Enterprise

Navigating Home:

Case Studies and Best Practices for Housing Navigation in New York State

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INTRODUCTION

For too many low-income New Yorkers, the path to affordable housing is blocked by a tight rental market with record-low vacancies, high rents, and discrimination. This problem is particularly acute for voucher holders, who must deal with a complex bureaucratic system involving owners, brokers, and government agencies. This paper presents housing navigation as a critical support to connect low-income and vulnerable New Yorkers with the support they need, describing the core functions of effective navigation, examining case studies from around New York City and State, and exploring how government can better support low-income New Yorkers by investing in navigation programs.

Housing navigation is a hands-on approach that helps people secure and keep housing in a tight, complex, and often discriminatory rental market. Housing navigators work alongside low-income households — many using rental assistance vouchers, and many without — to identify and overcome barriers to renting, locate units that meet a household's needs, assemble strong applications, and complete the steps required to move in. Effective navigation also includes engaging owners and brokers, troubleshooting inspection and paperwork requirements, and offering post-move support that helps stabilize tenancies and prevent returns to homelessness.

Housing navigation matters both because rental assistance alone is often not enough to secure a signed lease, and because populations that face the highest barriers to housing access also often need support in making the case for their tenancy or overcoming specific barriers. This report outlines best practices for housing navigation practitioners through a discussion of existing programs and offers lawmakers a pathway to strengthen New York's housing navigation infrastructure statewide.

Renters – particularly voucher holders and populations with specific barriers like those with a history of involvement in the criminal legal system – routinely face administrative burden, low vacancy rates in affordable units, and discrimination that can derail a housing search even when a household is eligible and ready to rent.

In New York City, federal Housing Choice Vouchers (HCV) are administered by both the New York City Department of Housing Preservation & Development (HPD) and the New York City Housing Authority (NYCHA), as well as New York State. According to the Furman Center, only 53% of NYCHA HCV recipients were able to use their voucher to lease a home in 2022, a 13% decrease from 2018. Those who successfully used vouchers typically searched for 171 days – or more than 5.5 months.

Nationally, HCV voucher holders fare similarly. Only 55% of HCV voucher holders across the country were able to use their vouchers in 2022, a 10% decrease from 2018. Median search times nationally in 2022 were significantly lower than in New York City (71 days compared to 171 days) but these search times had also been increasing since 2018.

There is data that suggests that access to housing navigation type services may increase placement success rates, defined as the share of searches by new voucher recipients that resulted in a lease up. The NYU Furman Center found that the success rate for the Emergency Housing Voucher (EHV) program nationally - which provided resources for services like housing navigation - was 71% in 2022, compared to 59% for conventional vouchers at the same public housing authorities. This experience is also mirrored in national data on higher success rates for special purpose vouchers that have case management and within Moving To Work agencies, which have more flexibility to provide support services, like housing search counseling.

By integrating navigation supports, communities can reduce time spent searching and time spent in shelter or unstable housing situations, increase successful lease-ups, and strengthen housing stability. Housing navigators can make the process of renting a unit easier on housing providers too – serving as a direct point of contact for those utilizing rental subsidies, a mediator or liaison for those without subsidy, as well as a supportive resource once the tenant has moved in, preventing or mediating tenancy issues as needed. For tenants who face barriers to renting, such as those impacted by the criminal legal system or those with low credit or a lack of rental history, navigation can help them overcome those barriers and prepare in advance to be better positioned for lease up. Navigation also sets up these tenants for continued success after move-in.

This report describes the value of the housing navigation approach, highlights the range of navigation models operating across New York City and State, and documents existing and emerging program examples. It also breaks down the core components of navigation support — pre-search preparation, search assistance, post-move stabilization, and owner engagement — along with common financial supports and incentives that help close the gap between a tenant and an available unit. Finally, it offers practical tools and capacity-building considerations for providers and concludes with recommendations for expanding and strengthening the field.

The case for investing in housing navigation is straightforward: it is a proven, scalable way to turn existing resources into real housing outcomes — helping more households lease up faster, improving stability once housed, and expanding the effective supply of units by making it easier for owners to participate.

