The High Cost of Bad Landlords
Impacts of irresponsible building ownership in New York City
Acknowledgments

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New York has over two million rental units. Most landlords who own and maintain these units are responsible owners who follow the law and provide adequate housing in return for rent. Eighty-four percent of apartment buildings had fewer than five housing violations in 2017, meaning most tenants in New York can expect healthy, safe accommodations. But there are a minority of landlords who follow a different model -- cutting corners on maintenance, knowing that tenants do not have other options, or harassing rent stabilized tenants into leaving their apartments and making way for more profitable renters. These types of actions have lasting impacts on the residents of these units, but our research finds they also have large impacts on the City's economy as a whole.

Bad landlords are not evenly distributed. Our research finds that people living in buildings owned by landlords with high levels of evictions and violations are disproportionately concentrated in the Bronx, as well as in a few specific neighborhoods in the other boroughs. Bad landlords also tend to have an outsized impact on people who are economically vulnerable, with 29% of people living in units owned by these landlords living below the poverty line, compared with 19% of New Yorkers overall.

The high cost of renting an apartment in New York City may be forcing the most economically vulnerable to make a terrible compromise. Despite slight drops in rent in recent years, the median monthly rent advertised was $2,800 in 2016. With the median household income in the City just $58,856, over one-third of all renting households in the City pay more than half their income in rent. And it has been getting even worse in recent years. The typical rent paid by current tenants increased by 91% from 2000 to 2016, while consumer prices rose by only 40%.

Many renters live in older buildings, (67% of the City’s housing units were constructed before 1960) which combined with lax maintenance, can lead to unhealthy, substandard housing conditions. But for some, choosing a better maintained apartment might not be an option. As rents have risen, so has homelessness, which was nearly tripled over the last 20 years. The economically vulnerable are often forced to choose between dealing with a bad landlord or having no housing at all.

Residents displaced by bad landlords may lose access to educational and employment opportunities, as well as, to their social network. Remaining residents find themselves having to make difficult decisions, such as whether to pay the rent late or forgo a health treatment. In addition, they may have little leverage in taking actions on poor housing conditions such as mold or lead. Neglected, substandard housing can also have a negative impacts on city, state and federal budgets. Lack of affordable, high-quality housing can impact health, driving up costs such as Medicaid and Medicare.

Beyond the impact on individuals and families, there is a social cost imposed by bad landlords that all of us bear. We estimate that the actions of bad landlords cost the City at minimum $300,000,000 annually -- or nearly $100 in taxes per year for each household in New York. This in addition to the costs borne by the tenants of these building.

This report seeks to describe in detail the challenges these bad types of landlords create, who is impacted and how, and what the cost of their action ultimately is for all.

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Introduction

How Did We Define Bad Landlords?

We defined bad landlords as those whose buildings exhibit high levels of evictions and housing code violations that indicate a repeated pattern of harassment and neglect. Buildings managed by bad landlords were defined as those that between 2013 and mid-2015 where:

- The ratio of eviction cases divided by total residential units was 0.3 or greater, or double the rate of an average building;
- There were least two eviction filings in NYC’s housing court; and
- They were issued at least 10 housing code violations.

1 The purpose of this requirement is to eliminate 2- and 3-family homes which had one eviction action from the “bad landlords” cohort.

2 Buildings with 4 units or more had 5.6 violations per building on average as a whole, but this is greatly skewed by the high number of violations in relatively few buildings. On average, a building run by a bad landlord had 63 violations per buildings.
Key Findings

Bad landlords are in the minority but have an outsized impact. Of the 763,276 buildings with residential units in NYC, less than 2% are managed by bad landlords.

- We found that 48% of evictions happen in buildings that experience a pattern of both multiple eviction actions and numerous building code violations which are indicative of landlord neglect and harassment.
- In 2017 there were approximately 232,000 eviction proceedings resulting in 21,000 residential evictions. About half of these — 111,000 eviction proceedings and 10,000 evictions — were in buildings owned by bad landlords.
- Residents of the Bronx are more than twice as likely as NYC residents as a whole to live in a building with a bad landlord.
- Nearly one-in-three people living in homes owned by a bad landlord live below the poverty line and one-in-four are children.

