



**Written Testimony before the Joint Fiscal Committees on the
SFY 2026-27 Executive Budget Housing Hearing
February 25, 2026**

On behalf of Catholic Charities Family & Community Services (CCFCS) we would like to thank the Joint Fiscal Committee for the opportunity to provide written testimony on the 2026-27 New York State Executive Budget Hearing on housing.

Catholic Charities Family & Community is an agency of Catholic Charities of the Diocese of Rochester. We provide housing, employment, and coordination of care to help people of all ages and all walks of life live independently with dignity, while facing the challenges of addiction, aging, mental illness, HIV, poverty, developmental disability, and immigration.

CCFCS has developed a 2026 Policy Agenda that includes priorities developed with significant input from local experts, community and government leaders, representatives from non-profit agencies, subject matter experts, and people directly impacted by poverty. One of the most consistent concerns expressed by our community members is the need to preserve existing affordable housing options as well as create new opportunities for our most vulnerable community members to access new affordable housing options that provide safety and stability.

Our community has told us:

- “Decent affordable housing is essential and should be a right.”
- “There isn't enough affordable/income-based housing to meet the needs of the people in Rochester. The waiting lists are long.”
- “I think that people lack dignity when they live in decrepit apartments, houses neighborhoods. I think these conditions foster multifaceted instability and crime.”
- “Stop penalizing those without homes for not following complex and unrealistic rules.”
- “There's no affordable housing for minimum wage workers.”
- “Landlords are unwilling, at times, to accept housing vouchers and need to be aware of the laws and regulations that prevent them from discriminating against voucher holders.”

CCFCS's Policy Agenda has set a specific goal to preserve existing and create new permanently affordable housing options across the Greater Rochester area. This year, we have prioritized the need to help renters stay in their homes through increased public funding for housing vouchers.

Top Housing Budget Recommendations for 2026:

I. Support for the Housing Access Voucher Program

CCFCS envisions a future for our community and state where everyone lives in a safe, inclusive, and opportunity-rich neighborhood with a housing system that offers affordable, safe, desirable options. CCFCS strongly supports actions that keep neighborhoods strong and enable pathways to upward mobility by increasing the availability of residential rental assistance to prevent evictions, homelessness, housing instability, and excessive rent burdens.

CCFCS strongly supports the Housing Access Voucher Program (HAVP). HAVP enables a flexible, statewide Section 8-like voucher to be used by people at risk of or experiencing homelessness. Last year, the State launched the Housing Access Voucher Program as a four-year pilot with \$50 million allocated for the entire State and has allocated the same amount for the proposed 2026-27 fiscal year. While this is an important investment, we know that this allocation is not nearly enough to make a truly meaningful impact on New York State and the Rochester region. In communication with our local Social Service district in Monroe County, we know that the HAVP Pilot is currently only open to households who are currently homeless. While this population should be prioritized, increased investment in HAVP would enable it to also be used for preventative measures, helping to prevent households from becoming homeless. This year, we urge the State to make the program permanent and expand it by committing \$250 million dollars, aiding nearly 10,000 more eligible New York families to be able to access critical housing assistance. This investment would increase the number of vouchers in our region from roughly 60 to more than 500. Making the program permanent will enable long-term planning and open up the possibility of HAVP vouchers becoming project based.

Although HAVP largely mirrors the Section 8 Housing Choice Voucher, it could be more inclusive as it will be available to people regardless of immigration status or criminal record. In addition to stabilizing individuals and families, HAVP will provide financial stability to building owners, ensuring a steady stream of rental income from low-income tenants. Further, a report from WIN found that, once fully implemented, HAVP could come with significant cost savings by offsetting shelter and other costs associated with eviction and homelessness.¹

The United States Department of Housing and Urban Development² found there were more than 158,000 homeless New Yorkers in 2024 – about one in five of the nation's homeless. In Monroe County, a recent report by Rochester City Council President Miguel Melendez³ found

¹ Hannah Tager, Martin Gamboa, Chris Mann. "The Housing Access Voucher Program: Saving New York State \$200 Million and Preventing Homelessness for Tens of Thousands of New Yorkers Every Year." (<https://winnyc.org/wp-content/uploads/2024/02/HAVP-Report.pdf>)

² Thomas DiNapoli. "DiNapoli: Numbers of Homeless Population Doubled in New York." January 2025. (<https://www.osc.ny.gov/press/releases/2025/01/dinapoli-numbers-homeless-population-doubled-new-york#:~:text=There%20were%20more%20than%20158%2C000,and%20the%20District%20of%20Columbia.>)

³ Miguel A. Melendez, Jr., *President Miguel A. Melendez, Jr.'s Report on Homelessness: Putting People and Neighborhoods First* (City of Rochester, 2026), https://www.cityofrochester.gov/sites/default/files/2026-02/FinalDraft_Print.pdf (accessed February 11, 2026).

a “growing issue of homelessness within the City of Rochester” and a need for direct intervention to prevent the crisis from worsening.

