

NYU Furman Center

Home Equity at Risk: New Data on Vulnerable Homeowners in New York City

November 17, 2026

NYU School of Law

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Key Objectives of Identifying Vulnerable Homeowners

Tracking the Changing Patterns of Homeownership

Exploring the changing landscape of homeownership across New York City at the neighborhood level.

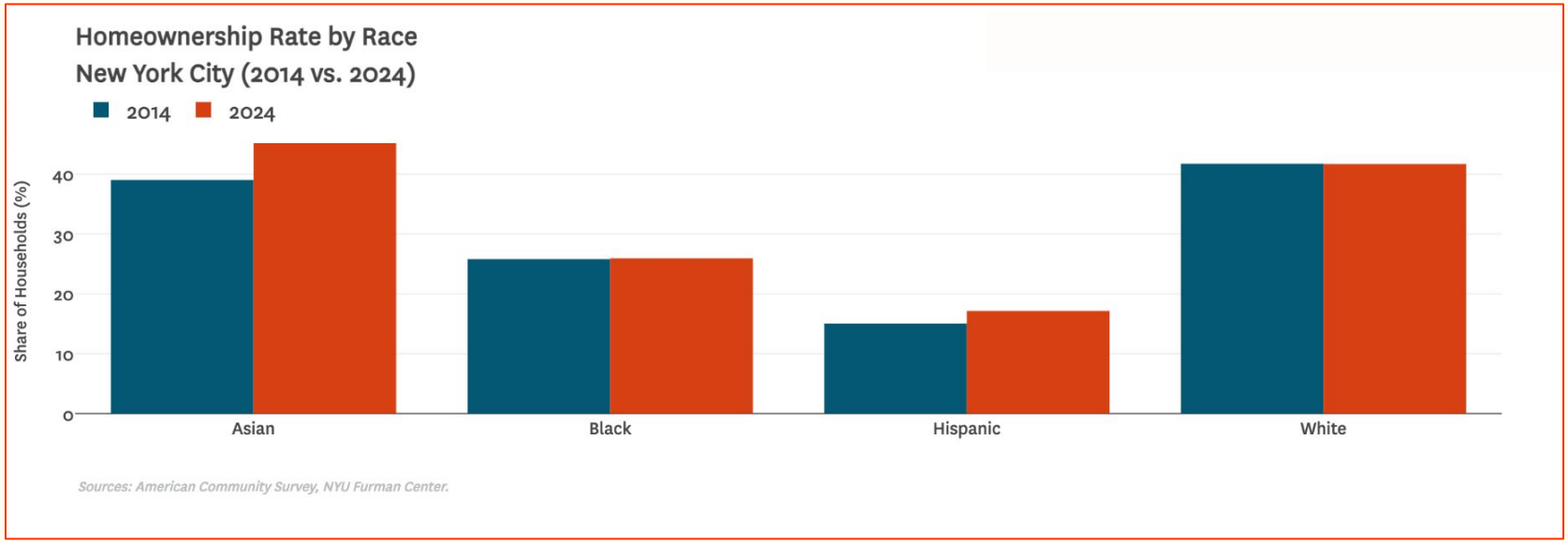
Identifying Vulnerable Homeowners to Help Target Help

Using key markers to help identify homeowners most at risk of title issues in order to provide outreach and motivate policy change.