- One in five families living in a building owned by a bad landlord face at least one eviction case a year, a rate that’s three times higher than amongst families with similar poverty rates but whose landlords are more responsible.
- A family living in a home owned by a bad landlord which faces an eviction proceeding will lose an average of half a week’s wages just due to time spent in housing court.
- The minimum cost to the public from bad landlord behavior is at least $300,000,000 annually — or nearly $100 in taxes per year for each household in New York, in addition to the costs borne by the tenants of these buildings.

These findings demonstrate that a significant portion of housing problems are caused by a limited number of specific bad actors and quantifies the enormous cost that these few owners impose on New Yorkers. The City’s recent investment in legal aid for tenants should help to counter this behavior, but the concentration of irresponsible landlords in specific areas suggests an additional focus on place-based and landlord based enforcement. It also demonstrates the need for better data on evictions, landlords and housing conditions.
The High Cost of Bad Landlords

What is The Challenge?

Every year in New York City there are:

- Over 200,000 eviction cases\(^1\) and over 20,000 evictions\(^2\);
- Approximately 500,000 housing code violations issued; and
- Approximately 12,000 housing litigations filed by HPD or by tenants in housing court.

From 2013 to mid-2015 data, 48% of eviction cases filed were for housing units in buildings with repeated patterns of both evictions and violations. This means harassment and neglect by bad landlords likely contributed to about 100,000 eviction cases and 10,000 evictions each year.

One-fifth of families living in a building with a bad landlord face at least one eviction case a year.

Buildings which show these patterns of tenant abuse are a small fraction of the buildings in New York City. Of the 763,276 buildings with residential units in NYC, only 1.4% are managed by bad landlords. However, the buildings owned by bad landlords are, on average, far larger than other residential buildings, with an average of 36 units per building as opposed to 4.2 units per building for residential buildings overall. Because these buildings are so much larger, it leads to a relatively small number of owners having an oversize impact on the NYC housing market, with nearly one-in-five rental units managed by a bad landlord.

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2. 21,000 evictions in 2017 from https://www.nytimes.com/interactive/2018/05/20/nyregion/nyc-affordable-housing.html
Nearly half of evictions cases filed annually are for housing units in buildings with repeated patterns of both evictions and violations.
A Tale of Two Landlords

The hypothetical situations below contrast typical challenges and outcomes that families experience in buildings owned by responsible and irresponsible landlords.

Family A lives in a building managed by a responsible landlord.

Family B lives in a building next door owned by an irresponsible landlord.

Both families are headed by a single working parent who has a full time job, but which pays a modest $20/hour without any benefits*. Both have similar rent-stabilized apartments in older buildings in the same neighborhood with similar rents, but the two families’ experiences are completely different. These differences add up to considerable time, money, and health impacts.

*As explained in section 3, this is a typical profile of a household living with a bad landlord.

Both families have an unexpected expense and have to pay the rent a week late.

FAMILY A is issued a $30 late fee with their next bill.

FAMILY B is issued an eviction order falsely stating they haven’t paid rent for the last month, and has to fight it in court. The head of the household has to appear at the courthouse, losing a day’s wages to the initial hearing, and an additional day’s wages for the actual case, or $320 total. The landlord also issues them a bill for $95.00 to cover the cost of the process server, and another for $45.00 to cover the cost of the court filing fee with their next bill. While the family suspects this is improper they’re worried about having to repeat the court ordeal and missing more work, so they pay it. The bank also issues them a $5.00 fee to provide the cancelled check showing proof of rent payment. In total, these fees and lost wages cost them $465.00.

The building has a roach infestation.

THE LANDLORD OF FAMILY A sends an exterminator to treat the problem within a day, although the family does buy $10 worth of roach traps themselves in case they come back.

THE LANDLORD OF FAMILY B doesn’t treat the roaches. The infestation triggers a parent’s allergies and requires $15 in over-the-counter allergy medication. The family also has to eventually throw away $20 worth of groceries because of the infestation & buy $15 worth of roach traps and other pest treatments themselves each month for the year just to keep the infestation at bay, for a total of $215 in added expenses.

Building A isn’t perfect. Fixtures and appliances are basic. There are sometimes problems with the heat or elevator. The landlord certainly isn’t known to give breaks or leeway on rent. But the landlord takes their responsibilities seriously, makes a good faith effort to provide safe and decent conditions for rent-paying tenants, and follows the law.