Resources for Housing Navigators

Housing Search Resources – US Department of Housing and Urban Development (HUD) resources including a housing preferences worksheet, a sample rental application, a client phone guide for calling about an apartment, tips for finding an apartment, and more.

Housing Mobility Toolkit – The toolkit was designed specifically for housing mobility program providers, but is useful to housing navigators as well.

Unlock NYC - An online tool to report instances of discrimination.

Rent Reporting - Guidance from HUD and the NYC Comptroller as a tool to help tenants build credit.

Outcomes of Housing Navigation

Housing navigation is an approach that can help address barriers to securing affordable, quality housing. It can take many forms depending on the target population, the organization, and the level of engagement with clients. Ideally, housing navigators focus on several core functions: preparing clients to address barriers to their housing search; helping them navigate the housing market and identify suitable units; assisting with housing applications and move-in processes; and providing post-move support to promote long-term housing stability. In addition, navigators develop relationships with property owners and brokers to build a pipeline of available units and offer ongoing support to participating owners, including assistance with paperwork and mediation of owner-tenant issues.

Housing navigation can:

- Increase the number of households able to find and secure quality housing
- Increase housing stability for tenants by addressing common bureaucratic challenges and supporting renters and owners post-move
- Open up the supply of housing both for voucher holders by incentivizing owners with streamlined move-ins, inspections, and funding for repairs, and for tenants with lease-up challenges by providing primary support
- Support efforts to streamline the process at the agency level, leading to faster placement

PHASES OF HOUSING NAVIGATION

Housing navigation is a time-limited, hands-on approach that helps a client move from "I need housing" to "I can stay in this housing." It typically unfolds in three phases — pre-search, search, and post-move — each with distinct goals, tasks, and touchpoints. Effective navigation starts by addressing basic tenant readiness such as credit score, savings/resources for a security deposit, and a strong application story, then moves into an active search with landlord/broker advocacy and finally shifts to early tenancy support to reduce the risk of lease loss in the first year or two. The three phases of housing navigation are illustrated below:

PHASE I: Pre-Search
(readiness and application strength)

PHASE II: Search
(unit identification, advocacy and lease-up)

PHASE III: Post-Move
(stabilization and retention)

Phase I: Pre-Search (*readiness and application strength*)

In the pre-search phase, the navigator and client take a comprehensive look at the client's current situation. Together they identify barriers that can be addressed immediately, risks that require longer-term planning, and strengths that can be elevated in housing applications. A best practice is to be explicit about what is "good enough to start applying" versus what is a longer-term goal, so the search does not stall indefinitely. This phase also helps both the tenant and the navigator proactively address barriers and get ahead of landlord concerns. During this phase, the navigator and client should do the following, where relevant:

- Review credit challenges, including limited or no credit history, and develop a plan to explain them proactively or make quick counseling adjustments where possible
- Address gaps in rental or employment history by developing a rental cover letter that explains limited or interrupted history
- Prepare compliant documentation related to criminal legal system involvement and determine how to present it appropriately
- Develop a plan to address prior evictions and respond to potential screening concerns
- Plan a housing search with a rental subsidy voucher, including timelines, inspection processes, and documentation requirements

Many housing navigation models also coach clients before the search begins by practicing outreach to owners and brokers, preparing for common screening questions, and building confidence for viewings. A best practice is to role-play challenging moments — such as a broker pushing back on a voucher — so that clients understand their fair housing protections and know how to respond in the moment. Navigators can provide resources such as:

- Outreach scripts for initial messages or calls to owners and brokers
- Support for practicing mock conversations and role-playing common objections and follow-up options
- Fair housing and anti-discrimination guidance, including when to escalate versus when to keep an application moving
- Guidelines and tips for viewings, such as how to present as a reliable tenant, what to bring and ask, and how to stand out at the application stage
- A realistic search plan (where to look, how many applications per week, availability for viewings) and a strategy to sustain motivation

To reduce delays, navigators often help clients assemble a "ready-to-send" application package before the first viewing. A best practice is to keep a single, up-to-date packet (digital and/or paper) so that desirable units can be applied for the same day. This package should include:

- Rental resume and/or brief cover letter
- References (case manager/provider, prior landlord if available, employer, community references)
- Identification, proof of income and/or benefit letters, bank statements, and credit documentation (as applicable)
- Voucher documentation (if applicable)

