

The Cost of Cuts: The FY26 Federal Budget, Disinvestment and the Rising Risk of Family Homelessness in New York

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I. Introduction

The United States' government is making significant changes to the nation's social safety net via the federal budgetary process, and low-income New Yorkers face the greatest risks. The recently enacted "One Big Beautiful Bill Act" (OBBB), passed through the "reconciliation process," President Trump's proposed Fiscal Year 2026 "skinny" budget, and the House of Representatives' Transportation, Housing and Urban Development (THUD) Appropriations Act, all pose a serious threat to housing stability and homelessness prevention for low-income families—especially in high-cost-of-living states like New York.

OBBB's deep cuts to Medicaid and Supplemental Nutrition Assistance Program (SNAP), will be disastrous to struggling families, as it rips vital support—food and healthcare—from New Yorkers with the lowest incomes to pay for massive tax cuts to billionaires and supercharge the Administration's mass immigrant detention and deportation agenda. However, the Trump Administration's proposed cuts to housing and homeless services are being negotiated through the "appropriations process," and unlike reconciliation, face a greater threshold to pass in Congress, presenting more opportunities for housing and homeless advocates to resist the proposed changes.

In 2024, approximately **158,000 individuals — 20% of the national total** — experienced homelessness. The majority were families with children.¹ The Trump Administration's "skinny budget" proposal includes an unprecedented 44% cut to the Department of Housing and Urban Development's (HUD) total budget and a consolidation of all major rental programs into what would be dramatically underfunded state block grants to replace the Housing Choice Voucher Program (Section 8).² In New York, these actions would be catastrophic for over one million people that rely on federal rental assistance and are at great risk for eviction, as the state faces the nation's worst homelessness crisis.

The enacted cuts to Medicaid and SNAP, along with the proposed cuts to housing and homeless services that are currently being considered in Congress, will exacerbate child poverty and family homelessness, while gutting the social services sector that serve homeless New Yorkers. This policy report provides information on the federal budgetary process, how cuts to healthcare, food stamps, subsidized housing, and homeless services will impact families experiencing housing instability, as well as actions state and local lawmakers can take to support and protect low-income families during these challenging times.

II. Reconciliation vs. Appropriations: Understanding the Difference

Reconciliation is an expedited process for passing legislation related to taxes, spending, and the debt limit through the U.S. Senate with a simple majority (51 votes), rather than the 60-vote threshold needed to avoid a filibuster, a rare yet powerful tool that U.S. Senators use to stall unwanted laws from passing by engaging in unlimited debate.³ Reconciliation enables lawmakers to pass high-priority legislation more quickly than the typical legislative and budget processes. Only policies that impact *mandatory* spending, such as Medicaid, Medicare, and SNAP, federal revenues (taxes), and the federal debt limit can be included in a reconciliation bill.⁴ In July 2025, the Trump Administration and Congress were able to fund \$3.4 trillion dollars in tax cuts for the wealthiest Americans by slashing Medicaid and SNAP benefits for millions of low-income Americans through the reconciliation law known as the “One Big Beautiful Bill Act” (OBBA), while the substantially increasing the federal deficit.

Appropriations is Congress’ process to fund federal *discretionary* programs every fiscal year (FY), which begins on October 1 and ends on September 30 the following year. Congress determines funding for discretionary HUD programs, like public housing, supportive housing, Housing Choice Vouchers (Section 8), and homeless services every year through the appropriations process. First, the President submits a budget proposal to Congress, outlining funding priorities for the upcoming fiscal year. Congress then reviews and modifies this proposal through its budget committees, setting overall spending limits in a budget resolution. Appropriations committees divide those limits among 12 appropriations bills, which fund specific agencies and programs. Both the U.S. House and Senate must pass these bills, reconcile member differences, and send them to the President to sign into law. If the process stalls, Congress may pass a continuing resolution to keep the government funded temporarily; without it, a government shutdown occurs.⁵

The fundamental difference between the reconciliation and appropriations budget processes is that reconciliation bills can be passed with just 51 “yes” votes, whereas new spending, or appropriations bills, must have at least 60 “yes” votes to pass in the U.S. Senate, usually requiring some bipartisan support. Therefore, Congress must overcome a higher threshold to achieve President Trump’s massive cuts to federal housing and homeless assistance programs.

