



Testimony of Rashida Tyler
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Joint Legislative Budget Hearing on Housing

Chair and members of the Legislature:

The New York State Council of Churches represents 7,500 congregations across our state. Our churches are on the front lines of the fight against poverty. They operate food pantries and feeding programs, provide low-cost child care so families can work, and open warming centers so our unhoused neighbors do not freeze in the winter.

Congregations do this not for profit, but because of a moral obligation. Our faith calls us to care for those with the least and not to turn a blind eye to suffering. At the same time, congregations themselves are struggling. Nearly 15,000 churches closed nationwide last year, and nearly 100,000 are projected to close over the next decade. When a church closes, it is not only a loss to a denomination—it is a sign of distress in the surrounding community.

As we travel across New York—from Buffalo to Brentwood, from Queens to Queensbury—we hear the same concern: there is not enough affordable housing. When families cannot afford to remain in their communities, generational stability is disrupted. Neighborhoods lose resilience. That instability is reflected in our congregations.

“Affordable housing” has become an amorphous term. Without a clear focus on deep affordability, we have conflated what is affordable to the average New Yorker with what is affordable to those with the lowest incomes. The result is population loss—over 500,000 residents in recent years—and the loss of a congressional seat, with more at risk if we fail to act.

This winter alone, 18 people in New York City died from exposure. We do not have comprehensive statewide data on deaths of unhoused individuals outside the city. In many counties, those numbers are not tracked or aggregated. That lack of data allows the crisis to remain hidden. Churches across the state are opening their doors as shelters and



warming centers. But these are temporary solutions. The simplest and most effective solution to homelessness is housing.

We have seen congregants move from homelessness into stability when they secure supportive housing they can afford on fixed incomes. But not enough deeply affordable housing is being built. Building at all income levels may ease market pressure, but it does not reliably reach those with the lowest incomes—seniors, people with disabilities, families, immigrants, and individuals struggling with mental illness or addiction. Our legislative priorities focus on those most at risk.

Nearly 50% of New Yorkers are rent-burdened, paying more than 30% of their income toward rent. In some communities, public housing residents pay rents approaching luxury-market levels—without corresponding improvements in conditions. At the same time, public housing stock is deteriorating due to years of underinvestment, and units are being lost through privatization and RAD conversions.

Public housing is a public good. Social housing initiatives are welcome, but they cannot replace robust investment in traditional public housing or address the rising cost burdens facing tenants today. Some developments technically exempt from tenant protection laws are permitted to charge up to 120% of fair market value. This undermines the spirit of tenant protections and places additional strain on vulnerable residents.

Many congregations are eager to build affordable housing on underutilized property. However, they face costly zoning barriers and lengthy predevelopment processes that deter projects before they begin.

We need legislative support to remove structural barriers and make these projects feasible. For these reasons NYSCOC supports the following Legislative bills:

S3397 / A3647 — Faith-Based Affordable Housing Act: The Faith-Based Affordable Housing Act enables religious institutions to develop affordable housing on property they own, even where local zoning restrictions currently prohibit residential construction. The bill establishes clear guidelines to allow by-right housing development when affordability requirements are met. Many houses of worship own underutilized land but face significant zoning barriers that prevent them from building housing. This legislation unlocks that land for community benefit, allowing faith communities to partner with developers and nonprofits to create deeply affordable housing while continuing their



missions. It expands supply without requiring new land acquisition and removes unnecessary regulatory barriers.

S568B / A4021A — Housing Access Voucher Program (HAVP): The Housing Access Voucher Program establishes a statewide rental assistance program administered by the Division of Housing and Community Renewal. Eligible households would receive vouchers ensuring they pay no more than 30 percent of their income toward rent. Rental assistance is one of the most effective tools to prevent homelessness and reduce rent burden. Many working New Yorkers — including teachers, nonprofit workers, child care providers, seniors, and people with disabilities — pay far more than 30 percent of their income on housing. Fully funding and broadening eligibility for HAVP would stabilize families before they enter shelter systems and reduce long-term public costs.

S2523 — Jobs and Housing Pilot Program Act: This bill establishes a pilot program to promote the development and redevelopment of affordable housing while creating construction industry jobs. It supports housing production serving households earning up to 130 percent of area median income and links development with workforce opportunities. New York faces both a housing affordability crisis and a need for quality job creation. This legislation addresses both simultaneously by incentivizing housing construction that creates good-paying jobs, supports apprenticeships, and expands supply. Housing development can and should serve as an engine of economic growth.

S401 — Tenant Opportunity to Purchase Act (TOPA): The Tenant Opportunity to Purchase Act establishes a right of first refusal for tenants when a rental building is offered for sale. Before a landlord can sell to a third party, tenants or a qualified tenant association must be given a meaningful opportunity to purchase the property. TOPA helps prevent displacement, preserve existing affordable housing, and stabilize communities. When buildings are sold to speculative investors, rents often rise and long-term tenants are pushed out. This legislation gives tenants a pathway to collective ownership or partnership with nonprofit developers, protecting affordability and promoting community wealth building.

S1403-A — Winter Moratorium on Evictions Act: This bill restricts the execution of residential eviction warrants during the winter months, when cold weather conditions create heightened risks for displaced households. Evicting families during the coldest months increases homelessness, strains emergency shelter systems, and places lives at risk. A winter moratorium is a humane, common-sense policy that prioritizes safety and public health while reducing emergency costs associated with winter displacement.



S8595 — Foreclosure Calculation Standards: This bill establishes clear standards for calculating the total amount owed in residential foreclosure actions. It requires detailed itemization of principal, interest, fees, costs, and other charges, ensuring transparency in court proceedings. Homeowners facing foreclosure often encounter unclear or inflated calculations of debt. Standardized and transparent accounting promotes fairness, strengthens due process protections, and ensures that foreclosure judgments are based on accurate and documented amounts. Greater clarity can also support alternatives to foreclosure when appropriate

Conclusion

Housing is not merely a market commodity—it is foundational to human dignity, family stability, and community resilience.

Our congregations see the consequences of inaction every day: families doubled up, seniors choosing between rent and medicine, and neighbors sleeping outside in freezing temperatures.

We urge you to invest in deeply affordable housing, protect tenants, strengthen public housing, and empower faith communities to be part of the solution.

Thank you for the opportunity to testify.