NYC RENTERS · LEASES STARTING OCT 1, 2026 TO SEP 30, 2027

Samuel's Rent Stabilization & Rent Control Cheat Sheet

A plain-English summary of NYC's two rent regulation systems, the protections most other renters have, and where to check an apartment's status.

THREE KINDS OF NYC RENTALS

TYPE	WHAT GENERALLY QUALIFIES	KEY FEATURES
Rent stabilized	Apartments in buildings of six or more units built before January 1, 1974 that are not rent controlled; formerly rent controlled apartments that became vacant without a lawful successor; and units in buildings of three or more apartments built or extensively renovated on or after January 1, 1974 with special tax benefits such as 421-a or J-51 (coverage terms vary by program).	Increases limited to the Rent Guidelines Board (RGB) rate; a right to a 1- or 2-year renewal; eviction only on grounds allowed by law; annual DHCR registration.
Rent controlled	Generally buildings built before February 1, 1947, where the tenant (or a lawful successor) has lived continuously since before July 1, 1971.	Rent set under the Maximum Base Rent system; tenants are "statutory" tenants, so no renewal leases are needed. When vacated, the unit generally becomes rent stabilized.
Market rate (unregulated)	Everything else, including apartments lawfully deregulated before June 14, 2019, and many condo and co-op rentals.	Rent is negotiated, but state notice rules and, for many units, Good Cause Eviction apply (page 3).

Scale: the RGB, citing the 2023 NYC Housing and Vacancy Survey, counts about 960,600 rent stabilized and about 24,020 rent controlled apartments. Rent control is a small group that shrinks as long-term tenancies end.

HOW TO TELL WHAT YOU HAVE

1 **Read the lease.** A stabilized vacancy or renewal lease should come with the DHCR Rent Stabilization Lease Rider, which shows how the rent was calculated.

2 **Search the building.** HCR's Rent Regulated Building Search lists buildings with registered regulated units. Being listed (or not) does not settle a unit's current status.

3 **Request the rent history.** A tenant can ask HCR for the apartment's rent history or regulatory status through HCR's online inquiry form or by calling the Office of Rent Administration at 1-833-499-0343.

4 **Check the registration.** Owners must register each stabilized apartment every year with its April 1 rent and give the tenant a copy.

Sources: HCR Fact Sheet #1 (1/2024) and #26 (7/2026); NYS Attorney General, Residential Tenants' Rights Guide; RGB Rent Control FAQ; HCR Rent Regulated Building Search and inquiry form. Verified October 27, 2026.

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RENT STABILIZATION

Leases, increases and the 2019 changes

CURRENT RGB GUIDELINES (NYC APARTMENTS)

LEASE START DATE	RGB ORDER	1-YEAR LEASE	2-YEAR LEASE
Oct 1, 2026 to Sep 30, 2027	Order #58 (adopted June 25, 2026)	**0%**	**0%**
Oct 1, 2025 to Sep 30, 2026	Order #57	**3%**	**4.5%**

The guideline applies to both vacancy and renewal leases, and to 421-a units. Lawful MCI and IAI increases can be added on top. Source: RGB Apartment & Loft Orders #57 and #58; HCR Fact Sheet #26 (7/2026).

Renewal rights

The owner generally must offer a renewal on DHCR form RTP-8, 150 to 90 days before the lease ends. The tenant picks a 1- or 2-year term and has 60 days to accept; the owner returns a signed copy within 30 days. If the tenant doesn't accept in time, the owner may refuse to renew.

Vacancy leases after HSTPA (June 14, 2019)

No statutory vacancy increase and no separate RGB vacancy rate; the 20% vacancy bonus and the longevity bonus are gone. No more than one guideline adjustment can be added in a calendar year for a vacancy lease.

Preferential rents

A preferential rent (below the legal regulated rent) in effect on or after June 14, 2019 stays for the life of the tenancy, with guideline increases applied to it. The legal rent can be charged only after the tenant permanently moves out.

