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WEDNESDAY, FEBRUARY 25, 2026

WRITTEN TESTIMONY OF BUILD UP JUSTICE NYC

**SUBMITTED TO THE NEW YORK STATE SENATE FINANCE COMMITTEE AND
THE ASSEMBLY WAYS & MEANS COMMITTEE**

JOINT LEGISLATIVE BUDGET HEARING ON HOUSING

Thank you for the opportunity to submit this written testimony to the Joint Legislative Budget Hearing on Housing. My name is Jessica Rose, Esq., and I am the Executive Director of Build Up Justice NYC (BUJNYC)—formerly Brooklyn Legal Services Corporation A. BUJNYC is a member of the New York Legal Services Coalition (NYLSC), which represents civil legal services providers and their clients—I serve as the Co-Vice President and the Legislative Steering Committee Co-Chair. Collectively, NYLSC members provide representation to low-income New Yorkers in each region of the state in the areas of family law, domestic violence, immigration, housing, public benefits, consumer issues, elder law, and LGBTQIA+ rights. BUJNYC provides low- and moderate-income clients throughout the five boroughs of New York City with services for tenants, homeowners, small business owners, community nonprofits, taxpayers, survivors of domestic violence, and more. Last year, our work impacted nearly 9,600 New Yorkers across our many programs.

BUJNYC and the entire Coalition share the core goal of advancing access to justice. I would like to first bring attention to the issue of State contracts with civil legal service providers. Last year, Governor Kathy Hochul vetoed a bill that would have addressed chronic delays, inefficiencies, and inconsistencies in State contracts. Despite being passed unanimously by the legislature, the Governor rejected an opportunity to improve the financial situation of nonprofits across the state providing free civil legal services. Many of our fellow providers operate at narrow margins, which means delays in contract payments from the State can prevent hiring new staff, paying and retaining current staff, or keeping their doors open altogether. This year, we urge the legislature to once again support the efforts of Senator Mayer and Assemblymember Paulin to enact meaningful, common-sense legislation to guarantee civil legal service providers are not harmed by bureaucratic shortfalls.

BUJNYC's tenant housing and foreclosure prevention programs are vital to preventing displacement and keeping families in safe, secure homes. We need the support of our state

government to ensure we not only can maintain our level of service but continue to grow our impact during the ongoing housing affordability crisis.

Preserving Affordable Housing for Renters

BUJNYC’s Preserving Affordable Housing (PAH) Program operates in Brooklyn and Queens, using legal representation, brief advice/services, and legal education and advocacy strategies to preserve and protect affordable housing, prevent eviction, combat tenant harassment and discrimination, and helps tenant organizations marshal the power of strength in numbers to protect the right to safe and sanitary housing. Last City fiscal year, the program helped more than 3,600 individuals to maintain housing stability and supported 20 tenant associations to fight for habitable living conditions. BUJNYC’s presence in Queens has grown significantly since 2024 when we opened our PAH team for the borough. Last year, we handled 595 cases in the borough—185 of those were eviction prevention and tenant advocacy cases.

BUJNYC has been on the front lines for decades, responding to immediate needs and reinforcing and implementing the social safety net to protect vulnerable New Yorkers. BUJNYC not only addressed the needs of New Yorker through the COVID-19 pandemic, but, as a Right to Counsel provider, we were also critically important once the pandemic eviction moratorium was lifted. Since then, the city’s housing crisis has worsened significantly: a New York City Comptroller’s report from last year found the total number of evictions rose 440% between 2020 and 2024, while representation in housing court dropped from 71% to 41% in roughly the same time period as demand grew.¹

Another report from the NYC Independent Budget Office found that between 2019 and 2024, the number of housing cases that were eligible for RTC counsel “more than tripled,” adding that “trends toward longer case lengths, increased eligibility, and stagnant funding have resulted in a reduced capacity for full legal representation.”² The reports also notes that RTC attorneys often make less than their government or private sector counterparts, and vacancy rates of 20% or more contribute to the strain. RTC needs to be fully funded so we can hire and retain skilled advocates, improve outcomes for NYC tenants, and deliver on the promise of Right to Counsel. We urge State lawmakers to fight for additional funding for RTC provider organizations so all tenants can have the access to justice the law guarantees them.

