



February 14, 2024

New York State Legislature Joint Budget Housing Hearing

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My name is Yoselin Genao-Estrella, and I am the Executive Director of Neighborhood Housing Services of Queens (NHSQ). I am submitting this testimony in support of continued funding for New York's Home Ownership Protection Program ("HOPP"), which is the sole source of funding for the statewide network of housing counseling agencies and legal services agencies providing foreclosure prevention and homeownership preservation services for New York's struggling low and moderate-income ("LMI") homeowners. As it stands, **The Governor's FY25 proposed budget would eliminate all funding for HOPP, despite services being more necessary than ever.**

NHS of Queens is a HUD-certified non-profit counseling agency with over 29 years of housing services for residents of Queens.

Our mission is to preserve and revitalize underserved neighborhoods in Queens. We target the communities of Woodside, Sunnyside, Corona, East Elmhurst, Jackson Heights, and Elmhurst in Queens. These communities were at the epicenter of the pandemic, are at the heart of climate resiliency issues, and, like many other neighborhoods in New York, are experiencing an unsustainable rise in housing costs that has displaced hundreds of our neighbors.

At NHS of Queens, we strive to provide a holistic approach to the housing crisis. With a problem as multi-faceted as this, there is no one cure-all solution. It is therefore essential to ensure those at the frontlines of these issues can speak to their concerns and lead. Our organization works closely with our neighbors to fill the gaps that might exist in the current provision of services. As a Neighborhood Preservation Corporation, we are led by local residents and guided by local needs.

Our housing counseling services are more crucial than ever. We need the proper resources to increase capacity to continue provide quality services to our current clients and new clients. The demand for homeowner services in our office mirrors the alarming numbers of LMI

homeowners who are in jeopardy. In a time where racial justice is a priority for all of us ,we are also seeing the widening of the already racial wealth gap. In October 2022, an average 16.8% of Latino, Hispanic, Black and Asian homeowners reported being delinquent on their mortgages compared to 5.6% of white homeowners in NYS. Our foreclosure prevention program is helping low to moderate income homeowners stay in their homes and in their community. **And despite these trying economic times, we avoided \$10 Million dollars in foreclosure costs, helping our *vecinos our neighbors* to remain in their homes.**

Across New York State, the HOPP network comprises a total of 89 non-profit housing counseling and legal services providers including the Brooklyn Legal Service (BKA).

NHS of Queens is reliant on HOPP funds to continue to help New York homeowners, avert homelessness and displacement by preventing avoidable mortgage and tax lien foreclosures, who combating mortgage fraud, deed theft, loan modification and partition scams, and who challenge predatory and discriminatory lending and abusive mortgage servicing practices.

NHSQ is acutely aware that these issues do not land equally and disproportionately impact New York's most vulnerable communities—seniors and people of color. The network serves every county in New York State and all five boroughs of New York City, but current grants funding this vital network sunset on July 15, 2024. This executive budget does not address the renewal of resources for this program, and that must change. NHS Queens is advocating for \$40 million to ensure that the existing HOPP network is sustained and able to meet the existing need considering the unprecedented homeowner distress across New York State and in New York City.

Sincerely,

A handwritten signature in black ink, appearing to read 'Yoselin', with a large, sweeping flourish that loops back under the name.

Yoselin Genao-Estrella

Executive Director

Neighborhood Housing Services of Queens