimination. One landlord wrote on a public blog: “I rented my apartment to a tenant who has what is called City Fheps. They never paid me rent on time” [January 13, 2022]. Another wrote: “I haven’t received any check in 3 months. I call the City FHEPS number that is online 929-221-0043, and NO ONE answers the phone.” [January 06, 2022]. Another added: “Dealing with FHEPS it’s like I am begging for money that is owed to me.” [September 30, 2021].²¹

Overall, the data and stories in Theme #1 make clear that HRA urgently needs better technology, more staff, and stronger oversight. These changes are essential to better support voucher holders on their housing journeys and improve the overall desirability of rental assistance in the eyes of landlords.



21 “NYC FHEPS Rental Vouchers Landlord Horror Stories.”

**“WE DON’T HAVE CLOSE
RELATIONSHIPS WITH
THE HRA WORKERS WE
INTERACT WITH. IT IS
HALFWAY BETWEEN
HOME AND PRISON.**

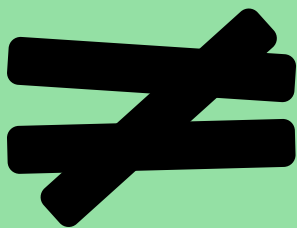
**IT IS SO IMPERSONAL.
YOU ARE JUST A NUMBER.
THIS IS YOUR CASE
NUMBER, AND THIS IS
HOW WE KNOW YOU. IT
ALL CONGEALS TO MAKE
A DAUNTING EXPERIENCE.”**

KAMILAH, PAR COMMITTEE MEMBER

THEME 2

**NOT ALL VOUCHER
HOLDERS ARE TREATED
EQUALLY.**

**HRA'S OPERATIONS
REPLICATE DISPARITIES
BASED ON RACE, GENDER,
DISABILITY, LANGUAGE,
AND EDUCATION, AND
FAVOR THOSE PERCEIVED
AS "DESERVING" OF HELP.**



FINDING 2.1

Disabled voucher holders have an even harder time getting timely responses and support from HRA.

RESPONDENTS REPORTING THAT HRA NEVER RESPONDS TO THEM [BY DISABILITY STATUS]



As we highlighted in Finding 1.3, 42% of survey participants who interact with HRA expressed that HRA never gets back to them. These outcomes are even worse for voucher holders with disabilities - 57% of those with a mental disability and 62% of those with a physical disability said they never hear back from HRA. These are the people who should receive more help – not less.

Focus group participants and PAR Committee members with invisible disabilities, such as neurodivergence or chronic pain, said HRA treated them as undeserving of support. Kamilah Newton explained, “If you have a disability that people can see, they are more willing to rush the process, while if it’s invisible, you don’t get that kind of help... It goes back to the politics of deservingness. Personal biases might be at play here - somebody who is mentally ill doesn’t deserve to be helped.” One neurodivergent focus group participant agreed:

“EVEN WHEN I DO MENTION THAT I HAVE A DISABILITY, IT’S NOT HONORED OR ACKNOWLEDGED BECAUSE IT’S NOT A PHYSICAL DISABILITY.”

Meanwhile, those with visible disabilities still struggle to get support, especially if they hold other marginalized identities. One blind, transgender Latinx woman described taking multiple trains to reach her assigned HRA Center, even though she had requested an accommodation to avoid long commutes. Moreover, she often struggled to read the documents HRA gave her. HRA had not approved her for virtual appointments or other reasonable accommodations to ease the burden of navigating New York City's chaotic subway system while blind.

FINDING 2.2

Gender strongly shapes voucher holders' experiences. Women and trans participants reported particularly poor treatment from HRA.

As of 2020, families with children made up two-thirds of the NYC municipal shelter population – single mothers headed 69%, and 95% identified as Black or Latinx.²² These women sit at the frontlines of the housing crisis—and of the voucher system.

Overall, female survey participants reported slightly worse outcomes than their male counterparts when seeking assistance from HRA. For example, 74% of female survey participants reported long wait times at HRA centers, compared to 63% for male participants.