In Building B, however, the landlord employs a different model. Rent stabilized tenants are repeatedly harassed through unjust eviction actions. Basic maintenance is neglected and apartment repairs are not made unless it’s a new tenant paying a high market rent. When the heat or elevator gives out, it’s for weeks at a time with the City often having to come fix the problems.
The heat stops working in early January.

**THE LANDLORD OF FAMILY A** fixes the heat within two days, although the parent does send the children to sleep at a relative’s house the second night, costing them a $18 cab ride.

**THE LANDLORD OF FAMILY B** decides not to spend the money to fix the heat. The family ends up buying two cheap 1500-watt space heaters and runs them when home. This lasts for about two months, until the City sends an emergency repair team to replace the boiler. The space heaters cost $109 total with tax, and their use adds another $141 to their electric bill for a total of $250. One of the children also gets the flu, causing the parent to spend three of their five available sick days to stay home with them.

*Mold develops on the bathroom ceiling.*

**THE LANDLORD OF FAMILY A** cleans up the mold the next week, although one of the children does have a mild asthma attack & the parent stays home with them that day.

**THE LANDLORD OF FAMILY B** ignores it, causing one of the children to have two severe attacks and miss three days of school on two occasions. The first time, the parent stays home using up the last three days of sick time. The second time though the parent has to hire a neighbor to babysit for $50, the other two days they take a $12 cab ride back and forth to a grandparent’s house. Each doctor visit also costs $10 in co-payments. Without money for professional mold remediation, Family B hires a neighborhood handyman for $100 to try and get rid of it. This helps but doesn’t completely rid the apartment of the mold. All in all this costs them $218.

FAMILY A

- **Paid the rent a week late**
- **Heat stopped working**
- **Mold**
- **Roaches!**
- **Total**

FAMILY B

- **Had to go to court!**
- **Space heaters + electric bills**
- **Doctor + repairs + babysitter**
- **They’re still everywhere!!!**
- **Total**

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Based on ConEdison time-of-use winter rates for 8 weeks, 62 hours peak & 40 hours off-peak per week.
Who is Affected By Bad Landlords?

Bad landlords do not impact all New Yorkers equally. The one million people impacted by them live in specific parts of the city. 43% people affected by bad landlords live in the Bronx, and amount to nearly a third of the borough’s population. 26% live in Brooklyn, 16% live in Manhattan, 13% live in Queens and 1% live in Staten Island.

Bad landlords do disproportionately impact people who are economically vulnerable: 29% of people who live in homes managed by bad landlords live below the poverty line, compared to 19% for New Yorkers overall. The median income of these households is $40,000 per year, which is 30% lower than New Yorkers overall. 60% are Medicaid or Medicare recipients compared to 29% of New Yorkers overall.

Bad landlords are also more likely to impact children, people of color and people with disabilities: 88% are people of color compared to 67.7% living in New York overall; and 24.4% are children compared to 21.2% for New York overall. 12.4% are people with disabilities compared to 10.5% of New Yorkers overall.

Who lives in homes impacted by bad landlords?

▶ 1 million people
▶ 890,000 people of color
▶ 600,000 recipients of Medicare and Medicaid
▶ 280,000 people living below the poverty line
▶ 250,000 children
▶ 124,000 people with disabilities
▶ 110,000 seniors

Communities with high concentrations of eviction cases and housing violations

Impacted homes

- 0%
- 0.01% - 25%
- 25.01% - 50%
- 50.01% - 75%
- 75.01% - 100%
- Non-residential

Bronx residents are twice as likely to live in a building with a bad landlord.
People living in homes managed by bad landlords face more problems. One-fifth of families living in a building managed by a bad landlord face at least one eviction case a year, that’s three times higher than amongst families with similar poverty rates but whose landlords are more responsible. They were also five times more likely to have documented lead and mold problems, four times more likely to have documented problems with pests and two and a half times more likely to have documented heat and hot water problems than families with similar poverty levels but better landlords.

