
The Case for City-led Housing Retrofits in New York City

February 24, 2026

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Introduction: Housing affordability hinges on housing quality

Housing affordability has been a key organizing principle of Mayor Mamdani's administration, but the issues of affordability and habitability go hand-in-hand. The majority of NYC's affordable housing stock is already built and among the oldest in the nation. General wear and tear, deferred maintenance, and landlord neglect have all contributed to the housing stock's physical deterioration, which has been worsening since the mid-2010's.¹ **Deteriorated buildings face mounting costs, from malfunctioning or inefficient energy systems, higher insurance rates, and the risk of expensive emergency repairs. These costs are ultimately borne by residents,** when they are passed on to tenants or accommodated by maintenance and HOA fees in owner-occupied buildings.

¹Gaumer, E. 2024. *The 2023 New York City Housing and Vacancy Survey - Selected Initial Findings*. New York City Department of Housing Preservation and Development. <https://www.nyc.gov/assets/hpd/downloads/pdfs/about/2023%20NYCHVS%20Selected%20Initial%20Findings.pdf>.

Issues of affordable, quality housing are exacerbated by climate change. Building decarbonization is key to reducing NYC's emissions; 71% of NYC's emissions come from buildings, and residential buildings are the most common building type.² More immediately, building energy retrofits add immense benefits to residents' everyday lives by improved indoor and neighborhood air quality and reducing energy bills.³ But residents also need to shore up their housing against novel climate change-driven hazards, such as flooding, high heat, and even wildfires. **To improve the City's housing quality and affordability, NYC's residential buildings need to undergo retrofits to address deferred maintenance, reduce citywide building emissions, and ready residential buildings for climate risks.**

Barriers to residential retrofits

Despite the high need for retrofits, there are many barriers to building-scale retrofits in the NYC market.⁴

²New York City Council. "NYC Buildings and Greenhouse Gas Emissions." Accessed February 19, 2026.

<https://council.nyc.gov/data/green/#::~:~:text=NYC%20Buildings%20and%20Greenhouse%20Gas,purchasing%20more%20energy%20efficient%20appliances.>

³Energy efficiency retrofits will reduce energy use and ease utility cost burdens. Because of the high costs of electricity for NYC ratepayers, switching from fossil fuel appliances for space and water heating to electric appliances may *increase* utility costs in some cases. Engineers can help building owners determine whether switching is likely to increase their costs in the short term. One solution to this issue is to retrofit buildings to be "electric-ready," meaning the building has the electric panel capacity to eventually run on all electric appliances so that the building is ready to switch over to all-electric when energy prices for electric become more favorable. Another important utility cost consideration is that landlords customarily cover heat and hot water in NYC because it is not possible to sub-meter building-scale boilers. With full electrification, however, landlords are able to transfer heating costs to tenants via sub-metering, potentially escalating costs in cases of rehabilitation. Some City funding programs for housing have already barred landlords from passing on heating costs to tenants via the sub-meter, and the program proposed here would include those provisions as a condition of participating landlords.

⁴Wagner, Julia, and Lucia Santacruz del Valle. 2025. "Cooperating Through Transition: Limited-Equity Cooperatives, Climate Finance, and Multi-Family Decarbonization in NYC." *Journal of City Climate Policy and Economy* 4 (1): 151–71.

<https://doi.org/10.3138/jccpe-2024-0031>.

Cost

Building retrofits are expensive in old buildings and dense cities. Even seemingly light touch retrofits can reveal more unexpected issues requiring urgent and costly remediation.⁵ While New York has offered sizable subsidies for energy retrofits, many residences lack the funds to address outstanding state of good repair issues or deferred maintenance in their buildings. What's more, construction work requires capital funds—and many buildings, both commercial and owner-occupied, have limited debt tolerance and cannot afford to take out loans for this kind of work.

Capacity

Home renovation, particularly in multi-family buildings, is no easy feat and can be disruptive to residents. Coordinating the work requires careful communication, planning, and accounting for risk. Many building owners simply lack the capacity for this kind of project management, and while good building management companies can assist, the capital decisions ultimately rest on building owners.