Phase II: Search (*unit identification, advocacy and lease-up*)

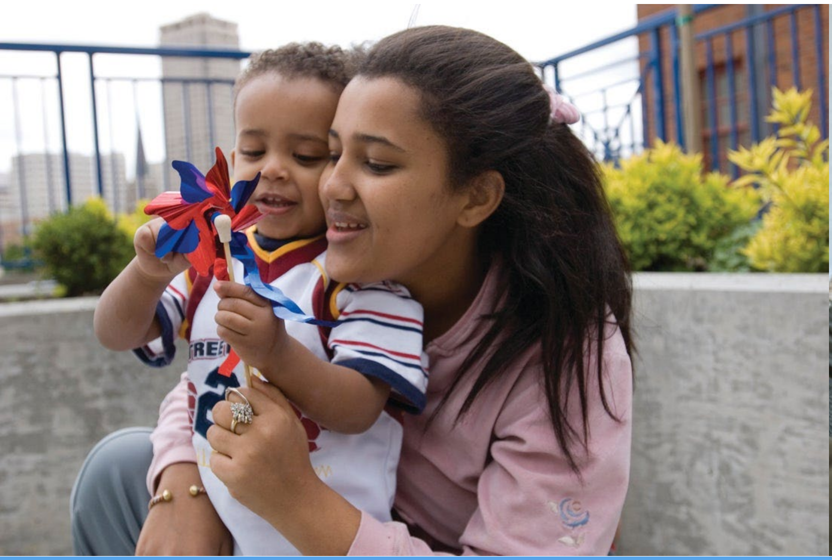
During the search phase, navigation becomes operational. This requires quickly identifying good-fit units, coordinating viewings, submitting complete applications, and following up persistently. A best practice is to set clear weekly activity targets for participants (e.g., outreach attempts, viewings, applications) and to use a shared tracking system so the client and navigator can make decisions based on what is and is not working. Navigators should employ the following best practices:

- Track the search: Maintain a housing search log (contacts, viewings, applications, outcomes) to spot patterns, prevent duplication, and document potential discrimination.
- Source units: Connect clients to a reliable pipeline of "good fit" units, including units known to accept vouchers where applicable, and that meet voucher requirements as needed.
- Address discrimination early: Intervene quickly when appropriate (e.g., clarifying program support and compliance expectations) while also supporting clients in documenting incidents and understanding options for escalation, including filing a fair housing complaint.
- Strengthen applications: Ensure submissions are complete, on time, and tailored; set follow-up timelines and troubleshoot missing items.
- Advocate with owners/brokers: Follow up on behalf of clients, describe the supports available, and reinforce why the client is prepared to succeed in tenancy.
- Resolve lease-up issues: Support lease signing and key exchange; coordinate inspection and subsidy paperwork if applicable; resolve last-mile financial barriers
- Plan the move: Coordinate logistics and any available moving or start-up supports so the transition is stable and not crisis-driven.
- Problem Solve: Offer additional tools where needed to support challenges as they arise. This might include strategies like offering the organization to act as a guarantor on behalf of the tenant in cases where the owner is otherwise hesitant, possibly due to lack of credit or rental history.

Phase III: Post-Move (*stabilization and retention*)

After a tenant moves into a unit, the focus shifts to keeping participants stably housed — especially during the first year, when new tenants face the steepest learning curve and the highest risk of lease loss. This may also involve mediating any issues that arise between owner and tenant. Support can range from light-touch check-ins to deeper case management, depending on client needs and program scope. At this stage, navigators should employ the following best practices:

- Provide a neighborhood resource guide and warm handoffs to local services (health, benefits, childcare, food, legal help), as well as a welcome kit that can include items like cleaning supplies, toolkit, gift card, etc.
- Connect tenants to longer-term economic mobility supports (employment, education, financial coaching) to strengthen rent stability.
- Mediate early conflicts between tenant and owner to prevent small issues from becoming lease violations or non-renewals. Importantly, housing navigation staff should be available to either tenants or housing providers as issues arise.
- Review the lease and obligations and rights with the tenant, help the tenant know how to renew their voucher and/or lease, and how to ensure any benefits required for the voucher remain in place (such as cash assistance).
- Support the tenant in reporting income changes via subsidy/voucher recertifications so payments remain uninterrupted.
- Provide a structured follow-up schedule (e.g., 30 days post-move, then 90 days and/or quarterly) with clear escalation pathways if issues emerge.



