Center for an Urban Future
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15 Policy Ideas for NYC to Start 2026

To start 2026, we offer up 15 policy ideas that CUF wrote about in 2025 that Mayor Mamdani and the City Council should consider implementing this year—on issues from expanding economic mobility and strengthening financial security for older adults to generating new revenues and cutting bureaucratic roadblocks that stifle progress.

by Jonathan Bowles and Eli Dvorkin

The year ahead in New York City promises both abundant possibility and concerning new challenges. New York's new mayor brings energy and a positive message to City Hall and demonstrates a refreshing willingness to embrace bold policy proposals for addressing the city's greatest needs. Yet, the city will also encounter new threats from a hostile federal government, a slowing economy, and a challenging fiscal outlook.

In the months ahead, the Center for an Urban Future (CUF) will advance a range of actionable policy ideas to help city officials make the most of this moment. These ideas build on the mayor's signature campaign proposals and address other critical challenges—from expanding economic mobility and strengthening financial security for older adults to generating new revenues for essential services, and cutting bureaucratic roadblocks that drive up the cost of living and stifle progress.

As the year begins, we offer fifteen policy ideas—developed by CUF in 2025 and prior years—that are especially worth considering at a moment when New York needs strong local ideas more than ever.

1. **Set a 10-year goal to achieve a 50 percent increase in college attainment, and back it up by expanding CUNY ACE and other programs to support low-income students.** Most good jobs in today's economy go to those with postsecondary degrees, yet there are gaping disparities in college attainment across the city. Just 24 percent of Hispanic New Yorkers and 31 percent of Black New Yorkers hold a bachelor's degree, compared to 69 percent of white New Yorkers. And while 89 percent of residents on the Upper East Side have at least a bachelor's degree, the rate is just 13.1 percent in Mount Hope and 14.2 percent in Mott Haven. No institution is better positioned to change this trajectory than CUNY. But too many CUNY students—especially low-income students, first-generation students, part-time students, and working adults—struggle to complete their degrees. Today only 58 percent of full-time students at CUNY's senior colleges graduate in six years. The

graduation rate falls to 50.7 percent for Hispanic students, 45 percent for Black students, and 43.1 percent for students over 25. Fortunately, the promising CUNY ACE program is beginning to change this. Like the ASAP program for community college students, ACE has boosted graduation rates by as much as 40 percent. However, limited funding has severely restricted the program's reach. ACE serves only around 4.8 percent of the 88,000 bachelor's degree-seeking undergraduates enrolled full-time at CUNY's senior colleges today. Mayor Mamdani should make boosting college attainment a top priority, set a bold goal of increasing the number of Black, Latino, and Asian New Yorkers with a college credential by 50 percent by 2036, and back it up with new investments to scale up CUNY ACE and pilot the launch of CUNY Flex, an ACE-like program for part-time students.

2. **Strengthen the city's financially vulnerable nonprofits by reducing unnecessary burdens in the nonprofit contracting process.** The trillions of dollars in budget cuts enacted by the Trump administration and Congress over the past year to Medicaid, SNAP, HUD, and a range of other safety net programs pose an unprecedented financial threat to New York City's human services nonprofit organizations. Mayor Mamdani and the City Council don't have the resources to cover these massive funding deficits. But they can provide some fiscal relief to the city's financially vulnerable nonprofits by reducing the unnecessary—and costly—administrative burdens the city imposes on nonprofits through its contracting, application, and reporting processes. The maze of requirements—duplicative contract registration steps, separate audits for city, state, and federal funders, repetitive manual data entry, and demands to upload the same documents across multiple portals—forces nonprofits to hire extra staff and shoulder millions of dollars in avoidable costs each year. The mayor and City Council should make it a priority to streamline these processes. As a first step, they should direct every agency that contracts with nonprofits to identify three requirements or processes they can eliminate or consolidate by July 1, 2026, and establish a clear timeline for implementation. Other key steps include converting City Council discretionary contracts to grants, which would cut 13 steps out of the process, and reducing the audit burden on nonprofits to align with state and federal standards.