Workforce

NYC's construction workforce is dwarfed by the amount of work needed to effectively retrofit existing buildings.⁶ Labor advocates attribute this shortage to opportunities for safe, stable, and well-compensated jobs in construction. NYC's construction workforce requires social investment to grow, up-skill, and meet the need for widespread building quality and climate preparedness alongside high-quality union residential construction jobs.

Risk

Too many homeowners and landlords get their finances and project details together only to seek out construction contractors without success. Residential building work is idiosyncratic and can be risky to small contractors, who opt for bigger projects to guard against project loss. High uncertainty in the residential construction market trickles down to poor labor standards, limited worker protections, and insecure job prospects.

⁵This can include any number of issues, but in NYC often involves the discovery of lead paint, mold or asbestos. It is important to remediate these issues before pursuing further upgrades.

⁶Office of the New York State Comptroller. 2025. *The Construction Sector in New York City: Post-Pandemic Trends*. Report 8-2026.

<https://www.osc.ny.gov/files/reports/pdf/report-8-2026.pdf>

The proposal: delivering housing retrofits as a public service

This program uses existing city services and goods procurement capacities to aggregate building retrofit projects, mitigate the need for building owner project management capacity and debt tolerance, and deliver deep energy and housing quality retrofits at scale.

The Retrofit Program would organize bulk procurement contracts for residential buildings, creating contract pools for single- and multi-family buildings with similar physical profiles and/or geographic proximity.

Participating residential building owners enter into an agreement with the City to participate in one or more packages of services, such as energy panel upgrades, heat pump and water heater installation, roof replacement, mold and asbestos abatement, relocation of utilities off the ground floor, etc. Owners opt for a scope of work that matches their needs and fits their budget. The City negotiates the unit costs of services (\$x/sf) up front, so owners can more confidently select from a menu of services.

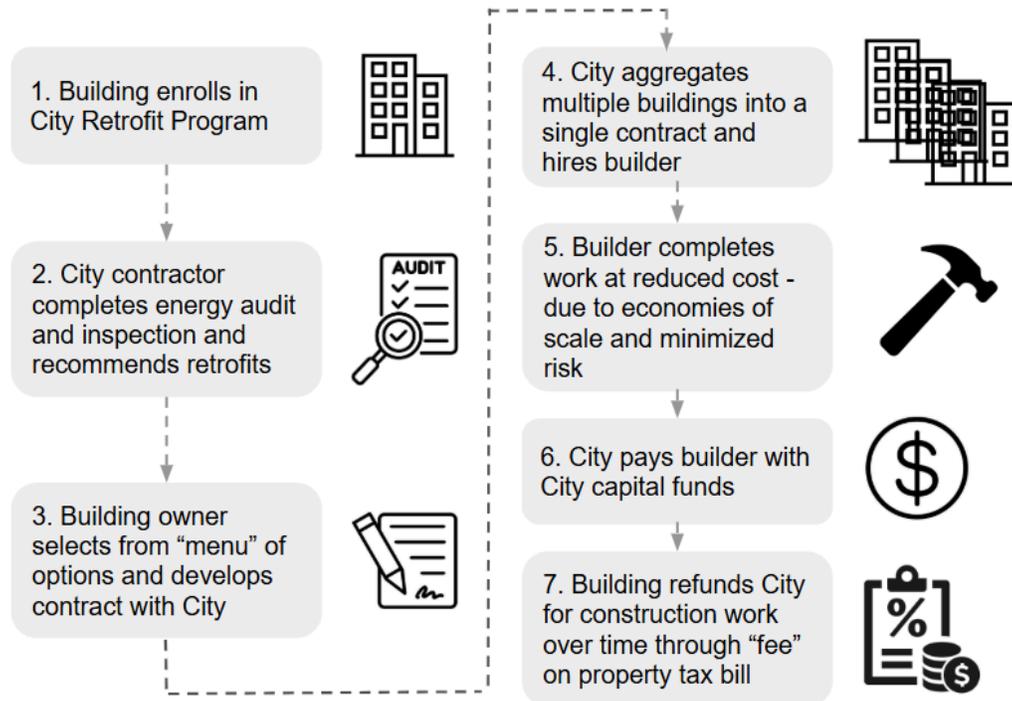
The City will achieve cost compression unattainable by single households or buildings by aggregating contracts—thereby minimizing project risk and achieving economies of scale. Building owners and residents will benefit from lower cost and higher quality buildings. Contractors benefit by eliminating the costly, time-consuming, and risk-laden process of making quotes for individual buildings, which seldom pan out. Workers will enjoy high-road labor standards, development opportunities, and a predictable pipeline of future projects while unions build density in the residential construction sector. **The City tackles thorny issues of physical and financial housing distress and climate preparedness.**

