2025 Annual Report



CENTER for NYC NEIGHBORHOODS

Message from CEO/Executive Director

2025 reminded us how quickly the affordable homeownership landscape can change — and why strong partnerships must be in place before challenges arise. From shifting federal priorities and New York City's first tax lien sale since December 2021 to growing stormwater flooding risk and persistent gaps in homeowner support, one thing became clear: no single organization, program or sector can meet these challenges alone.

In the face of such challenges, the Center and its partners celebrated the citywide expansion of the Homeowner Help Desk—a collaboration that can address complex barriers to affordable homeownership and provide a visible and trusted "front door" for New York City homeowners. Built with HPD, community-based partners and local leaders, the Help Desk is designed to make help easier for homeowners to find, understand and access.

When the tax lien sale returned at the beginning of the year, our network of partners responded quickly. Working with City agencies and community-based organizations, we provided outreach, counseling and legal assistance that helped remove more than 20,000 properties from the sale. We also continued to advocate for reforms that better protect homeowners and the equity they have built.

We also expanded estate-planning services to help New Yorkers plan ahead and protect the wealth they hope to pass on to the next generation. Through climate-resilience programs and financing, we are helping homeowners prepare their homes for a changing environment. Our proposal for a "blue sky" mortgage assistance program builds on our experience deploying over $100 million in home-saving loans and aims to help New Yorkers save their homes before the next disaster. And through Interboro Community Land Trust, we are advancing models that create homeownership opportunities while keeping homes affordable for the next generation.

These efforts are connected by a common goal: understanding what makes homeownership difficult in New York and building practical solutions with partners that work. 2025 brought real challenges, and while our work together has been forged through crises, we carry forward each lesson learned, for every home saved, to address future disasters large and small.

I am deeply grateful to our Board, staff, partners, funders and public-sector leaders for continuing to stand with New York's homeowners. As we look ahead, we do so clear-eyed about challenges and change, confident in what we have learned, and relentlessly optimistic about what strong partnerships can achieve to keep homeownership possible in New York.