3. **Help more working adults reenroll at CUNY by eliminating unpaid balances under $1,000 and waiving application fees.** In recent years, more than 47,000 adult New Yorkers have returned to CUNY to complete their degree as part of the hugely successful CUNY Reconnect program. These New Yorkers understand that one of the surest paths to upward mobility in today's economy involves earning a college credential. But city leaders can help thousands more adult New Yorkers reenroll at CUNY and achieve the economic mobility benefits that come with a college degree. Indeed, more than 630,000 New York City residents between the ages of 25 and 64 have some college credits but dropped out before crossing the college finish line. Many working adults across the five boroughs would like to reenroll at CUNY but are blocked from doing so because they owe the university money. Financial challenges are the most common reason CUNY students leave college in the first place, and many withdraw with unpaid balances they cannot afford to repay. Most of these students owe $2,000 or less. Our research shows that even much smaller debts—as little as $250—can be a major barrier to reenrollment. Mayor Mamdani and the City Council can help address this barrier—and help thousands more New Yorkers return to CUNY and complete their credentials—by launching CUNY Fresh Start, an initiative that would clear an unpaid balance of up to $1,000 for CUNY students who started but have not completed their degree. Just $10 million in funding, for example, could eliminate outstanding balances for 10,000 New Yorkers with an average unpaid debt of $1,000—removing a financial hold that currently prevents them from reenrolling at CUNY. Clearing this modest hurdle to college completion would help thousands more New Yorkers stay on track to earn a degree and springboard into the middle class, while delivering an outsized return on public investment. New York City residents with a bachelor's degree earn, on average, $1.6 million more over their lifetime than those with only a high school diploma. Even if only a portion of these students go on to complete a bachelor's degree, a $10 million debt relief initiative could unlock well over $1 billion in additional lifetime earnings, along with millions in future tax revenue.

4. **Boost mom-and-pops by creating a new program to promote and support neighborhood-specific events that bring New Yorkers and tourists to eat and shop in communities across all five boroughs.** There are tens of thousands of minority- and immigrant-owned businesses across the city, but too many go out of business prematurely and too few ever

grow from small businesses into medium-sized or large businesses. While the city has many great programs that help aspiring entrepreneurs to start businesses, far more is needed to help existing mom-and-pop businesses survive, attract customers, and scale up. The Mamdani administration—and its potential new mom-and-pop czar—should change this with a relatively small, high-impact investment that addresses what small businesses say they need more than anything else: more customers. The administration can boost spending at small businesses from Jackson Heights to Sunset Park by establishing a new program that provides grants to community-based organizations, merchant associations, and local groups to support neighborhood-specific events or tours that bring New Yorkers and tourists to eat and shop in commercial districts across the city. For example, the nonprofit lender Accompany Capital spent the relatively small sum of $3,000 to sponsor the annual Momo Crawl in Jackson Heights—a tour of the neighborhood's many eateries serving these distinctive Himalayan dumplings—which brought approximately 3,000 people to the neighborhood, generated a one-day sales blitz for local restaurants and vendors, and helped establish a foundation of future customers.

5. **Boost affordability for older New Yorkers by enrolling more older adults in SCRIE and raising the program's income threshold.** Few New Yorkers feel the affordability strain more acutely than the city's 1.3 million older adults. Over the past decade, the number of older adults living in poverty has surged by 41 percent across the five boroughs, and today 18.4 percent of New Yorkers age 65+ live below the poverty line. Many more older New Yorkers have no stable source of retirement income—including nearly one in five who do not receive Social Security. To help boost financial security for older adults, the Mamdani administration should leverage city and state data to enroll a lot more of the older New Yorkers who are eligible for the Senior Citizen Rent Increase Exemption (SCRIE), a city program that freezes rent for eligible older adults in rent-regulated apartments, with their landlords receiving a property tax credit. Currently, only 42.4 percent of older adults eligible for SCRIE are enrolled in the program. The mayor should direct the Department for the Aging to work with New York State Homes and Community Renewal and the State Department of Taxation and Finance to implement automatic enrollment and reenrollment in the SCRIE program, using secure data-matching to identify eligible older adults who are not receiving the benefit. This effort should be paired with dedicated city funding to support data-sharing, systems upgrades, and increased program uptake. At the same time, the mayor should press Governor Hochul and the State Legislature to enact legislation authorizing automatic SCRIE enrollment statewide and to raise the program's income eligibility threshold, currently capped at $50,000, and peg it to inflation.