III. The “One Big Beautiful Bill Act” and its Impact on New York Children & Families

OBBA’s deep cuts to Medicaid and Supplemental Nutrition Assistance Program (SNAP), will be disastrous to low-income families. According to the Bipartisan Policy Center, “The One Big Beautiful Bill” (OBBA) Act will cost \$3.4 trillion over the next 10 years, and more than \$4 trillion when accounting for additional interest owed on the national debt.”⁶ To partially fund these massive tax cuts, OBBA slashes over \$1 trillion from Medicaid and SNAP over the next decade.

As a result, New York State stands to lose \$15.4 billion annually in federal Medicaid and SNAP funding, potentially knocking 1.5 million New Yorkers off of their health insurance plans and 1 million people — including 363,000 children—off of food stamps.⁷ In New York, this destabilizes households whose budgets are already strained by expensive housing, pushing more families into homelessness. According

to the Coalition for the Homeless, as of June 2025, more than 105,000 New Yorkers slept in a NYC shelter. Nearly 70% of those in shelters were homeless families, including 36,000 children, a stark reminder of the housing unaffordability crisis NYC families already face.⁸

IV. Trump’s FY26 “Skinny Budget”: New York Implications

President Trump’s FY2026 budget amplifies the harms of OBBB by proposing devastating structural changes to the Department of Housing and Urban Development (HUD). The Administration’s “skinny budget” recommends an unprecedented 44% cut to HUD’s total budget and a consolidation of all major rental assistance programs—housing choice vouchers, public housing, project-based rental assistance, Section 202 (supportive housing for the elderly), and Section 811 (supportive housing for people with disabilities)—into a dramatically underfunded state-administered block grant.^{9 10}

For New York State, the HUD cuts would translate into approximately \$4.5 billion in lost federal funding,¹¹ threatening access to stable housing for over one million New Yorkers that rely on federal housing assistance, such as public housing and Section 8.¹² Furthermore, the Trump Administration’s budget calls for a rigid two-year time limit on assistance for able-bodied adults, which could result in up to 200,000 households losing critical support in New York City alone.¹³ As a result, many working families with children face a heightened risk of eviction and homelessness. Effects of the proposed policy changes would be especially acute in New York due to high housing costs, long waitlists, and a large population of families in deeply subsidized units.

Furthermore, President Trump’s budget disproportionately harms Black and Latinx communities in New York City and across the United States. According to the New York Housing Conference’s neighborhood-level analysis, nearly 30% of NYC’s 206,000 Section 8 voucher recipients are concentrated in just 3% of the city’s census tracts. They live in historically marginalized Black and Latinx neighborhoods like Harlem, Mott Haven, Washington Heights, Brownsville, East New York, Far Rockaway, and Coney Island, where on average 38% of households use Section 8. Over 57,000 vouchers serve 135,000 units across 2,900 multi-family buildings, making each area a hotspot for disruption.¹⁴ Thus, cuts in voucher funding would directly destabilize entire communities.

Additionally, public housing in New York City—which already suffers from a nearly \$80 billion capital backlog—would face further deterioration under the proposed cuts.¹⁵ Without adequate funding, the New York City Housing Authority (NYCHA) would be unable to make essential repairs, heightening unsafe and unlivable conditions, such as mold, broken heating systems, and elevator outages that directly affect families with children. Working families with children, especially those relying on Section 8, Emergency Housing Vouchers (EHV) or living in NYCHA developments, would be severely impacted, and without meaningful government support, New Yorkers would face soaring eviction rates, an increasing shelter census, and worsening intergenerational poverty, particularly in the neighborhoods most reliant on subsidized housing and federal anti-poverty programs.

The harmful impacts of the federal cuts to housing programs are exacerbated by President Trump’s proposed budget, which would slash funding for Homeless Assistance Grants by \$532 million.¹⁶ These grants fund critical services like emergency shelter, rapid rehousing, and permanent supportive housing through HUD’s Continuum of Care (CoC), Housing Opportunities for Persons with AIDS (HOPWA), and

Emergency Solutions Grants programs. According to the Supportive Housing Network of New York (SHNNY), New York State receives \$326.6 million in CoC funding, which serves approximately 14,000 households. The Trump Administration's proposal to impose two-year time limits and consolidate all these programs into one Emergency Solutions Grant would effectively end federally funded permanent supportive housing and place nearly 9,000 New York households who rely on this funding at risk of becoming homeless again.¹⁷