Living under such housing conditions can have many impacts on people’s health, something that can be particularly harmful for people already dealing with the stresses of poverty or to vulnerable populations such as children, seniors and people with disabilities. Pest infestations, for example, can trigger allergies; and lack of heat can lead to hypothermia. The stress from dealing with these challenges alone can lead to health problems. Building on comprehensive studies estimating the health and economic impacts of lead and mold exposure, we very conservatively estimate that:

- 339 children under 5 were exposed to lead due to bad landlords, leading to health problems such as brain damage and costing $680,000 dollars in medical and special education costs.
- 413 people with Allergic Rhinitis, 284 people with Asthma due to mold exposure, leading to $2.6 million dollars in total economic costs.

The approximately 70,000 families that face an eviction case every year due to a bad landlord find themselves also facing the various costs related to the legal system. They face losing wages due to time spent in court or having to provide for childcare; they may also need to pay for transportation to and from the court. In fact, many families are forced to bring their children to housing court. Another risk is being added to the tenant blacklist, which can make it very difficult to rent another apartment in New York City. We calculated that a family that faces an eviction will lose at a minimum of half a week worth of one earner’s wages just in time spent in court.

Using conservative costs, the minimum cost to taxpayers from bad landlords is $307.1 million annually, or nearly $100 per New York City household annually.

<table>
<thead>
<tr>
<th>Cost to taxpayers from bad landlords</th>
<th>Legal proceedings</th>
<th>Homelessness</th>
<th>City and State Housing Preservation &amp; Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal aid to tenants</td>
<td>NYC Housing Court Program</td>
<td>Emergency Shelter for the Homeless</td>
<td>HPD’s Emergency Repair Program</td>
</tr>
<tr>
<td>$87 million</td>
<td>$13.8 million</td>
<td>$125 million</td>
<td>$34 million</td>
</tr>
<tr>
<td>Homelessness</td>
<td>Unsheltered Homeless</td>
<td>Cost of issuing housing violations</td>
<td>Cost of issuing housing violations</td>
</tr>
<tr>
<td>$6.9 million</td>
<td>$6.9 million</td>
<td>$11.4 million*</td>
<td>$4.4 million</td>
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<tr>
<td>Supportive Housing</td>
<td></td>
<td>The Preservation Anti-Abandonment program</td>
<td>Certificate of No Harassment Pilot Program</td>
</tr>
<tr>
<td>$18.8 million</td>
<td></td>
<td>$4.4 million</td>
<td>$1 million</td>
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<tr>
<td>City and State Housing Preservation &amp; Development</td>
<td>Tenant Protection Unit, Division of Housing and Community Renewal, New York State</td>
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</tr>
<tr>
<td>$1.8 million</td>
<td></td>
<td>$34 million</td>
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<tr>
<td>Total</td>
<td></td>
<td>$307.1 million</td>
<td>$307.1 million</td>
</tr>
</tbody>
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*This does not include the cost from any unpaid fines, as the revenue from these fines would also not be collectable if the landlords were good actors and the fines not issued.

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3 Total evictions cases in impacted units divided by number of units, adjusted for number of evictions cases in 2017.
4 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1447157/
5 http://www.mdpi.com/1660-4601/15/4/632
6 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2082962/
7 https://www.cdc.gov/niosh/topics/lead/health.html
8 Estimate from conversation with Edward Josephson, Director of Litigation and Housing, Legal Services NYC, August 10, 2018.
Methodology

This report analyzes several fine-grained datasets in order to identify and quantify the impacts bad landlord behavior has on New York City and its residents. Throughout the report, we take a conservative approach, and the impacts we quantify should be seen as the floor for such costs -- actual costs are likely to be significantly higher but we lack the data to actually estimate them.

**How We Identified Bad Landlords**

Generally speaking, our approach was to identify recurring patterns in buildings in order to quantify bad landlord behavior. We did not seek to quantify the number of bad landlords, because analyzing the multiplicity of holding companies and the complexities of corporate structures to make such a determination was beyond the scope of this analysis. For simplicity’s sake, we treated buildings and BBLs (Borough, Tax Block & Lot) as interchangeable. We used several data sources: HPD’s violations database on NYC’s Open Data portal, the 2018 v.1 version of Pluto (filtered for buildings with residential units only), and a list of all evictions cases filed at NYC’s Housing Court between January 2013 and June 2015. As we wanted to identify building-wide trends, we geocoded the evictions list to get a BBL, and achieved a success rate of 94%.

