

#### **TESTIMONY OF:**

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Development

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On behalf of Housing Justice for All and the Partnership for the Public Good (PPG), I would like to thank Chairman Hoylman and the Senate's Standing Committee on Judiciary, along with Chairman Kavanagh and the Senate's Standing Committee on Housing, Construction, and Community Development, for jointly holding today's hearing on Good Cause Eviction (S3082/A5573).

Housing Justice for All is an upstate-downstate housing alliance of over 80 organizations representing tenants, the homeless, and public housing residents from Brooklyn to Buffalo. PPG is a community-based think tank in Buffalo with over 300 partners. We author hundreds of reports and policy briefs and provide research and advocacy support across issues areas for a more equitable and inclusive Buffalo-Niagara area.

Before the global pandemic, residents across the City of Buffalo endured significant housing burdens that resulted in involuntary mobility and displacement. More than half of Buffalo's renters could not afford their housing before COVID-19, with almost a quarter of city residents spending more than half of their income on keeping a roof over their heads.<sup>1</sup>

As one of the poorest cities with some of the oldest housing stock in the nation,<sup>2</sup> Buffalo contends with the fourth-highest poverty rate for children.<sup>3</sup> Close to one-third of residents lived below the federal poverty line before the pandemic<sup>4</sup> that will leave thousands in an endless cycle of poverty and trauma as protections expire and relief becomes inaccessible.

<sup>&</sup>lt;sup>1</sup> U.S. Housing and Urban Development Department, Affirmatively Furthering Fair Housing Map Tool, Table 10 – Demographics of Households with Severe Housing Cost Burden (2009-2013), https://egis.hud.gov/affht/#. Note: housing costs include utilities; This source uses the term "Hispanic" only. It does not reference Latino or Latinx identity.

<sup>&</sup>lt;sup>2</sup> Preval, Jeff. "Buffalo Housing Stock Named the Oldest in the Country." WGRZ, March 27, 2019. https://www.wgrz.com/article/news/local/buffalo-housing-stock-the-oldest-in-the-country/71-5c470297-533f-4180-ab8 4-f7980c2bfa90.

<sup>&</sup>lt;sup>3</sup> Thomas, G. Scott. "Buffalo Posts the Nation's Fourth-Worst Poverty Rate for Children." Buffalo Business First, January 15, 2019.

https://www.bizjournals.com/buffalo/news/2019/01/15/buffalo-posts-the-nations-fourth-worst-poverty.html

<sup>&</sup>lt;sup>4</sup> Magavern, Sam. "Poverty in Buffalo: Causes, Impacts, Solutions: A Report for the Truth Commission on Poverty in Western New York." Partnership for the Public Good, April 2018.

https://ppgbuffalo.org/files/documents/poverty\_low\_wage\_work\_income\_inequality/truth\_commission\_report\_\_poverty\_in\_buffalo\_causes\_impacts\_solutions.pdf



# I. Preexisting Poverty in Buffalo

Once noted as one of the 10 "fastest-shrinking U.S. cities," recent development and growth raised talk of a Buffalo renaissance. Yet, poverty and unemployment remain high in the City of Good Neighbors, especially in historically excluded communities. In the last decade, the Buffalo-Niagara metropolitan area ranked as one of the most income-segregated areas, with 64% of people of color living in poverty. Data from the United States Bureau of Labor Statistics reveals, between 2008 to 2018, the City of Buffalo had higher averages of unemployment, compared to the Buffalo-Niagara region, New York State, and even the nation.

## A. Buffalo's Affordability Gap & the Struggle to Pay Rent

The gap between rents and incomes is one of the most significant contributing factors in Buffalo evictions. Eviction data shows before the global health crisis, 50.6% of Buffalo renter households could not afford their housing costs. Nearly a quarter of the city's households endure severe housing cost burdens, spending over half of their income to maintain shelter. More than 30% of Black households and over 37% of Latinx households face severe housing burdens.

### II. Buffalo's Involuntary Mobility Crisis

Buffalo was in an eviction crisis before the COVID pandemic. Our 2020 PPG report, "Evicted in Buffalo," outlines the city's problem with involuntary mobility. The City of Buffalo's eviction filing rate is higher than Cincinnati, Milwaukee, and Philadelphia.<sup>9</sup> Of the eviction cases PPG observed for the report, more than 87% were for nonpayment cases. The overwhelming reason tenants could not pay rent was a loss of income—specifically, due to a permanent loss of employment or a sudden emergency expense, often related to a health crisis.

Evictions disproportionately harm women, Black tenants, and other vulnerable groups. Of the tenants we interviewed in Buffalo's Housing Court, 72% were women, 67% Black, and 22% had one or more disabilities. Evictions throughout the city are concentrated in the most economically and racially segregated neighborhoods on the east and west sides.

### III. Outstanding Need for Critical Rent Relief

<sup>&</sup>lt;sup>5</sup> Hsu, Charlotte. "Rust Belt Gentrification and How It Hurts the Poor." University at Buffalo, January 27, 2014. <a href="http://www.buffalo.edu/news/releases/2014/01/032.html">http://www.buffalo.edu/news/releases/2014/01/032.html</a>.