The NYC Comptroller's Office also warns that these proposed funding reductions would ripple across domestic violence shelters, youth housing, and family supportive housing providers, placing enormous strain on an already overburdened system.¹⁸ In a city where 105,000 individuals—including 36,000 children—sleep in shelters each night, these federal cuts to homeless services could force nonprofits to shutter programs, reduce capacity, and deny services to families in crisis. Family homelessness would increase not only in numbers but also in duration, as the White House's budget proposal strips away evidenced-based housing subsidies that prevent evictions and help homeless families exit shelter and into permanent housing.

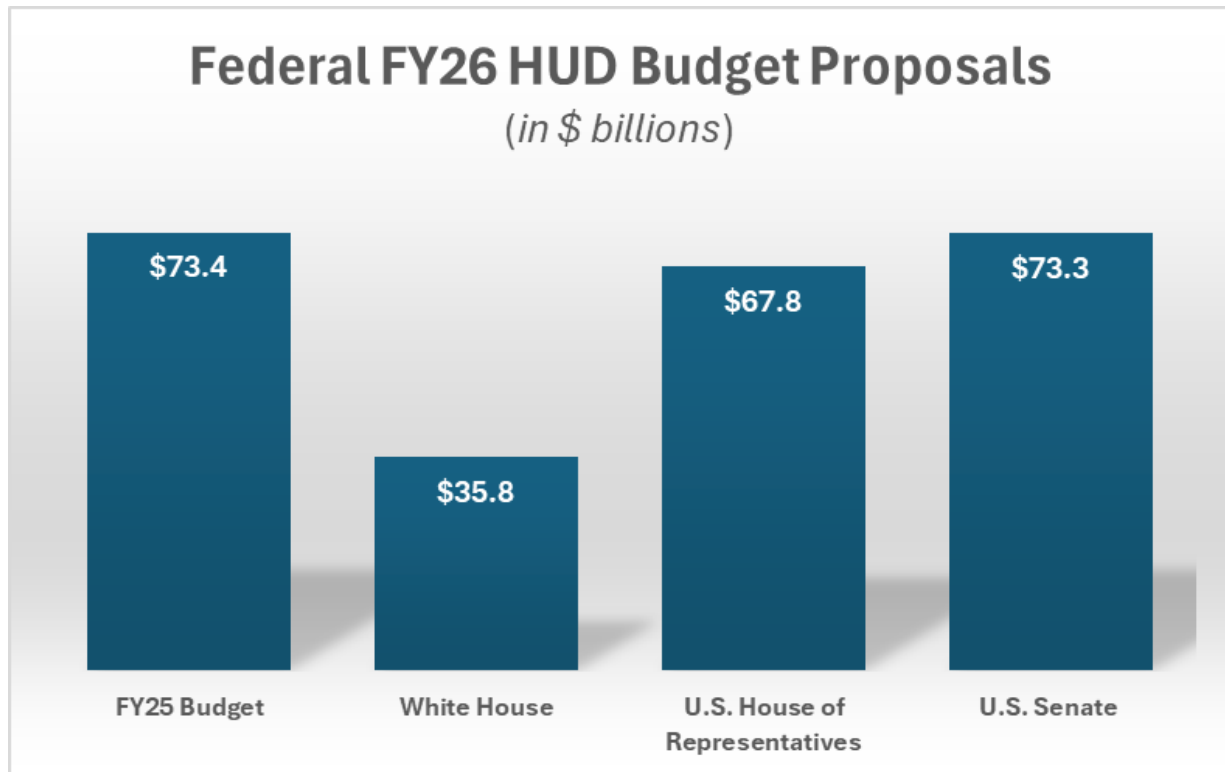
The following chart details the Trump Administration's cuts to Medicaid, SNAP, and HUD and the implications it will have on low-income New Yorkers:

The Trump Administration's Budget Cuts: Implications for New Yorkers

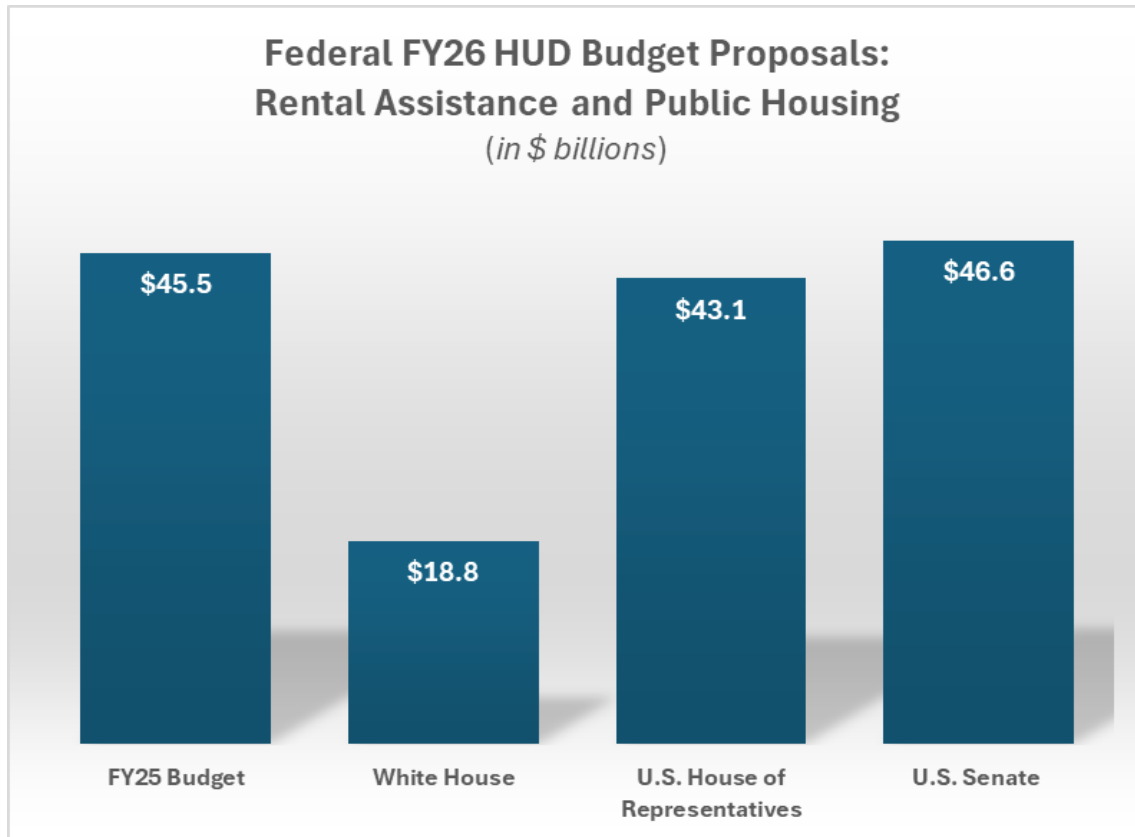
Program	FY25 Budget	The One Big Beautiful Bill (OBBB) Act	Fiscal Implications for NY	New Yorkers Impacted (#)
Medicaid	\$656 billion	-\$917 billion (over next 10 years)	-\$13.3 billion (annually)	1.5 million New Yorkers will lose their health insurance
Supplemental Nutrition Assistance Program	\$123.3 billion	-\$187 billion (over next 10 years)	-\$2.1 billion (annually)	About 281,000 New Yorkers could immediately lose SNAP benefits. New work requirements leave another 413,000 adults at risk of losing eligibility. An additional 363,000 children who live with these adults may subsequently lose access to SNAP benefits.
Program	FY25 Budget	White House FY26 Skinny Budget	Fiscal Implications for NY	New Yorkers Impacted (#)
Homeless Assistance Grants	\$4 billion	-\$532 million	-\$22.1 million (annually)	Nearly 9,000 residents in permanent supportive housing are at risk of losing their housing through two-year time limits and CoC cuts.
Tenant-Based Rental Assistance	\$36 billion	-\$27 billion	-\$4 billion (annually)	One million New Yorkers receive federally subsidized housing. Two-year time limit on assistance for able-bodied adults could result in up to 200,000 households losing critical support in New York City alone.
Project-Based Rental Assistance	\$16.9 billion			
Public Housing (Capital and Operating)	\$8.9 billion			
Supportive Housing for the Elderly and People with Disabilities	\$1.9 billion			