Proposed program structure

The City recruits residential buildings to participate in the program with targeted outreach to owners and tenants. Then, the City serves as coordinator of

residential retrofit contracts by issuing RFPs, retaining pre-qualified contractors, bundling work into aggregated contracts, and managing project logistics. The City pays the contractor directly for inspection and construction services. The City then recuperates the capital outlay through a “fee” on a building’s property tax. Figure 1 shows the general program structure in seven simple steps.

Figure 1: Simplified retrofit program process



The Retrofit Program empowers the City to serve as a market coordinator, rectifying common inefficiencies in the residential retrofit market. The Retrofit Program will retain building inspectors who will serve as trusted advisers on housing needs. Then, a City program manager suggests a “menu” of potential retrofits, guiding homeowners and landlords on the kinds of projects that can reduce energy bills, improve resident health and comfort, and prepare the building for extreme weather. Building owners will then select from the “menu” of retrofit options with standardized prices, such as: envelope improvements, window

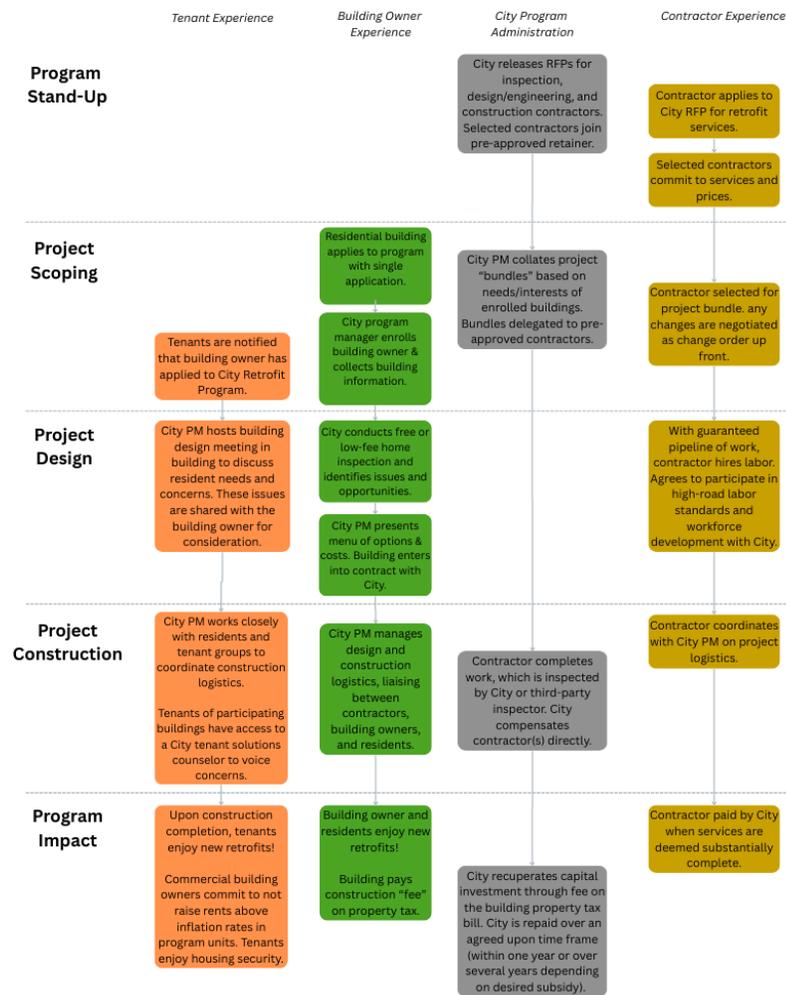
replacement, electric panel upgrades, duct work, and electric appliance installations. Menu options would also include options for comprehensive home repairs—such as mold and asbestos abatement—that are necessary pre-retrofit work and critical to resident safety. While not every building will need these additional services, many will due to the age of the NYC building stock, and program managers should ensure that owners of older buildings budget for them. Once the owner and program manager establish a scope, the City would then contract directly with the pre-qualified and retained retrofit service providers, eliminating the project management burden for homeowners while enabling preferable prices by building economies of scale and pooling project risk. **By creating a pathway to aggregate similar retrofit projects across distinct private property owners, the City creates preferable market conditions for building owners and union contractors enabling more retrofits to get done within reasonable timeframes.**