According to Point-In-Time data from the federal Department of Housing and Urban Development, there were 1,194 unhoused people in Rochester and Monroe County as of January 2025⁴. Complementary data from the U.S. Department of Education’s McKinney-Vento Homeless Assistance Act demonstrates deep challenges of homelessness for children within the Rochester City School District. This reporting found that more than 3,000 children and youth in Rochester experience homelessness. While that number may appear smaller in comparison to larger downstate jurisdictions, it represents a profound crisis in our community. In fact, nearly 8% of all students in the Rochester City School District experienced homelessness at some point during the past two school years. That equates to approximately 1 in every 12 students. In practical terms, this means that in the average classroom, two students may be facing the uncertainty of not knowing where they will sleep at night.

The McKinney definition of homelessness, which includes children who are in “doubled up” housing situations, is a broader definition than what is captured by the Point in Time Count or other measures of homelessness but is a more accurate reflection of what housing instability looks like for families with children. In fact, of the 1,869 RCSD students included in this count, 75% were doubled up and staying with others whereas only 13% were staying in a shelter. These doubled-up and “couch surfing” living arrangements are often uncertain, temporary, and lead to further instability. According to our local Continuum of Care, Partners Ending Homelessness, the leading cause of homelessness for families entering the shelter system is “eviction by primary tenant,” the formal term for being put out by family or friends. This highlights the need for preventative tools in our community, to prevent an unstable situation from becoming a crisis.

New York’s rate of homelessness, at close to 8 per 1,000 people, was higher than all states except Hawaii and the District of Columbia. There were several factors leading to this crisis including eviction proceedings, lack of affordable housing, and increased rents. More than half (2.9 million households) of all renter households statewide and in the City of Rochester in 2023 were considered rent-burdened and 20% are severely rent burdened, paying 50% or more of their income on rent.⁵⁶

Research shows rental vouchers reduce homelessness and housing instability⁷, improve outcomes for children⁸, and promote beneficial outcomes for family well-being, including *halving* intimate partner violence⁹. Federal Housing Choice Vouchers reduce the poverty rate for recipients by 43%¹⁰ and provide long-term benefits to households that previously experienced

⁴ Partners Ending Homelessness - 2025 PIT Summary Report NY-500: Rochester, Irondequoit Greece/Monroe County CoC (PIT date: Jan 23, 2025).

⁵ Thomas DiNapoli. “New Yorkers in Need – The Housing Insecurity Crisis.” February 2024 (<https://www.osc.ny.gov/reports/new-yorkers-need-housing-insecurity-crisis>)

⁶ <https://www.actrochester.org/rent-burdened-households>

⁷ Ingrid Ellen Gould. “What Do We Know About Housing Choice Vouchers?” *The NYU Furman Center for Real Estate and Urban Policy*. July 2018. (https://furmancenter.org/files/fact-sheets/HousingChoiceVouchers_ige.pdf)

⁸ <https://www.aeaweb.org/articles?id=10.1257/aer.20150572>

⁹ Douglas Rice. “Major Study: Housing Vouchers Most Effective Tool to End Family Homelessness, Center on Budget and Policy Priorities.” July 2015. (<https://www.cbpp.org/blog/major-study-housing-vouchers-most-effective-tool-to-end-family-homelessness#:~:text=Major%20Study:%20Housing%20Vouchers%20Most%20Effective%20Tool,to%20report%20incidents%20of%20domestic%20violence,%20and.>)

¹⁰ Sophie Collyer, et al. “Housing Vouchers and Tax Credits: Pairing the Proposal to Transform Section 8 with Expansions to the EITC and the Child Tax Credit Could Cut the National Poverty Rate by Half.” Center for Poverty and Social Policy, Columbia University Population Research Center.

homelessness.¹¹ State and local rental assistance vouchers have a similarly stabilizing effect: in New York City, during FY23, 81% of families with children who exited shelters did so with subsidies – mostly the City’s local rental assistance voucher, CityFHEPS – and those that exited with subsidies were 53 times less likely to return to shelter in the subsequent year compared to families who exited without assistance.¹²

Despite the wealth of evidence about the positive effects of rental assistance, there are not nearly enough federal and local vouchers to meet the need in New York. Only one in four eligible households receive Housing Choice Vouchers and localities outside of New York City, like Rochester and Monroe County, do not have their own local voucher programs, like CITYFHEPS, leaving households with little to no options to help them afford rent, which is continuing to increase at a faster pace than our communities’ income. We know vouchers work; we just don’t have enough of them. Full implementation of HAVP would help close that gap, enabling 10,000 families across the state to move out of and avoid homelessness.

Addressing New York State’s affordable housing crisis will require sustained coordination and investment from all levels of government, through various policy levers, but we believe New York State can and must take immediate action to prevent New York’s homelessness crisis from worsening by establishing and funding HAVP in this year’s budget as a permanent program and allocation.

II. Supporting Other Efforts to Address Rental Housing Crisis

CCFCS supports other efforts to address the availability of rental assistance, including the Office of Temporary and Disability Assistance making modifications to the state rule to increase each district’s shelter allowance to 100% of the fair market rent (FMR) as determined by HUD. The shelter supplement rule should also be modified to require districts to provide supplements at 100% of FMR for households experiencing or at risk of homelessness.