V. Congressional THUD Appropriations Bills

The combination of the OBBB reconciliation law and the President's FY26 budget proposal would be catastrophic for low-income families navigating high costs and housing insecurity. Federal cuts to the social safety net will sharply increase homelessness in New York and across the country. While the Congressional FY26 Transportation, Housing, and Urban Development (THUD) appropriations bill attempts to mitigate some of these damages, it still falls short of fully protecting vulnerable communities. The following chart compares the differences between the President's, House of Representatives', and the Senate's HUD budget proposals for housing and homeless services:



Both the House and Senate versions of the THUD bill serve as a sharp rebuke of President Trump's policy agenda to radically downsize the federal government and gut vital social safety net programs supporting our nation's most vulnerable individuals. The House version allocates \$67.8 billion for HUD programs, reducing the Department's overall funding by 1%, or \$939 million, from FY25 levels.¹⁹ The Senate appropriations bill, however, goes further to protect low-income households by funding HUD in FY26 at \$73.3 billion, a \$5.5 billion dollar increase from the House's version and a \$37.5 billion increase from the Trump Administration's budget proposal.²⁰ The chart below outlines federal FY26 budget proposals for HUD.



While the House markup partially rejects the Trump budget’s recommendations, federal lawmakers’ deep cuts to rental assistance, public housing, affordable housing development and preservation, and fair housing enforcement represent a substantial shift of the federal government’s response to the housing and homelessness crisis. In New York, where housing costs are among the nation’s highest, these funding reductions threaten to entrench homelessness and widen disparities for underserved communities.

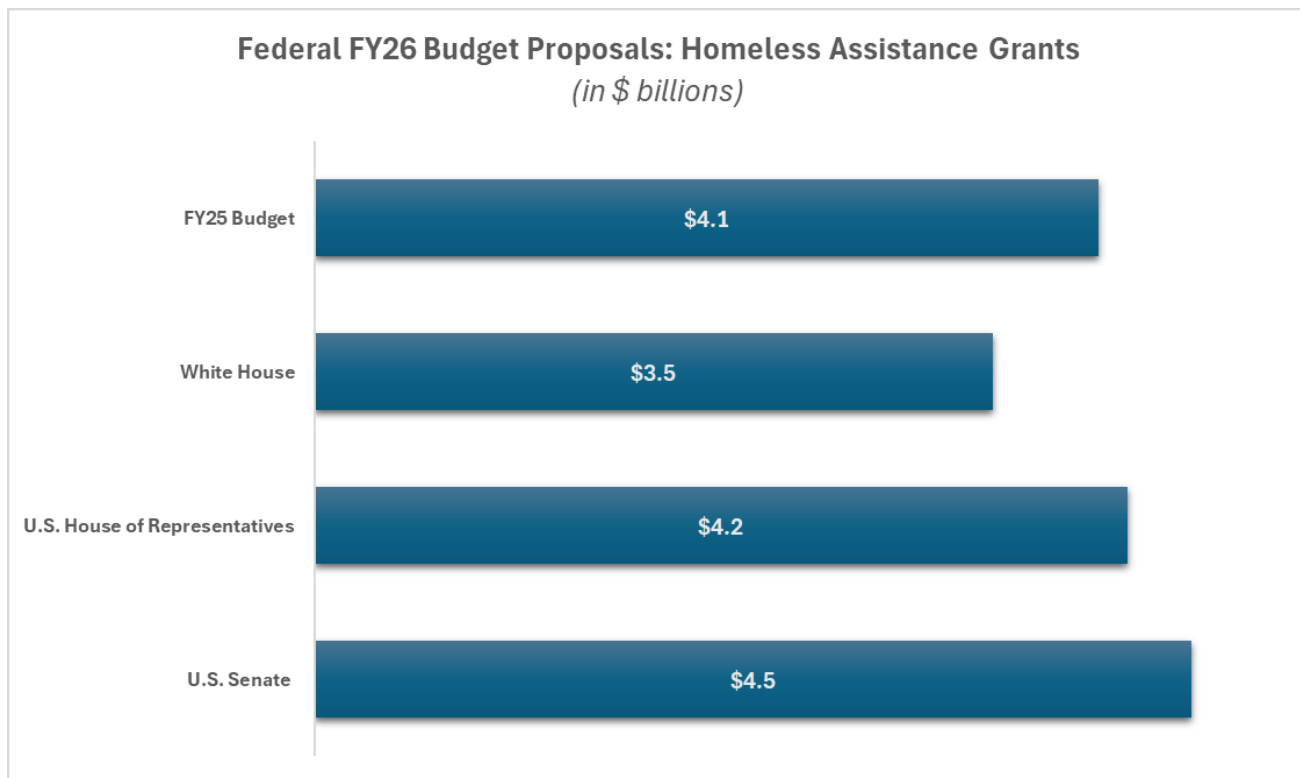
For example, the House bill cuts HUD’s Tenant-Based Rental Assistance (TBRA) programs by \$780 million, a reduction that will shrink rental assistance nationwide.²¹ Currently, only one out of every four U.S. eligible households that qualify for Section 8 vouchers have access to the program, demonstrating how far short federal voucher funding falls in meeting the total amount needed to keep low-income households stably housed.²² The House bill also cuts operating and capital funding for public housing subsidies, which for decades has been plagued by disinvestment, by approximately \$1.6 billion. Much of the New York City Housing Authority’s (NYCHA) funding, which houses more than 500,000 New Yorkers, comes from the federal government. Approximately 68% of NYCHA’s operating budget are federal funds.²³ As a result, in New York, where rising rents and long waitlists already strain systems, the House’s HUD cuts will translate into even fewer vouchers for New Yorkers and a higher eviction risk for public housing and voucher-dependent families.

