



Emergency Housing in Rural Upstate New York

How Land Banks May Help Address
the Crisis



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Section 1. Introduction

The New York Land Bank Association (NYLBA) is an active statewide coalition of 31 land banks serving rural, urban, and suburban communities in virtually every corner of the state. Over the last couple of years, land banks, regardless of size or location, have reported observing quickly appreciating residential markets and a surge of families and individuals experiencing homelessness, trends that mirror national changes. The latter became a particular focus for several land banks that serve rural counties in upstate New York.

In the summer of 2024, the Rural Committee of NYLBA issued a competitive solicitation seeking assistance to help understand the trends and costs of providing emergency housing in eight rural counties served by land banks, listed in the below table, and which we will refer to as the Emergency Housing Research Area (EHRA):

County	Population
Allegany County	47,027
Chautauqua County	126,329
Chemung County	82,805
Livingston County	61,588
Seneca County	33,125
Sullivan County	79,147
Tioga County	48,106
Wayne County	91,128

In addition to this research and analysis, NYLBA also wanted help exploring if and how land banks could play a more active role in addressing the surge of residents experiencing homelessness. Both the research findings and relevant policy and practice recommendations were to be summarized in a report.

The Center for Community Progress was competitively selected to carry out this research project. We assembled a team that had a wealth of knowledge on the funding and practices of providing emergency housing in the state as well as deep expertise and experience with land banking across the country and here in New York, having partnered over a decade with NYLBA.

This report provides summaries of troubling local trends and possible reforms that could lead to more equitable and cost-effective provision of emergency housing. It also echoes an inarguable conclusion shared by virtually all parties—and at every level—involved in some way in the provision of emergency housing: The entire system is broken, inefficient, expensive and wasteful, often harmful, and in desperate need of deep, structural reform.

To be clear, this is not our indictment of those involved in the provision of emergency housing, trying to serve and help those in tragic and unjust circumstances. This is the **conclusion** shared with us by those doing the work, serving individuals and families in desperate need of basic, safe housing. Their passion and commitment to provide safe, stable housing to the most vulnerable individuals and families in their

communities is stymied by deep, structural and systemic barriers—such as onerous federal and state funding regulations, local zoning and land-use regulations, the commodification of housing, the balkanization of state agencies, and over-stretched local agencies and under-resourced partners delivering a patchwork of reactive measures instead of implementing housing support that serve the needs of all residents.

In addition to our research findings and recommendations for land banks, this report invites a sustained dialogue among local, county, and state actors to reimagine the provision of emergency housing within a broader vision of housing justice—with a long-term commitment to dismantle and overcome deeply rooted, structural barriers.

NYLBA will need to take the lead communicating the key findings of this report and facilitating conversations with county officials and state partners. This report, written for NYLBA as the primary audience, is organized as a compilation of various resources that can be used by NYLBA and other advocates with different audiences and for different purposes. This report includes the following sections:

- **Section 2.** An explanation of our methodology for collecting emergency housing data across the EHRA.
- **Section 3.** A summary of the trends and costs of providing emergency housing in the EHRA.
- **Section 4.** Observations based on data analysis, stakeholder interviews, relevant research, and our own expertise and experience.
- **Section 5.** Recommendations to help families and individuals who experience homelessness in a more cost-effective and just manner.
- **Section 6.** Case studies of efforts in Wayne and Livingston counties to pursue a more cost-effective approach to helping those experiencing homelessness.
- **Section 7.** Individual summaries for each of the eight participating counties of the trends and costs of providing emergency housing.

The report concludes with a useful appendix: a brief description of Code Blue, a New York regulation triggered when temperatures dip below 32 degrees that requires local social service districts to take additional steps to help those experiencing homelessness.

Section 2. Methodology

To summarize the trends and costs of providing emergency housing in the EHRA we:

- Compiled a variety of quantitative federal, state, and county-wide data sources;
- Conducted conversations with county Department of Social Services (DSS) personnel and personnel from the New York State Office of Temporary Disability Assistance (OTDA); and
- Administered a survey of DSS agencies from participating counties to clarify and confirm financial trends.

Data Sources

Cost

To measure the cost of emergency shelters by county, we tabulated each county's Emergency Shelter Payment Reports from the last reporting year (October 1, 2022–September 30, 2023). We used these numbers to approximate the annual cost of emergency housing provision and average cost per average stay (for individuals and families). Our team validated these numbers through conversations with personnel from each county's DSS and the online survey sent to DSS representatives from participating counties.