OWNER ENGAGEMENT: BUILDING AND SUSTAINING A UNIT PIPELINE

A key role of housing navigators is to engage building owners. Owner engagement supports the full navigation lifecycle: it strengthens pre-search expectations (what owners require), makes the active search faster (a reliable pipeline of units), and improves post-move retention (a trusted point of contact for mediation and problem-solving). Some navigation models have a dedicated owner liaison, while others have navigators themselves build and maintain these relationships. Effective owner engagement includes:

- Proactive outreach: Build relationships with owners, brokers, and local real estate partners to understand inventory and screening norms.
- Clear program value proposition: Communicate benefits such as prepared tenants, consistent support, and a single point of contact for troubleshooting.
- Education and compliance: Address misconceptions about the client population and reinforce fair housing and voucher-related compliance in a practical, non-adversarial way.
- Rapid problem-solving: Provide a direct line for owners/brokers and offer help navigating paperwork, inspections, and subsidy processing timelines, as well as early stage arrears and resolving any government funding challenges.
- Ongoing relationship maintenance: Share updates, offer forums or information sessions, and use feedback loops to improve the match between tenants and units.

Navigators can also employ owner-facing incentives to complement their outreach efforts and make voucher timelines and perceived risk easier to manage. Examples can include:

- Lease-up incentives (e.g., a bonus equal to one month's rent)
- "Hold fees" during subsidy processing, when units are reserved but not yet leased
- Having a navigator organization/agency act as a guarantor
- Repair funds to help units pass inspection or come online, paired with an affordability/tenancy commitment
- Referral fees for brokers/owners who connect additional participating owners
- Damage mitigation funds to cover costs beyond the security deposit after tenancy ends
- Tenant financial supports (reducing last-mile barriers, as described in the next section)

TENANT SUPPORTS: REDUCING ‘LAST-MILE’ BARRIERS

Providing financial support to tenants can help remove practical barriers that can prevent an otherwise qualified tenant from leasing up or moving efficiently. A best practice is to treat these supports as “last-mile” tools — paired with coaching and strong documentation — so that funds are used strategically (e.g., to enable quick applications, timely move-in, and stable utility start-up), not as a substitute for readiness planning. Examples of tenant-facing supports include covering the costs of:

- Application fees (where allowed; in New York State, application fees are capped at $20 per unit)
- Transportation or transit passes to viewings
- Security deposits
- Moving costs
- First month’s rent (where available/appropriate)
- Utility start-up costs
- Broker fees (where applicable)
- Essential furniture

THE HOUSING NAVIGATION LANDSCAPE

The breadth and depth of housing navigation across New York City and State encompasses many models and organizations, all working to help various populations find and secure affordable housing. This ecosystem is well developed, diverse and somewhat fragmented, with different programs helping a different set of landlords and tenants based on geography, landlord size, tenant history and more. This collection of individual programs is necessary — different housing situations require different interventions to support a successful move-in and aftercare. However, resource constraints are also a significant factor in the lack of universal housing navigation support for New Yorkers.

The models referenced on the next several pages highlight examples of housing navigation programs available across New York City and State.

Anthos|Home

Anthos|Home is a nonprofit launched in 2022 to fill gaps in the housing voucher process and respond to the crisis of homelessness in New York City. The organization partners with government, other nonprofits, and housing providers to help voucher holders move into housing faster. On average, Anthos|Home helps people move out of shelter and into permanent homes within 5 months.

