



**Testimony of Lorraine Y. Collins
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**For the New York State Senate and Assembly
Joint Public Hearing on Exploring Solutions to the
Disproportionate Impact of Covid-19 on Minority Communities**

Good morning. My name is Lorraine Collins, and I am the Director of Public Policy and External Affairs for the New York office of Enterprise Community Partners, a national affordable housing non-profit whose mission is to create opportunity for low- and moderate- income people through affordable housing in diverse, thriving communities. We invest capital to create and preserve quality affordable homes, reinvest revenues to develop programmatic solutions, and scale these solutions through policy change.

One of our organization's top priorities is advancing fair housing and racial equity through housing and community development policies and programs. And as a national organization, Enterprise is committed to furthering racial equity, and fair housing work across the country.

On behalf of Enterprise, I'd like to thank state leadership for convening this public hearing on racial disparities during Covid-19 and for your work to mitigate the disproportionate impact that the Covid-19 pandemic is having on our state's communities of color. In this unprecedented and challenging time, the pandemic has exposed racial inequities across the country, and New York is no different. These disparities stem from a legacy of systemic racial discrimination across all facets of society, including employment, healthcare, transportation and our focus, housing. I would like to share with you Enterprise's efforts to put racial equity and housing at the forefront of our Covid-19 recovery work.

As the economic fallout from the Covid-19 crisis grows and unemployment figures continue to rise at an alarming rate, the need to safeguard housing must be a priority for New York State, and the federal government. Financial hardship due to unemployment, which New Yorkers of color are particularly vulnerable to, is causing unbearable stress for tenants having to decide between paying for housing, food or medicine. What's needed is an emergency rental assistance program that would help defend both tenants and property owners against further financial difficulties as the pandemic continues. Federal stimulus funding should be prioritized to stabilize the housing market by providing resources for emergency rental assistance, which the state must use to provide relief to New York's most vulnerable residents.

Amid the crisis, Enterprise recognizes the importance of nonprofit affordable housing organizations and service providers who often act as first responders to communities who are



being hit the hardest. To help these organizations maintain operations and adapt their housing preservation and production activities to the pandemic, nationally, Enterprise has developed the Emergency Action for Resident and Partner Stability (EARPS) program.

In recent years, Enterprise has been engaged in work furthering fair housing initiatives across New York State, which has taken on new meaning amid the pandemic, as New Yorkers dealing with economic and housing instability are also confronted with the lingering legacy of redlining and housing discrimination. As you know, Enterprise currently leads the statewide source of income coalition, committed to ending discrimination against New Yorkers who use non-wage income to pay their rent. Even with legislation in 2019 adding 'source of income' as a protected class in New York State, source of income discrimination remains prevalent, and is often used as a proxy for more explicit racial discrimination. Covid-19 has made the need to have robust enforcement of fair housing laws more important than ever, particularly as federal stimulus efforts include provisions for non-wage, rental assistance for tenants. Amid the pandemic we are shifting our focus towards outreach and education to property owners.

Enterprise will also be administering the Eliminating Barriers to Housing in New York (EBHNY) program in partnership with the New York State Attorney General. Through the program, we will administer \$4.5 million in grants to support the fair housing work of six, full-service fair housing organizations across the state. Up to 80 percent of the grant dollars from the program will be dedicated to systemic testing investigations and fair housing and fair lending testing enforcement, as well as to support education and outreach efforts.

Lastly, I want to briefly highlight some conversations Enterprise has been having on the importance of high-quality data and research to measure the disproportionate impact that the pandemic is having on communities of color. Many upstate jurisdictions lack the capacity to track information about Covid-19 related to demographics or detailed locations, and state data that does exist is often reported on the county level, obscuring disparities that are occurring within individual municipalities. Having robust data across the state on the impact Covid-19 is having on communities of color is a powerful tool for upstate municipalities to direct resources, and will help ensure a more equitable recovery.

Thank you for the opportunity to testify at an unprecedented time in our state's history and the opportunity to provide some ideas how to incorporate a housing perspective into your important work addressing the disproportionate impact that the pandemic is having on New Yorkers of color. We applaud the state's leadership for putting racial equity at the forefront of the recovery effort, and we look forward to our continued work together to provide safe, healthy homes to all New Yorkers.