The rent allowances and shelter supplement rule were last updated in 2003. Rochester and Monroe County’s housing markets today are very different than they were in 2003. Rent on the private housing market has increased significantly, but the shelter allowance has remained the same. In Monroe County, FMR in 2025 for a 3-person household for a 2-bedroom apartment was \$1,427. As an example, the Monthly Shelter Allowance for a 3-person household in Monroe County is set at \$343. That means there is a significant gap of \$1,084, often forcing families into unsafe and unstable housing arrangements.

In fact, HUD’s analysis of fair market rents indicates that there are zero habitable apartments priced at or below the shelter allowance. A recent Rental Market Study in Rochester and Monroe County documented that Rochester has more than 15,200 fewer affordable rental units for households earning under \$20,000 than what is needed.¹³ Many, if not most, of these

<https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/5f7dd00e12dfe51e169a7e83/1602080783936/Housing-Vouchers-Proposal-Poverty-Impacts-CPSP-2020.pdf>

¹¹ “Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families.” U.S. Department of Housing and Urban Development Office of Policy Development and Research. <https://www.huduser.gov/portal/sites/default/files/pdf/family-options-study-full-report.pdf>.

¹² Analysis of data from Mayor’s Management Report 2023, NYC.gov. Page 242, https://www.nyc.gov/assets/operations/downloads/pdf/mmr2023/2023_mmr.pdf

¹³ <https://empirejustice.org/wp-content/uploads/2023/08/REPORT-No-Keys-to-Safe-and-Decent-Housing-in-NYs-Safety-Net-8.23.23.pdf>

households are on public assistance. Based on these numbers, CCFCS believes the shelter allowance is arbitrary and irrational.

CCFCS has also received significant feedback from community members about other supports they need to effectively utilize housing vouchers and subsidies. Based on feedback received via a human-centered design initiative that centered the voices of both renters and landlords, CCFCS also supports a request for \$47.3 million in annual funding through the New York State Budget to make our state a national model in rental assistance utilization and housing placement. This would include \$32 million for housing navigation and related supports to help families find housing, \$10 million for landlord incentives covering the cost of holding vacant units through placement, a small repair fund to address issues that may prevent units from passing inspection, and bonus funding for units in high-opportunity areas to accept tenants with rental assistance. It would also support working with owners, combating Source of Income Discrimination (SOI), navigating bureaucracy, and ultimately finding and keeping permanent housing.

This funding will allow non-profit organizations and Public Housing Authorities (PHAs) that administer rental assistance programs to hire positions such as housing navigators who will work with voucher households on their housing search and landlord and broker ambassadors who will establish connections and links with local owners. It would also support individual support services coordinators who can work with voucher households for a period of 2 years after they are placed in permanent housing to troubleshoot any issues that arise, ensure comfort and compliance with the recertification process, and prevent housing instability or recidivism into homelessness. Funding navigation services will increase utilization rates of existing Housing Choice Vouchers and will also position New York for success if and when the Housing Access Voucher Program is enacted. A local pilot of housing navigation supports – the Roc Housing Navigator program – is proving successful in helping households find and maintain housing; we know these types of supports are needed and we know they work.

III. Conclusion

Housing is inextricably tied to the health of our communities. Households that are cost-burdened and face financial stress related to housing are more likely to have poor physical, mental, and dental health; have trouble accessing needed medical care; and have had an Emergency Department visit in the last year. These health outcomes are not just harmful for individuals alone, they impact our health systems across the community, depriving entire neighborhoods from the opportunities their residents need and deserve. We regularly hear from our local hospitals that when unhoused and unsheltered individuals have nowhere else to turn, they end up seeking safety and basic care in hospital emergency rooms. This is an expensive, inappropriate setting that strains our health system and fails to meet their needs for stable housing and supportive services.

CCFCS urges state leaders to take decisive action to address the rental housing crisis that continues to destabilize low-income families across our state, closing their pathways to upward mobility. HAVP remains a top priority for the CCFCS and represents a crucial step toward ensuring that individuals and families at risk of homelessness have the support they need to secure and maintain safe, affordable housing. HAVP is not only the right thing to do; it is a fiscally responsible strategy that reduces shelter use, lowers eviction-related costs, and prevents families from falling deeper into crisis. Coupled with necessary updates to the shelter

allowance and increased investments in rental assistance programs, these efforts will provide immediate relief to struggling households while laying the foundation for long-term housing stability.

As a state, we cannot afford to wait while thousands of families remain on the brink of eviction and homelessness. We urge New York State to prioritize housing stability by expanding rental assistance programs, increasing funding for housing navigation and support services, and implementing policy changes that reflect the urgent needs of our communities. By doing so, New York can set a national example for how to meaningfully combat poverty and ensure that safe, affordable housing is a right for all people.

Sincerely,

A handwritten signature in cursive script that reads "Lori VanAuken". The signature is written in dark ink and is positioned above the printed name and title.

Lori VanAuken
President & CEO