



**Testimony of Patrick Boyle**

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**To the New York State Senate Committee on Housing, Construction & Community Development, Committee on Social Services and Committee on Aging**

**Joint Public Hearing: To assess rental assistance programs and examine the need for expanded residential rental assistance to prevent evictions**

**February 18, 2024**

My name is Patrick Boyle and I am Senior Director for the New York office of Enterprise Community Partners, a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since our New York office opened in 1987, we have committed more than \$5.7 billion in equity, loans and grants to affordable housing and community to create or preserve over 84,000 affordable homes across New York State. We would like to thank Chair Kavanagh, Chair Persaud, and Chair Cleare for the opportunity to testify today at this important joint hearing.

**Overview**

Rental assistance is a critical resource that ensures housing stability, prevents homelessness and expedites placements from shelter into permanent housing. It allows thousands of low-income households to live and thrive in a high-cost state like New York. Section 8 Housing Choice Vouchers, Project-based forms of assistance, FHEPS and CityFHEPS—among other smaller and more targeted voucher programs—all operate slightly differently but each has an important role to play in the housing ecosystem. Additionally, stability programs like SCRIE and DRIE help keep rents stable for thousands of seniors and people living with disabilities.

Unfortunately, rents and costs of living have increased sharply over the years, and the Covid-19 pandemic brought economic shocks that are still rippling out. As we all know, this has led to homelessness being at a historic crisis point in New York. As reported in the Housing and Urban



Development (HUD) point in time report, New York leads in the nation in the rate of homelessness increase over the past several years. About 1 in 5 homeless Americans are New Yorkers, and there were more than 50,000 homeless children in New York in 2024.

These numbers are unacceptable. Fortunately, the tools to reverse the tide are available to us. This testimony will highlight a number of proposals to expand rental assistance and make existing tools stronger.

### **Home 4 Good Program**

Along with our partners at RiseBoro Community Partnership, L+M Development Partners, HELP USA, Maycomb Capital and Trinity Church NYC, Enterprise launched its Home 4 Good program in 2024. Home 4 Good marks a new and innovative approach to eviction prevention for New Yorkers experiencing rental arrears.

The program works by proactively partnering with landlords to reach tenants at risk of eviction, with Home 4 Good's housing navigators then connecting tenants to short-term rental assistance, longer-term housing subsidy programs, and a range of supportive benefits to advance their overall housing stability, including financial coaches.

By preventing eviction before it happens, the program aims to reduce costs and instability not only for tenants, but also for landlords and government. We are thrilled to say that so far, the program is working exactly as intended. In its first nine months, it has enrolled 314 tenants and recouped \$634,166 in arrears payments and secured \$192,824 in annual voucher value to date. The affordable housing owners have recouped more than 2x their investment in the program, stabilizing their residents, reducing legal costs and bringing much needed cashflow into their properties.

The program is a success but it will need help to go further. We look forward to engaging partners in government about scaled-up expansion, so that many more households struggling with rent arrears and on the brink of homelessness can get the help they need in time.

### **\$250mm for the Housing Access Voucher Program (HAVP)**

We thank the Senate for its historical support of the Housing Access Voucher Program. As co-conveners of the Housing Access NY coalition, we have seen over the past several legislative sessions how membership in that coalition has grown both in number and in geographic representation around the state. The drumbeat is growing louder for a fully state-sourced rental assistance program, flexibly designed and targeted to reach vulnerable populations not adequately served by other existing vouchers. This year, the Governor's own Childhood Poverty Reduction Advisory Council included state-sourced rental assistance as a key recommendation to bring about dramatic reductions in child poverty.



Given uncertainty about appropriation levels to federally-sourced voucher programs and the staggering homeless crisis, this is the year that we must expand rental assistance in New York. There are a number of ways to achieve that goal; HAVP is the strongest option.

**\$47.3mm for Housing Navigation and Related Supports to Improve Voucher Utilization**

Funding for rental assistance is only the first step. Making sure programs work effectively is equally as important. New York’s voucher utilization rate—or the ability for voucher holders to find housing and successfully work through the approval process before deadlines pass and they risk losing the resource—is woefully low. Recent reports have found that around half of voucher holders do not successfully find and secure housing in the allotted timeframe. That is a crisis.

Enterprise has spoken to Public Housing Authorities, housing navigators, social service organizations and nationwide experts to determine best practices in improving voucher utilization. We recommend funding that would primarily support housing navigators at both nonprofit organizations and Public Housing Authorities (PHAs). Navigators are demonstrably proven to greatly increase the ability of voucher holders to find and secure housing wherever they have been utilized.

This proposed funding would allow for all voucher holders who are seeking housing in New York State to have the personalized help they need. It would also support landlord incentives to participate and help PHAs to modernize and streamline processes.

**\$50mm for the Shelter Arrears Eviction Forestallment (SAEF) Program**

Through conversations with partners and our own Enterprise asset management data which tracks the financial performance of affordable housing projects statewide, Enterprise has observed persistent levels of rent arrears that exceed historical norms. Too many tenants around the state have still not financially recovered from the disruptions associated with the Covid-19 pandemic.

Areas outside New York City are typically less equipped with local resources to help pay rental arrears and stabilize tenants. Bolstering the SAEF program will help address that gap and bring needed help to households throughout New York.