

My name is Bebhinn Francis. I am a Lead Tenant Organizer with United Tenants of Albany, a co-organizer with the National Union of the Homeless, Co-Legislative Advocacy and Co-Governance co-chair with Housing Justice for All, and I am a working-class tenant of Albany. I am here today to talk about making rent affordable for New Yorkers statewide.

“Affordability” seems to be a buzzword in today’s political climate, but for the majority of New Yorkers, affordability is not a “hot topic,” it is a struggle. My personal affordability crisis reflects the reality for thousands of New Yorkers. Like me, many tenants have lost everything due to a sudden loss of income, whether from a divorce, the death of a partner, a healthcare crisis, or simply being priced out of their home. Like me, countless New Yorkers have faced homelessness because the safety net was inadequate. Like me, thousands are rent-burdened, forced to choose between groceries and paying the rent. Like me, so many families lack the space and stability they need to thrive.

When the state talks about plans for housing affordability, I have to ask, affordable for whom. In housing policy, “affordable” is usually pegged to Area Median Income, not what real people actually earn. That means a unit labeled “affordable” might be priced for households earning 60, 80, or even 120 percent of AMI, which in many places is well above the income of tenants facing eviction, homelessness, or rent hikes.

“Affordable housing” often frames the crisis as a supply issue, as if building more units alone solves it, rather than addressing the underlying issues of price and power. That framing sidelines tools like rent stabilization and strong tenant protections, which directly limit exploitation but challenge real estate profits.

Housing Justice for All’s platform makes rent affordable by expanding rent stabilization, protecting existing tenant protections, and ensuring tenants have the financial support they need to stay housed. By expanding rent stabilization statewide through the REST Act, the platform limits rent hikes and gives municipalities the tools to keep working class New Yorkers in their homes, while shielding communities from landlord lawsuits. By protecting rent stabilization and defending the 2019 tenant protections, the platform preserves affordability for millions and prevents powerful real estate interests from rolling back hard-won rights. And by fully funding and implementing the Housing Access Voucher Program, New York can protect tenants from homelessness and displacement, especially as federal affordable housing programs face severe cuts.

This platform defines what true housing affordability means to everyday New Yorkers, not big real estate.