Cost attributions in this report represent the six primary tiers used by county governments when submitting for reimbursement. Generally, costs to provide **families** with emergency housing assistance are covered 100% by federal funds (and state funds after a certain period) and costs to provide **individuals** with emergency housing assistance are jointly covered by county tax dollars (71%) and state tax dollars (29%).

Capacity

To measure the capacity of emergency shelters, we tabulated data from the Housing Inventory Count (HIC) and Point in Time (PIT) count, a federally mandated data collection process that approximates the number of housing beds and how many are occupied on a given night. HIC and PIT counts are captured nationally on a single day in January each year. In this report, we use HIC and PIT counts from 2024 to measure the capacity rate of shelter beds in each participating county.

Utilization

To measure utilization of emergency shelters, we examined each participating county's Homeless Services Plan Outcomes Report from 2020–22 and 2022–24. Homeless Services Plan Outcomes Reports are semi-formalized reports mandated by NYCRR18 §304.2 and submitted to OTDA biannually. We used reports to measure the number of households accessing and exiting emergency shelter, including the number of persons served (for individuals and families) over time and average lengths of stay. For areawide numbers, we aggregated information from each county's report.

“Doubled-Up” Households

To gather a more comprehensive number of households experiencing homelessness we examined the New York Education Department Student Information Repository System (SIRS) from the 2022–23 academic year. SIRS reports are collected annually to represent the number of school-aged children who reported experiencing homelessness during the academic school year. SIRS numbers include the

number of children in doubled-up situations, whose households are doubled with friends or family because they are unable to cover rent on their own.

Contributing Factors

In addition to the numbers surrounding emergency housing cost, capacity, and utilization, we explored the contributing factors that compound current housing need. We used the National Low Income Housing Coalition's tabulation of the US Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) 2017–21 report to estimate available, affordable housing, and housing surplus and deficits by income. We also used the Empire Justice Center's compilation of public assistance budgets for shelter and rental supplements by county and HUD's Fair Market Rent calculations system by region to demonstrate the significant gap between public assistance benefits and fair market rents. Conversations with the New York State Office of Temporary Disability Assistance validated limited affordable housing stock and public assistance gaps as significant contributing factors.

Limitations

Data Gaps

While we were able to collect most data points for all participating counties, we only received online survey responses from six out of eight counties. As a result, only Chautauqua, Chemung, Livingston, Seneca, Sullivan, and Tioga counties are represented in the visuals demonstrating average emergency housing spending over time.

National Low Income Housing Coalition HUD CHAS tabulations do not yet include reliability indicators for geographies with smaller populations. It is unclear how this may have impacted the available/affordable unit by income level data represented.

Each county varied slightly in how they collected and reported data so data validation was not consistently possible, particularly with their Emergency Shelter Payment Reports and Homeless Services Plan Outcomes. State officials acknowledged that data integrity and consistency within these reports from counties statewide is a major challenge, and this is not exclusive to rural counties or those participating in this project. In areawide aggregated numbers, counties with missing data or extreme outliers were sometimes excluded. These exclusions are noted throughout this report.

All data collected from each respective county DSS only captures those who successfully accessed emergency assistance. While our analysis provides the number of school-aged children in doubled-up situations to demonstrate a more comprehensive count of people experiencing homelessness, we were unable to account for adults who are doubled up.

Authors' Note on Data

Despite the limitations acknowledged above, our team's position is that the data represented in this report, and countless others like it,¹ are more than sufficient to demonstrate not only catastrophic levels

¹ Pattern for Progress, a nonprofit think tank serving nine counties in the Mid-Hudson Valley region, recently published a report examining the trends and costs of providing emergency housing in Dutchess, Orange, Sullivan, and Ulster counties. The findings track with the findings of our research and similarly document a crisis that demands more concerted attention and urgent action from elected officials at all levels of government. Read the full report, *When Hotels Become Home: The growing quantity, heartache, and cost of families living in hotels in the Mid-*

of homelessness and housing instability across New York State but the ineffectiveness of attempts to date to address them. **The only solution to homelessness is a home**—a safe, affordable, permanent home. Continuing to spend hundreds of millions of tax dollars on supportive services and emergency/temporary shelter rather than investing at least equally in the development of deeply affordable housing will only serve to further burden healthcare and human service systems without resulting in improved quality of life.

Hudson, at <https://www.pattern-for-progress.org/portfolio/when-hotels-become-home-the-growing-quantity-heartache-and-cost-of-families-living-in-hotels-in-the-mid-hudson/>.

