



**Joint Public Hearing: To Assess Rental Assistance Programs  
and Examine the need for Expanded Residential Rental Assistance to  
Prevent Evictions**

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250 Broadway**

**Testimony of Rebecca Garrard,  
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I would like to thank Senator Persaud, Senator Kavanagh, Senator Cleare and the Senate Standing Committees on Social Services, on Housing, Construction and Community Development, and on Aging for holding this hearing.

Despite the good work and actions taken on the part of the legislature in New York since 2019, we continue to face a crisis of unaffordable rents and rising homelessness that has worsened since the pandemic. These crises are inextricably linked, and in order to provide meaningful solutions, we must both keep New York tenants stably housed and move the currently unhoused into residences, not shelters.

As revealed in New York State Comptroller Thomas DiNapoli's report issued in January of this year, the number of individuals who are homeless

in our state has steadily increased since the end of the pandemic eviction protections. Most troublingly, homelessness in New York has nearly doubled since 2022, which is by far the highest rate of increase when compared to other states in our country. Data cited in the report reveals that there were 158,000 homeless New Yorkers during 2024, which represents approximately 20% of the homeless population across the country. Data also shows that New York has the lowest percentage of unsheltered individuals within this population. Interpretation of this report is clear in terms of solutions needed in our state: increased accessibility to housing, not shelters.

One policy that is a much needed solution and long overdue in its passage is the Housing Access Voucher Program (HAVP), sponsored by Senator Brian Kavanagh and Assemblymember Linda Rosenthal. This bill creates rental vouchers specifically for both New Yorkers who are currently unhoused and those who are in imminent danger of homelessness due to eviction. In addition, this program is tailored to provide voucher values that match fair market rent and will ensure voucher holders are able to use this benefit to secure and maintain stable housing.

Preventing evictions and moving unhoused individuals into rental housing through voucher programs is not just morally correct policy, it is also economically sound. Shelter costs for individuals can average approximately \$6,000 a month, far below the amount that would be provided for a rental voucher under HAVP. Temporary solutions to the housing crisis should be a last resort, not a primary policy initiative.

Another program that needs to be not just maintained but expanded is the Shelter Arrears Eviction Forestallment (SAEF) program. Comptroller DiNapoli's report highlighted the homelessness crisis that exists outside of NYC. He noted that outside of New York City, homelessness rates increased anywhere from 11% to 138%, as was reported in counties surrounding the Capitol District. In terms of population, Long Island,

Westchester, and Western New York represented the highest numbers of homeless individuals outside of New York City.

The housing crisis is not a downstate problem. According to a report by Cornell University's Industrial Labor Relations Buffalo Co-Lab, 40 of 62 counties in New York featured higher eviction filings in 2022 when compared to pre-pandemic filings. Almost all of these counties were in upstate New York. In 2022, Rensselaer County had the highest eviction rate in our state. In August of 2023, Erie, Monroe, Westchester, and Suffolk Counties were among the state's highest in terms of eviction rates. In addition, comprehensive information in regards to upstate evictions is difficult to obtain due to a lack of data from town and village courts. It is likely that the eviction crisis throughout upstate is larger in scope than we even realize.

What we do know from all available data is that the eviction crisis disproportionately impacts low-income communities of color. Eviction rates in these neighborhoods further the housing insecurity that exists extensively in Black and brown communities as a result of historically racist housing policies such as redlining. As reported by the Legal Defense Fund, two thirds of Black residents in New York State are renters, as compared to two thirds of white residents who are homeowners. In addition, nearly six times as many Black households have faced eviction when compared to their white counterparts.

For all these reasons, it is imperative that SAEF become a permanent and more robustly funded program in the New York State budget. The funds that this program allocates to cover rental arrears for those individuals outside of New York City most in need is an essential component to stemming the expanding crisis of homelessness in our state. With approximately a quarter of New Yorkers spending more than half of their incomes in rent, the upstate housing crisis must include solutions that prevent evictions through stabilizing households that owe back rent. We

must not only prioritize funding for those who are currently unhoused, but also prevent that population from increasing by averting the evictions that create homelessness.

Our state must act now in order to reduce the number of homeless individuals in our state by passing vouchers that move individuals into housing and allocating funds to prevent homelessness at the point of eviction. This year's budget must include the Housing Access Voucher Program and a permanent expansion of the Shelter Arrears Eviction Forestallment program. Thank you for the time today to speak to these important issues.