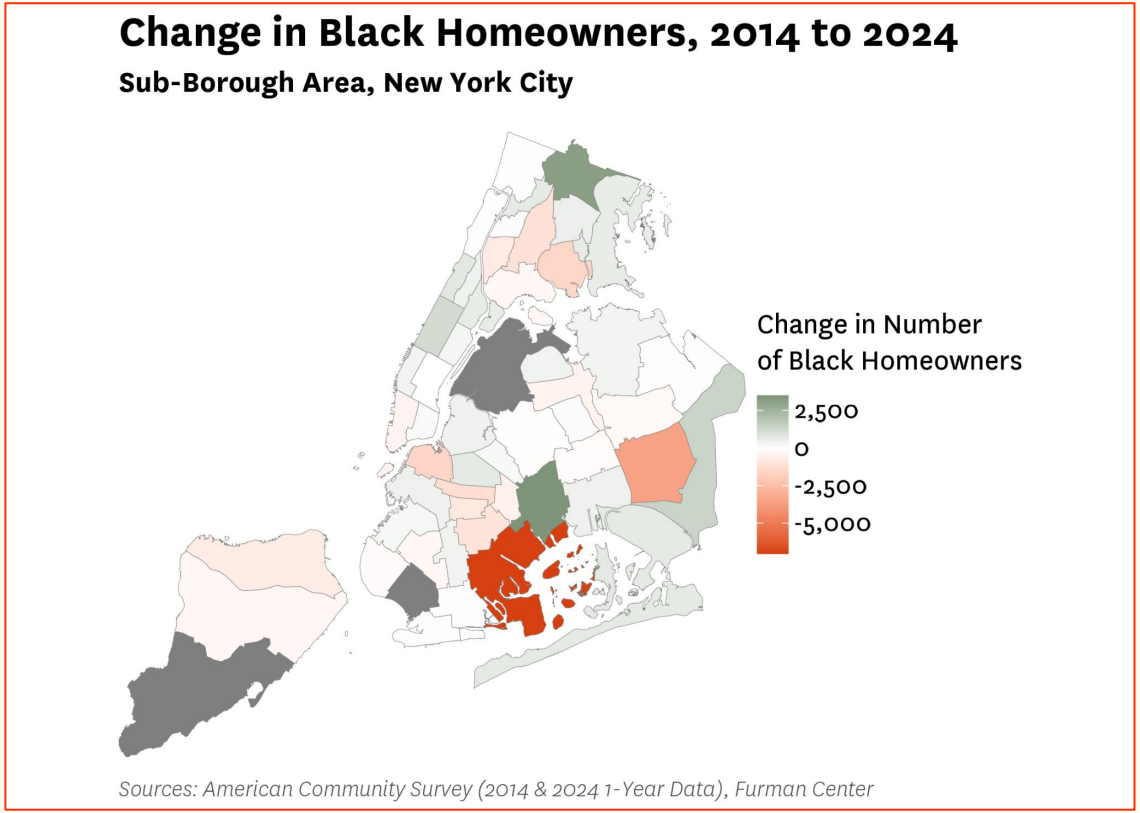
Part 1

Changing Patterns of Homeownership in NYC

Over the last decade, the Black homeownership rate increased only marginally.

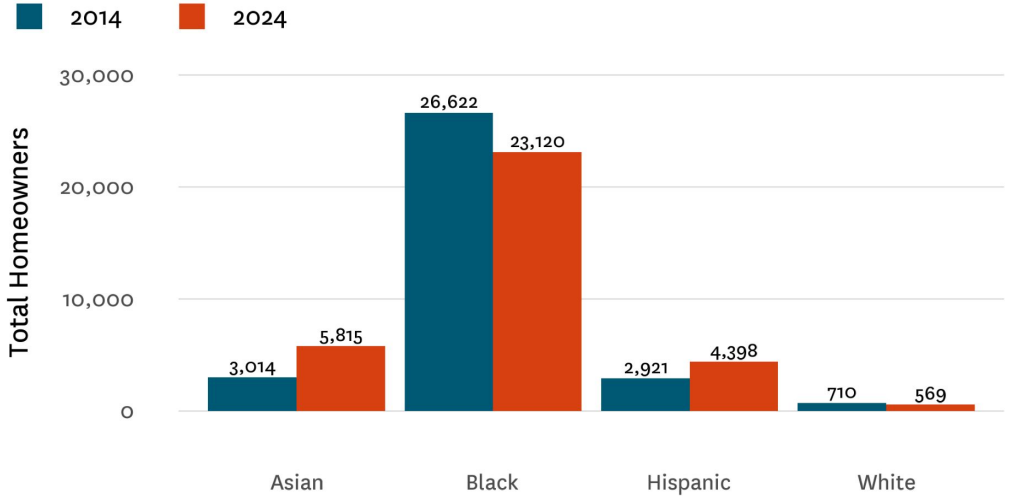


Certain neighborhoods have seen sharp declines in Black homeowners over the last decade.