The program could be applied to all kinds and tenures of residential buildings within the city’s housing stock, however, contracts would be best organized according to building type and age. For instance, pre-war mid-rise buildings would be aggregated into one contract where single-family and duplex homes would comprise another. Such segmentation would allow participating contractors to standardize their delivery approach. Where possible, contract bundles will be organized geographically, to minimize costs related to construction logistics. Retrofit Program managers will work closely with contractors and building owners to coordinate program logistics. Figure 2 below offers greater detail on the program process for program administrators, contractors, building owners, and tenants (where applicable).

The program would be housed in a City capital agency, like the Department of Design and Construction (DDC). DDC project managers are adept at handling complex contracts for distributed projects, like sidewalks and sewers, and also have experience managing building contracts for city-owned buildings. DDC does not currently have a team dedicated to housing, and launching the Retrofit Program would mean an investment in agency staffing to prevent cannibalizing staff capacity from other important municipal programs. The DDC team would work closely with a Housing Advisor in the Mayor’s Office as well as the Mayor’s Office of Climate & Environmental Justice, who would assist in program stand-up and trouble-shooting. The DDC team would also work closely with colleagues in the Office of Management and Budget and the Department of Finance to ensure that the program finances are implemented as planned. Finally, the team should have in-roads with NYC Housing

Preservation and Development and the Department of Buildings to help enroll interested buildings and expedite permit review, respectively.

Figure 2: Program experience for key stakeholders



Program financing

The program would be financed by capital funds from the City’s general fund. Because the program would yield future income from program fees, the City could alternatively issue revenue-backed bonds to fund this program, if desired.⁷ City operational funding would support the administrative team of project managers, urban planners, and engineers that would support program execution. While the Retrofit Program utilizes existing City authorities, the program would entail dedicating new staff resources to build out the program team. City capital funds would cover the payment of contractors for inspection and construction services to be later recuperated from private landowners via a fee on the property tax. Use of City capital funds on private property is eligible so long as the use 1) serves a public purpose and 2) exceeds the term of capital eligibility of five years.⁸ The program administrators would work directly with the Department of Finance to ensure that “fees” are properly allocated to property tax rolls. Though collected using the City’s property tax administrative mechanisms, such fees would be technically separate from property taxes and can sit alongside the tax abatements for any given property.

The program could—but does not have to—factor in **various subsidies** for certain housing types, including rent stabilized housing, non-profit-owned housing, low-income owner-occupied buildings, etc. Subsidies could take the form of full or partial grants, low or no interest on program fee, or extended repayment horizons all rendered through the terms of the fee payment schedule. Terms of repayment would be negotiated with the building owner before work commences, during the agreement process. Ultimately, the kinds of subsidies and for whom they are offered should be determined based on the highest priorities of City leadership.

⁷Pursuit of this pathway would need to be explored further as program details are solidified. If this funding pathway were selected, program managers may want to collect interest on the capital used to pay for retrofits. They may also explore the installation of revenue-generating technologies such as solar panels and batteries.