6. **Direct the city's lawyers to streamline and improve agreements with community-based groups that make it easier for them to care for local parks and public spaces.** Community groups from the Bronx to the Rockaways want to raise funds, organize volunteers, and apply for discretionary funding to help care for local parks that have long been under resourced and face growing maintenance needs. But a pervasive culture of "no" among lawyers in the city's Law Department—and within other agency legal teams—has made it exceedingly difficult for local groups to generate dollars from concessions and fundraisers to reinvest in their public spaces. Lengthy and sometimes contradictory legal reviews make securing the necessary agreements between community-based organizations and city agencies an arduous slog, costing nonprofits and volunteer groups time and money, and dissuading others from even trying to forge agreements to help care for their parks in the first place. Overhauling these policies and processes would not cost the city anything but would unlock significant opportunities to improve conditions in smaller and under-resourced parks and plazas. Mayor Mamdani should instruct the city's lawyers to enable, rather than stifle, the public-private partnerships crucial to maintaining and enlivening these vital public spaces. With this directive, the city's Law Department could develop new practices to facilitate faster turnaround times for renewing existing agreements and speed the execution of new ones—standardizing templates, reforming costly insurance requirements, allowing for revenue to be generated onsite, and maximizing the benefits that these agreements can produce—rather than focusing almost entirely on mitigating the perceived risks. City Hall should also work with NYC Parks and the Department of Transportation to reduce the requirements for individuals and organizations to start new groups that will care for their local parks and public spaces, especially in underserved communities—lowering costs for community-based organizations in a way that costs the city nothing.

7. **Create or free up thousands more three-bedroom units of affordable housing for families.** New York City has experienced an unprecedented exodus of young families in recent years, even as the city remains a magnet for young single adults. While new city initiatives to provide free childcare will undoubtedly help, Mayor Mamdani and the City Council should also take steps to create or free up three-bedroom apartments. Just 3.4 percent of new affordable housing units built in the past decade were family-sized, leaving many working- and middle-income young families squeezed out. The city's current housing system disincentivizes developers from building more of these family-sized apartments. Developers can generally generate more revenue per square foot from smaller units, and the city's affordable housing programs mainly focus on maximizing the number of units produced, with relatively little emphasis on the number of residents those units can house. At the same time, over 72,000 homes are occupied by solo older adults—some of whom would downsize if convenient, affordable alternatives existed. The city can expand access to family-sized homes through zoning reforms and development incentives to boost supply, paired with a new initiative to help some older adults—tired of living alone or managing stairs and high costs—relocate to smaller, more accessible units with support from the city to ease this transition.

8. **Enlist 100 of New York's major employers in creating middle-class pathways.** No other city has as many large employers—not just Fortune 500 companies, but a range of public and private companies employing hundreds or thousands of workers across the five boroughs. These larger employers account for a disproportionate share of the city's well-paying jobs, yet too many New Yorkers lack clear pathways into them. Mayor Mamdani can take a major step toward expanding access to these good jobs by building on the progress of the New York Jobs CEO Council, an intermediary launched six years ago by Jamie Dimon and CEOs of about 30 of the city's largest companies to create clear, skills-based hiring pathways for CUNY students and graduates of nonprofit training programs. The Jobs Council has already helped spark more than 40,000 hires of low-income New Yorkers into family-sustaining roles. But while this ambitious intermediary is succeeding in bridging the gaps between employers and education and training providers, it's time to bring in many more of the city's major employers. The mayor should leverage the convening power of City Hall to recruit another 50 to 100 large and mid-sized employers to open well-defined, skills-based hiring pathways in partnership with CUNY and trusted workforce providers—with the goal of hiring another 100,000 lower-income New Yorkers into well-paying jobs over the next decade.

9. **Launch CS4All 2.0 to reduce disparities in tech employment across NYC and prepare more New Yorkers for the AI era.** Over the past decade, New York City has made slow but steady progress expanding pathways into tech careers for underrepresented New Yorkers. Much of that work has focused on short-term training programs for adults, like coding boot camps, and on expanding the number of K–12 schools offering computer science classes. But those approaches are being rapidly upended by the rise of generative AI, which is likely contributing to a precipitous decline in entry-level software engineering and technology jobs. At the same time, computing and AI literacy are becoming foundational skills across virtually every industry—from healthcare and finance to education, logistics, and the creative economy. To help New Yorkers adapt in this new era, Mayor Mamdani and Schools Chancellor Kamar Samuels should lead a fundamental shift in how New York educates—from teaching coding skills to some, to building foundational computing skills for all, integrated across every grade and subject in the K–12 system. They can do this by launching a Computer Science for All 2.0—building on, and refreshing, the landmark CS4All initiative that Mayor de Blasio rolled out a decade ago. This new iteration of CS4All should embed computational fluency throughout K–12, powered by an expansion of CUNY's Computing Integrated Teacher Education (CITE) initiative to prepare every teacher to bring computing into their classrooms.