Jamaica/Hollis

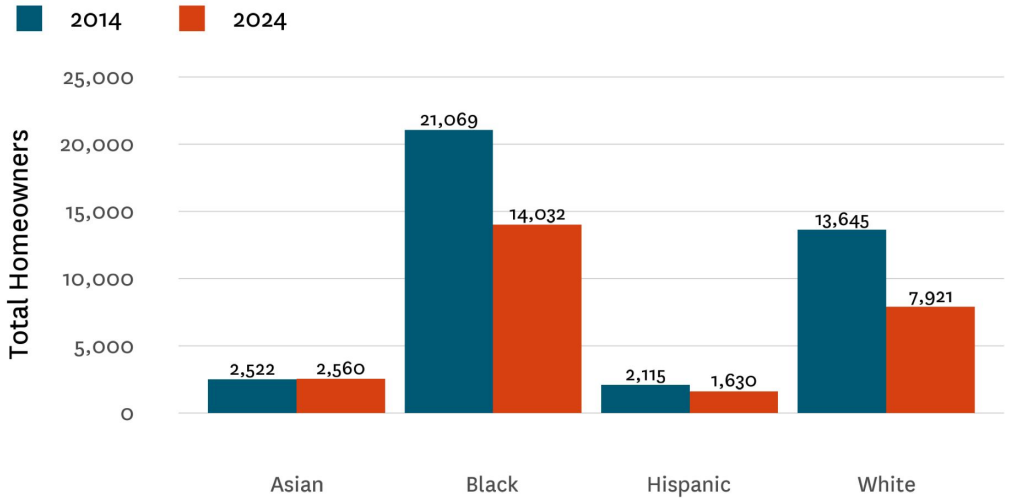
Homeownership Population by Race and Ethnicity in Jamaica/Hollis



Sources: American Community Survey (2014 & 2024 1-Year Data), Furman Center

Flatlands/Canarsie

Homeownership Population by Race and Ethnicity in Flatlands/Canarsie



Sources: American Community Survey (2014 & 2024 1-Year Data), Furman Center

Part 2

Identifying Vulnerable Homeowners

Updated Research on At-Risk Homeowners

Initial 2025 Brief

Identified at-risk and high-risk indicators for 1-3 family homes across New York City and quantified vulnerable homes.

Focus Groups

Four focus groups of lawyers, government officials, service providers and practitioners shared insights into scenarios we should track in the data.

Mapping tool

Based on that feedback, we built a restricted-access mapping tool to identify at-risk homeowners and inform outreach efforts.