Christie Peale
CEO/Executive Director

Summary

2025 Impact

772,804

People reached

24,910

New Yorkers learned about their flood risk

11,700

Engagements via our Homeowner Hub

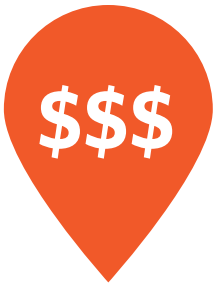
$7,442,023

In zero interest loans to 126 people

From 2008 to the Present

4,456,093

Homeowners across New York reached



$622.6M

Total savings for homeowners



37,910

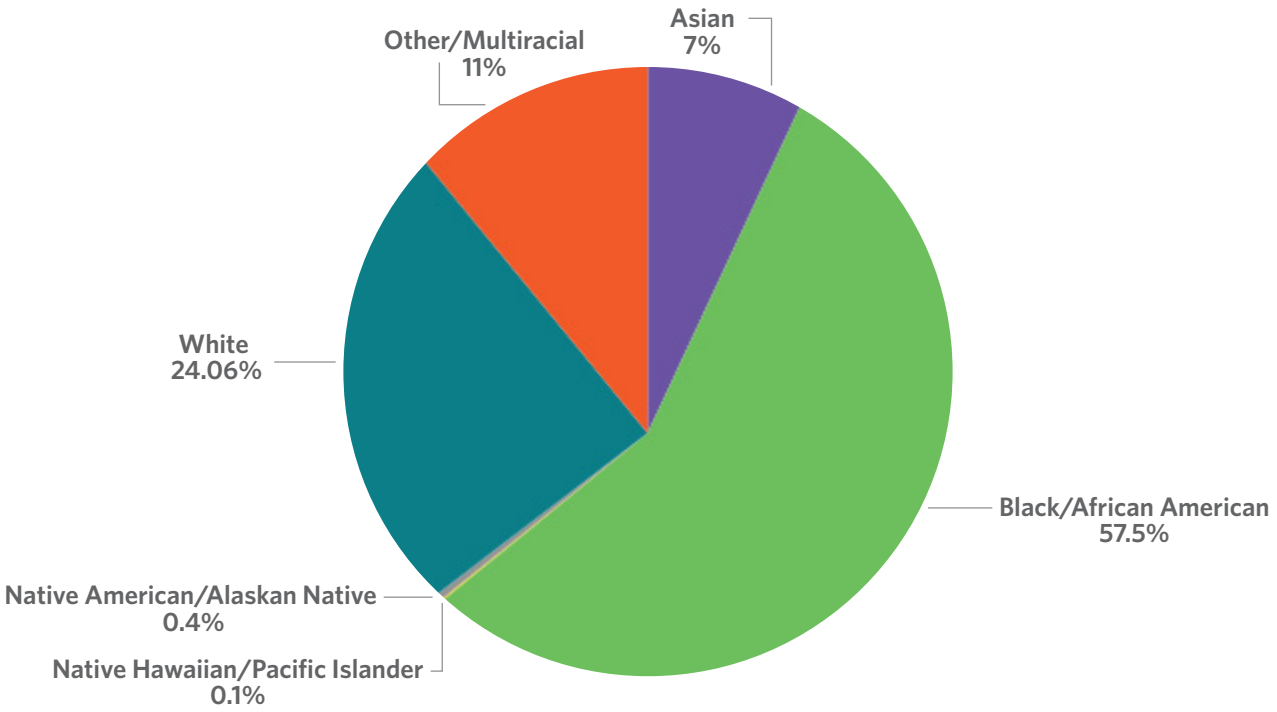
Homes saved



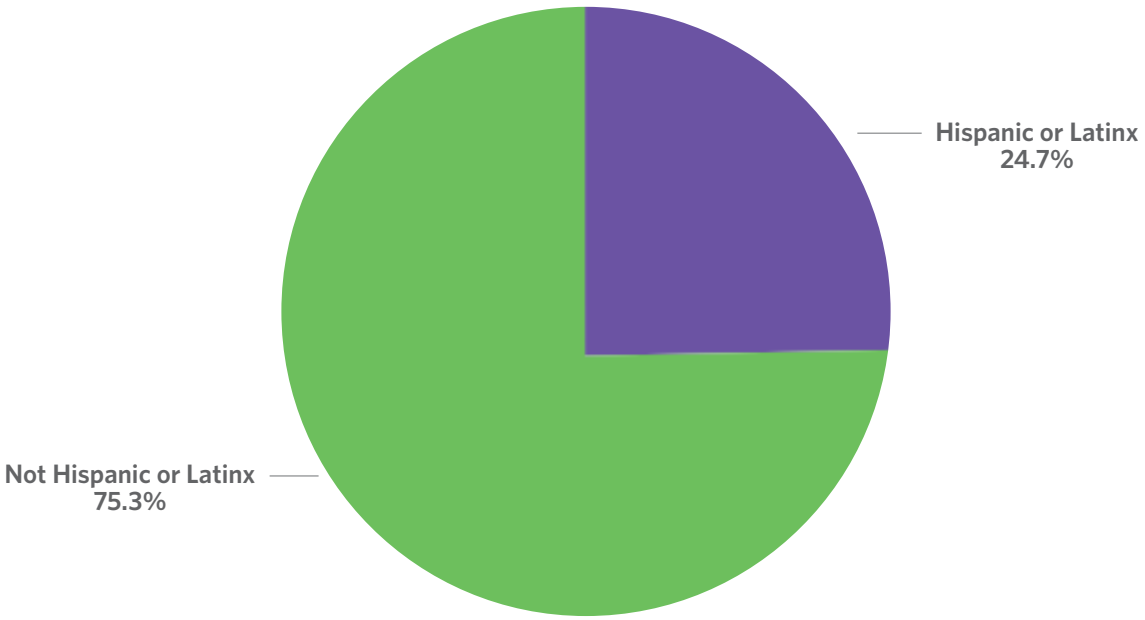
$31.7B+

Property value preserved

Homeowners Served by Race



Homeowners Served by Ethnicity



2025 Stats

$59,508

Average household income of families served

4,566

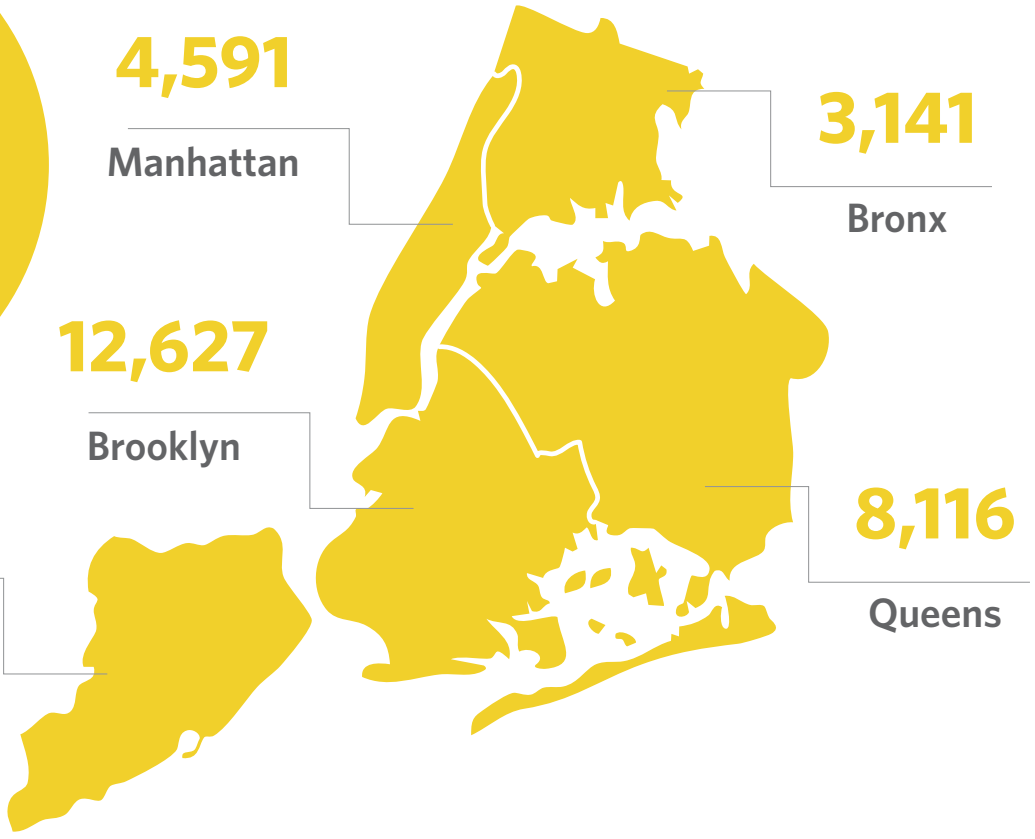
Connections made to high-quality free services

19

Number of languages made accessible to homeowners through the Homeowner Hub

31,575

Homeowners served across all five boroughs





Top 10 Counties Served in New York

Kings	11,493
Queens	7,184
New York	4,149
Bronx	2,839
Richmond	2,801
Nassau	464
Suffolk	297
Erie	217
Monroe	167
Westchester	88

34,264

People Served

Impact Stories

Homeowner Help Desk: Launching a Citywide Resource

Owning a home in New York can quickly become complicated. A death in the family, a job loss, a medical emergency, a big repair or an unexpected tax bill can suddenly put a previously affordable home at risk. Homeowners face a maze of agencies, programs and complicated eligibility requirements. The Homeowner Help Desk gives homeowners a trusted place to start.

The Homeowner Help Desk was created in partnership with elected officials, community-based organizations and trusted experts as a neighborhood resource for homeowners to get answers to common questions and access specialized help. In November 2025, the Center and the New York City Department of Housing Preservation and Development announced the citywide expansion of the Homeowner Help Desk to connect homeowners across all five boroughs with counseling, legal assistance, financial resources and programs.

The expanded Homeowner Help Desk builds on what the Center and its partners learned working at the neighborhood level: homeowners seek help from people and places they already trust. Community organizations know the neighborhoods, the languages spoken there and specific problems homeowners face. Government brings resources and access to public programs. Elected officials use their offices and community ties to share information and directly help the people they serve. The Center brings these partners together so homeowners don't have to navigate complicated systems alone.



When Sandra first connected with the Homeowner Help Desk, she was looking for help making her longtime Queens home safer and more comfortable. A single mother of three, she met Help Desk staff at a neighborhood housing resource event and was connected with home repair and weatherization programs. The assistance addressed immediate needs, but it also gave Sandra something just as important: a trusted place to turn when another challenge arose.

