



**Testimony of Habitat for Humanity of New York State**

**To the New York State Joint Legislative Committee on Housing on 2023  
Executive Budget Proposal**

**March 1, 2023**

**Testimony respectfully submitted by:**  
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Good morning. My name is Mary Robinson, and I'm the CEO of Habitat for Humanity of New York State, an organization that supports the efforts of New York's Habitat affiliates through training and grant administration. I want to begin by thanking Chairs Kavanagh and Rosenthal, and members of this joint legislative committee for the opportunity to share written testimony on the need for greater investment in homeownership opportunities affordable to low-income New Yorkers.

Habitat for Humanity affiliates work in urban and rural areas, upstate and downstate, building and rehabilitating homes for low-income residents, ensuring homebuyers pay no more than 30% of their income for their homes. Homeownership is an oft-forgotten piece among solutions to the affordable housing problems our state faces.

Affordable rental housing often receives the lion's share of attention within the framework of New York's housing crisis. The state's affordable housing landscape needs opportunities for working families to build equity and decrease the wealth gap between renters and homeowners. A new focus on affordable, generational homeownership is more important than ever as the black homeownership rate has dropped below pre-Fair Housing Act levels. Housing justice is racial justice and its intrinsic that our state invest in and develop strategies that advance equitable, generational homeownership access on both the supply and demand sides of the issue.

Habitat for Humanity knows the power and importance of affordable homeownership. Since 2012, we have built over 800 homes, rehabilitated over 360 homes, and repaired over 630 homes. Throughout our history in New York, we have served thousands of low-income families through homebuilding and housing preservation; though the restoration and development of unused and zombie properties, we bring lost and unrealized tax revenue to municipalities. Habitat homeowners build side-by-side with volunteers to complete their home and the homes of their neighbors. Our homes are built for New Yorkers by New Yorkers. The conclusion of the building process is long-term housing stability for hard-working families. These homeowners are teachers' aids, home health care workers, administrative workers, janitors, bus drivers – the people who turn our cities' lights on in the morning and lock up at the end of the night.

Our partnership with New York State Homes & Community Renewal makes all this possible through both capital subsidy and access to critical mortgage financing from the State of New York Mortgage Agency. SONYMA financing for Habitat homebuyers at a 1% down payment and 2% fixed-interest rate is the key to ensuring low-income families continue to access new affordable homeownership opportunities across the state. I want to take this moment to thank the Governor, Commissioner Visnauskas and all their dedicated team for the continued commitment to low-income homeownership. We support the Governor's Housing Compact to increase the supply of housing across the state.

I am here today to call on both the Senate and Assembly to consider the following requests:

- **Fund the AHC in the 2023-24 budget at \$36M**
- **Ensure fair property taxation and assessment policies for subsidized, affordable home purchases by low-income households,**

My office administers grants from the New York State Affordable Housing Corporation for 20 NYS Habitat for Humanity affiliates from Buffalo south to Long Island, and others apply for and utilize the program independently. I first want to thank our senators and assembly members for recognizing the importance of homeownership and continuing to fund this vital program.

AHC is the primary state funding source that our affiliates in NY utilize. Last year the state increased AHC's funding to \$36 million, and we ask that the state maintain that level in this year's budget.

The combination of continued support for SONYMA and AHC with new fair property tax assessment policies will help Habitat have the resources to invest in more affordable homeownership opportunities for low-income families.

Thank you again for the opportunity to present this testimony and for your consideration of Habitat for Humanity's positions.