



**LEGAL SERVICES
ACCESS ALLIANCE**

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Written Testimony submitted on behalf of the

Legal Services Access Alliance

Presented by Nic Rangel, Executive Director

at Legal Aid Society of Northeastern NY

to

**Senate Standing Committee on Housing, Construction
and Community Development**

Senate Standing Committee on and Social Services

Senate Standing Committee on Aging

Tuesday, February 18, 2025

This testimony will be presented by Nic Rangel, the Executive Director of Legal Aid Society of Northeastern NY and a Board Member of the Legal Services Access Alliance (LSAA). This testimony discusses the critical importance of the Shelter Arrears Eviction Forestallment (SAEF) program and the impact this funding can have when fully implemented.

LSAA represents seven of the largest providers of free civil legal services outside of New York City and includes Neighborhood Legal Services, Legal Assistance of Western New York, Legal Services of Central New York, Legal Aid Society of Mid-New York, Legal Aid Society of Northeastern New York, Legal Services of Hudson Valley, and Legal Services of Long Island. We collectively serve every county outside of New York City and employ over 900 legal services workers.

The SAEF program was created to provide shelter arrears assistance to eligible households that are facing housing instability. LSAA member organizations serve vulnerable communities across the state and recognize the vital role that programs like SAEF play in preventing unnecessary evictions and promoting housing stability. This program is essential because it serves as a safety net for households who are income-eligible for emergency assistance but are denied for other reasons.

Here are some key points about the SAEF program, some of which could be adjusted to increase effectiveness and accessibility:

- **Program Purpose:** The primary goal of the SAEF program is to help families retain their housing by providing financial assistance to cover their shelter arrears.
- **Eligibility:** Households must first apply for shelter arrears assistance through Emergency Assistance to Families (EAF) or Emergency Safety Net Assistance (ESNA). If they are found ineligible for both, they may be eligible for the SAEF program. To be eligible, a household's gross income must be at or below 200% of the Federal poverty level for EAF, or at or below 125% of the Federal poverty level for ESNA.
- **Program Flexibility and Administration:** The program provides significant flexibility to social services districts (districts), allowing them to administer the program directly or delegate it to other agencies or organizations. Districts may also set their own parameters as long as they meet program requirements.
- **Financial Assistance:** SAEF payments can cover up to six months of shelter arrears, which do not need to be consecutive. The funds can be used for mortgage arrears, homeowners' association fees, and legal and late fees, if these are necessary to retain housing. The payments are made directly to the landlord or financial institution.

The SAEF program has proven to be a critical resource for families facing eviction along with **comprehensive civil legal services. Together these important tools can prevent eviction and preserve housing around the state.**

Understandably, the program took some time to implement in counties around the state. Some areas of our state are still deploying these services or have not yet made this resource available. Nonetheless, some of our organizations have seen firsthand the positive impact these services can provide.

In just a few months since the program started, at least three households served by LASNNY have received SAEF funding, which has been instrumental in preventing their evictions and ensuring they remain stably housed:

1. **A single-parent household:** This individual fell behind on rent due to financial abuse from a former partner while also undergoing cancer treatment. With a SAEF allotment of \$1710, LASNNY was able to have his eviction case withdrawn, allowing him to focus on his health and family.
2. **A disabled survivor of domestic violence:** This person was able to preserve her subsidized apartment through a payment of \$3252, ensuring she had a safe and stable place to live.
3. **A disabled client:** This individual fell behind on rent due to an internet financial scam. By combining SAEF funding of \$897 with regular Emergency Assistance, LASNNY was able to preserve his Housing Choice Voucher and tenancy in his unit.

These cases highlight the unique and essential role that SAEF funding plays. None of these tenancies could have been preserved through regular Emergency Assistance alone. Without SAEF funding, all three households would have faced eviction. Additionally, SAEF funds are not treated as recoupable overpayments for rent amounts exceeding the inadequate shelter allowance maximums. This crucial aspect prevents these households from entering into repayment arrangements with the county, which would further strain their finances for the next 12 months just to avoid eviction.

In two of these cases, eviction would have also resulted in the loss of housing subsidies, pushing these individuals into the already overburdened emergency shelter system and likely leading to chronic homelessness due to the mismatch between local rents and their limited incomes.

The SAEF program is not just a financial lifeline; it is a vital tool for maintaining stability and dignity for our most vulnerable residents.

We urge the legislature to continue and expand funding for eviction prevention programs like SAEF, as they are essential in preventing homelessness and ensuring that all members of our community have a safe and stable place to call home.

We also encourage increasing the eligibility requirements from 200% of federal poverty to 80% of AMI to make the funding more effective in preventing homelessness and accessible to tenants in need.

These programs are essential in addressing New York's housing crisis and ensuring that all New Yorkers have a safe and stable place to call home. **The stability and timeliness of state funding are crucial** to maintaining these essential legal services and our ability to serve the most vulnerable populations in New York.