⁸City of New York Office of the Comptroller. 2023. *Directive #10: Charges to the Capital Projects Fund*.

<https://comptroller.nyc.gov/wp-content/uploads/documents/Directive-10-Charges-to-the-Capital-Projects-Fund.pdf>

Managing risk

By operating as a market coordinator, the City's retrofit program more effectively allocates risk in the building rehabilitation market.

City

The City will pre-approve contractors for work within an allowed amount per service, limiting the amount of money that could be billed for each project. Contracts negotiate and standardize project costs for retrofit services.

Contractor

The City creates a clear, multi-year pipeline of work with contract minimums, enabling union contractors to participate in the residential market while also allowing unions to plan for and invest in growing their registered apprenticeship programs to meet this anticipated, guaranteed demand. Bulk contracts (of multiple buildings) mitigate the inevitable project risk involved in building rehabilitation. Further, the City negotiates and coordinates with the building owner, reducing contractor administrative burden. Finally, the City organizes the available incentives, allowing contractors to benefit from any incentives that flow to the contractor.

Building owner

The City manages coordination with the contractor, minimizing project management burden on the owner. The Retrofit Program will offer set prices for unexpected project costs, such as mold abatement, minimizing the uncertainty and cost risk of embarking on a retrofit project. Finally, professional City engineers will review and approve design and construction materials, ensuring that the retrofits that are constructed are of good quality and according to specifications. Engineering review is typically a project soft cost borne by building owners, but would be offered as a subsidy with the Retrofit Program.

While the Retrofit Program would better organize and distribute the risks inherent to the residential retrofit market, running the program would not be without risk to the City of New York. By intervening in the market, the City opens itself up to lawsuits from both building owners and contractors. Building owners may be dissatisfied with the work rendered or take issue with how a contractor conducts the work. On the other hand, contractors may sue if a building is less cooperative than

anticipated, hindering their ability to get the work done on time and on budget. Both building owners and contractors may sue to evade responsibility for unanticipated project costs, such as encountering mold or structural issues. Careful contracting procedures, that clearly allocate responsibility for project costs and potentialities, can mitigate some but not all of this legal risk. Another risk-mitigating approach may be to pilot the program with more predictable, lighter-touch retrofits, such as the procurement and installation of less invasive retrofit appliances like the plug-in, heat pump window units developed by NYCHA and manufacturers in the Clean Heat for All program.⁹

Affordable, Quality Housing Within Reach

City-coordinated retrofits make vital home improvements for energy, resilience, and quality of life accessible and affordable to everyday New Yorkers. The Retrofit Program acknowledges that housing justice is not just about affordability, but also quality housing that supports the health and safety of New Yorkers while advancing collective goals such as climate preparedness and good jobs.

Benefits to residents and tenants

- Energy efficiency retrofits can lead to lower energy bills, increasing affordability and energy burden.
- Improved housing quality:
 - Better temperature control, especially with energy-efficient air-conditioning via heat pumps
 - Upgraded, energy-efficient appliances
 - Healthy materials and elimination of toxic mold, lead paint, and asbestos
- Improved indoor air quality with elimination of fossil fuel burning on-site
- Less drastic increases to maintenance fees (for owner-occupied buildings) and rents (commercial buildings)

⁹Building Energy Exchange. 2025. *Clean Heat for All: Introduction and Program Updates*. Presentation slides.

https://be-exchange.org/wp-content/uploads/2025/01/20250116_CleanHeat_Slides-UPDATE D.pdf

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- Commercial building participation in the program can be attached to conditions to ensure fair outcomes for tenants, especially around rent increases. Because the City capital eligibility timeframe is five years, participating buildings should be barred from raising rents on reconstructed units due to “major capital improvements” for a minimum of five years.