Filing frivolous eviction cases often serve as a way for landlords to harass rent-regulated tenants and force them to leave their apartments.\(^{11}\) We assumed that buildings with high eviction rates and poor housing conditions indicated this behavior, and found a pattern that pointed to a small number of landlords being responsible for a disproportionate share of evictions and violations. We identified bad landlords as those that between 2013 and mid 2015 met all the following conditions: (1) had at least two evictions filings in NYC’s housing court; and (2) the ratio of eviction cases divided by total residential units was 0.3 or greater; and (3) they were issued at least 10 housing code violations by the NYC Department of Housing Preservation and Development. We found that 48.4% of evictions during that time period happened in buildings that met the above conditions.

We looked at other permutations as well and saw the same pattern of relatively concentrated evictions: 41.6% of evictions happened in buildings that had met all of the conditions above and had one or more litigations filed by a tenant or HPD between 2013 and 2018. 57% of evictions happened in buildings where there was one or more eviction (2013-2015) and one or more litigation (2013-2018). 68% of evictions took place in buildings where there were five or more evictions (2013-2015) and five or more violations (2013-2018) per building.

While buildings with bad landlords had on average 0.76 evictions per building unit and 63 violations per building, the average residential or mixed use building had 0.16 evictions per housing unit and 0.84 violations per building during that period. We also found a similar pattern with housing litigations brought by HPD or tenants naming HPD. Also, because New York City has increased enforcement since 2015, the average annual number of violations issued in 2013 and 2015 was 388,492 while the average annual number of violations in the years 2015-2017 was 540,311. Meanwhile, the annual number of evictions cases has remained the same. This means that had we been able to use more current evictions data than 2013-2015 we likely would have identified a larger number of buildings with bad landlords.

Once we identified the number of buildings owned by bad landlords, we multiplied them by the number of residential housing units to get the total number of housing units with bad landlords: 385,697.

**How We Estimated The Impact On People**

To get a demographic profile of the people most impacted by bad landlords, we divided the number of housing units impacted by bad landlords by the total number of housing units. We then used a crosswalk to census tracts provided by Pluto to calculate a demographic profile, prorating both for share of units impacted and population size.

We defined lead problems as housing units where HPD initiated a lead-related housing action in recent years. This is a conservative estimation and likely does not capture nearly the full universe of lead-related health impacts. To calculate lead exposure, we derived share of children exposed to lead by dividing total number of children under the age of six with high blood lead levels by total number of children under age six — a conservative estimate as it is unlikely that none of non-tested children were exposed to lead. We then applied this ratio to the number of children under age six in impacted housing units — another conservative assumption as lead exposure is generally higher in low income communities and communities of color. Assuming that 50% of lead exposure was due to unhealthy homes\(^{12}\) a low ratio, a total of 339 children under age six were exposed to lead due to bad landlords. Between 2013 and 2018

\(^{11}\) https://www.nytimes.com/interactive/2018/05/20/nyregion/nyc-affordable-housing.html

the Department of Housing Preservation and Development issued 673 housing court actions, a similar scale to what we identified. We assumed that 20% of those required special education at excess costs of $9,369 annually, and all required medical costs at $663 annually for a total of $860,000.

Mold Exposure. We estimated the number of people exposed to mold by averaging annual number of mold related violations (identified via text search) from 2013 to 2017 and multiplying by average size of household in NYC to get total number of people exposed. Again, this is a conservative estimation and likely does not capture nearly the full universe of mold-related health impacts. We then calculated the odds ratio of developing Asthma, Allergic Rhinitis, and Acute Bronchitis with or without exposure to mold from Mudarri, 2016 to estimate number of cases due to mold exposure at home which resulted in 413 people with Allergic Rhinitis and 284 people with Asthma. We used annual costs for patients also from Mudarri, 2016 to estimate total costs. For updated Asthma costs estimate, we used data from a 2018 study. Total economic costs were estimated to be $2.6 million. Note that this likely vastly underestimates actual exposure to mold in NYC, including due to bad landlords, as we use violations issued as proof of mold, which would suggest that only 0.4% of New Yorkers are exposed to mold. We identified pest and heat and hot water problems through a textual search of HPD’s violations database.

Residents facing eviction actions also have to miss out on work because of dealing with evictions cases. A typical resident facing an eviction action will often spend at least two days in court, and possibly more depending on the details of the case.

