

500,000 New Yorkers Owe Back Rent. What Happens When Evictions Resume?

The eviction moratorium is set to come to an end in New York City, setting off alarms about the fate of tenants who owe months of unpaid rent and could face homelessness.



By Matthew Haag

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After hitting the pause button during the pandemic, the eviction machinery in New York City, one of the world's most expensive housing markets, will likely soon start firing up again.

For roughly 16 months, the city's renters have been shielded from eviction under broad protections imposed by the federal government and New York State to keep people in their homes during the coronavirus outbreak.

But those safeguards are soon expected to come to an end, setting off alarms about the fate of struggling tenants who owe months of unpaid rent, cannot make their next payments and could face homelessness.

Nearly 500,000 households in New York City have rent arrears that collectively total more than \$2.2 billion, according to an analysis of census data by the National Equity Atlas, a research group associated with the University of Southern California.

At the same time, the financial challenges facing many tenants are squeezing smaller landlords who rely on rent to pay their own bills.

When do eviction protections expire in New York?

The federal moratorium, enacted by the Centers for Disease Control and Prevention, has been extended several times throughout the pandemic but is now scheduled to expire at the end of July. After an additional one-month extension in June, the agency said that the protections would likely lapse for good this month.

But tenants across New York State will have another month of protections under a state eviction moratorium, which expires at the end of August. New York State officials have not given any indication that the moratorium will be extended again, as it has been multiple times during the pandemic.

What assistance is available for tenants and landlords?

New York State has set aside \$2.7 billion in financial aid, largely from the federal government, that tenants can request through an application the state launched in June. If their applications are approved, up to a year's worth of unpaid rent will be covered, as well as a year's worth of unpaid utilities. Lower-income tenants can qualify for an additional three months of rental payments. The payments go directly to the landlord.

There are some restrictions. To qualify, households must earn less than 80 percent of the area median income, or under \$95,450 for a family of four in New York City. Landlords who accept the money cannot, in most cases, raise the rent or try to evict the tenant for at least a year.

Both landlords and tenants can start the application process, but property owners, who are required to provide additional information for the application, can choose not to participate. New York City officials are encouraging renters whose landlords opted out to complete the application anyway, saying that it could be used as a defense in housing court.

So far, more than 160,000 completed applications have been filed in New York State, with about three-quarters of them from renters and landlords in New York City, the state said. Yet, the flow of aid to renters has been among the slowest in the country, records show, hobbled by technical glitches and errors that have forced applicants to restart the lengthy process.

from the beginning.

By the end of June, New York was one of just two states that had not yet sent out financial assistance to renters. As of last week, state officials said, only a small amount had been disbursed — \$117,000 — in order to test the payment system. But on Monday, another \$700,000 in aid was distributed, the state said, and additional payments will be made daily.

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Governor Andrew M. Cuomo announced on Monday that the state would be rolling out a revamped application process to streamline and speed up the process. The state said it would take until the end of August to disburse the funds from the approved applications.

How many eviction cases are pending in housing court?

More than 62,000 eviction cases have been filed in New York City Housing Court since the start of the pandemic, according to the Eviction Lab at Princeton University. The number of cases in New York City represent 20 percent of all eviction cases filed in the 29 cities tracked by the Eviction Lab, a group that includes other large cities like Austin, Houston and Phoenix.

While the courts have allowed cases to be filed during the pandemic, nearly all of them are on pause without scheduled hearings until after the eviction moratorium ends. Lucian Chalfen, a spokesman for the state's Office of Court Administration, said housing courts were preparing for the possibility of reopening in September, after the state moratorium lapses, and resuming in-person trials later that month.

It is too early to estimate how many cases will be on the docket when court reopens. Between 400 to 800 new housing cases are filed in New York City every week, the Eviction Lab said, but the cases in which landlords collect federal rental assistance will not move forward in court.

Which New York City neighborhoods have the most eviction cases?

The same areas in the Bronx that had high rates of eviction cases before the pandemic — notably the neighborhoods of Belmont, Fordham, High Bridge and Longwood — remained at the top during the past 16 months. In fact, eight of the Top 10 ZIP codes with the highest rates of eviction cases filed during the pandemic are in the Bronx.

For example, more than 7 percent of the households in the ZIP Code 10468, which encompasses parts of Fordham and Kingsbridge, have had an eviction case filed against them during the pandemic, according to an analysis for the The New York Times by Lucy Block at the Association for Neighborhood & Housing Development, a coalition of housing nonprofits in New York City.

Working-class neighborhoods in the Bronx have been among the hardest hit in the pandemic, as they are home to many residents whose jobs in the service and hospitality industries were some of the first to be eliminated and have been slower to come back.

The overwhelming majority of residents are people of color, underscoring the concerns of housing rights advocates that the city's Black and Latino residents, who bore the brunt of the pandemic's health crisis, are now facing a second crisis: the fear of losing their homes.

"They were ones that were experiencing and struggling with things before the pandemic," said Matthew Tropp, the director of housing at the Legal Aid Society's office in the Bronx. "The pandemic has made things fundamentally worse."

How much do renters owe in back rent?

Renters who have been sued in housing court owe an average of \$8,150 in unpaid rent, according to the Association for Neighborhood and Housing Development. But the actual amount is likely much higher because most court cases are not updated to reflect missed payments in the months after the lawsuit was filed.

Khalifa Thiam, who lives in a one-bedroom apartment in the Fordham area of the Bronx, was sued in housing court in December. His landlord said he owed \$5,890.06 for not paying his full monthly rent of \$990.60 from May to December of last year, according to court records.

But Mr. Thiam, 45, who lost his job at a men's wear shop on Fordham Road in March 2020, has not found a new job and is still unable to afford rent. For several months late last year, after an extra federal unemployment payment of \$600 per week expired, Mr. Thiam said he was living on \$119 a week after making child support payments.

Before the pandemic, his two children, a son and a daughter who live in Toronto with their mother, would spend the summer with him in New York City. But he has not seen them since summer 2019 because of travel restrictions imposed between the United States and Canada.

"It's very depressing," Mr. Thiam said. "I want to get back to work."

Mihir Zaveri contributed reporting.

Matthew Haag covers the intersection of real estate and politics in the New York region. He previously was a general assignment and breaking news reporter at The Times and worked as an education reporter at The Dallas Morning News. @matthewhaag