Households at High-Risk of Title-Related Vulnerabilities

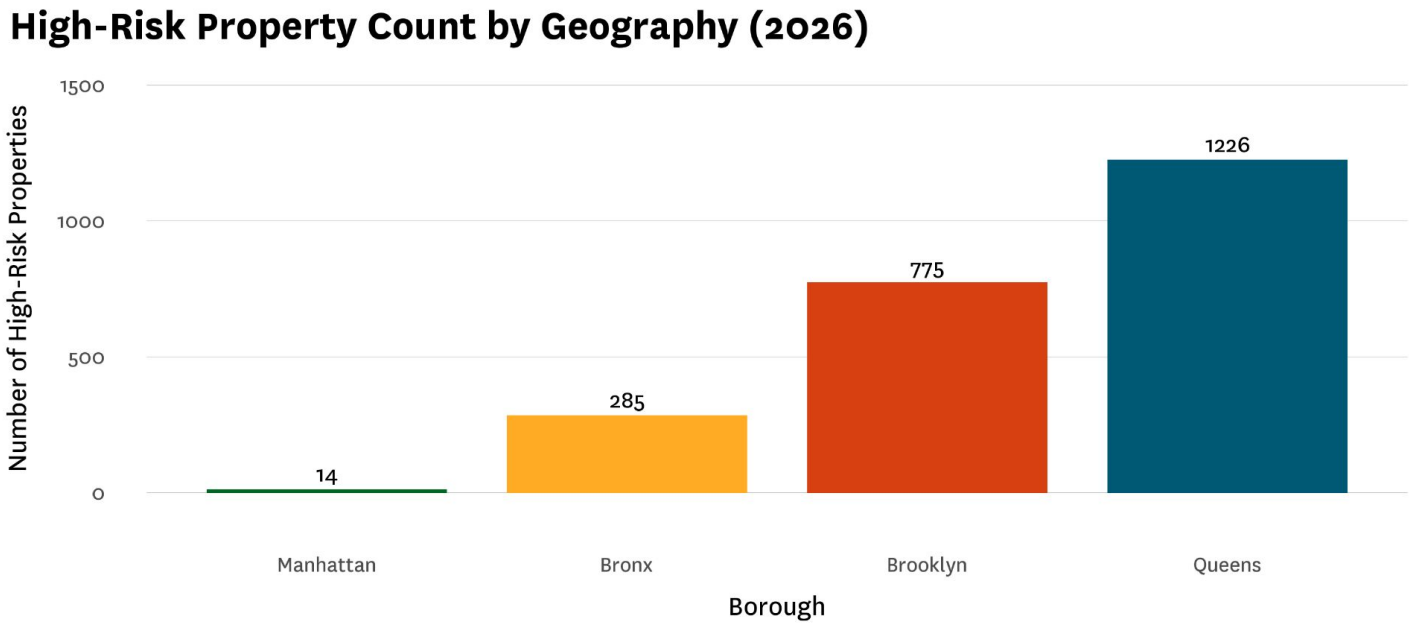
What constitutes a high-risk household?

1-3 unit residential properties with at least one deceased owner **and** no recorded ownership transfers or mortgage activity since 1995.

Title-related vulnerabilities

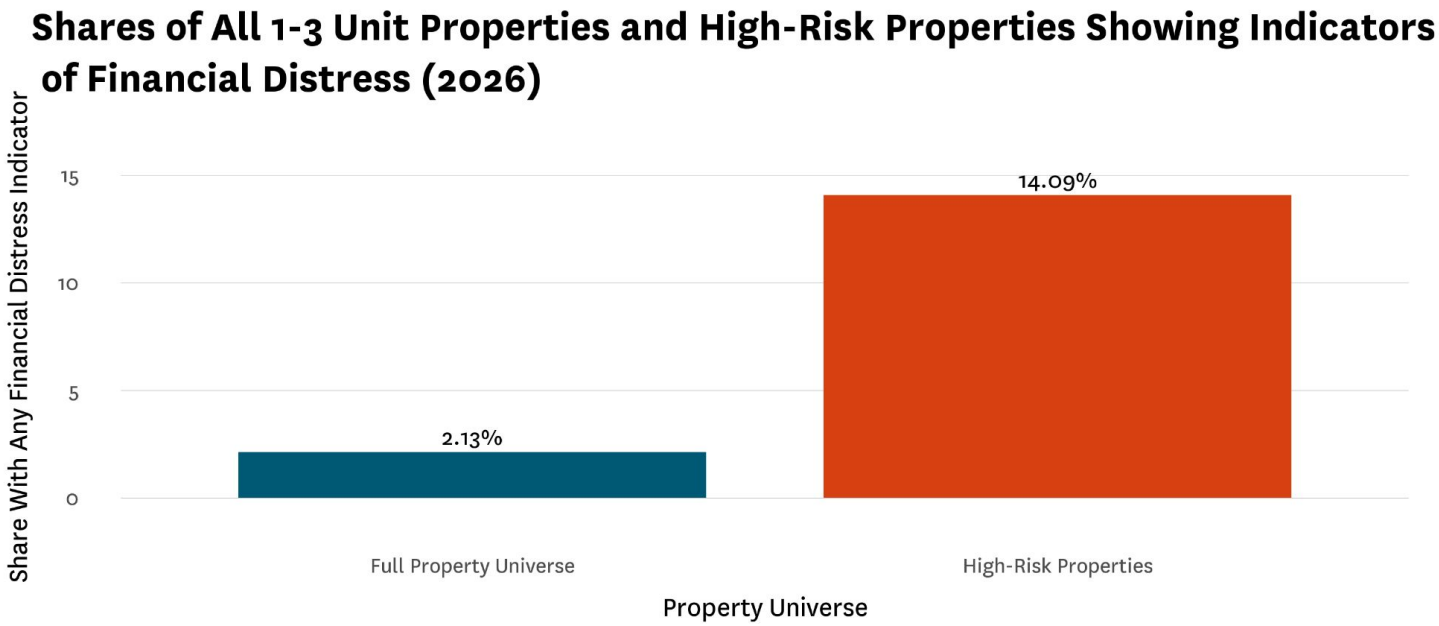
A clear title is often required to use the property as collateral for a loan or otherwise use the home as a financial asset, enroll in tax relief programs and home repair programs, and qualify for FEMA disaster recovery funds. Clear title is also critical to avoid probate.