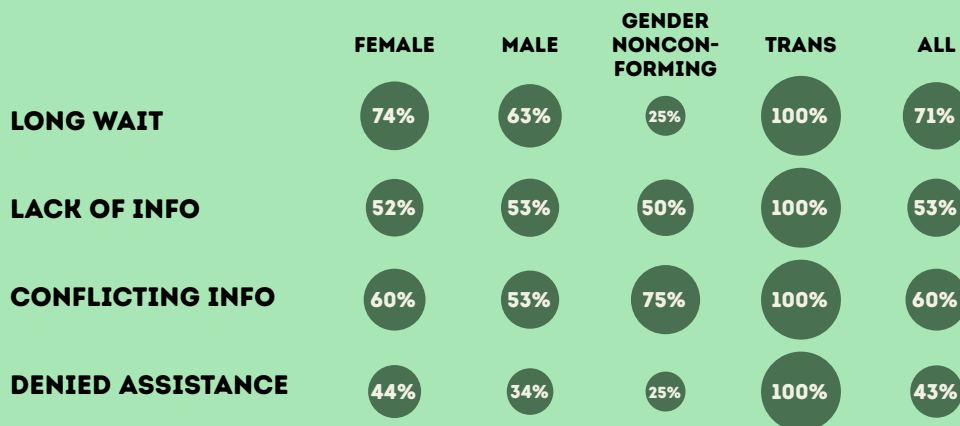
Focus group participants highlighted how gender and caregiving responsibilities shaped their experiences. One mother described showing up to HRA with her child, only to find the designated kid-friendly space closed: "I don't know if HRA offices are understaffed or something... In the [HRA] center for my address, they have a space designed for caretakers to take their kids, filled with books, toys - but it is always closed. Caretakers are forced to be there for hours, and the kids become overwhelmed. Often times having a meltdown or something, and then they have to leave." Another shared, "I feel like my worst experience with HRA was when I was pregnant and I

22 Citizens' Committee for Children of New York and Family Homelessness Coalition, *Family Homelessness in NYC*.

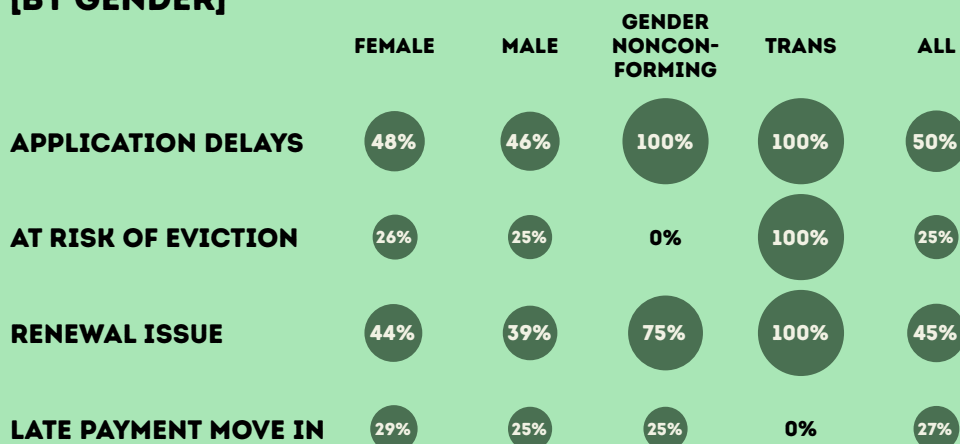
requested for a pregnancy allowance [...] the seventh month they approved me for it, but they only gave me one \$75 payment.”

Although our sample of trans voucher holders was small (n=4), the trends they reported were extremely concerning. All four trans participants said HRA denied them assistance, delayed their housing applications, and put them at risk of eviction due to late payments.

WHAT, IF ANYTHING, HAS MADE IT DIFFICULT FOR YOU TO OBTAIN ASSISTANCE FROM HRA? [BY GENDER]



HAVE YOU EVER BEEN DENIED HOUSING DUE TO... [BY GENDER]



FINDING 2.3

Black participants were twice as likely as white participants to report losing a housing opportunity due to HRA delays. White voucher holders were also the least likely group to report long wait times.