The Senate bill, however, increases TBRA funding by more than 5% from FY2025 levels, a necessary boost to rental assistance, but likely insufficient to fully renew all existing TBRA contracts. While the House bill slashes capital funding for public housing by 33%, the Senate bill decreases it by 6%. Both chambers also cut public housing operating funds, undermining ongoing efforts to maintain and preserve

NYCHA units and placing hundreds of thousands of NYCHA residents at risk of dangerous living conditions and displacement.²⁴

The Senate markup proposes a nearly 5% funding increase to HUD in FY26 and preserves key programs such as Section 8 and homeless assistance at lower levels than the FY25 budget. However, it does not include additional funding for the Emergency Housing Vouchers (EHV), a rental assistance program established by the American Rescue Plan Act of 2021 for households at risk of or experiencing homelessness or fleeing domestic violence and trafficking. None of the proposed federal budgets allocate funding for the EHV program, which, if eliminated, could displace approximately 59,000 households nationwide,²⁵ including 9,000 households, across New York State. In New York City alone, approximately 7,700 households receive EHV, and the loss of these rental subsidies would exacerbate the City's homelessness crisis and further strain its shelter system, which is also at great risk of funding shortfalls.²⁶

The following graph compares HUD budget proposals for homeless services, which provide significant funding for shelter and support services for people experiencing homelessness:



While Homeless Assistance Grants (HAG) receive a modest 3% boost to \$4.2 billion under the House appropriations bill, the Senate version goes further by allocating \$4.5 billion, a 13% increase from FY25 levels, offering more support to homeless shelter and supportive housing providers.²⁷

Finally, the House appropriations bill cuts and President Trump's skinny budget slash Fair Housing enforcement by approximately 66-70%, respectively, severely limiting the Department's ability to combat housing discrimination that families of color and people with disabilities disproportionately face. In contrast, the Senate version calls for a less than 1% increase from FY25 levels for Fair Housing enforcement (For more information on HUD budget proposals by program, see Appendix, Figure 1).

New York State stands to lose billions of dollars in rental assistance and homeless services funding if the Trump Administration achieves its budget cuts. While some elements of the Congressional THUD bill offer a degree of protection, the cumulative effect of these actions and cuts made to food assistance and healthcare under OBBB signals a sharp pivot from the federal government's role in fighting poverty and preventing homelessness. New York—already stretched thin by a historic housing and affordability crisis—stands to bear an outsized share of the fallout.