The Anthos|Home model draws from the flexible housing subsidy pool model operationalized by Brilliant Corners in California, which has housed more than 20,000 people over the past twenty years. Anthos|Home supports both voucher holders and housing providers throughout the rental process and beyond, providing one year of post-move-in support. Elements of Anthos|Home's model include:

- Apartment bank: Anthos|Home partners with housing providers to find and secure housing to speed the search process.
- Matching tenants and homes: Anthos|Home connects voucher holders to apartments that meet their needs and preferences. Most view three apartments and move into homes within five months of referral, while NYC shelter stays average over a year.
- Repairs: Because apartments must pass a rigorous inspection process to be eligible for a voucher, Anthos|Home provides support to housing providers to educate them on requirements and sometimes assists with minor repairs that could prevent a successful rental ($3,000 / average cost).
- Flexible funds: Anthos|Home uses flexible funds to cover small costs that can get in the way of a move-in or threaten housing stability, such as transportation to apartment viewings for participants with mobility issues and moving costs.
- Stability services: Anthos|Home supports tenants and housing providers for at least a year following move-in to ensure stability.
- Arrears resolution: Anthos|Home helps tenants quickly resolve arrears by referring them to prevention programs or, if necessary, using flexible funding to make payments to avoid increasing debt and ensure stability. Anthos|Home's flexible arrears support resolves rent arrears at a much lower average cost than New York City's one-shot deal program, which provides one-time rent payments to tenants with arrears: Anthos|Home pays an average of $1,750 to resolve rent arrears, compared with an average city payment of $9,700 for a one-shot deal. (NYHC)

In three years, Anthos|Home has moved 1,400+ people into permanent housing and partnered with more than 830 housing providers, with 100% of tenants staying stably housed for at least one year. They have prioritized high-need populations, including youth aging out of foster care, families in shelter, and individuals with more significant health needs.

BronxWorks Small Landlord Assistance Program

BronxWorks has been helping individuals and families improve their economic and social well-being since the 1970s, with a longstanding commitment to serving the Bronx community.

BronxWorks launched the Small Landlord Assistance Program (SAP) as a pilot initiative in December 2023 in recognition of a significant gap in the housing ecosystem: while low-income households using rental subsidies such as FHEPS, CityFHEPS, and Section 8 face limited access to affordable housing opportunities, many small landlords continue to struggle with high vacancy rates and lack the resources needed to successfully navigate New York City's rental subsidy system.

Bronx County is home to more than 100,000 small landlords - property owners with four or fewer residential units. These landlords often face unique challenges, including identifying reliable tenants, communicating with government agencies, navigating inspection requirements, and covering the costs of repairs needed to meet housing quality standards. SAP was developed to address these barriers and support small landlords in participating successfully in subsidy programs while expanding housing opportunities for vulnerable households.

Through SAP, BronxWorks has provided education to help more than 500 small landlords better understand rental subsidy programs, including eligibility requirements, deadlines, compliance obligations, and application processes.

In addition to education, SAP has provided deeper, direct financial and case management assistance to help owners navigate increasingly complex housing systems. The program offered emergency grants to help landlords complete minor repairs required to pass inspections and offset rental income losses incurred during subsidy processing periods, which can range from several weeks to several months. In rare cases involving significant property damage, SAP provided emergency financial assistance and served as a liaison among landlords, tenants, and city agencies to help preserve housing stability and strengthen working relationships. To date, SAP has assisted more than 50 small landlords in providing stable housing opportunities to BronxWorks clients. The program has demonstrated that targeted support can successfully reduce barriers for small property owners while expanding access to affordable housing for low-income New Yorkers.

Emergency Housing Vouchers (EHV)

NYC Department of Housing Preservation & Development

In 2021, the Emergency Housing Voucher (EHV) program was established as part of the American Rescue Plan Act (ARPA), signed into law by President Biden.

The program helps families and individuals experiencing homelessness, at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, or who were recently homeless and at high risk of housing instability by subsidizing a portion of their rent based on income. Later that same year, HUD awarded approximately 7,800 Emergency Housing Vouchers to the New York City Housing Authority (NYCHA) and the New York City Department of Housing Preservation and Development (HPD).

A feature of the program was embedded funding flexibility that allowed local agencies to utilize their administrative funding to cover financial incentives and housing navigation support. In addition, HUD had an aggressive national goal for leasing all Emergency Housing Vouchers within about two years. In New York City, HPD rapidly stood up an emergency housing navigation program dedicated to working with EHV households in finding housing for both HPD and NYCHA EHV recipients.