10. **Co-develop at least 20 more affordable housing developments with new public libraries.** There are relatively few sites where housing can be built at scale and remain deeply affordable without extraordinary subsidies. At the same time, the city's 219 branch libraries face hundreds of millions of dollars in unfunded capital needs, and more than 100 branches are under 10,000 square feet—too small to deliver the full suite of programming that libraries so powerfully provide when equipped with modern, functional spaces. In the past few years, the city has completed two projects that address both of these needs: the replacement of an aging branch library and the development of affordable housing. These two projects—in Sunset Park and Inwood—have created hundreds of units of much-needed new affordable housing while giving communities

an expanded and modernized branch library. In the past year, city leaders started a third such project at the Grand Concourse library. But there is an opportunity to replicate this model in many more communities across the city. CUF's research has already identified more than two dozen branch libraries that require major upgrades and are located on sites where zoning already permits new housing to be built atop a modernized and expanded library. Given the severity of the housing crisis, city leaders should go bigger and bolder with this promising model and commit to at least 20 new co-located library and housing developments over the next four years.

11. **Create a new capacity-building fund to expand the reach and impact of New York's CDFIs.** The city is home to dozens of excellent small business development organizations, but the relative handful of nonprofit community development financial institutions (CDFIs) across the five boroughs stand out for their unique ability to connect the city's smallest, most vulnerable businesses with access to capital and technical assistance. CDFIs have built up trust with immigrant- and minority-owned businesses and are often the only place where first-time and smaller-scale entrepreneurs can get financing. However, CDFIs serve only a tiny fraction of the businesses and aspiring entrepreneurs who could benefit from affordable loans and business advising services. Our research shows that most nonprofit CDFIs in the city make no more than a few hundred loans each year, with some CDFIs closing fewer than two dozen. This is a drop in the bucket—and a striking missed opportunity in a city that's home to more than 64,500 minority-owned employer businesses and tens of thousands more microentrepreneurs, the majority of whom face enormous difficulty accessing capital and trusted technical assistance. The Mamdani administration should make CDFIs a greater part of the city's small business strategy than ever before, building on the success of the NYC Opportunity Fund and the forthcoming NYC Future Fund. Crucially, city leaders should not merely steer lending capital to CDFIs, because what they need most today is dedicated capital to fund capacity-building—so they can hire more staff to underwrite loans, invest in new technology tools that make processing small loans far more efficient, and scale outreach to underserved businesses. The administration should establish a new capacity-building fund that provides multi-year grants for CDFIs to ramp up investments in staffing and technology, with a particular focus on marketing to underbanked entrepreneurs and expanding technical assistance, coaching, and mentorship—supports that are critical for even affordable loans to translate into sustained business growth. A key to success will be securing new capital for this fund, including by working with the Mayor's Fund to attract private philanthropic support, potentially paired with a public match, to supercharge the impact of CDFIs across the five boroughs.

12. **Launch a portable benefits pilot for freelancers and self-employed artists.** Creative employment in New York is shifting toward freelance and contract work: while jobs in nearly every creative industry have declined since 2019, self-employment in creative industries has grown 10.3 percent. Today, nearly one-third of New York's creative workers are freelancers, independent contractors, or self-employed. All this has led to greater economic insecurity for those working in New York's hugely important creative sector, contributing to the first sustained decline in the city's population of resident artists and creatives in generations. Most freelancers lack access to the basic safety nets that full-time employees rely on: health insurance subsidies, paid leave, retirement savings, and unemployment support. To make creative work more sustainable and address deep inequities facing creative workers of color, Mayor Mamdani should launch a portable benefits system that allows independent workers to accrue and keep essential benefits as they move between gigs, employers, or sectors. Rather than building a new public agency, the city should partner with a trusted nonprofit like Freelancers Union to administer portable accounts, with proportional contributions from employers, platforms, and public funding. A streamlined, universally accessible portable benefits system would reduce economic precarity across the creative economy while strengthening the broader freelance and gig workforce.

