



**Joint Legislative Budget Hearing on Housing
February 14, 2025**

**Testimony of Rashida Tyler, Interfaith Affordable Housing Collaborative
Testimony**

My name is Rashida Tyler. I am the Project Manager for the Interfaith Affordable Housing Collaborative (IAHC) and Partnership for Faith-Based Housing and Community Development ("The Partnership").

The IAHC and Partnership are statewide organizations created to help faith-based organizations respond to the housing and homelessness crisis in their communities by providing them technical assistance and pre-development funds to develop affordable housing. The missions of many faith-based organizations call for them to take action to help feed, clothe, and shelter those in need. We work with faith leaders across New York state in rural, suburban, and urban communities, all of whom would like to find ways to assist their communities by creating housing, but who also want policies to help keep families in their communities.

As we all know the housing crisis is deepening, with homelessness increasing over 53% from January 2023 to January 2024 alone, according to a recent report by the New York State Comptroller's Office. Over 50% of New Yorkers are rent-burdened, paying more than 30% of their income on rent. In September alone, NYC shelters served 131,487 people, with an additional 200,000 people living doubled-up. Meanwhile, 1 in 8 students, or 146,000 children, were homeless during the 2023-24 school year. Vacancy rates for affordable housing units are plummeting.

Let there be no confusion the housing crisis is an Affordable Housing Crisis, which is most severe among low-income families, Black and Brown Communities and Women.

While the problem is growing each day, many communities are taking to criminalizing the homeless by banning camping and other activities associated with homelessness and proposing policies, such as involuntary commitment which may discourage those who need assistance from seeking it. Driving them vulnerable literally and figuratively further away from necessary resources. We do not support re-establishing involuntary commitment for those suffering from mental illness as a substitute for providing safe and affordable housing solutions.

We know that solving the housing crisis requires a multi-faceted approach to rapidly house those who are currently homeless, keeping those who are housing insecure housed and preventing evictions and foreclosures, maintaining current affordable housing stock, expanding homeownership opportunities and creating new housing.

The good thing is there are a number of Legislative Bills proposed this year that can help accomplish each approach above:

Rapid Rehousing, emergency shelter

S113/A108 - Temporary Housing Assistance

This bill raises monthly assistance for individuals in temporary housing or shelters that provide three meals a day.

The IAHC supports the following proposals in the NYS Executive Budget and State of the State Address:

Safe Options Support (SOS) Teams: Add street medicine and psychiatry providers to SOS teams statewide, improving access to psychiatric evaluations and medical treatment without requiring individuals to leave their belongings or visit hospitals.

The expansion of Supportive Housing Funding: Increase funding for the Homeless Housing and Assistance Program (HHAP) to meet growing demand and maintain existing units.

Combat Youth Homelessness: Expand services for unstably housed or homeless youth, ensuring access to stable shelter and transitional housing.

Preventing Displacement, Evictions and Foreclosures

S72 (Kavanagh) / A170 (Rosenthal) - Housing Access Voucher Program (HAVP)

This bill establishes a statewide Housing Access Voucher Program, offering rental assistance to homeless or at-risk individuals and families. The program includes rules for eligibility, funding, and administration, aiming to provide stable housing and prevent evictions.

S2721 (May) -Right to Counsel -The IAHC strongly supports the Statewide Right to Counsel and the budgetary request of \$260 Million to establish the New York State Office of Civil Representation to provide access to legal services in eviction proceedings. RTC would help approximately 46,600 tenant households outside New York City receive legal representation under a statewide eviction Right to Counsel. Right to Counsel makes it harder for landlords to use evictions as a tactic to harass and displace tenants. Implementation of a statewide eviction Right to Counsel could decrease eviction filings outside New York City by at least 19%.

S2627/A1625 - Homeowner Protection Program

This bill establishes a program to fund free legal and housing counseling for homeowners at risk of foreclosure or scams. The Department of Law will provide grants to nonprofits to assist with foreclosures, estate planning, and financial aid applications.

S4446 (Kavanagh/ Ryan) - Shelter Arrears Eviction Forestallment (SAEF) Act

The bill creates the SAEF program to provide emergency financial assistance to tenants facing eviction due to unpaid rent. It specifically addresses rent arrears and aims to reduce homelessness by preventing evictions.

S442/A3355 - Rental Assistance for HIV-Positive Individuals

This bill mandates social services to cover emergency housing, transportation, and nutrition for individuals with HIV. It caps rent payments at 30% of income and funds housing costs, including rent up to 110% of fair market value.

S228 - Rent Justification for Mobile Home Park Owners

This bill requires owners of manufactured home parks to justify rent increases over 3%. Landlords must provide written explanations and financial records if requested. Rent increases for maintenance or repairs must reflect actual and reasonable costs.

S1127/A106 - Increased Home Energy Grants

This bill increases energy assistance and monthly support for public aid recipients to help cover heating and utility costs.

Expanding Home Ownership Opportunities

S1157 - First-Time Home Buyers Savings Program

This bill creates a savings program for first-time homebuyers, allowing them to save up to \$100,000 tax-free for purchasing a primary residence. The program imposes penalties for early withdrawals or unqualified spending and requires financial institutions to report account activity.

S3190 - Low-Interest Mortgages for College Graduates

This bill expands New York's low-interest mortgage program to include recent graduates of college, apprenticeships, or workforce training. Eligible individuals can receive a 1.5% interest rate reduction for seven years when buying a home in struggling areas outside New York City.

Creating New Housing

S3397/A3647 - Faith-Based Affordable Housing Act

This bill supports faith-based organizations in developing affordable housing on property they own. It provides guidelines and incentives to enable these organizations to turn unused or underutilized land into housing while maintaining their community missions. The act also includes provisions for partnerships with local governments and nonprofits to streamline the process.

The IAHC supports the following proposals in the NYS Executive Budget and State of the State Address:

- **\$100 Million Starter Home Innovation Funding:** Incentivize the construction of smaller, affordable homes through innovative methods like factory-built and modular development.
- **First-Time Homebuyers' Down Payment Assistance:** Help low- and moderate-income buyers save for down payments.
- **75-Day Waiting Period for Private Equity Investors:** Allow individuals and families a fair chance to purchase homes by delaying investor bids.
- **Technical Assistance for Pro-Housing Communities:** Provide grants to communities to adopt pro-housing policies.
- **Combat Home Appraisal Discrimination:** Propose actions to make discriminatory appraisal practices unlawful and diversify the appraiser workforce.

- Ban Algorithm-Enabled Rent Price Fixing: Legislate against rent price manipulation using software.
- Double Low-Income Affordable Housing Tax Credits: Expand tax credits to incentivize the creation of affordable housing.

I strongly urge the legislature to consider supporting each of these policies, and to understand that the housing crisis is the defining crisis of this generation and we need to act now.

Sincerely,
Rashida Tyler
Project Manager
Interfaith Affordable Housing Collaborative
Partnership for Faith-Based Affordable Housing