



**Testimony of Rebecca Charles
Policy & Advocacy Associate
Citizens' Committee for Children of New York**

**Provided to the New York Assembly and the New York State Senate
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I would like to start off by thanking Chair Weinstein, Chair Krueger, and all members of the Assembly and State Senate Committees for holding today's hearing on housing proposals in the Governor's Executive Budget for State Fiscal Year 2023. Citizens' Committee for Children of New York is a 76-year-old independent, multi-issue child advocacy organization dedicated to ensuring that every New York child is healthy, housed, educated, and safe. CCC does not accept or receive public resources, provide direct services, or represent a sector or workforce. We document the facts, engage and mobilize New Yorkers, and advocate for policy, budget, and legislative solutions that improve child and family wellbeing.

The impacts of COVID-19 on the well-being of New Yorkers have been tremendous. Over the past two years, families across the state have dealt with profound and cumulative losses and heightened needs due to the pandemic, including illness and loss of life, job loss and reduced income, heightened housing instability and food insecurity, social isolation and school disruption, and skyrocketing behavioral health needs. While COVID-19 has impacted all New Yorkers, it has exacerbated the already-existing challenges faced by our most vulnerable populations, especially those at risk of or experiencing homelessness.

CCC commends Governor Hochul for her commitment to preserving and creating 100,000 affordable homes through her \$25 billion five-year plan. With \$5.7 billion included in the capital budget, and a designation of 10,000 homes with supports for vulnerable populations, this plan will play a critical role in addressing the affordable housing crisis across the state as New Yorker begins to work toward pandemic recovery. While Governor Hochul's commitment to housing security is clear, the FY 2023 New York State Executive Budget fails to fund a statewide rental subsidy or propose solutions to the looming eviction crisis. **It is critical that the State Budget maintain and increase funding for housing and rental supports for families experiencing homelessness and those who are at risk of becoming homeless.**

The Eviction Crisis

As you all are aware, January 15th marked the expiration of the eviction moratorium in New York State, putting hundreds of thousands of New Yorkers at risk of losing their homes. The COVID-19 pandemic escalated housing insecurities across New York State, especially for families of color. Over the last 21 months, CCC has monitored data from the U.S. Census

Bureau's Household Pulse Survey to identify ongoing and emerging trends in well-being for New York's families and children.

During the first year of the pandemic, households with children were more likely to struggle to make ends meet, with 58% in the New York metro area having experienced a loss of employment income. Furthermore, 40% of households with children making less than \$25,000 a year reported income loss from April to July of 2021, pointing to the challenges that low-income families faced with economic recovery.¹ Even still, New York City's unemployment rate is more than double that of the U.S. at 9.4 percent.²

Loss of jobs and income undoubtedly led to rental and housing insecurity throughout the city and state. From April to October 2020, more than 40% of renter households with children in the New York Metropolitan Area reported 'slight' or 'no' confidence meeting their monthly rental payments.³ Moreover, Black non-Hispanic and Hispanic/Latino households with children reported roughly two times the rate of rental insecurity compared to White non-Hispanic households with children over that time.⁴ From July to October 2021, 27% of renter households with children in New York State reported that they were behind on their rent – and among those, nearly a third (29%) reported that they felt it was 'somewhat likely' or 'very likely' that they would be evicted from their apartment in the next two months. From March 13, 2020 through late November 2021, there were approximately 75,000 eviction filings submitted to housing courts in New York City alone.⁵

Rental Subsidies and the Emergency Rental Assistance Program (ERAP)

As we consider the effects of the pandemic and dramatically heightened housing insecurity, these data point to the opportunity to prioritize housing permanency and stability, not only to cover pandemic-induced losses, but also to go beyond a "return to normal" and achieve stable and

¹ CCC analysis of U.S. Census Bureau Household Pulse Survey. Retrieved from:
<https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>.

² Haag, M., McGeehan, P. (2021, December 14). "The 'Double Whammy' That Is Slowing New York City's Job Growth." *The New York Times*.

³ CCC analysis of U.S. Census Bureau Household Pulse Survey. Retrieved from:
<https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>.

⁴ May 2021, *Child and Family Well-Being in New York City*, Citizens' Committee for Children. Retrieved from
https://s3.amazonaws.com/media.cccnewyork.org/2021/05/CCC-2021-Child-and-Family-Well-Being_LOW-RES_FINAL.pdf.

⁵ CCC analysis of U.S. Census Bureau Household Pulse Survey. Retrieved from:
<https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>.

affordable housing for all New York families. We applaud Governor Hochul's recent signing of the bill to increase the Family Homelessness and Eviction Prevention Supplements (FHEPS) to the fair market rate for eligible families living in social service districts of five million or more. The enactment of this bill will help increase access to adequate affordable housing. In New York City, it will dramatically improve outcomes for homeless families, who are predominantly headed by Black and Latina mothers.

That being said, there is currently no proposed funding in the FY 2023 New York State Executive Budget for a statewide rental subsidy program. **Therefore, we urge the state to fund the Housing Access Voucher Program (HAVP), which was designed to provide a rental voucher to households that are homeless or at risk of becoming homeless.** Similar to Section 8, HAVP would require recipients to pay 30 percent of their income toward rent, with the remaining costs covered by the voucher, up to 110 percent of Fair Market Rent. HAVP would provide critical assistance to families unable to enroll in Section 8 due to issues of capacity or immigration status. Not only would HAVP generate savings from reduced shelter costs, but it would also ensure that families are not forced through the eviction court process and into the shelter system. We are asking for inclusion of S2804A/A3701A in the adopted budget to establish the statewide subsidy and reach an estimated 85,000 households statewide. **CCC urges the legislature to prioritize funding for New York's first ever statewide rental subsidy program in State Fiscal Year 2022-2023.**

Lastly, while countless New Yorkers are at substantial risk of eviction, New York's Emergency Rental Assistance Program (ERAP) faces a lapse in funding. **CCC strongly supports the State's push for an additional \$1 billion in federal funding for New York's ERAP program.** We applaud the state for reopening the ERAP application portals to allow qualified families to apply, as submitted applications serve as protection against eviction in housing court. As the application filing process for ERAP benefits continues, the state will be able to gauge the ongoing need for rental support across the state. Ideally, with increased federal resources, our state can ensure maximum take-up of ERAP resources for hundreds of thousands of New York families.

Conclusion

In sum, the COVID-19 crisis has drawn attention to vast social-economic inequalities and disparities that have been exacerbated among the homeless and housing insecure. Families experiencing homelessness or at risk of homelessness face countless daily barriers that inhibit access to shelter and safety as well as permanent affordable housing. In terms of rental subsidies and eviction protections, the State cannot return to the status quo, especially when the status quo was not working for so many New York families. The State must prioritize combating homelessness and housing insecurity in next year's budget by establishing New York's first statewide rental subsidy program. The State must also continue to take administrative action to expedite the ERAP application process and push Washington for increased federal funds for the program to ensure that hundreds of thousands of New Yorkers can receive financial assistance to avoid eviction.



Thank you for this opportunity to testify.