

## TESTIMONY OF:

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**Presented before the New York State Senate and Assembly**

**February 27, 2025**

On behalf of the Rochester-Monroe Anti-Poverty Initiative (RMAPI), we would like to thank Senator Liz Krueger and the Senate Finance Committee and Assemblymember Gary Pretlow and the Assembly Ways and Means Committee for holding today's important hearing on the the topic of housing.

RMAPI is a multi-sector community collaborative with a goal to break the cycle of poverty by shifting power to enable upward mobility for all families. Our work requires us to remain in close contact with members of our community, understanding their concerns and raising their voices to address their barriers to upward mobility.

RMAPI has developed a 2025 Policy Agenda<sup>1</sup> 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 increase affordable housing options throughout our community, with a focus on rental housing for low and very low-income households.

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.”

RMAPI's Policy Agenda has set a specific goal to stabilize rental housing by limiting rent increases and preserving existing low-cost, quality rental housing. We have also prioritized the need to help renters stay in their homes through increased public funding for housing subsidies and vouchers and access to legal representation.

### **I. Support for Housing Access Voucher Program (S72)**

RMAPI 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. RMAPI 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.

RMAPI strongly supports the Housing Access Voucher Program (HAVP). We believe HAVP would create a flexible, statewide Section 8-like voucher to be used by people at risk of or experiencing

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<sup>1</sup> RMAPI 2025 Policy Agenda. (<https://rmapiny.org/wp-content/uploads/2024/12/RMAPI-2025-Policy-Agenda.pdf>)

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.

Communities across the state will be able to use these vouchers to help people experiencing homelessness find permanent homes or issue them to low-income New Yorkers at risk of becoming homeless. Although HAVP largely mirrors the Section 8 Housing Choice Voucher, it will 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 new 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.<sup>2</sup>

The United States Department of Housing and Urban Development<sup>3</sup> found there were more than 158,000 homeless New Yorkers in 2024 – about one in five of the nation's homeless. 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.<sup>45</sup>

Research shows rental vouchers reduce homelessness and housing instability<sup>6</sup>, <sup>7</sup><sup>8</sup>, and promote beneficial outcomes for family well-being, including *halving* <sup>8</sup><sup>9</sup><sup>10</sup>. 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 <sup>1112</sup>

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<sup>2</sup> 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>)

<sup>3</sup> 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.>)

<sup>4</sup> Thomas DiNapoli. "New Yorkers in Need – The Housing Insecurity Crisis." February 2024 (<https://www.osc.ny.gov/reports/new-yorkers-need-housing-insecurity-crisis>)

<sup>5</sup> <https://www.actrochester.org/rent-burdened-households>

<sup>6</sup> 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](https://furmancenter.org/files/fact-sheets/HousingChoiceVouchers_ige.pdf))

<sup>7</sup> <https://www.aeaweb.org/articles?id=10.1257/aer.20150572>

<sup>8</sup> 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.>)

<sup>9</sup> 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.

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

<sup>10</sup> "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>.

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<sup>12</sup> 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](https://www.nyc.gov/assets/operations/downloads/pdf/mmr2023/2023_mmr.pdf)

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 do not have their own local voucher programs, leaving households with little to no options to help them afford rent.

Research by both the NYU Furman Center for Real Estate<sup>13</sup> and Urban Policy and WIN<sup>14</sup>, the largest shelter provider for families in New York City, finds that HAVP would provide close to 13,000 households with vouchers, helping thousands of New Yorkers and their families move out of and avoid homelessness.

## II. Support for Other Efforts to Stabilize Renters

RMAPI 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 is \$843 more than the shelter allowance for a family of three with children, and \$582 more than the shelter allowance for an individual.

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.<sup>15</sup> Many, if not most, of these households are on public assistance. Based on these numbers, RMAPI believes the shelter allowance is arbitrary and irrational.

RMAPI 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, RMAPI 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. The funding would support a statewide housing navigation and aftercare support services, owner incentives, funding to pilot streamlining efficiencies, and training.

This would include \$32 million for housing navigation and related supports to help families find housing, work with owners, combat Source of Income Discrimination (SOI), navigate bureaucracy and ultimately find, and keep, permanent housing. This funding will allow nonprofit organizations and Public Housing Authorities (PHAs) who 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

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<sup>13</sup> Hayley Raetz, Jiaqi Dong, Matthew Murphy, Vicki Been. "A State-Level Rent Voucher Program." *The NYU Furman Center for Real Estate and Urban Policy*. [https://furmancenter.org/files/publications/2\\_A\\_State-Level\\_Rent\\_Voucher\\_Program\\_Final.pdf](https://furmancenter.org/files/publications/2_A_State-Level_Rent_Voucher_Program_Final.pdf)

<sup>14</sup> 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>

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

navigation services will increase utilization rates of existing Housing Choice Vouchers and will also set New York up for success if and when the Housing Access Voucher Program is enacted.

### **III. Support for Other Ways to Address the Housing Crisis**

RMAPI's 2025 Policy Agenda also sets a goal to focus on homeownership for low/moderate-income homeowners. This includes ensuring fair access to affordable homes, mortgages, credit, and funding for repairs for homeowners of color in order to address the racial wealth gap and increase housing and neighborhood stability.

Increasing the supply of affordable housing is an important step toward this goal, and RMAPI has strongly encouraged municipalities both in our community and statewide to achieve "Pro-Housing Designation" from New York State to help reach this goal. Achieving this designation will enable municipalities to access state funding and resources for construction projects, revitalization initiatives, and other community development efforts.

But we also know that Pro-Housing is just the beginning. New York State, in partnership with local municipalities, must use this designation as an opportunity to begin building the housing system our community needs now and in the future. Affordable housing, mixed-income housing, and varied types of housing are needed in every town, village, and City. In Monroe County, we know :

- There are more renter households in the suburbs making between \$20,000 and \$50,000 as compared to the City of Rochester.
- Suburban renters making between \$20,000 and \$50,000 are more cost burdened than City renters.
- Renters making under \$20,000 are similarly burdened in the City (83%) vs the suburbs (79%).<sup>16</sup>

### **IV. 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.

RMAPI 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 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. 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 the Senate 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

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example for how to meaningfully combat poverty and ensure that safe, affordable housing is a right—not a privilege—for all.