Section 3. Areawide Findings

The summary below is an aggregation of trends and costs across the eight rural counties in the EHRA. The total population across the EHRA is 569,225, which represents only 2.8% of the state’s population. If eight rural counties with less than 3% of the state’s population demonstrate such challenges—and incur such costs—providing emergency housing, it raises profound questions about how many individuals, parents, children, and taxpayers are truly harmed by the maintenance of the status quo.

80% Increase in Households Receiving Emergency Housing Assistance

3,891 persons (which is the total of individuals and family members) received emergency housing assistance throughout the EHRA last reporting year, an 80% increase overall since 2021. When broken out by household type, this represents a 58% increase in the number of individuals receiving emergency housing across the EHRA and an alarming 314% increase in the number of families with children.²

Increases in the number of persons receiving emergency housing assistance in the EHRA ranged from 33% (in Sullivan County) to 615% (in Tioga County) from 2021 to 2023.³

Livingston County and Seneca County reported slight reductions in the total number of persons served, -30% and -26% respectively. Seneca County’s decrease was entirely among individuals—from 183 to 98—while families remained steady at 27 to 26. Livingston, however, saw an increase from 162 to 208 individuals served and a decrease in families—from 34 to 18.⁴

Households Receiving Emergency Housing Assistance in EHRA — Over Time (2020 to 2024)

Variable	2020-2022	2022-2024	Percent Change
Total persons receiving emergency housing	2,168 persons	3,891 persons	+ 80%
Individuals receiving emergency housing	1,399 individuals	2,209 individuals	+ 58%
Families with children receiving emergency housing	233 families with children	963 families with children	+ 314%

² Data aggregated from semi-standardized report collected from each participating county’s Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” tabulated by Center for Community Progress, 2024.

³ Ibid.

⁴ Ibid.

Reduction in Households Exiting Emergency Housing

In 2023, every county in the EHRA, except Sullivan and Tioga, reported more households entering emergency housing than exiting, with reductions in exiting households ranging from 13% to 90%. This demonstrated a far greater reliance on emergency housing than just two years earlier, when counties reported near neutral or positive inflow/outflow—meaning the number of households exiting emergency housing was about equal to or higher than the number of households entering or being served in emergency housing.⁵

Average lengths of stay in emergency housing also increased from 2021 to 2023 across the EHRA. Almost all participating counties reported an increase in the number of households with length of stays of more than 30 days.⁶

Annual and Average Costs of Emergency Housing

The total cost of emergency housing provision across the EHRA in the 2023 budget year was \$8,167,096. The average annual cost per county was \$1,020,887.⁷ In a survey sent to all EHRA counties, the respondents reported significant increases in overall spending over the past five years ranging from a 48% increase in spending from 2019 to 2023 in Tioga to a 2,709% increase in Chemung. While the rate of spending increases reported by the participating Counties has varied significantly, all numbers reflect an increased housing need, particularly after 2022.

On average, select counties⁸ spent \$73/day for individuals (\$2,175/month) and \$91/day for families (\$2,736/month), a respective \$1,292 and \$1,322 more than the average fair market rent needed to sustain a studio or 3-bedroom apartment for 30 days in all EHRA counties.⁹

⁵ Ibid.

⁶ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development, 2024, <https://www.hudexchange.info/programs/hdx/pit-hic/#pit-count-and-hic-data-and-reports/>.