How Much Does It Cost New Yorkers?

All costs are annual, using the most current data available.

Legal aid to tenants. Total funding for legal aid to tenants in FY 2017 was $181,300,000. We assumed that 48% of cases requiring legal aid were due to poor landlord behavior. Total costs came up to $87 million annually.

New York City Housing Court Program. The latest NYC Housing Court personnel budget request is $32 million dollars. We assumed that 90% of the housing court’s time was spent on residential evictions and that 48% of these evictions were due to poor landlord behavior. Total costs came up to $13.8 million.

Emergency Shelter for the Homeless. There were approximately 58,958 people living in homeless shelters in July 2018. 18% of current shelter residents reported losing their homes due to evictions, and we assumed that 48% of that number was due to poor landlord behavior — 5,094 people or 8.6% in total. We then divided the Department of Homeless Services’ contract budget by the total number of homeless and multiplied it by 8.6%. Total costs came up to $125 million. The likely amount of homelessness caused by bad landlords is likely greater than 18% for two reasons: first, many people make an intermediate stop at a friend’s or relative’s house after an eviction but before entering the shelter system, and second, many people may leave an apartment due to landlord harassment or unlivable conditions but before a formal judgement of eviction is ordered.

Unsheltered Homeless. There are 3,675 unsheltered homeless in NYC in 2018, but most experts consider this to be an underestimate. 12% are estimated to be due to evictions, 48% were due to poor landlord behavior. The cost per person for unsheltered persons is typically $31,000. Total costs came up to $6.9 million.

Supportive Housing. There are 32,000 supportive housing units in New York City currently. Forty percent are occupied by people entering from the shelter system. We again assumed a conservative estimate of 18% of these people were homeless because of evictions, with 48% of which were because of bad landlord behavior. We estimate the public cost yearly operational subsidy cost at $17,000 from an interim assessment of NY/NY III agreement. Total costs came up to $19 million.

HPD’s Emergency Repair Program. From the Department of Housing Preservation and Development preliminary 2019 budget. This program is only used as a last resort for delinquent landlords. While a tax lien is imposed, costs are not typically recovered. Total costs came up to $34 million.

Housing violations costs. We assumed that each unique address and date record in the violations file reflected an inspection. We then divided the total budget for inspectors by the number of total inspections to get cost per inspection. The total budget for inspectors and number of total inspections conducted by the Department of Housing Preservation and Development preliminary 2019 budget. Costs came up to $11.4 million.

13 http://www.nea.org/home/19029.htm
15 https://www.hindawi.com/journals/jeph/2016/2386596/
17 Estimate from conversation with Edward Josephson, Director of Litigation and Housing, Legal Services NYC, August 10, 2018.
20 Estimate from conversation with Edward Josephson, Director of Litigation and Housing, Legal Services NYC, August 10, 2018.
22 https://data.cityofnewyork.us/Social-Services/DHS-Daily-Report/k46s-sa2m
24 Note: the estimate we used was for Florida, but the NY/NY III Interim Report suggested much higher costs for different population categories.
27 https://shnny.org/learn-more/what-is-supportive-housing/history-of-supportive-housing
The Preservation Anti-Abandonment program. From the Department of Housing Preservation and Development preliminary 2019 budget[^33]. Total costs came up to $4.4 million.

Certificate of No Harassment Pilot Program. From the Department of Housing Preservation and Development preliminary 2019 budget[^34]. Total costs came up to $1 million.

Tenant Protection Unit, Division of Housing and Community Renewal, New York State. From proposed 2012-2013 Housing and Community Renewal proposed budget[^35]. Total costs came up to $1.8 million.

Limitations

There were various limitations to our study. First, the evictions data we had was from 2013 to mid-2015 and may not fully reflect current trends (although the total number of evictions cases in recent years is very similar). Secondly, we had a geocode success rate of 94% for evictions, which means that not all evictions were included. Since we do not have access to comprehensive information on building conditions, we had to rely on violations data which is inherently biased towards residents who file a complaint and the ability of inspectors to access any given home. One example of the gap is that although we only have about 13,000 mold violations issued a year in New York City, some estimates suggest that nearly one in three homes in the U.S. have a mold problem. Taken together, the limitations likely underestimated the cost that bad landlords impose on New Yorkers.

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