The Bronx and Queens have the highest prevalence of properties at high risk of having unclear titles.



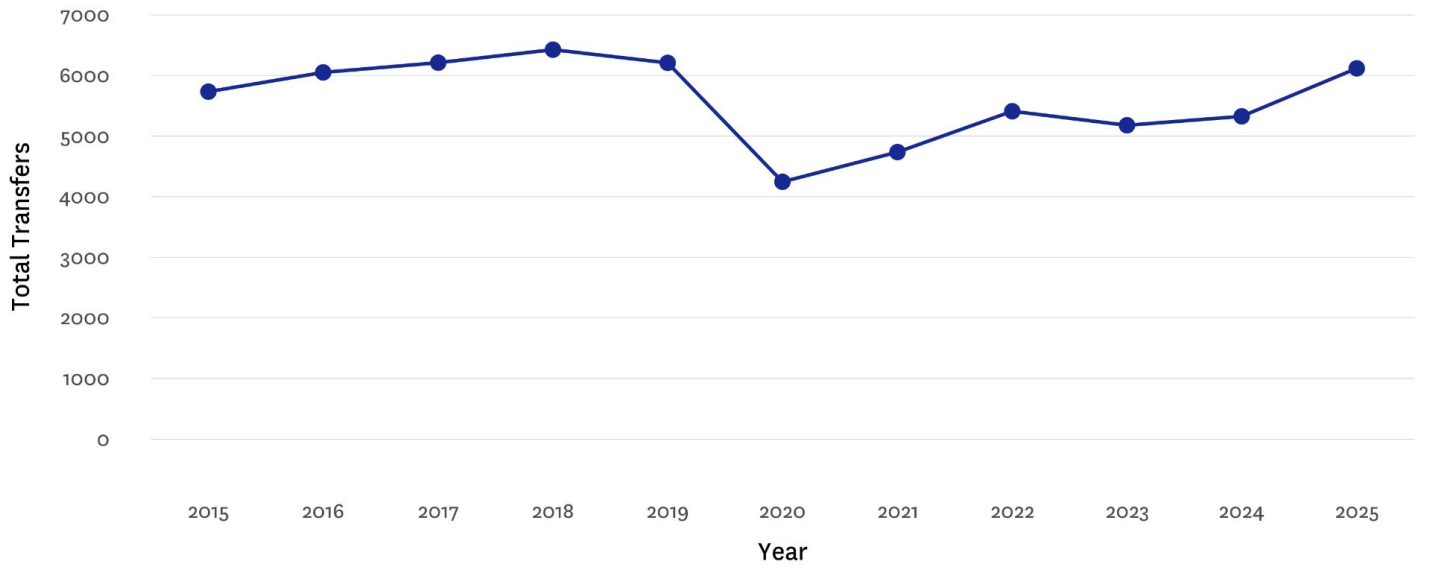
Sources: NYC Department of Finance's Automated City Register Information System (ACRIS), NYC Department of City Planning's PLUTO 26v1, Melissa Data Deceased Suppression, NYU Furman Center.

