

**Oversight Hearing on
DSS Preparation for Expiration of the Eviction Moratoriums
NYC Council Committee on General Welfare
January 25th, 2021**

Thank you for this opportunity to testify in favor of the eviction moratorium. My name is Gajtana Simonovski and I am the Director of the Income Support Services Unit at Community Service Society of New York (CSS). CSS is a nonprofit organization that addresses some of the most urgent problems facing low-income New Yorkers and their communities, including the effects of the city's housing crisis. As we all know, affordable housing in New York City has always been known as a chronically tight, high-cost rental market. In recent decades, truly affordable housing has become more elusive and housing insecurity has become the norm for the vast majority of low-income New Yorkers.

New York City was already facing an affordable housing crisis when COVID-19 hit New York City last March. Since then, the numbers of households seeking assistance with rental arrears from CSS's Income Support Services Unit/Eviction Prevention Program (funded by the City Council) more than doubled. There are many low-income New Yorkers who were barely making ends meet before the pandemic. When COVID-19 hit, many low-income households lost some or all their income, due to businesses closing or in some cases when single parents had to quit their long-term jobs to care for their children at home when schools closed. In addition, because of the pandemic there are now new requests coming from households that would, under normal circumstances, be considered middle income. When a low- or middle-income household with one adult and/or children lost their job or saw their hours cut, they suddenly were not able to pay their rent, which in many cases had been 50% of their income pre-COVID-19.

Case in point, Mr. M waited months to receive unemployment when the pandemic hit, and he lost his job at a luxury brand store in Manhattan. He turned 65 in August but does not want to start getting his retirement benefits early as it would not be enough for him to live on. He said that a year ago, he was on the brink of suicide. He says, "I was ready to jump." And now with COVID-19, he says "Things are bad again. What else (bad) could happen. What's the next thing?" We are finding that a lot of people contacting us for help with rent are at their wit's end. They are terrified (as anyone would be) of being evicted from their homes.

We were able to help Mr. M with his arrears, bringing him to a zero balance and he is now paying his rent moving forward with his unemployment while looking for work.

As eviction cases begin to run their course within the courts' chambers, New York does not have an adequate plan for addressing the long-term economic impacts of the pandemic on tenants. Given the tremendous need for assistance with rental arrears, we are asking that City Council reinstate the 15% cuts to the Homelessness Prevention Fund Initiative. With your generous help, CSS is working hard to ensure that individuals and families stay in their homes before the eviction moratorium ends.

New York City must take stronger action to protect extremely low-income New Yorkers from permanent homelessness and evictions, including strengthening housing voucher programs. For example, CityFHEPS is the best hope for many New Yorkers seeking to escape homelessness, but it often provides elusive hope because the voucher pays hundreds of dollars less than market rent. The City Council's proposal, Intro. 146, would raise the maximum rent for the voucher to Fair Market Rent—the same standard used for Section 8 and other housing subsidy programs. We urge the Council to pass this legislation to unlock housing opportunity and choice for extremely low-income New Yorkers, and to ensure that NYC's housing tools are working effectively for our residents as the city recovers from COVID-19.

Thank you again for this opportunity to testify and offer our recommendations.