VI. Policy Recommendations

As the United States experiences its worst housing and homelessness crisis on record, it is imperative that Congress reject the White House's budget proposals for HUD and pass a budget that is humane and supports our nation's most vulnerable families. As New York prepares for billions of dollars in cuts to Medicaid and SNAP benefits, City and State lawmakers must also be prepared to fill in the gaps of our social safety net. Without state and local intervention, hundreds of thousands of households — the majority families with children— will be thrust into healthcare deserts, food insecurity, housing instability, and homelessness. Each night, more than 105,000 people sleep in NYC shelters—70% of them families with children, the majority being Black and Latinx. In this moment of unprecedented need for SNAP, Medicaid, and housing assistance, New York must reject austerity and protect its role as a bastion of equity. To offset the projected rise in family homelessness due to federal cuts, New York State and City leaders should immediately implement a bold, multi-tiered strategy grounded in emergency relief, housing expansion, protective legislation.

New York State lawmakers should:

1. Expediently implement New York's Housing Access Voucher Program (HAVP) and allocate an additional \$200 million in the FY27 budget.

In the Fiscal Year 2026 budget, New York State lawmakers and Governor Kathy Hochul committed \$50 million to establish the statewide rental assistance program by March 2026, an amount that would house approximately 2,500 households. With more than 9,000 New York households at risk of losing their federal Emergency Housing Vouchers (EHV) in the next few months, the State Legislature and Governor Hochul must act with urgency to stand up the HAVP program by the legislative deadline of March 2026 and allocate a total of \$250 million for FY27 to prevent the eviction and displacement of all low-income households in need.

2. **Pre-emptively backfill losses in SNAP and Medicaid—to maintain the Essential Plan and child nutrition supports for low-income families, many of whom are at risk of losing federal coverage and benefits.**

In 2022, nearly three million families across New York State, including millions of children, were food insecure because of limited financial resources.²⁸ To offset these cuts at the federal level, the State should allocate \$2.1 billion in FY27 to supplement the SNAP program and prevent food insecurity for over one million New Yorkers. As the State faces a \$13.3 billion annual loss in federal Medicaid funding, lawmakers must also be prepared to fill this massive fiscal gap to prevent 1.5 million New Yorkers from losing their health insurance. This is especially crucial for our youngest New Yorkers, as approximately 44% of Medicaid recipients and 30% of SNAP recipients are children.²⁹

3. **Allocate \$1 billion in funding in the FY27 budget for NYCHA to address major capital improvements and operating shortfalls.**

Federal divestment and disrepair of NYCHA buildings have led to thousands of vacant apartments considered too uninhabitable to rent. According to the Community Service Society of New York, it would cost \$4.5 billion over the next 5 years (or \$900 million annually) to preserve 15,000 NYCHA units and 25,000 units of public housing outside of NYC, as well as build 8,000 new units across the state.³⁰ The Governor and State Legislature should increase annual capital and operating funding for NYCHA by at least \$1 billion to meet the increasing capital gaps left behind by the federal government, to bring vacant units back online, and provide rental subsidies to public housing residents that may lose their federal housing assistance. A strategically designed \$1 billion state investment could help stabilize NYCHA's public housing portfolio by slowing or reducing the need for future Rental Assistance Demonstration (RAD)/Permanent Affordability Commitment Together (PACT) conversions, a program that converts public housing properties to project-based Section 8 contracts, or private management. By directing funds toward critical repairs, leveraging the State's Public Housing Preservation Trust, and strengthening tenant protections, the State can ensure that non-RAD/PACT units remain in long-term public ownership.

4. **Allocate \$100 million in the FY27 budget to an Emergency Family Stability Fund, to launch an unrestricted direct cash transfer (DCT) program targeting families with young children at risk of homelessness.**

The state should invest in targeted direct cash transfer programs serving high risk populations that will lose access to vital public benefits. Earlier this year Governor Hochul announced an over \$2 billion investment in New Yorkers through Inflation Refund checks. Over 8 million New Yorkers qualified to receive up to \$400 through the program.³¹ The State should expand upon Governor Hochul's one time Inflation Refund checks, by establishing and funding a direct cash transfer (DCT) program at \$100 million in FY27 to provide emergency relief to families with young children in shelter or at risk of eviction, as well as single adults and youth experiencing homelessness. More than half of Win's clients are children under 5—and the steep costs of caring for a newborn often push families into homelessness.

5. Pass progressive tax legislation.

As the federal government cuts programs to give massive tax breaks to millionaires and billionaires, it is morally and fiscally imperative for the New York State legislature and Governor Hochul to increase taxes on the top 1% of New Yorkers. To offset the federal budget cuts for social safety net programs, NYS lawmakers must pass the [Invest in Our New York](#) legislative package, which includes progressive income taxes for households earning more than \$215,000 per year, increases corporate taxes, and implements wealth, capital gains, and heirs taxes.