Deregulation

HSTPA ended high-rent vacancy and high-income deregulation on June 14, 2019 (with few exceptions). Units lawfully deregulated before then stay deregulated, so check the rent history.

IMPROVEMENTS: IAIS AND MCIS

	BUILDING OF 35 OR FEWER UNITS	BUILDING OF MORE THAN 35 UNITS
IAI tier 1 (up to $30,000)	1/168 of cost per month; max $178.57	1/180 of cost per month; max $166.67
IAI tier 2 (up to $50,000)	1/144 of cost; max $347.22	1/156 of cost; max $320.51
MCI amortization	12 years	12½ years

IAIs (since October 17, 2024): the increase is permanent; owners file form RN-19N with before-and-after photos. Tier 1 work in an occupied apartment needs the tenant's written consent (RN-19C); tier 2 is for vacant apartments with prior DHCR certification. A new tenant can request IAI documentation by certified mail.

MCIs (building-wide work such as a boiler or windows) need DHCR approval. Collection is capped at 2% a year, with no retroactive charges; MCIs aren't allowed where 35% or fewer of the units are regulated, or with outstanding hazardous violations; the increase comes off the rent after 30 years.

Succession: a family member who lived there as a primary resident with the tenant for two years right before the tenant died or permanently left (one year for seniors and disabled people), or since the tenancy or relationship began, may be entitled to a renewal lease. "Family" includes certain relatives and others with emotional and financial interdependence.

Sources: HCR Fact Sheets #4 (4/2023), #26 (7/2026), #30 (11/2023), #40 (5/2024); NYS AG Residential Tenants' Rights Guide. Verified October 27, 2026.

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RENT CONTROL · TENANT RIGHTS FOR EVERY RENTER

Rent control, overcharges and Good Cause

Rent control in NYC

Each apartment has a Maximum Base Rent (MBR), reset every two years. The owner can raise the Maximum Collectible Rent by the lesser of 7.5% a year or the average of the five most recent RGB one-year renewal guidelines, until the MBR is reached. Controlled units are not registered annually. Controlled tenants are protected from eviction except as allowed by law. Succession follows the same two-year (one-year for seniors and disabled people) rule.

Overcharges

Stabilized: HSTPA extended review and recovery to six years (complaints filed before June 14, 2019 follow the older four-year rule). A willful overcharge can bring triple (treble) damages, plus interest and attorney's fees. Stabilized tenants can file an overcharge complaint (form RA-89) through HCR's Rent Connect. Rent control refunds look back no more than two years. Rent can also be reduced for decreased services.

RIGHTS THAT APPLY TO MOST RENTERS

Security deposit	No more than one month's rent, so a landlord can't take both a deposit and last month's rent (GOL § 7-107 for stabilized units; § 7-108 for most other apartments).
Application fees	A background or credit check fee of up to $20 (or the actual cost, if lower), with a copy of the report and the invoice. No other application fees (RPL § 238-a; see the Renters guide).
Late fees	Rent is late only after five days; the fee is the lesser of $50 or 5% of the monthly rent (RPL § 238-a).
Habitability	Every lease includes a right to a livable, safe and sanitary home, and it can't be waived (RPL § 235-b).
Retaliation	Illegal after a good-faith complaint or tenant organizing. Retaliation is presumed if, within one year, the landlord refuses to renew, offers a new lease with an unreasonable increase or sues to evict (RPL § 223-b; doesn't apply to owner-occupied buildings of fewer than four units).
Notice (unregulated)	30, 60 or 90 days' written notice before not renewing or raising rent by 5% or more, depending on how long the tenant has lived there or the lease term (RPL § 226-c).