HPD developed a network of Housing Navigators and Supervisors who were trained and focused solely on this work. 70+ staff across a dozen contracted organizations served thousands of HPD and NYCHA EHV households, assisting in identifying and preparing for apartment viewings, and offering regular check-ins and support for a successful housing search and lease-up process.

Throughout the program, HPD coordinated with navigators, referring agencies, and NYCHA to monitor lease-up progress and make real-time program changes. This included offering landlord incentives, modifying the voucher search time, source-of-income discrimination training, funding for apartment furniture, and more.

New Destiny's Housing Access and Stability Services Program

New Destiny Housing is a New York City-based nonprofit that offers a range of services to help address the unique challenges clients experiencing domestic violence face in seeking safe and stable housing. Domestic violence survivors often need tailored support to achieve housing stability because of the physical, mental, and emotional trauma of abusive relationships, especially when the home's finances have been wrecked by a controlling perpetrator.

new destiny housing

Their Housing Access and Stability Program started in 2014 in partnership with the Mayor's Office to End Domestic and Gender-Based Violence to offer support to clients of NYC Family Justice Centers in accessing safe, permanent housing, and further expanded in 2019 with New Destiny's first Continuum of Care (CoC) rapid-rehousing grant from HUD.

Core to New Destiny's navigation model is an aftercare component that offers voluntary case management services and layered on mental health services for survivors and their children, who need the additional support to find stability. Services include connections to public benefits, financial and education assistance, help with voucher transfers and recertification, and access to mental health care for survivors and their children through a partner organization. An adapted "light-touch" aftercare model was implemented for participants of their EHV Housing Navigation Program to receive post-placement services.

Participation was strong with most eligible households choosing to enroll. Many participants found the services valuable, though some indicated a need for longer or more intensive support.

The Voucher Access Repair Fund

Enterprise launched the Voucher Access Repair Fund in partnership with Asian Americans for Equality (AAFE) in 2021 to support the Emergency Housing Voucher (EHV) program. The initiative aimed to connect available units in small properties with EHV voucher holders by helping landlords complete repairs needed to bring vacant units back online.

The Repair Fund provided grants of up to $60,000 to landlords with portfolios of 1–15 units to complete repairs necessary for units to meet Housing Quality Standards (HQS) and pass inspection. In exchange, participating landlords committed to renting the repaired unit to a voucher holder for a period of two to ten years, depending on the size of the grant. AAFE managed landlord engagement and oversaw the repair process through project completion, while New Destiny matched completed units with voucher holders.

This coordinated approach gave landlords a dedicated point of contact throughout the repair process, as well as a New Destiny staff member responsible for connecting the completed unit with an eligible voucher holder. New Destiny also provided housing navigation services to clients throughout the lease-up process, including assistance with unit selection, applications, moving logistics, and post-move stabilization. These services were particularly valuable for survivors of domestic violence, who often face additional barriers to securing and maintaining housing. The initiative supported repairs on 27 units, with an average grant award of approximately $26,000 per unit. In return, participating landlords committed to renting to voucher holders for an average of 7.2 years.

Repairs focused primarily on bringing vacant, under-quality apartments into compliance with housing codes and inspection requirements so they could be rented to voucher holders. Typical work included electrical upgrades and code-compliance corrections, patching and repainting, kitchen and bathroom repairs or replacements, window and window guard installation, flooring and carpentry repairs, replacement of light fixtures, installation of smoke and carbon monoxide detectors, door and lock replacements, and other life-safety improvements required to pass inspection.

In many units, the scope also included correcting violations or deficiencies that became visible after construction began. Most projects had direct repair costs ranging from $25,000 to $40,000 per unit, with some units requiring closer to $60,000 to $70,000 where conditions were more severe, change orders were needed, or additional violations were uncovered during construction.

New York State Making Moves Program

Enterprise manages the New York State Making Moves Program (MMP), a housing mobility program, which aims to assist families with Housing Choice Vouchers (HCV) to overcome barriers endemic to moving to well-resourced neighborhoods to expand access to economic mobility, higher-performing schools, job opportunities and other positive long-term outcomes. Through MMP, local administrators provide counseling, housing navigation and financial supports to HCV families with children who are interested in moving to a designated well-resourced area, as well as owner/broker financial incentives and support.