New York City lawmakers should:

1. **Protect and allocate an additional \$263 million in funding for the CityFHEPS voucher program in the FY27 budget .**

As New York City confronts a federal-driven fiscal shortfall, difficult budget choices are inevitable. However, policymakers must not balance the budget at the expense of families' stability. Cutting lifeline programs like CityFHEPS—which keep thousands of families securely housed—would force New Yorkers to choose between paying rent and affording food. Protecting CityFHEPS is essential, even as the City allocates resources to other critical services. If the White House cuts rental assistance by 43%, tens of thousands of low-income families and children in New York City and State will lose benefits, deepening financial insecurity and homelessness. Increases in evictions, due to the loss of Section 8 vouchers, would further exacerbate the city's housing and homelessness crisis, currently at an all-time high. By increasing funding for CityFHEPS by \$263 million, the Mayor and the City Council can offset the proposed cuts to the Section 8 program and ensure that at least 10,000 households at risk of losing their federal rental subsidy will not fall into homelessness. Failing to prevent these individuals and families from falling into homelessness could cost the city up to \$1 billion in additional shelter costs per year.

2. **Fully fund right-to-counsel eviction prevention and establish a court-based rental assistance program for households who lose their federal benefits.**

NYC's Right to Counsel program for low-income tenants facing eviction proceedings is an invaluable tool in decreasing rates of eviction and combatting the homelessness crisis. According to the NYC Office of Civil Justice, in 2024, 89% of tenants who received full legal representation in an eviction proceeding were able to remain stably housed.³² To ensure that New Yorkers losing their federal housing subsidies do not fall into homelessness, the City should fully fund in the Right to Counsel program to recruit, hire, and retain lawyers and support staff, and establish a citywide court-based rental assistance program that connects eligible families to CityFHEPS and other New York rental assistance programs and prevent their displacement.

VII. Conclusion

For struggling New York families, there is nothing beautiful about the “One Big Beautiful Bill Act”, which cuts billions of dollars from vital food and healthcare assistance for families facing financial hardship. If Congress adopts any of the President's FY26 HUD budget cuts, hundreds of thousands of

families already battling violence, poverty, and trauma will face increased evictions and episodes of homelessness, prolonged shelter stays, overcrowded conditions, and fractured schooling for children. Local nonprofits, often operating on thin margins, may be forced to sunset essential programs like eviction prevention and stabilization services. Massive cuts to housing assistance could destabilize entire neighborhoods and deepen intergenerational poverty. While the Congressional FY26 appropriations bill attempts to mitigate some of these damages, it still falls short of fully protecting vulnerable communities and meaningfully addressing the nation's affordable housing crisis. As one of the largest economies in the world, New York has the ability and a moral obligation to protect homeless and low-income New Yorkers from some of the most harmful policies of the Trump Administration by defending and expanding evidence-driven programs and assistance that help families permanently exit shelter and obtain safe, affordable, quality housing.

Appendix

Figure 1

Federal Fiscal Year 2026 Appropriations Proposals			
HUD Program	President Trump's FY 26 "Skinny Budget"	U.S. House of Representatives FY26 Bill	U.S. Senate FY26 Bill
Total HUD Budget	\$35.8 billion	\$67.8 billion	\$73.3 billion
Homeless Assistance Grants (includes cuts to HOPWA and ESG funds)	-\$532 million (-13%)	+\$107 million (+2.7%)	+\$480 million (+11.9%)
Tenant-Based Rental Assistance	-\$26.7 billion (-46%)	-\$780 million (-2.2%)	+1.9 billion (+5.3%)
Project-Based Rental Assistance		+\$240 million (+1.4%)	+\$910 million (+5.4%)
Public Housing (Capital)		-\$1.1 billion (-32.8%)	-\$210 million (-6.2%)
Public Housing (Operating)		-\$500 million (-9.1%)	-\$630 million (-5.5%)
Supportive Housing for the Elderly and People with Disabilities (811+202)		+\$25 million (+2%)	+\$50 million (+4%)
Fair Housing and Equal Opportunity	-60 million (-70%)	-57 million (-66%)	+\$360 million (0.4%)

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