More than a year later, Sandra was diagnosed with cancer. As illness created financial stress and made it harder to keep up with her mortgage, she knew exactly where to turn. The Help Desk connected her with HUD-certified housing counselors to help her understand her options and remain in her home. Because Sandra knew about the Help Desk, she could focus on her health and family instead of starting from scratch.

For Sandra, the Homeowner Help Desk meant knowing where to turn when life changed. For thousands of New Yorkers, the Homeowner Help Desk is building those same connections in neighborhoods all across the city—one trusted relationship at a time.



Protecting Homeowners, Partnering for Systems Change

After a three-year pause, New York City's tax lien sale returned in 2025. The New York City Council paused the sale of tax liens in 2022 to address systemic inequities and as many homeowners struggled with pandemic-related financial strain, aging homes, repair needs and other challenges that made it harder to pay property taxes and other municipal charges. For many homeowners on the lien sale list—especially older homeowners, homeowners of color and those already facing financial or health challenges — the sale threatened the homes and equity they had spent years building. The public nature of the list of owners on the lien sale heightened the urgency by increasing the exposure of financially distressed owners to scammers and other predatory actors.

The Center and its partners responded on two fronts: helping homeowners through the immediate crisis and pushing for a fairer system. Working with City agencies and community-based partners, the Center coordinated outreach, housing counseling and legal assistance that helped remove 20,163 properties from the 2025 tax lien sale list. At the same time, the Center worked through the Coalition for Affordable Homes to reform a system that increased homeowners' risk of displacement. Building on a decade of collective advocacy, the Coalition used research, testimony, organizing, and the experiences of homeowners, housing counselors and legal services providers to expose inequities in the lien sale process and advocate for stronger homeowner protections.

Ms. Beaumont's Story

For Ms. Beaumont, help came in the mail. When a tax lien sale notice arrived, putting at risk the Queens home she had worked for years to keep, she called the Homeowner Hub number listed on the Center's direct mail postcard. The Hub connected her with a housing counselor, who reviewed her options and encouraged her to attend an upcoming outreach event. There, the Homeowner Help Desk put her face to face with NYC Department of Finance representatives, who reviewed her case and helped remove her property from the sale list. Within a single day, she arrived worried about losing her home and left knowing it was no longer at risk. Each step led her towards resolution: a piece of mail, a phone call, a conversation, a meeting, and a path forward.







MAP+: A Solution for National Crises and Everyday Challenges

The Center and its network partners have responded to national recessions, natural disasters, and, most recently, global pandemics by creating temporary crisis assistance programs which in total have provided home-saving loans to more than 20,000 New Yorkers. But homeowners often face sudden personal financial crises even when the broader economy is stable. Job and income loss, serious illness, caregiving costs, and other unforeseen setbacks can threaten a home that is otherwise affordable. For many New Yorkers, a loan to bridge income shocks alleviates the snowball effect of missed payments, delinquencies, penalties, legal fees, foreclosure, and the eventual loss of a home. In 2025, the Center asked a broader question: should we wait for a global or regional crisis to provide New Yorkers with such a financial lifeline?

In September, the Center joined with the New York Community Trust to publish "**A Strong Safety Net Today for Tomorrow's Crises: The Case for MAP+**," drawing on more than a decade of experience with mortgage-assistance programs. Earlier versions of MAP provided zero-interest, deferred-payment loans that prevented more than 3,000 foreclosures and preserved $1.2 billion in property value. During the pandemic, the New York State Homeowner Assistance Fund demonstrated again that direct financial assistance, delivered alongside housing counseling and legal services, could stabilize homeowners at scale. We debuted the case to leaders from across the NYS homeownership ecosystem at a funder briefing in the fall in partnership with the New York Community Trust, who catalyzed the plan's development.

MAP+ builds on those lessons with a different goal: make assistance permanent rather than waiting to create a new program after each crisis. The Center proposed a statewide, evergreen fund offering zero-interest loans through the existing HOPP network, with repayments recycled to help future homeowners facing mortgage arrears, property-tax debt and other threats to their homes.

MAP+ reflects the Center's belief that New York's homeowner safety net should be ready when the next crisis arrives — whether it affects an entire state or a single household.