Benefits to building owners

- Reduce operating expenses including:
 - Lower energy bills, particularly for space and water heating
 - Better insurance rate terms with climate resilient and energy efficient building features
 - Avoidance of fines related to LL11 (building exteriors) and LL97 (emissions standards)
- Improve access to credit with demonstrated lower operating expenses and reduced deferred maintenance
- Reduce the administrative burden of managing a complex retrofit project
- Enables owners to start building rehabilitation without assembling capital up front. Instead, the City provides capital and pays contractors directly. The building owner needs capital once the project is complete, as they repay the City over time via a fee on the property tax bill.

Benefits to the City

- Makes use of the City’s existing authorities, meaning early action can result in results emerging within the mayor’s first term.
- Would directly address issues of housing deterioration and poor housing quality, addressing the mounting issue of affordable housing preservation across all housing types—for which the City has no pre-existing program at scale.
- Achieve significant, measurable decreases in city emissions and improve extreme weather resilience.
- Achieve better indoor and outdoor air quality by reducing local fossil fuel consumption by residential buildings.
- Unlock housing quality retrofits in physically and financially distressed buildings, immediately benefiting tenants. Further, the fact that the City would have completed retrofits means that the buildings entering ownership

transfer proceedings are no longer the “worst of the worst,” potentially easing the transfer process to responsible owners.

- While this proposed program is structured around contracts with private construction firms, the program could serve as an on-ramp to stand up a municipal developer which could focus on social housing development and rehabilitation, if desired. A public option developer would help shape labor, price, and quality standards across the residential construction market.
- Clusters of residential projects can be bundled with other necessary City infrastructure projects, such as sewer upgrades, which can be highly disruptive, but can make use of utilities shut-offs and closed streets that will be needed for some building upgrades. Geographic clusters of buildings may also enable the development of infrastructure-scale energy solutions, such as thermal energy networks.

Benefits to labor

- With bulk contracts, the City can efficiently negotiate contract terms that create and sustain high-quality union jobs, by requiring project labor agreements with registered apprenticeship and pre-apprenticeship contract utilization. The City would negotiate terms with the Building and Construction Trades Council of Greater New York, a collective of trades unions, to fairly distribute project opportunities across the trades.
- The projects would directly provide thousands of construction jobs across the five boroughs as well as skill development opportunities for tradespeople.
- Contractors can spread risk across the pool of buildings in the contract bundle, leading to more stable workflows and cashflows for their businesses.
- A City-backed commitment to a pipeline of work will stabilize the construction market in a tumultuous economic era.

Precedents

The Retrofit Program would be the first of its kind in US cities; however, this program builds upon components of other scaling principles developed in successful programs for municipal and community bulk purchasing in NYC and beyond.

Centralized program management: The current retrofit market rests on a cacophony of programs and incentives, making it challenging for even the most organized residents to engage. Centralizing or streamlining these many resources into a one-stop-shop for residents can simplify the complex process of building retrofits and increase participation.

- The Pratt Center for Community Development runs Energy Fit, an energy contractor coordination program, in Brooklyn's single-family homes with success. Residents apply for a single program and are given a single price and project manager for their home. The program pieces together the homeowner's incentives and manages the construction project.¹⁰
- The Pennsylvania Whole Home Repairs program used public funds to support a massively popular home-repair program for low- and middle-income residents to address weatherization and severe habitability issues in households across the state.¹¹ Funds were distributed to each county and administered by local non-profits. From a resident perspective, participation in the program's holistic repairs involved communication with a single entity.

Bulk purchasing to lower costs: Aggregation can be used to achieve lower costs per unit.

- Bulk purchasing is a long-time practice of NYC's HDFC cooperatives, many of whom join buying pools to collectively negotiate insurance rates to secure lower prices for participants.¹² This proposed retrofit program orients the bulk purchasing concept to construction – with the added administrative benefit of City project management.