GOOD CAUSE EVICTION (NYS LAW, IN EFFECT IN NYC SINCE APRIL 20, 2024)

Covers many unregulated apartments. A covered landlord needs a "good cause" reason to evict or not renew, such as non-payment (unless it's from an unreasonable increase), a lease violation, nuisance or the owner's family moving in. A rent increase above the **local rent standard** (inflation plus 5%, capped at 10%) can be found unreasonable in Housing Court. Using DHCR's 2026 notice (NYC-area CPI 3.38%), the current NYC standard is **8.38%**; the court decides each case, and a landlord can try to justify a higher increase.

Not covered (selected): rent stabilized and rent controlled units; small landlords (10 or fewer units statewide); owner-occupied buildings of 10 or fewer units; condo and co-op units; buildings with a certificate of occupancy dated on or after January 1, 2009 (for 30 years); and units renting above 245% of HUD Fair Market Rent. In New York County (Manhattan), DHCR lists that as $6,196 (studio), $6,505 (1 BR), $7,130 (2 BR), $8,928 (3 BR) and $9,700 (4 BR) a month.

Sources: HCR Fact Sheet #1 (1/2024); DHCR Good Cause Eviction Law Notice (posted July 16, 2026, reposted August 17, 2026); NYC HPD Good Cause Eviction page; NYS AG Residential Tenants' Rights Guide. Verified October 27, 2026.

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RUN THE NUMBERS · CHECKLIST · WHERE TO GO

Worked examples and next steps (illustrative numbers, not real apartments)

STABILIZED RENEWAL

Legal rent $2,400. Renewal starting Nov 1, 2026 (Order #58): 1-year or 2-year → 0% → **$2,400**.
Same lease starting Sep 1, 2026 (Order #57): 1-year $2,400 × 1.03 = $2,472; 2-year $2,400 × 1.045 = $2,508.

PREFERENTIAL RENT

Legal rent $3,000, preferential $2,500. 1-year renewal at 3% (Order #57): pays $2,500 × 1.03 = **$2,575**; legal rent becomes $3,090 but can't be charged while the tenant stays.

IAI (TIER 1)

$24,000 of work in a 40-unit building: $24,000 ÷ 180 = **$133.33 a month** (under the $166.67 cap). In a 20-unit building: $24,000 ÷ 168 = $142.86.

GOOD CAUSE (MARKET RATE)

Covered Manhattan 1 BR at $4,000: $4,000 × 8.38% = $335.20. An increase above **$4,335.20** could be found unreasonable by the court.

RENTER CHECKLIST

- ☐ Ask whether the unit is stabilized, controlled or market rate, and get the answer in writing.
- ☐ For a stabilized lease, look for the DHCR Lease Rider and the legal regulated rent; if a preferential rent is offered, confirm both figures are written in the lease.
- ☐ Request the apartment's rent history from HCR, especially if the rent jumped or the unit was deregulated.
- ☐ Note the renewal window (150 to 90 days before the lease ends) and the 60-day deadline to accept.
- ☐ Keep copies of leases, renewals, rent receipts, IAI or MCI notices and repair complaints.
- ☐ Broker fees and source of income: see the Renters guide (FARE Act in effect since June 11, 2025; lawful income such as vouchers must be counted). These apply on top of rent regulation.

WHERE TO GO

NYS HCR, Office of Rent Administration	hcr.ny.gov/rent · 1-833-499-0343 · status and rent history: portal.hcr.ny.gov/app/ask · complaints: Rent Connect · Building Search · Manhattan borough offices: 25 Beaver St. and 163 W. 125th St. (by appointment)
NYC Rent Guidelines Board	rentguidelinesboard.cityofnewyork.us (orders, FAQs)
NYC 311 / HPD	Call 311 and ask for the Tenant Helpline · HPD Good Cause Eviction · portal.311.nyc.gov
NYS Attorney General	Residential Tenants' Rights Guide · ag.ny.gov tenant resources
Housing Court Answers	housingcourtanswers.org · 212-962-4795 or 718-557-1379

This summary can't decide whether a specific apartment is regulated or what its legal rent is. Only DHCR or a court can. Links tested October 27, 2026.

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