<sup>&</sup>lt;sup>6</sup> "Poverty in Buffalo-Niagara." Partnership for the Public Good, February 2018. https://ppgbuffalo.org/files/documents/poverty\_low\_wage\_work\_income\_inequality/poverty\_buffalo\_brief\_final.pdf.

<sup>&</sup>lt;sup>7</sup> "Employment Data for Buffalo-Niagara." Partnership for the Public Good, July 2018. https://ppgbuffalo.org/files/documents/economic\_development/general/employment\_data\_for\_buffalo-niagara.pdf.

<sup>&</sup>lt;sup>8</sup> Wooton, Sarah. "Evicted in Buffalo: The High Costs of Involuntary Mobility." Partnership for the Public Good, March 2020. <a href="https://ppgbuffalo.org/">https://ppgbuffalo.org/</a>.
<sup>9</sup> Ibid.



The National Equity Atlas estimates close to 600,000 households are still behind on rent, with the estimated total rent debt around \$1.97 billion. The majority of those who fell behind on rent are low-income households (79%) who faced a job loss (46%). Approximately 340,000 children in the state are in households unable to pay rent.

Although New York State estimates the Emergency Rental Assistance Program (ERAP) will cover approximately 165,000 applicants and provide over 81,000 direct landlord payments,<sup>11</sup> the Community Housing Improvement Program (CHIP) speculates that roughly 100,000 renters statewide in arrears have yet to apply for relief.<sup>12</sup> While Governor Hochul directed the Office of Temporary and Disability Assistance (OTDA) to apply for more federal funding, and just 3% is on the way,<sup>13</sup> it remains imperative to expedite solutions that transform the current landscape and protect households on the brink of displacement.

### IV. Why We Need Good Cause

Good Cause is budget-neutral legislation that would protect struggling tenants from retaliatory evictions and unaffordable rent increases at a moment when they can least afford them. Buffalo needs Good Cause protections as residents wait for more of the economy to recover as rents rise above the national average. This legislation would prevent tenant exploitation through excessive rent hikes to help keep families housed and reduce the avalanche of evictions on the way as the moratorium ends. Good Cause can help level the playing field, encourage more ethical practices, and create a mechanism for landlords and tenants to negotiate a fair increase in rent. If Good Cause passed, it would help protect roughly 1.6 million renter households—almost half of New York's renter population—with nearly 50% of tenants living in counties outside of NYC eligible. 15

## V. Conclusion

During the 2022 State of the State, Governor Hochul declared housing costs skyrocketed since the start of 2020, and "far too many New Yorkers are struggling to pay rent." As Hochul notes, "New York is home

<sup>&</sup>lt;sup>10</sup> "Rent Debt in America: Stabilizing Renters Is Key to Equitable Recovery." National Equity Atlas. Accessed January 6, 2022. <a href="https://nationalequitvatlas.org/rent-debt">https://nationalequitvatlas.org/rent-debt</a>.

<sup>&</sup>lt;sup>11</sup> Ibid

<sup>&</sup>lt;sup>12</sup> David, Greg. "Tenants and Landlords Call on Hochul to Reopen Rent Relief Applications as Eviction Crisis Looms." The City, November 22, 2021.

https://www.thecity.nyc/2021/11/22/22797580/tenants-landlords-want-hochul-to-reopen-rent-relief-applications.

<sup>&</sup>lt;sup>13</sup> Whitford, Emma. "NY to Receive Fraction of \$1B Rent Aid Request, Court Told." Law360, January 4, 2022.

https://www.law360.com/realestate/articles/1452087/ny-to-receive-fraction-of-1b-rent-aid-request-court-told.

<sup>&</sup>lt;sup>14</sup> Slawson, Jeff. "Why Is Rent Rising in Buffalo?" WKBW, June 24, 2021.

 $<sup>\</sup>underline{\text{https://www.wkbw.com/news/local-news/why-is-rent-rising-in-buffalo}}.$ 

<sup>&</sup>lt;sup>15</sup> Ham, Kate. "Good Cause Legislation Would Protect 1.6 Million Households, Nearly 50% of Tenants Statewide." Community Service Society, September 29, 2021.

https://www.cssny.org/news/entry/good-cause-eviction-legislation-protect-rental-households-tenants.

<sup>&</sup>lt;sup>16</sup> "New York State of the State." New York Governor Kathy Hochul, January 2022. https://www.governor.ny.gov/sites/default/files/2022-01/2022StateoftheStateBook.pdf.



to all of us. That is why our state must do even better to provide homes for *all* of us." At the bare minimum, this should include shielding tenants from rent spikes and retaliatory evictions.

Governor Hochul is right: New York State should take a "housing first" approach and #HouseNY<sup>17</sup> with tenant- and homeless-centered solutions that include but are not limited to Good Cause Eviction. With the governor's call to "address unfair practices and improve housing stability for New Yorkers"—including "those vulnerable to eviction"—we must fight against unjust displacement and unaffordable rent. We must say yes to Good Cause.

<sup>&</sup>lt;sup>17</sup> "Our Platform." Housing Justice for All, July 12, 2021. https://housingjusticeforall.org/our-platform/.