High-risk properties are seven times more likely to appear on the tax lien sale list or have delinquent property taxes than all



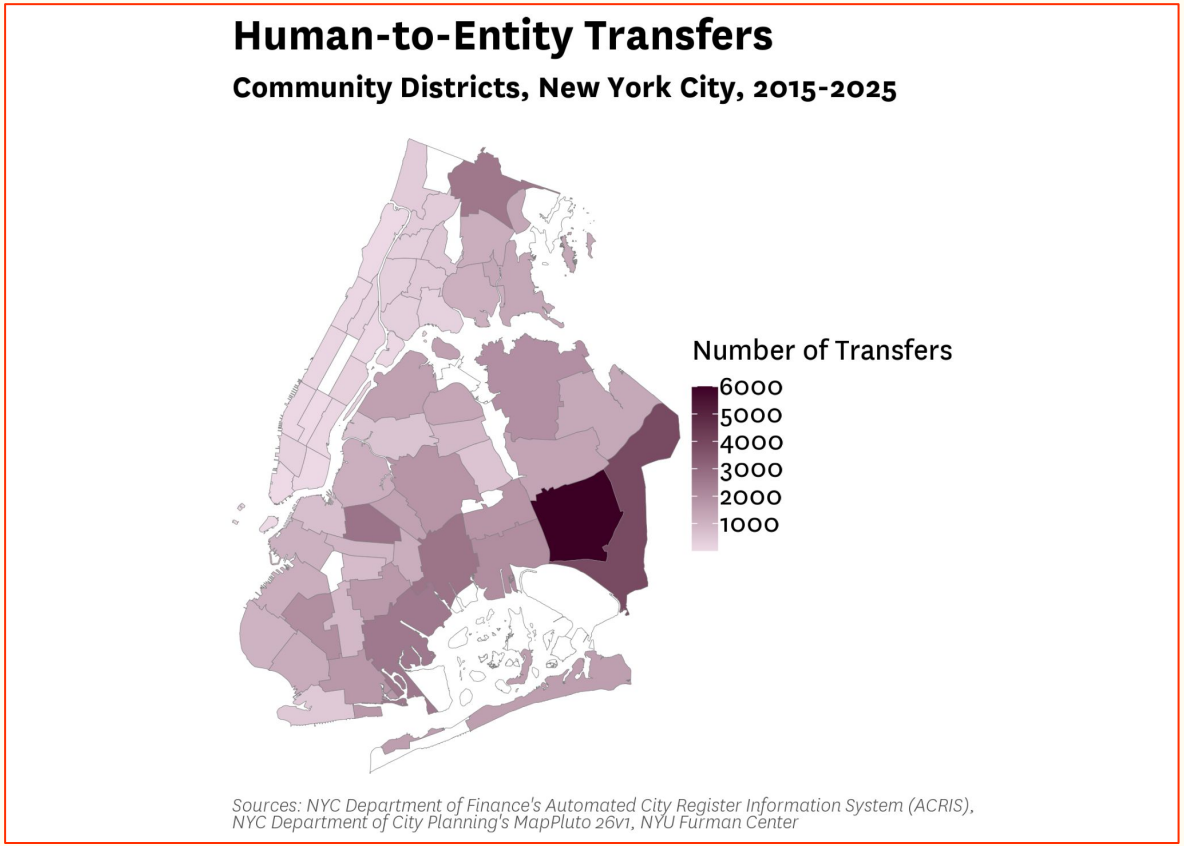
Sources: NYC Department of Finance's Automated City Register Information System (ACRIS), NYC Department of City Planning's PLUTO 26v1, Melissa Data Deceased Suppression, NYU Furman Center.

The number of human-to-entity transfers citywide exceeded 6,000 in 2025 for the first time since the pandemic.



Sources: NYC Department of Finance's Automated City Register Information System (ACRIS), NYC Department of City Planning's MapPluto 26v1, NYU Furman Center.

Human-to-entity transfers were concentrated in Queens and Brooklyn.



Flagging Worrisome Human-to-Entity Transfers

Grantor/Grantee Mismatch

Human-to-entity transfers where the grantor (seller) to an entity was not the same name as the listed grantee (buyer) on the property's previous deed

No Prior Deed

Human-to-entity transfers where the transferred property had no deed on record before the deed that transferred ownership to the entity.

