



Breaking the Cycle of Homelessness
for Women and their Children

Testimony of Women In Need (Win) on
DSS Preparation for the End of the Eviction Moratorium
Before the General Welfare Committee of the NYC Council
January 25, 2021

Good Afternoon Chair Levin and members of the General Welfare Committee. My name is Josefa Silva, and I'm the Director of Advocacy and Policy at Win. Since April, Win has been sounding the alarm on the need to prepare for the inevitable homelessness fallout of the COVID-19 crisis. We have called for rent relief and proven interventions to keep families in their homes who have lost income due to the pandemic, as well as for a reformed rental assistance program so New Yorkers can leave shelter more quickly for stable housing. Thank you for bringing us together around these issues that are essential to the New York's economic recovery.

New York City was already battling a homelessness crisis when the pandemic struck. In a city where 81 percent of low-income households are renters,¹ and Black and Hispanic households are disproportionately renters,² the COVID-19 economic crisis has the potential to catapult a disproportionate number of low-income, Black, and Latinx households into homelessness. As New York City's largest provider of shelter and services for homeless families with children, we see firsthand how traumatic and damaging homelessness is for families and children in the short-term. And, given the consequences for the long-term financial and socio-emotional well-being of families, the current crisis threatens to deepen and perpetuate existing inequities for decades to come. We must take every step to prevent this tragedy.

With every countdown to the end of the eviction moratorium, and with every missed rent payment, the possibility of homelessness looms closer for hundreds of thousands of New Yorkers. The rent relief funding that will soon be on its way to us from the federal government is a critical first step to digging out of this hole. I emphasize first step. This funding will not be enough to fully address the current financial need for those at risk of homelessness.

Last spring, Win called for a new rental assistance program for all households with incomes below 50% of area median income facing homelessness because of COVID, and called for that assistance to last until the economy recovered. We strongly believe that this is the scope of need in our city, and the current federal rental assistance allocation will fall far short of meeting

¹ Stein, S., Ham, K., & Bach, B. (2020, December 23) *Housing is Health Care: Tenants' Struggle for Affordability Amidst Recession and Pandemic*. Community Service Society. <https://www.cssny.org/news/entry/housing-is-health-care-tenants-struggle-for-affordability-amidst-recession-#footnote3>

² City of New York. Where we Live NYC Fair Housing Together. *housing conditions*. Retrieved January 19, 2021 [https://wherewelive.cityofnewyork.us/explore-data/housing-conditions/#:~:text=Moreover%2C%2023%25%20of%20renters%20are,and%20Black%20\(37%25\)%20renters](https://wherewelive.cityofnewyork.us/explore-data/housing-conditions/#:~:text=Moreover%2C%2023%25%20of%20renters%20are,and%20Black%20(37%25)%20renters)



it. Nonetheless, it is a step forward. The city's most pressing task is to ensure a quick, efficient, and fair roll out of these funds.

New York City must take steps to avoid two major pitfalls in distributing federal rent relief funding. Too often with rent relief, we see New Yorkers in need fall through the cracks because they are not named on a lease, cannot satisfy onerous documentation requirements, are afraid to come forward because of their immigration status, or for other realities that often come hand in hand with being very low-income. And second, it is far too common to allow access to assistance only once a household has already suffered negative consequences, such as the beginning of eviction proceedings.

DSS can avoid both shortcomings by partnering with community-based organizations (CBOs) that know and are trusted by their community members. These organizations must be part of setting the program's parameters so that they are inclusive and truly meet New Yorkers where they are, before they fall through the cracks and into shelter. In addition to planning, CBOs must also be part of implementing the program, and must be given discretion to most effectively serve their community.

The first priority for the federal rent relief must be to keep vulnerable families in their homes. But we urge the agency to also develop plans to rehouse families who have already lost their homes as quickly as possible. The City can achieve this by expanding its Rapid Rehousing program, a proven tool for moving recently homeless households into permanent housing for the long-term. Rapid Rehousing should not only be expanded, it should be strengthened through cross-agency partnership between DSS and HPD. Such a partnership would quickly connect households in need with housing that's vacant today.

The second thing DSS should do to ensure that homelessness is as brief as possible for families who do enter shelter is to strengthen the city's existing rental voucher program (CityFHEPS). The CityFHEPS voucher is meant to be a path out of shelter but, as many of the families in our shelters discover soon after being found eligible for the program, the voucher amount is too low to offer any real help in leaving shelter.

At Win, our families struggle to find an apartment using CityFHEPS, and just a fraction of eligible families are actually able to leave shelter using it. Alarming, too many CityFHEPS-eligible families end up leaving shelter without a long-term subsidy, which means that they have a much higher risk of returning to homelessness.

A major contributing factor to the underuse of CityFHEPS is that it pays far below market value, even in the most affordable parts of the city. On top of the difficulties of finding a landlord



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willing to accept a voucher and competing against other households vying for that unit, our families also have to try to find housing that rents for well below the market rate. The CityFHEPS maximum rent allowed for a 3 or 4 person household is \$1,580 per month. According to StreetEasy data, there is no neighborhood in the city where the median asking rent for a 2-bedroom is this low.

That is why we urge the Speaker to bring Intro. No. 146 to a vote. This bill will increase the CityFHEPS voucher to Fair Market Rent, which would significantly broaden access to many neighborhoods for voucher holders. This reform should be a key part of any plan to respond to the lifting of the eviction moratorium and the housing insecurity that will inevitably follow.

Housing stability must be part of New York’s blueprint for equity, and it must be a central part of any economic recovery plan. Homeless adults face significant barriers to securing and maintaining employment, and research has shown that stable housing supports employment stability.³ Given this link, each household that avoids homelessness and each that leaves shelter quickly is more likely to get back on their feet, and to do so more quickly. Rent relief and rental assistance also make it possible for low-income households to contribute to the economic recovery through spending.

An effective response that includes well-designed and administered mid- to long-term rental assistance will fuel New York City’s economic recovery and begin to correct economic and racial disparities. We must take all steps to prevent homelessness, ensuring that those most vulnerable to falling through the cracks—low-income, Black, Latinx, and undocumented immigrants—do not end up in shelter. And when shelter cannot be avoided, we must provide a rental assistance tool that actually pays the rent to help families get back on their feet. We cannot continue to run CityFHEPS as a program that relegates homeless New Yorkers to the scarcest, lowest-quality housing the city has to offer.

Thank you for your time and consideration today.

³ Desmond, Matthew, and Carl Gershenson. “Housing and Employment Insecurity among the Working Poor.” *Social Problems*, 2016, pp. 1–22.