While voucher holders across demographic groups reported poor experiences and frustration with HRA, some of the outcomes reported were much worse for people of color, especially Black voucher holders. Black survey participants were twice as likely to report losing out on a housing opportunity due to application delays than their white counterparts. What's more, white voucher holders were less likely to report long wait times at HRA than any other racial group.

HAVE YOU EVER BEEN DENIED HOUSING DUE TO APPLICATION DELAYS? [BY RACE/ETHNICITY]



HAVE LONG WAIT TIMES MADE IT DIFFICULT TO OBTAIN ASSISTANCE FROM HRA? [BY RACE/ETHNICITY]



These racial disparities and the role of intersecting identities became especially clear in a focus group with voucher holders who had physical or mental disabilities. The only white, cisgender male in the focus group was shocked to learn that none of the other focus group participants (all women of color, including a trans woman) had access to the accommodations and special treatment he had unlocked at HRA. He described easily securing direct email access to senior staff in HRA's Disability Affairs division, virtual appointments, and expedited one-hour in-person meetings for situations where he had to appear physically at HRA. He expected that other voucher holders who were equally persistent in their requests would be granted the same benefits.

After the session, a participant tried using the exact steps he shared. She later reported: "I tried to use all of the tools that he told us about and none of them worked. My lawyer tried. She was told no - then my doctor had to contact HRA directly. She was told no, so I had to go in person to a very far away location and do a four-hour appointment despite my medical records and real proof of my medical history. So I wanted to tell you that even when your illnesses are visible and you have written proof for it, it doesn't matter if you are Black or Brown or Latino or mixed. It just doesn't matter. These things are not for us. They never will be."

FINDING 2.4

80% of Hispanic/Latinx survey participants said lack of information was their biggest barrier at HRA – reflecting major gaps in language access.

Among all racial groups, Hispanic/Latinx survey participants were most likely to cite lack of information as a barrier to receiving help from HRA. This likely stems from language access issues and inadequate interpretation services.

In theory, HRA is supposed to provide free interpretation services through a telephone service, Language Line Solutions, and/or bilingual

staff support at every walk-in location.²³ Some locations also employ full-time interpreters.²⁴ In practice, however, HRA often fails to provide these services.

HAS A LACK OF INFO MADE IT DIFFICULT TO OBTAIN ASSISTANCE FROM HRA? [BY RACE/ETHNICITY]



Kamilah, a PAR Committee member, shared: “I have been to so many HRA offices where people are yelling in English at someone who doesn’t understand, only speaks Spanish.” The HRA worker we interviewed further confirmed this: “So I’ve seen people who don’t speak English actually get kind of turned away, or they have to wait a little longer so they can get a translator. And a lot of the times there aren’t any.” Workers are left to improvise and try to find someone on the floor that speaks the person’s language. Another focus group participant shared that she had to step in to translate for another client because HRA was unable to provide interpretation.

These issues are especially troubling in a multilingual city like New York, which has welcomed more than 200,000 asylum seekers since 2022²⁵ — many of whom landed in the municipal shelter system.²⁶ As of 2024, 30% of HRA clients and 39% of DHS clients prefer to communicate in a language other than English.²⁷ Without HRA providing reliable interpretation and translated materials, many voucher holders never get the support they need.

23 NYC Department of Social Services, *DSS/HRA/DSS Language Access Implementation Plan 2024*.
24 Ibid.

FINDING 2.5

HRA forms and materials are not framed in an accessible way, making it hard for New Yorkers from lower educational backgrounds to access critical services.

As the nation's largest social services agency dedicated to "fighting poverty and income inequality," HRA serves three million low-income and vulnerable New Yorkers through its public benefits programs, including rental assistance. Unfortunately, HRA replicates bias against the poor through complex application processes and forms written in inaccessible terms, excluding the very people it is supposed to support.