The program currently operates in several counties across New York State, including Erie, Niagara, Nassau, Suffolk, Orange, Dutchess, Tompkins, Onondaga, and Monroe counties. MMP is funded with federal Housing Choice Voucher funds through New York State Homes and Community Renewal in cooperation with HUD.

Mobility coaches act as housing navigators in the MMP program as they support tenants through each phase of the process outlined above, with the added feature of counseling families on neighborhoods that align with their family's goals and overcoming barriers specific to moving to communities that do not typically serve a density of voucher holders, such as transportation access, alignment with voucher payment standards and owner education and support.

To date, the MMP program has served over 1,200 households and supported nearly 400 moves to well-resourced areas. Families that choose to move to well-resourced areas with the support of the Making Moves Program have, on average, seen their neighborhood's poverty rate decrease by 60%. Participants also report improved mental well-being, reduced stress, safer environments for children, better schools, and access to new amenities after moving to WRAs, underscoring the program's impact on quality of life.

ROC Housing Navigator Program

In 2025, Monroe County in upstate New York utilized county funds allocated through the American Rescue Plan Act (ARPA) to launch a housing navigation program for low-income county residents with a Housing Choice Voucher, Rental Supplement voucher, or residents who were homeless or at risk of homelessness. The program is running for 18 months and is anticipated to run out of funding in October 2026.

Navigators were hired by one of four community-based organizations that maintained relationships with local landlords and provided applicants with case management, housing search assistance, transportation services, financial help with application fees, and more.

Early data is promising, with some participating households finding new housing in as little as 14 days. The program saw its highest success rates for households who typically have the hardest time finding housing without support: large families and extremely low-income households at or below 30% AMI. This suggests program success as well as potential obstacles specifically impacting more middle-income families, such as inability to qualify for certain other public benefits.

With the program ending later this year, local advocates are now seeking local funding to support a pared down, more targeted version of the program.

From Hope to Home

In 2025, Enterprise supported The Fortune Society with funding from Trinity Church NYC in launching *From Hope to Home*, an 11-month pilot housing navigation program that connected eligible residents of Fortune's transitional housing to permanent units through housing navigation support and landlord engagement.

Unlike most other case studies in this paper, this program supported participants who did not have vouchers. Instead, participants had a criminal legal history and needed support navigating a challenging housing market with a high potential of discrimination.

Participants were required to have a minimum credit score, income level, savings amount, and employment history before entering the housing search phase. Fortune monitored participant readiness on an ongoing basis and provided support services to participants who were not yet prepared to enter the housing search phase. Some of the key support services offered by Fortune included individual and group check-ins, financial literacy workshops, lease negotiation, informal unit inspections, and acting as a reference. More information on the *From Hope to Home* pilot can be found here.

Client Story

"At the start of the program, one client was living in transitional housing at The Fortune Society's Phoenix House after spending years navigating unstable housing during their re-entry period. As they faced an expedited move-out deadline, they needed to secure permanent housing quickly but struggled to identify suitable apartments independently.

Although the client held a master's degree in education, their conviction history and limited access to re-entry resources created significant barriers to obtaining stable, independent housing. After enrolling in the From Hope to Home pilot, Fortune staff helped identify apartments aligned with the participant's budget and neighborhood preferences. They assessed available community resources, compiled leasing documentation, and conducted landlord outreach. Within 30 days of enrollment, the client was approved for an apartment in Queens and received their keys on January 30, 2026.

The housing placement provided a foundation for longer-term stability and growth. By May 2026, the client had obtained a Certificate of Relief from Disabilities and was actively working toward returning to their profession as a public-school teacher. Their experience demonstrates how targeted, dignity-centered housing support can help individuals overcome re-entry barriers, secure permanent housing, and rebuild stability, agency, and long-term independence."

A CALL TO ACTION: BOLSTERING HOUSING NAVIGATION IN NEW YORK

New York's existing housing navigation landscape is varied, uneven and constrained by a lack of resources, organizational capacity and long-term data. Lawmakers, advocates and practitioners should take the following steps to expand access to housing navigation services in New York State:

Dedicate Resources to Bolster New and Existing Navigation Programs and Other Infrastructure

New York's housing navigation programs are varied, with a range of navigation providers that can specialize in serving populations that have unique barriers. However, these existing housing navigation programs are limited by a lack of resources that prevents these programs from meeting the need. All levels of government can bolster housing navigation work in New York by providing funding to scale up our existing programs detailed here and ensure they can continue to operate.