Flagging Worrisome Human-to-Entity Transfers

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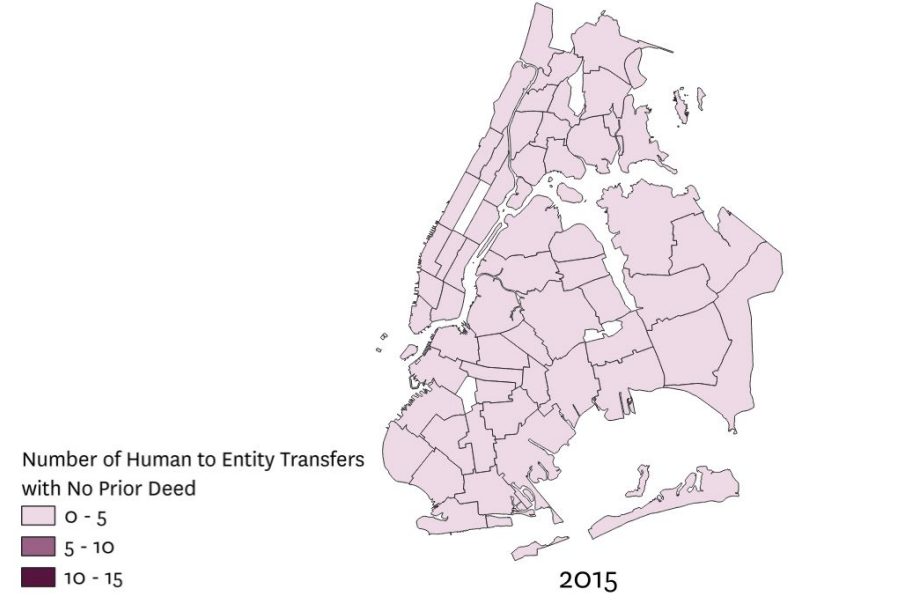
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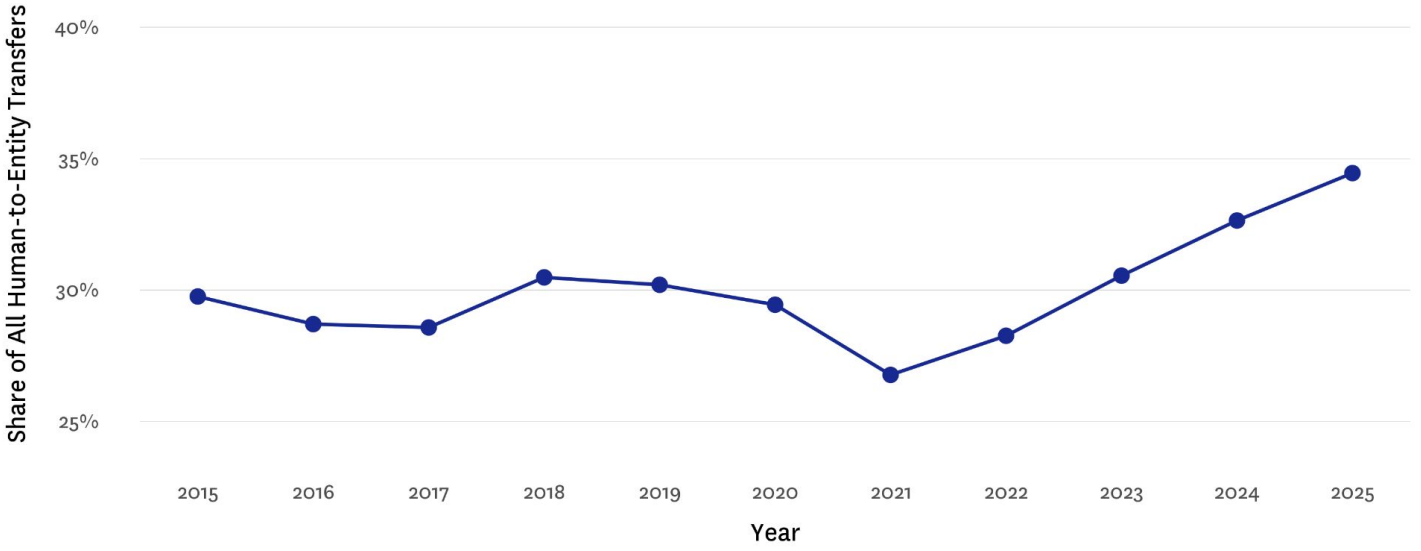
Human-to-entity transfers where the transferred property had no deed on record before the deed that transferred ownership to the entity.