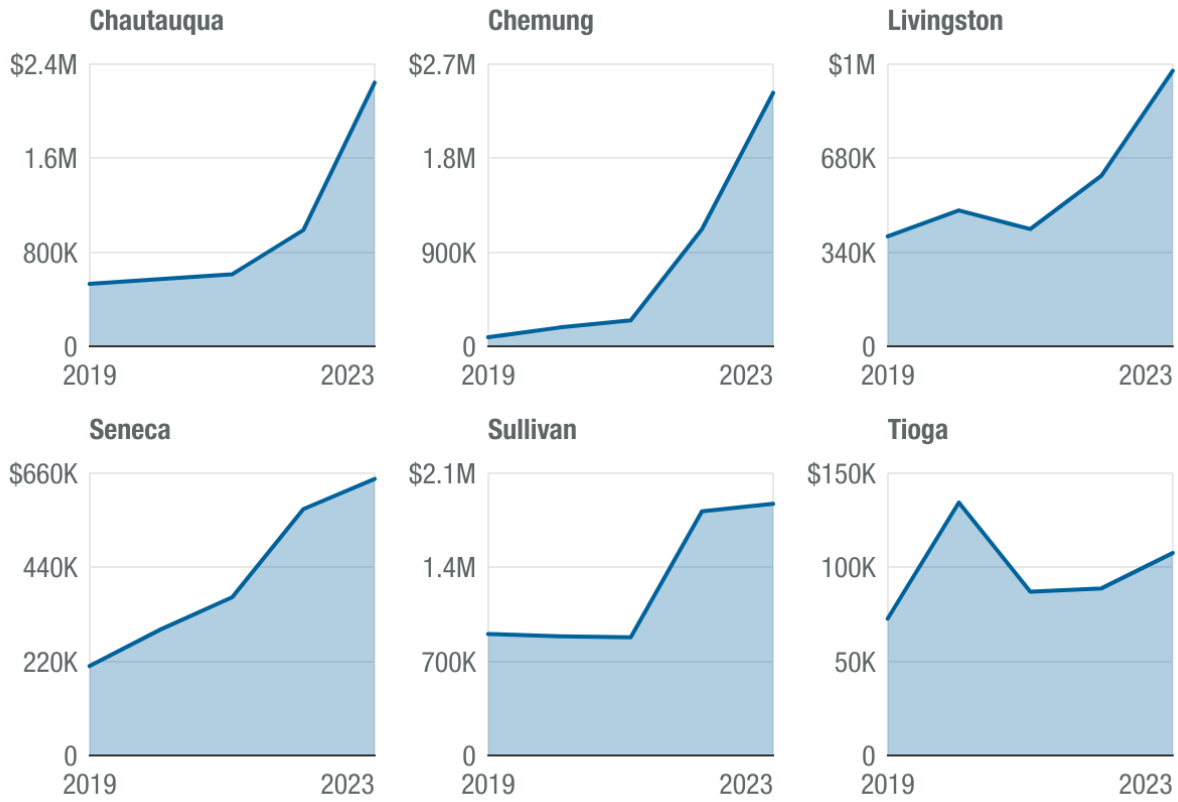
⁷ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022—September 30, 2023,” from participating counties, 2024.

⁸ Specifically, Chautauqua, Chemung, Sullivan, and Wayne for individuals; Chautauqua, Chemung, and Sullivan for families. Other counties did not provide these data and are therefore excluded from this calculation.

⁹ Community Progress tabulation, “Emergency Shelter Payment Reports”; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024;

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2024_code/select_Geography.odn; Based on numbers from “FY2024 HUD Fair Market Rent Calculation by County,” average fair market rent for all EHRA counties is \$882 per month for a one-bedroom apartment and \$1,414 per month for a three-bedroom apartment.