¹⁰Pratt Center for Community Development. N.d. Welcome to Energy Fit. webpage. <https://docs.google.com/document/d/1tRg7GfyChhjPThZdPxAZXVJxESFKiowGIRjJRR2N7N4/e/dit?tab=t.0>

¹¹Marrs, Cypress, Sarah Curry, Rebecca Yae, Vincent Reina. 2025. *Repair Needs Among Low-Income Homeowners in Allegheny County: Allegheny County's Whole Home Repair Program*. Housing Initiative at Penn. https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_wholehomerepairprogram_report_august2025.pdf

¹²Urban Homesteading Assistance Board. N.d. *Save money on insurance*. Webpage. Accessed February 19, 2026. <https://www.uhab.org/our-work/coop-support/services/save-money/flip/>

Public procurement to drive innovation: Challenge-based procurement, in which a lucrative public contract is leveraged to compel prospective firms to develop innovations, can drive shifts in a developing marketplace.

- The New York City Housing Authority (NYCHA) has partnered with New York Power Authority (NYPA) and the New York State Energy Research and Development Authority (NYSERDA) to launch two public procurement challenges for induction stoves and heat pumps. The challenges used large procurement contracts to drive innovation in energy-efficient appliance development and manufacturing, creating immediate benefits for NYCHA residents and indirect cost benefits for all consumers.¹³

Public programs to pre-approve contractors and organize project pipelines: Government agencies can leverage expertise and public trust to direct consumers to responsible contractors, negotiating better prices on their behalf while rationalizing pipelines of future work.

- Solarize and Energize programs countrywide offer competitive rates for solar panels and energy retrofits when a public or community-based entity pre-approves contractors to provide bulk services to participating households.¹⁴

Policy areas for further development and decision-making

By proposing the Retrofit Program, this memo offers a framework for leveraging savvy public program management and procurement to improve market conditions in residential building retrofits. The proposal responds to empirical evidence suggesting that there are significant barriers to building owners' pursuit of retrofits

¹³Jessel, Sonal. 2025. "Public Housing Can Drive a Clean Energy Market Transformation." Climate & Community Institute.

<https://climatecommunityinstitute.substack.com/p/public-housing-can-drive-a-clean>

¹⁴Sustainable Westchester. N.d. *Residential Solarize*. Webpage. Accessed February 19, 2026. <https://sustainablewestchester.org/residential-solarize/>

that can improve energy-efficiency and housing quality.¹⁵ This memo aims to start a conversation about how public procurement and program management can be a powerful tool for scaling building retrofits. Still, the development of the Retrofit Program would open up many other avenues for further deliberation and decision-making by City leadership. Several of these policy areas are discussed below.

Equitable workforce development in the residential construction sector

This policy memo alludes to the use of a unionized construction workforce to construct the building rehabilitation projects of the Retrofit Program. Unions offer significant worker benefits, ensuring that laborers have safe work conditions, fair wages, and have access to skill-building opportunities such as apprenticeships and pre-apprenticeships. Ultimately, these qualities translate into high-quality work and a robust workforce.

However, the construction workforce today is largely not unionized.¹⁶ Union builders focus primarily on public and large-scale commercial contracts while the residential sector is composed of smaller, non-union builders. This means that engaging existing union builders in the Retrofit Program would involve compelling union-affiliated contractors to enter a new market sector, and contracts would need to be lucrative enough to do so. The program may also attract bigger firms, who have capacity to manage complex government contracts. To engage smaller firms, program managers may consider strategies to encourage larger contractors to subcontract portions of their work to smaller contractors, ideally offering business development opportunities for smaller firms while extending some union-negotiated job protections to the firms' workers. Still, it is unclear how such a program would immediately impact the smaller construction firms and their workers that make up the residential construction sector today. Another alternative

¹⁵Wagner, Julia, and Lucia Santacruz del Valle. 2025. "Cooperating Through Transition: Limited-Equity Cooperatives, Climate Finance, and Multi-Family Decarbonization in NYC." *Journal of City Climate Policy and Economy* 4 (1): 151–71. <https://doi.org/10.3138/jccpe-2024-0031>.