The HRA worker we interviewed spoke extensively about application materials not being written or explained in plain English. This causes frustration for both HRA workers and rental assistance applicants. As a result, cases are closed, and people lose access to their benefits. The worker named explicitly that with HRA centers being short-staffed, HRA workers "let things slip," especially when dealing with clients from lower educational backgrounds. The worker explained: "If you're not explaining the right way by using the right words, you will not get an understanding between you and that client. And then they lose their benefits. We're dealing with people who barely made it into high school the majority of the time. And if they don't understand the big words that we're using. They're not gonna get anything done. And it hurts, you know, it hurts to see these people? Like, 'oh my God, but I don't understand, I don't understand.' And nobody can explain it to them when they go into the centers, they don't explain, 'listen, you need this. Where's the documents for your rent? Do you have, you know, a log of how you're paying your rent?' Instead they say, 'do you have a ledger?' If you don't know what a ledger means, you're gonna sit there going, 'but I don't know what a ledger is. What's a ledger?' You know, if the terms of the application was made a little easier for people to understand, I think the whole process would be so much better."

25 Donaldson, "Following the Asylum-Seeker Odyssey."

26 DiNapoli, *DiNapoli*.

27 NYC Department of Social Services, *DSS/HRA/DSS Language Access Implementation Plan 2024*.

Foregrounding accessibility in HRA's application materials, documents, and training protocols would enhance the experiences of both voucher holders and HRA workers, and level out the playing field. Next, we turn to concrete policy recommendations to redesign HRA and create a public and rental assistance system based on care and dignity.



“EVEN WHEN YOUR ILLNESSES ARE VISIBLE AND YOU HAVE WRITTEN PROOF FOR IT, IT DOESN’T MATTER IF YOU ARE BLACK OR BROWN OR LATINO OR MIXED. IT JUST DOESN’T MATTER. THESE THINGS ARE NOT FOR US. THEY NEVER WILL BE.”



RECOMMENDATIONS

RECOMMENDATIONS

The key findings presented in this report reveal the immediate need to address shortcomings within HRA.

Many of our recommendations, proposed by voucher holders themselves, echo those found in the NYC City Council's report, *Administrative Challenges with CityFHEPS and Solutions to Streamline Access to Vouchers*, released in June 2025.²⁸ HRA must be held accountable for improving client experience and streamlining processing and caseloads for HRA staff.

Our recommendations are as follows:

1. HOLD HRA ACCOUNTABLE TO ITS STANDARDS THROUGH INCREASED OVERSIGHT AND FOLLOW-THROUGH.

In 2023, the New York City Council passed legislation requiring a quarterly audit on the timeliness of CityFHEPS rental assistance payments between October 2023 and September 2024.²⁹ The City should continue these regular audits and mandate HRA to **publicly report on key metrics** about the rental assistance programs it administers, such as CityFHEPS and HASA, to ensure oversight and accountability of voucher programs. We echo the City Council's recommendations to enhance transparency around CityFHEPS by requiring tracking, reporting, and annual performance targets on CityFHEPS voucher programs.³⁰ This includes average processing times for each CityFHEPS application stage, preclearance, apartment inspection failure rates, staffing levels, and turnover rates of CityFHEPS program-specific positions, caseworkers, and caseload ratios.

28 NYC City Council, *Administrative Challenges with CityFHEPS and Solutions to Streamline Access to Vouchers*.

29 NYC Human Resources Administration, "Reports, Legal Notices & Rules."

30 NYC City Council, *Administrative Challenges with CityFHEPS and Solutions to Streamline Access to Vouchers*.

Additionally, the city should **quarterly audit HRA operations related to client experience**, including average wait times in-person and over the phone, quality of service, fair treatment, and availability of guaranteed translation services. Collecting data on these elements of HRA service is essential to ensuring transparency and identifying areas that require improvement. Currently, HRA audits its operations annually using customer complaint data.³¹ Recommendations are made based on the results of these audits, but there is no metric for monitoring implementation and improvement in client experience. More frequent audits accompanied by implementation plans and performance updates would promote transparency and accountability for HRA.