Gaps in the documented ownership chain could indicate that an actor has transferred fractional interests to an LLC, or that another type of scam has taken place.

Human-to-entity transfers with no prior deed recorded were most prevalent in neighborhoods in eastern Queens and outer Brooklyn and the Bronx.

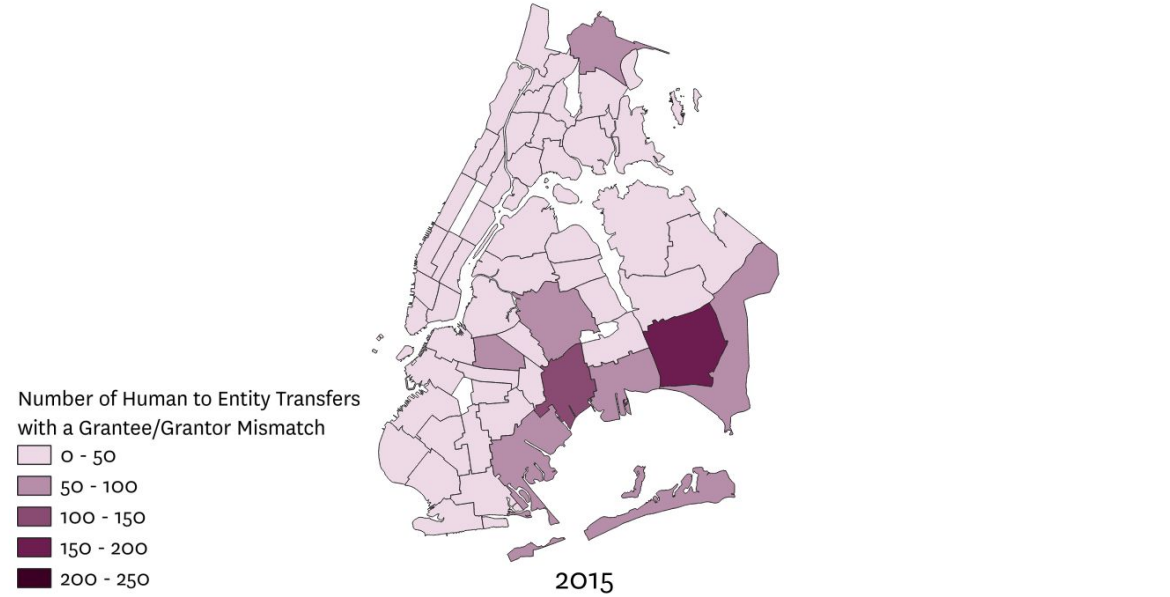


The share of human-to-entity transfers where there was a mismatch between the grantor and the grantee has outpaced pre-pandemic levels.



Sources: NYC Department of Finance's Automated City Register Information System (ACRIS), NYC Department of City Planning's MapPluto 26v1, NYU Furman Center.

Human-to-entity transfers with a grantee/grantor mismatch were mostly located in eastern Queens, the north Bronx, and southeast Brooklyn.



Our Panel

Moderator



Vicki Been

Judge Edward Weinfeld Professor of Law at NYU School of Law, Affiliated Professor of Public Policy at NYU Wagner Graduate School of Public Service, Faculty Director of NYU's Furman Center



Michael Corcoran

Director of the Homeowner and Consumer Rights Project, Queens Legal Services



Vanessa Perry

Professor of Strategic Management & Public Policy, George Washington University's School of Business and Non-Resident Fellow, Urban Institute's Housing Finance Policy Center



Peter White

Director of the Mayor's Office of Deed Theft Prevention, Department of Finance



Melissa Ysaguirre

Special Counsel, New York State Office of the Attorney General



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