Ms. Smith

For years, Ms. Smith kept up with the mortgage on her Brooklyn home without trouble. Then her mother became seriously ill. As medical bills and the cost of her mother's care grew, Ms. Smith made the choice many daughters would make and put her family first, using the money she had set aside for the mortgage. She borrowed against her 401(k) to stay current, trading her own retirement security to protect her home. It still wasn't enough. She fell behind, and a 90-day pre-foreclosure notice arrived, followed by notice of a foreclosure settlement conference. Ms. Smith turned to New York's Homeowner Protection Program, where she received free housing counseling and legal help and qualified for an emergency Mortgage Assistance Program loan to help her catch up on what she owed. Today, Ms. Smith remains in her Brooklyn home. Ms. Smith's situation did not involve a global disaster, but for her family it was an emergency all the same.



Estate Planning Saves Homes from Generation to Generation

For many New Yorkers, their home is the largest asset they will ever own. But when a homeowner dies without a valid will or a clear plan, the home may not pass cleanly to the next generation or intended heirs. Without clear title, heirs can struggle to refinance, get repair loans, qualify for tax exemptions and relief programs or even stop a foreclosure. Homes with unclear ownership can also be targets for deed theft and other property scams. These threats fall hardest on older homeowners and longtime owners in communities of color, whose homes hold most of their wealth.

The challenges of heirs' property (in this case, informally inherited homes) and targeted policy, services, and capital solutions took center stage at the Center's 2025 Affordable Homeownership Summit. Our keynote speaker, property-law scholar and MacArthur Fellow Thomas W. Mitchell—lead drafter of the Uniform Partition of Heirs Property Act—discussed how gaps in estate planning and affordable legal services can lead to heirs' property and tangled title. He also emphasized a key lesson: legal protections work best when individuals, families, attorneys, housing counselors and courts know how to use them.

In 2025, the Center worked to expand access to such legal protections at a broader scale. With support from the New York City Council, the Estate Planning and Resolution Program combined housing counseling and legal services to help homeowners across all five boroughs prepare wills and other estate-planning documents. JPMorganChase also committed $1.8 million to expand estate-planning services across New York State and develop tools to make the process easier to understand. Funding from the Wells Fargo Foundation supported the Center's critical research on the depth of the heirs' property problem in New York and the services and policies needed to address it.

Antonio

For more than 30 years, Antonio S. has lived in the Canarsie home he purchased with his late wife. At 84, the retired MTA employee wanted to know that the home could pass to his three children as he intended. But he had never completed an estate plan and worried about what his family might face after his death. After connecting with NHS Brooklyn, Antonio received one-on-one legal assistance to complete a will and other planning documents, including a transfer-on-death deed. "I've worked my whole life to keep this home in my family," he told program staff. "Now I know it is protected for the future."

From Antonio's kitchen table to statewide investment and policy leadership, the goal is the same: helping families protect the homes and equity they have worked to build and giving the next generation a stronger foundation to build on.



Interboro CLT: Foundations for Long Term Affordability

The Center's 2025 Affordable Homeownership Summit also presented an opportunity to highlight the success and progress made by the Interboro Community Land Trust, a keystone partnership between the Center, Habitat for Humanity of NYC and Westchester County, Mutual Housing Association of NY and Urban Homesteading Assistance Board that provides stable, affordable homeownership opportunities to current and future homeowners. Interboro stewards newly developed and stabilized permanently affordable homeownership across New York City. Through the community land trust model, Interboro retains ownership of the land while homeowners purchase their homes through renewable 99-year ground leases. Homeowners build equity over time, while resale restrictions preserve long-term affordability.

The Interboro collaboration gained momentum in 2025 when House Democratic Leader Hakeem Jeffries secured $1.4 million in federal Community Project Funding for Interboro projects in Brooklyn. The funding will be used to help develop 100 additional permanently affordable cooperative homes for low- and moderate-income households in East New York and Bedford-Stuyvesant. At the Summit, John Edward Dallas, Interboro Director, led a conversation about equitable homeownership and community-driven models — highlighting the success of models like Interboro's and integrating lessons of this work into a broader discussion about New York City housing.