In addition to quarterly auditing, the city should collect information on HRA processing times and conditions from voucher holders and other HRA visitors through the following mechanisms:



Customer satisfaction surveys: Each time a New Yorker utilizes HRA services in the office, they should have the option to leave feedback on their experience. Voucher holders can leave feedback by completing a short survey on tablets available at HRA offices or scanning a QR code posted in the waiting area. Survey questions should include a metric for rating the experience that day, whether they received fair treatment, and how long the wait time was. Data from these surveys should be anonymized, aggregated, and posted monthly to the NYC Open Data portal to maintain transparency.



Record HRA interactions: HRA should record phone conversations for quality control and automatically send a transcript back to the voucher holder through the Access HRA app. Additionally, HRA staff should wear headsets in the office to record in-person conversations and post them in the Access HRA app. Recorded conversations are an essential piece of oversight that would allow voucher holders evidence of interactions between themselves and HRA when they report an instance of unfair treatment to the Commission on Human Rights or log a complaint through DSS.³²

31 NYC Human Resources Administration, "Reports, Legal Notices & Rules."

32 NYC Human Resources Administration, "Non-Discrimination Policy"; NYC Human Resources Administration, "Contact HRA."

2. GUARANTEE REASONABLE ACCOMMODATION AND TRANSLATION SERVICES FOR EVERYONE WHO USES HRA SERVICES.

The Americans with Disabilities Act (ADA) requires public offices like HRA to provide people with disabilities an equal opportunity to access services offered.³³ HRA should implement policies that better enforce nondiscrimination and **offer accommodation and translation services up front**, rather than expect voucher holders to seek these services out themselves.

HRA can utilize the following structures to improve accessibility:



Accommodation services offered upfront: At the start of a person's interaction with HRA, interpreter and accommodation services should be provided and honored. These services should be discussed at the beginning of the intake process, eliminating the extra step many clients with disabilities report taking simply to get fair treatment. HRA should send all cases a letter and an email with a list of resources, guidance on receiving fast-tracked appointments, and direct contact with an employee of the Disability Affairs department (name, phone number, email address) to support them in this process. These services should not be gatekept and given exclusively to certain clients.



Public notices: Posters in multiple languages (including Braille) should be displayed around HRA centers to inform people about their rights and how to report unfair treatment or failure to comply with reasonable accommodation or translation services. A QR code on the bottom of these posters can connect clients to an orientation video that informs them of their rights.

Additionally, focus group participants noted disparities between services offered depending on HRA center location. **Translation and accommodation services should be uniform** between HRA centers.



Bilingual employees and translation devices: Some HRA offices provide translation devices to applicants and visitors. When a client needs support from an HRA worker who does not speak their language, translation devices should be available and

33 Americans with Disabilities Act of 1990, As Amended.

provided. Additionally, HRA should hire bilingual staff members and compensate them for additional translation services outside their regular workload.



Plain language:³⁴ Study participants reported difficulty understanding language in voucher applications, reflecting an education barrier that poses challenges for both HRA workers and applicants. HRA should write educational material and application paperwork in clear, plain language that promotes accessibility.

3. UPGRADE HRA HARDWARE AND SOFTWARE TO STREAMLINE PROCESSING.

Outdated technology and slow and inefficient systems make the housing assistance process complicated for both city employees and voucher holders.



System upgrades: The city should invest in new hardware and software to streamline the application, approval, and administrative process for aid. This new process should enforce a higher level of transparency from HRA, which voucher holders deserve.



Application status tracking: Voucher holders should be able to log in and track the status of their application in the HRA system at any point in the process, similar to package tracking.



Update Access HRA: Revamping the Access HRA app with an easy-to-navigate user interface that utilizes plain language is essential.



Virtual appointments: To improve accessibility for voucher holders with disabilities and reduce in-person wait times, HRA should offer virtual appointments conducted over video. Voucher holders comfortable with technology can utilize this option to save valuable time waiting in-person at HRA offices.