New state and local resources should be dedicated to expand existing navigation programs or launch new navigation programs for New Yorkers with higher barriers to housing who aren't adequately served, particularly voucher holders, those with justice-involvement, very-low-income New Yorkers and upstate New Yorkers. These new programs should also include related elements, like funding for landlord support – smaller landlords in particular – such as education and incentives including unit hold fees and repair funds, as well as funding to streamline move-ins and enhanced trainings for housing navigators and brokers. Ideally, funding would allow enough resources for true housing navigation aligned with best practices, including in the provision of aftercare support to keep people stably housed.

There is also a significant opportunity to build on existing systems that already provide services related to housing navigation. This includes New York City's shelter system, where housing specialists help individuals experiencing homelessness secure permanent housing, and the Homebase program, which provides community-based homelessness prevention services, including housing search and relocation assistance for some voucher holders. While these programs currently lack the capacity to provide comprehensive housing navigation, targeted investments could strengthen existing infrastructure and expand providers' ability to offer more robust support. This could include funding to enable lower caseloads so that staff can better assist clients throughout the housing search and post-move-in process, help landlords navigate voucher programs, and provide the sustained engagement needed to improve housing placement and stability outcomes. This could also be achieved by funding these providers to contract with existing housing navigation programs.

Importantly, salaries must be competitive in today's market, so that experienced candidates will accept and stay in the roles.

Support Long-Term Evaluations to Quantify Impact

While early results from many of the housing navigation and navigation-adjacent programs discussed in this report are promising, there is a lack of comprehensive, long-term data to fully assess their impact. Housing navigation programs should incorporate mechanisms for ongoing evaluation and continuous quality improvement, tracking outcomes such as housing search duration, lease-up rates, household demographics, fair housing barriers and violations, housing retention, and long-term housing stability. Over time, this data will help make the case for housing navigation, helping policymakers, funders, and practitioners identify the most effective strategies and target limited resources where they can have the greatest impact.

Ongoing Training and Peer Cohort

Housing navigation operates within a rapidly changing environment of rental assistance programs, social services, housing policies, and market conditions. Combined with frequent staff turnover and the resulting loss of institutional knowledge, these changes can make it difficult for navigators to stay current and provide the highest-quality support to clients.

Developing a cohort of peer housing navigators would help establish a baseline standard of service quality while equipping providers with ongoing resources and support to effectively navigate complex housing systems, as well as bolstering their language access and cultural competency.

This could also include supplemental training on social services and safety protocols, so navigators feel equipped to recognize when a client's needs fall outside their scope and can make timely, appropriate referrals — rather than feeling the burden of attempting to address issues (mental health crises, domestic violence, substance use, etc.) beyond their expertise.

Investment in dedicated peer navigators could also help alleviate the burden that current shelter housing specialists face in case management on top of searching for housing, landlord negotiation and support, voucher system navigation, and more.

Workforce Training

To help address turnover, organizations can strengthen workforce development efforts by establishing clear career pathways for navigators, including opportunities for advancement into management roles, and by providing targeted training for individuals with lived experience to become navigators.

CONCLUSION

New York's housing and homelessness crisis is complex, with households facing many unique barriers to housing access depending on their income, background and household history.

Housing navigation is a proven, flexible approach to help overcome these many barriers, with an array of models tailored to assist households and owners deal with whatever issues arise. Across the models highlighted in this report, effective navigation combines tenant preparation, active search assistance, owner and broker engagement, flexible financial supports, and post-move stabilization. New York has a strong but uneven foundation of navigation programs serving voucher holders, survivors of domestic violence, people with conviction histories and more. These programs do not currently serve all the New Yorkers who need assistance.

With sustained public investment to expand our existing navigation programs and ongoing workforce support and peer learning, these distinct models can be transformed into a reliable statewide infrastructure that helps more households secure and keep safe, affordable homes.

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