The Interboro CLT partnership ended the year by welcoming more New Yorkers into affordable homeownership opportunities in Southeast Queens. Habitat has been transforming 13 vacant and deteriorated properties into 16 permanently affordable, energy-efficient homes designed to lower energy use and household costs. In late 2025, Sakina and Charles P. received the keys to their new home in Southeast Queens, becoming the first family to close on a Habitat home on the Interboro Community Land Trust.

The property on their block had once been vacant or deteriorated; now it is a place where family routines, milestones, and daily life can unfold. Just as importantly, the home will remain affordable beyond this first purchase. When Sakina and Charles one day decide to move on, the same home will be ready to create stability and opportunity for another family. For the Center and its partners, their closing offered clear proof that Interboro can deliver on its promise—creating affordable homeownership today while preserving affordability for generations to come.

Financials

2025 Income

$291.5M
Government Contracts

$5.5M
Corporate & Foundation

$2.2M
Other Income

$299.2M
Total

2025 Functional Expenses

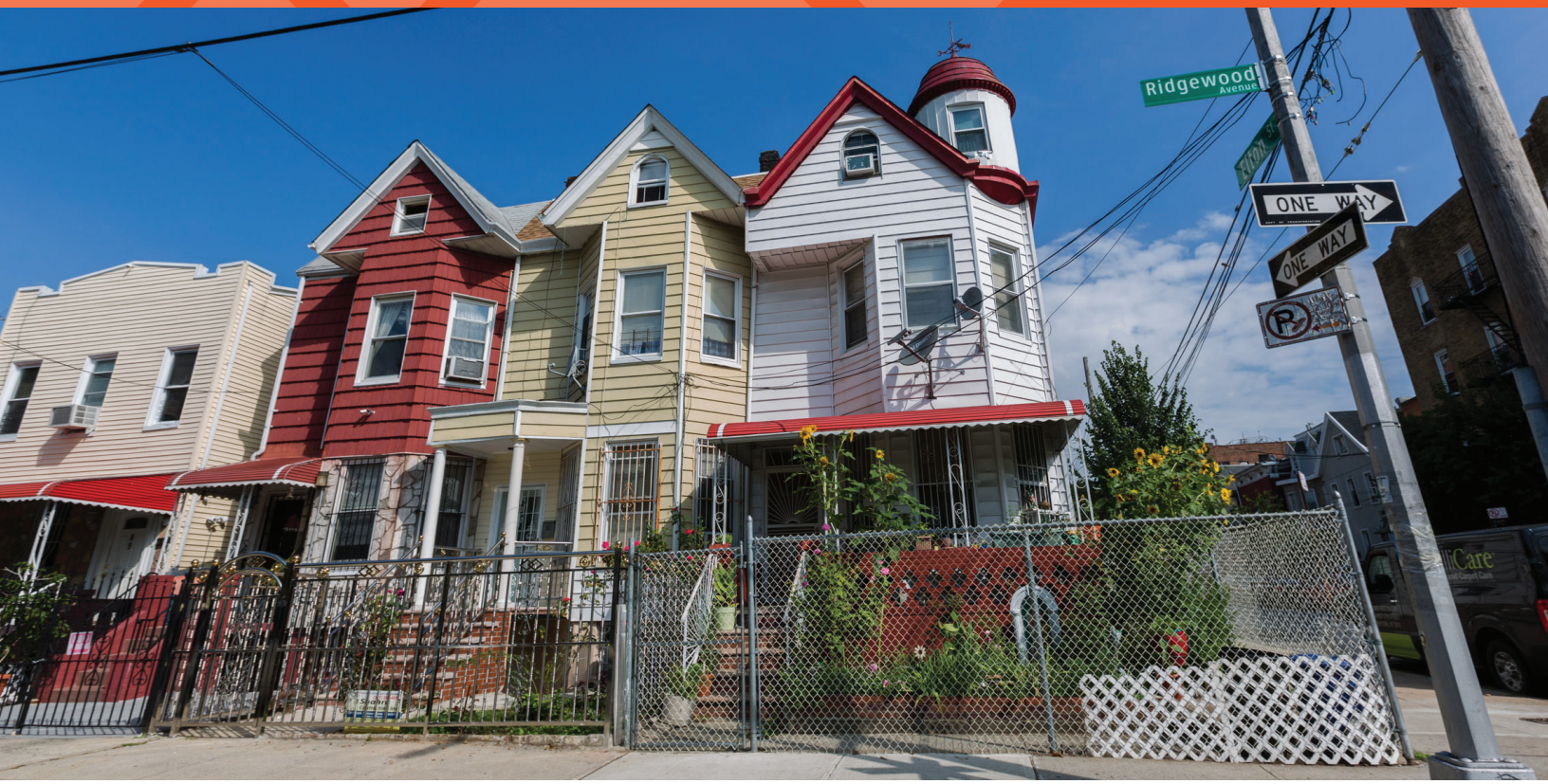
$294M
Program Services

$2.3M
General & Administrative

$0.3M
Fundraising

$296.6M
Total

Our Board



Colvin Grannum	*Board Chair*
Jonathan Mintz	*Board Vice Chair*
Joseph Weisbord	*Board Secretary*
Gwen Robinson	*Board Treasurer*
Christie Peale	*CEO/Executive Director*
Louise Carroll	
Eric Enderlin	
Baaba K. Halm	
Frederick Harris	
Tanya Johnson-Barnett	
Cathleen Mahon	
Sam Marks	
Merilyn Rovira	
Hakim Thompson	
Valerie White	
Ahmed Tigani	*Ex-Officio*
Selvena Brooks-Powers	*Ex-Officio*
Adolfo Carrión Jr	*Ex-Officio*

Our Funders

The Center is grateful to our funders for helping us reach and serve vulnerable New Yorkers every day. Their commitment to the Center and our work will have a lasting impact on New York's residents and communities.

AEA

Altman Foundation

Airbnb

Banco Santander

Bank of America

BankUnited

CDFI Fund

Change Capital Fund

Charina Foundation

Charles Schwab

Citibank

Deutsche Bank

DIME Community Bank

Enterprise

Federal Home Loan Bank of New York

Fidelity

Freddie Mac

Goldman Sachs