New Yorkers also need robust housing subsidies to survive the current affordability crisis. Last year, New York State created the Housing Access Voucher Program (HAVP). HAVP is a

¹ “Evictions Up, Representation Down: How New York City is Undermining the Right to Counsel.” Office of NYC Comptroller. May 2, 2025. <https://comptroller.nyc.gov/reports/evictions-up-representation-down/>

² “The Expansion of New York City’s Right to Counsel Program.” New York City Independent Budget Office. September 11, 2025. <https://www.ibo.nyc.gov/content/publications/2025-september-the-expansion-of-nyc-right-to-counsel-program>

statewide rental subsidy for low-income families and individuals facing eviction, currently homeless, or facing loss of housing due to lack of affordability, domestic violence, or hazardous living conditions. The program will begin to distribute vouchers in March 2026. New York must do more. The program is only a four-year pilot with funding of \$50 million a year. With its current allocation, the program will help about 1900 households. Yet the need is far greater. HAVP will help reduce costs to the state and taxpayers by preventing evictions, reducing emergency shelter utilization, and reducing the costs of other homeless services. Rental assistance vouchers have a proven history in increasing stability for tenants. When tenants have stable housing, it leads to better outcomes in health, education, and employment. Low-income New Yorkers are struggling to afford to stay in New York. Particularly given the recent news the Mayor Zohran Mamdani will not be implementing the expansion to the CityFHEPS voucher system, the State must increase the funding for the program to \$250 million a year and make it a permanent program.

Protecting Homeowners and Preventing Foreclosures

Build Up Justice NYC offers a foreclosure prevention program which provides vulnerable homeowners throughout NYC with free direct legal representation, advice, and appropriate referrals to protect home equity. BUJNYC is one of the only legal services organizations in NYC whose foreclosure prevention practice includes complex bankruptcy cases as means to resolve the foreclosure, a strategy that is extremely effective at preventing foreclosure and allowing families to regain long-term financial stability. Last City fiscal year, we defended 370 individuals and families from foreclosure and/or discriminatory practices by predatory lenders, financial institutions, and home rescue scam artists. Of these homes, more than 80% were owned by people of color.

A November report from the Center for New York City Neighborhoods (CNYCN) found that foreclosures “surged” in the first half of 2025, nearly doubling the total from January to July of 2024. The threat of deed theft remains a concern for many homeowners as well—another report from CNYCN noted the NYC Sheriff’s Office data shows 3,500 deed theft complaints between 2014 and 2020 primarily in historically Black neighborhoods in Brooklyn and Queens. Additionally, homeowners continue to feel significant pressure from rising insurance rates and higher-than-average property taxes, along with other housing costs, keeping housing cost burden rates high even among homeowners.

Historic racial disparities in foreclosure rates across New York City continue to this day. The CNYCN research found the same communities of color—largely Black but increasingly Hispanic and Latine—that were hardest hit by the 2008 financial crisis are again seeing some of the highest foreclosure rates. Many foreclosures are the result of predatory lending and lending scams, which target people with lower credit scores and less cash on hand. In New York City, these borrowers are often people of color. The elderly, whose wealth is more likely to lie in

assets, such as their homes, are also more likely to be targeted. We urge the City to continue pursuing enforcement and new policies that will protect homeowners from deed theft and other threats.

We are encouraged to see in the preliminary budget the \$40 million allocation to the Homeowner Protection Program (HOPP) and the executive baseline of \$35 million for Eviction Defense Funding. We hope to see these allocations supported and enhanced by State lawmakers. We are calling for an increase of \$40 million for Eviction Defense Funding, \$260 million to establish a statewide Office of Civil Representation for the first-year rollout, and increase funding for the Housing Access Voucher Program from \$50 million to \$250 million to make that program permanent.

Thank you for considering our written testimony. I am happy to answer any questions that you may have—you may reach me at the email below.

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