13. **Bolster the city's vital social infrastructure by reforming the city's capital construction process.** As free public spaces that meet New Yorkers where they are, few assets are more vital to advancing equity and affordability than libraries and parks. Yet fully harnessing this critical social infrastructure will require addressing billions of dollars in unmet capital needs after decades of underinvestment. One key problem is that New York's highly inefficient system for building and repairing critical public assets is preventing the city's limited capital dollars for social infrastructure from stretching nearly far

enough—a problem that is only growing more acute as the cost of borrowing rises. A modest new bathroom costs more than $3.5 million to complete, and a new public library will easily cost more than $2,000 per square foot—multiple times the cost of a Class A office building. The city can no longer afford to squander its limited infrastructure funds. In addition to investing new capital dollars in libraries and parks, Mayor Mamdani should take bold new steps to reform the city's deeply flawed capital construction process, unlocking millions of dollars that currently go to waste to rebuild vital social infrastructure. The city's main capital project management agency, the Department of Design and Construction (DDC), has demonstrated that progress is possible, implementing reforms—including securing much-needed changes in Albany— that have shaved months and in some cases years from the typical project since 2019. But to achieve the deeper improvements that are needed, DDC will require far more help than it has received to date from other parts of city government that contribute mightily to the inefficiencies in the capital process, including the Office of Management and Budget (OMB). Next steps include streamlining interagency permits and approvals, speeding up OMB's certificate to proceed process, revising or eliminating Procurement Policy Board rules to enshrine best practices, expanding front-end planning to make project scoping far more accurate and reduce changes down the line, and supporting key legislative reforms in Albany. All of this can save the city many millions of dollars that can be reinvested in social infrastructure—but that will only happen with a strong push from the highest levels of City Hall.

14. **Launch an NYC AI Service Corps.** Thousands of young New Yorkers have graduated from a high-quality tech training program or earned a computer science degree, yet still can't secure that critical first job in an economy where hiring for entry-level positions has plummeted. Monthly job postings for software developers plunged by nearly 50 percent over the past two years, according to a recent report from NYCEDC. An NYC AI Service Corps—a paid, six-month fellowship placing recent grads in small businesses, nonprofits, and city agencies—would give participants hands-on experience building AI tools, improving data systems and solving real operational challenges. Fellows would gain the networks and confidence needed to enter a fast-changing industry, while helping organizations across the city modernize and compete. The initiative could launch with $10 million in city funding and a private-sector match, and later expand into a pay-it-forward model in which organizations that hire their fellows repay a portion of wages into a pool that funds future cohorts.

15. **Prioritize efforts to reignite the economy and grow well-paying jobs.** It will be difficult to make a meaningful dent in the city's affordability crisis without an economy producing a steady new supply of middle- and high-wage jobs. As it stands, employment growth across the city has slowed considerably in recent months, contributing to a sharp rise in the Black unemployment rate. Industries that had accounted for an outsized share of the growth in middle- and high-wage jobs—from the tech sector to creative industries—have lagged behind, entry-level jobs have plummeted across the economy, and virtually all the new jobs being created in the city are in low-wage fields like home healthcare and social assistance. All this underscores the importance of economic development, and the need to prioritize policies that help reignite economic growth and boost the number of good jobs. Among other actions, this should include efforts to nurture and grow emerging segments of the tech sector that have considerable untapped potential for high- and middle-wage job creation—including deep tech—and new strategies to reverse recent declines in creative industries like film, advertising, and design. It also means doubling down on a more diversified and competitive economy—one that makes it far easier to start, operate, and grow a business in New York City—by accelerating licensing and permitting, reducing unnecessary bureaucratic friction, and giving entrepreneurs greater confidence that the city can move at the pace of their ideas. And it requires prioritizing investments in housing development, parks, cultural assets, transit, and public realm—amenities that are central to keeping New York livable, vibrant, and affordable, which is essential to attracting and retaining the workforce that powers the city's economy.

To learn more about the 15 ideas featured in this report, check out the following CUF publications:

- Helping NYC's Low-Income Adult Learners Succeed at CUNY
- Playing New York City's ACE Card

- 5 Ideas to Expand Economic Mobility in New York City
- NYC's Safety Net on the Brink
- 7 Ideas for Boosting NYC's Newest Businesses
- The Emerging Financial Security Crisis Facing NYC's Older Adults
- Paying for the Growing Needs of NYC's Parks: 20 Fresh Ideas to Fund Parks and Open Spaces
- 5 Ideas for Retaining NYC's Young Families
- 5 Ideas to Advance Economic Mobility in NYC Amid Harmful Federal Policies
- Preparing Every NYC Student for an AI-Powered Future
- Re-Envisioning New York's Branch Libraries
- Bolstering Minority- and Immigrant-Owned Businesses by Scaling Up CDFIs
- Securing the Future of New York's Independent Workers
- Stretching New York City's Capital Dollars
- Maximizing NYC's AI Opportunity
- The Other Side of Affordability

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