GOSR

HCR

HPD

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JPMorgan Chase

KeyBank Foundation

LISC

M&T Bank

Nationstar Mortgage

New York Community Trust

NYC City Council

NYS OAG

Obsidian Strategists

Onity Group

Robert Wood Johnson Foundation

SONYMA

State Bank of India

The Nature Conservancy

Trinity Church Wall Street

Webster Bank

Wells Fargo

Zillow Group

Our Partners

The Center's Network Partners are community-based housing counseling and legal services providers located in neighborhoods across New York City. We coordinate, monitor, and train this network and fund their service provision at approximately $1.5 million annually. Our Partners are critical to deepening and amplifying our impact across New York.

Organization	Borough
Access Justice Brooklyn	Brooklyn
Asian Americans for Equality	Queens
Bronx Legal Services	Bronx
Bronx Neighborhood Housing Services	Bronx
Brooklyn Legal Services	Brooklyn
Brooklyn Legal Services Corporation A	Citywide
Brooklyn Neighborhood Services CDC, Inc	Brooklyn, Queens
CAMBA Legal, Inc	Brooklyn
Chhaya Community Development Corporation	Queens
City Bar Justice Center	Citywide
Cypress Hills Local Development Corporation	Brooklyn, Queens
Empire Justice Center	Upstate
Grow Brooklyn	Citywide
Housing and Family Services of Greater New York	Citywide
IMPACCT Brooklyn	Brooklyn, Queens, SI, Manhattan
Jewish Association Serving the Aging	Queens
Legal Aid Society	Queens, Bronx
Margert Community Corporation	Queens
Mobilization for Justice, Inc	Citywide
Mutual Housing Association of New York Management, Inc	Citywide
Neighborhood Housing Services of Brooklyn CDC	Brooklyn, Queens, Bronx
Neighborhood Housing Services of Jamaica CDC	Queens
Neighborhood Housing Services of NYC CDC	Citywide
Neighborhood Housing Services of Queens CDC	Queens
Neighborhood Housing Services of Staten Island CDC	Staten Island
Neighbors Helping Neighbors, Inc	Citywide
New York Legal Assistance Group	Citywide
Northfield Local Development Corporation	Staten Island
Queens Legal Services	Queens
Queens Volunteer Lawyers Project	Queens
Staten Island Legal Services	Staten Island

CENTER for NYC NEIGHBORHOODS

Dial 311 and ask for the Center for NYC Neighborhoods
Or call us directly at 646-786-0888
Or email us at info@cnycn.org