¹⁶U.S. Bureau of Labor Statistics. 2025. Union Membership - 2025. Accessed February 19, 2026. <https://www.bls.gov/news.release/pdf/union2.pdf>

to engage smaller contractors would be to enable non-profits to procure contractors and coordinate construction, but this approach is less likely to support union growth. Standing up the construction market for residential retrofits while improving worker conditions is a challenging needle to thread, requiring careful consideration and negotiation with stakeholders. Ultimately, the Retrofit Program and programs like it would need to build out a framework for equitable workforce development in the residential construction sector.

Prioritizing program center-of-gravity through building and retrofit selection

Rapidly scaling building retrofits could generate numerous simultaneous co-benefits for New Yorkers, including improving energy efficiency and lowering utility bills, preparing buildings for climate change, and improving housing habitability and affordability. Still, leadership's highest priority goal will shape the kinds of buildings that the City actively recruits and the retrofits that are most encouraged. For instance, a program centered on energy-efficiency and electric-readiness may target the buildings anticipated to need retrofits in order to comply with Local Law 97's building performance standard by 2030. An alternative approach, centered on improving living conditions for tenants, might target physically or financially distressed commercial buildings. City-led procurement of residential retrofit services is a tool that can be used to tackle several public interests, but the implementation of the program should be guided by a primary goal. The center-of-gravity for the program's initial round of buildings is a policy decision with several alternative pathways.

Expanding the program to drive innovation in technology development and manufacturing

The basic framework for the Retrofit Program proposed here assumes that contractors will complete the work using existing technologies and materials; however, an area for potential expansion might be in the City's bulk procurement of new technologies. A key challenge, contributing to retrofit risk and cost, is the dearth of commercialized retrofit technologies. This issue is most pronounced in

energy-efficiency and electrification retrofits, where many household green technologies are sourced from outside the United States.

As referenced above, NYCHA, in partnership with NYPA and NYSERDA, used challenge-based procurement to spur the development and manufacturing of more technically viable and inexpensive electric appliances to install in public housing. These same principles could be coupled with the Retrofit Program project pipeline to spur innovation and commercialization of other retrofit technologies, such as cladding for building exteriors, insulation, and ventilation units, to help make these technologies more effective while reducing cost and easing installation processes.

Conclusion: public procurement to scale building retrofits

This memo suggests that the City of New York use the power of public procurement to streamline the residential retrofit market. In addition to promoting greater housing affordability, residential retrofits serve many public purposes, including lowering emissions, improving air quality, addressing longstanding public health concerns in household toxics, preparing residents for climate change, and improving quality of life in homes and neighborhoods. Still, the private market and the current parcel-by-parcel approach to building retrofits too often fails to overcome significant project risks.

By serving as a market intermediary, the City can connect interested building owners with qualified contractors through aggregated project bundles. Through this program, the City offers building owners significant project management capacity, subsidized design and engineering expertise, extremely low-cost up-front capital, and peace of mind regarding contractor quality and supervision. Contractors benefit from much reduced project risks by eliminating the cumbersome client recruitment process, aggregated project profiles, and reliable, long-term work horizons. Residents and workers benefit too. By accelerating retrofit projects, residents enjoy the many cost and health benefits of retrofits more immediately. Meanwhile, workers benefit from the strong labor conditions baked into public contracts as well as more longer term job prospects.

The provision of residential retrofits via public contracts will not be simple; they will require City investment into a highly capable program management team as well as

the provision of City capital towards the effort. Nevertheless, the City possesses the authority to use public procurement to shape the residential retrofit market and drive better outcomes for New Yorkers.

Acknowledgments

The author would like to thank the following people for offering their insights and generously providing feedback to refine this memo: Corinne Blalock (NYC Policy Forum), Zoe Cina Sklar, Offer Egozy (Climate and Community Institute), Ruthy Gourevitch (Climate and Community Institute), Batul Hassan (Climate and Community Institute), Priya Mulgaonkar (Director, Green Co-op Council), Arielle Swernoff (Director, Tenants for Healthy Homes), IZIAH Thompson (Senior Policy Analyst, Community Service Society of NY), Jay Wu, Zachary Zill, and five anonymous reviewers. All errors and omissions are my own.

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