34 Harvard University, "Use Plain Language."

4. RESTRUCTURE HRA FROM THE FIRST POINT OF CONTACT TO CASE MANAGEMENT.

Focus group participants reported experiencing long wait times, missing documents, constant turnover of case workers, and frustration with contacting HRA staff. They noted that they rarely speak to the same HRA worker twice as they move through the system. **HRA must restructure its processing and organizing systems to improve efficiency and case management.**



Consistent case worker follow-through: HRA should pair all applicants with a case worker who stays with them throughout their time receiving assistance from HRA. Voucher holders reported starting from scratch every time they met with HRA, as they interacted with a different case worker. In the event of disruption (e.g. assigned case worker resigns, retires, or is terminated), the case worker should provide ample notes about where the case is to ensure a smooth transition. Case workers should give voucher holders access to notes made on their case in the Access HRA app. Furthermore, voucher holders should have the name, phone number extension, and email address for the case worker assigned to them to improve accessibility, transparency, and efficiency.



Triage: Participants of this study reported long wait times, crowded waiting rooms, and unclear directions on which HRA department/staff member could help with their specific need. HRA should adopt a hospital-style triage system with structured floors and departments to provide specific help for voucher applications versus other benefits such as SNAP. This system would ensure that the check-in desk immediately directs applicants to the correct department and staff member to help them.

5. EXPAND STAFF SIZE, REQUIRE ADDITIONAL TRAINING, AND IMPROVE OVERALL WORKING CONDITIONS AT HRA.

The voucher administration process is time-consuming and frustrating for both voucher holders and HRA employees. **HRA needs to support current staff, expand department size, and regularly re-train staff to serve clients promptly and empathetically.**



Staff training: All new and existing HRA staff members should be trained with the knowledge and skills to support recipients at all stages of the public assistance process. Staff should undergo refresher courses and assessments on a regular basis. In addition to procedural and efficiency training, staff must participate in an anti-bias training and a “serving with empathy” workshop, targeted to reduce the feeling of judgment and stigmatization that low-income applicants have reported experiencing in HRA offices.



Improve working conditions: While our evidence regarding the experience of HRA staff remains anecdotal due to a lack of respondents, the testimony we received suggested that at least some HRA staff feel micromanaged and overburdened, and that there is perceived favoritism among staff regarding overtime policies. This should be further investigated. With proper training and accountability, staff could operate with more trust to carry out everyday tasks. HRA should hire more workers to increase capacity while reducing stress and high turnover rates. Finally, the city should pay all HRA staff a regularly updated living wage for NYC.³⁵

6. EXPLORE A DIRECT CASH ASSISTANCE PILOT PROGRAM.

To address voucher holders regularly missing out on apartments due to HRA delays and processing complications, the city should consider **piloting a program** where recipients receive direct cash transfers in lieu of vouchers.³⁶ In this program, recipients can apply to an apartment without waiting for confirmation from HRA and can directly pay the landlord each month with the confidence that the money will go to the right place on time.³⁷ Participants would be pre-screened to meet an established set of criteria. Additionally, at the program’s start, PAR committee members felt strongly that participants should be required to complete a **financial literacy program** to help recipients navigate budgeting and rental payment systems independently. The program structure should be **co-designed with voucher holders** and informed by the latest research on direct cash assistance.³⁸

35 As of 2025, the living wage for New York City according to MIT’s Living Wage Calculator is \$32/hour for a single adult. Source: MIT Living Wage Institute, “Living Wage Calculator.”

36 Calhoun et al., “The ‘Plus’ in Cash Plus.”

37 Bogle et al., *Guaranteed Income as a Mechanism for Promoting Housing Stability*.

38 Reina et al., “The Future of Rental Assistance.”

CONCLUSION

Access to stable housing is a public safety concern for New York City.

City officials should prioritize housing access to improve quality of life for impacted families. Going forward, HRA must operate on the ideals of **care and empathy**, with the understanding that the primary mission is to serve New Yorkers in need.³⁹ New York City legislators must invest funding and time to build an HRA that delivers on its goals with the **well-being of its clients⁴⁰ and workers in mind**, ultimately improving the experience and outcome for all.

Regardless of identity, everyone should receive the same treatment and opportunity from HRA.



39 NYC Human Resources Administration, "I Need Help."

40 Wefum, "Opinion."



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