Emergency Housing Spending Over Time

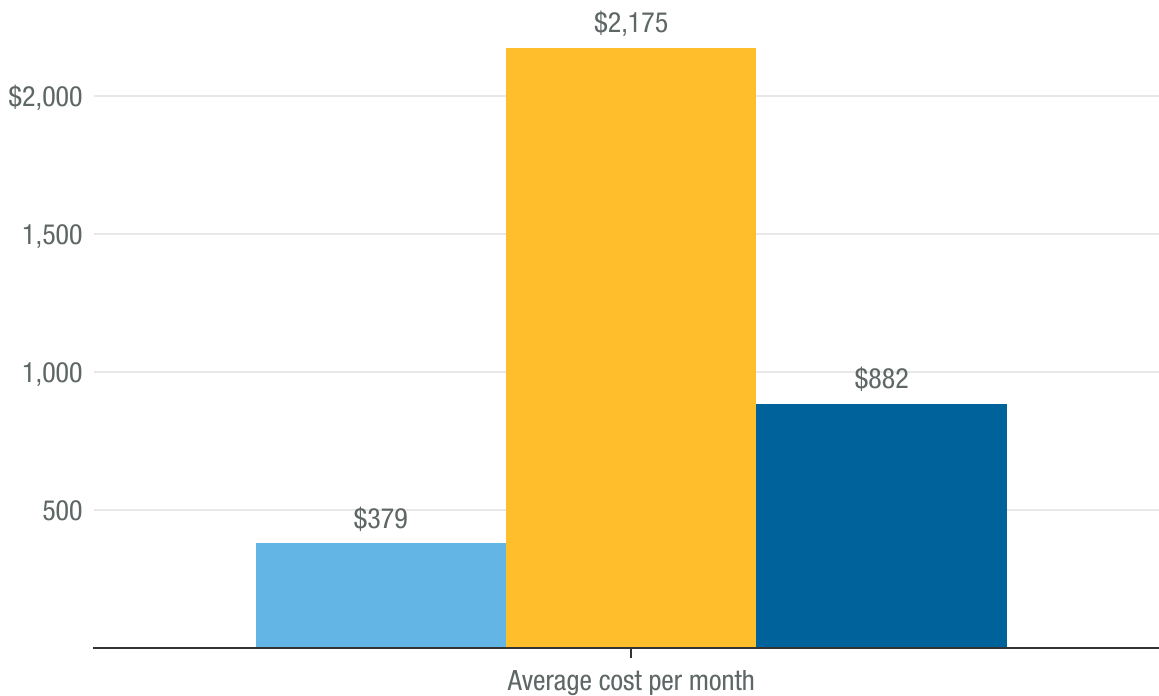


Spending on emergency housing (inclusive of local and non-local shares) from six county respondents by budget year (Chautauqua, Chemung, Livingston, Seneca, Sullivan, Tioga)

Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Cost of Housing Comparison for Individual Households

- Public assistance benefit cap
- Government rate for a hotel/motel or shelter room
- Fair market rent



Government rates for a hotel/motel or shelter room were calculated using the average per diem cost as provided by Chautauqua, Chemung, Sullivan, and Wayne County. This data was not provided by other participating counties. Public assistance benefits cap and fair market rent averages include numbers from all counties in the EHRA.

Chart: Center for Community Progress • Source: Unpublished data tabulated by Center for Community Progress using "Emergency Shelter Payment Reports 2022-2023" from Participating Counties, 2024; U.S. Department of Housing and Urban Development, 2024; Empire Justice Center, 2024

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. While DSS reporting structures do not break out recipient households residing in such shared living situations, every school district in the state is required to report annually on the number of school-aged children whose families either accessed emergency shelter or were unstably doubled up. 74% (1,379) of the 1,867 students who reported experiencing homelessness across participating counties during the 2022–23 academic year were in doubled-up situations.¹⁰

¹⁰ "Homeless Identification Data 2022–23," New York State Technical and Educational Assistance Center for Homeless Students, 2024, <https://www.nysteachs.org/data-on-student-homelessness>.

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. While there is sufficient or surplus stock estimated for *Low Income* (LI) renter households, there is an estimated deficit of 12,040 units of affordable and available housing for *Extremely Low-Income* (ELI) renter households across the EHRA. Deficits range from 455 units in Allegany to 3,600 in Chautauqua.¹¹

In every county, public assistance benefits—capped at an average \$379/month for single individuals and \$679/month for a family of three, rates that have not been adjusted since 2012¹²—fall several hundred dollars short of even fair market rent.¹³ Though the opportunity to apply for the State’s Shelter Supplement Program to increase shelter allowance rates exists, Office of Temporary Disability Assistance personnel reported that most local districts are unaware of it as an option.¹⁴ Available temporary rental assistance funding, largely from Continuum of Care (CoC) Rapid Rehousing or ESG/STHP Homelessness Prevention dollars, provides housing stability for 6–12 months but is insufficient to bridge income gaps long-term. Waitlists for the Housing Choice Voucher program, (formerly known as Section 8) a permanent subsidy program, have been paused by the State due to lack of funding since May 2024 and are not likely to reopen for applications until next year. Additionally, participants reported pervasive Source of Income discrimination as well as a general loss of landlords post-pandemic following significant financial impact during New York’s eviction moratorium.¹⁵

Local stakeholders commented that they observe a correlation between chronic, prolonged housing insecurity and behavioral health challenges. Most recognized the concept of housing as a social determinant of health as represented by New York’s Medicaid Redesign efforts but familiarity with the Health-Related Social Needs (HRSN) services being implemented via the State’s 1115 Waiver varied across participating counties. Those who were aware of the program’s capacity to reduce costs by providing housing services support expressed disappointment that none of the \$3.5B allocated to the waiver program is eligible for capital use given that the primary need is the production of more affordable, healthy housing units (through new construction and/or rehabbing vacant properties).¹⁶

¹¹ Unpublished data tabulated by the National Low Income Housing Coalition using “Comprehensive Housing Affordability Strategy (CHAS) 2017–21,” US Department of Housing and Urban Development, 2024, <https://nlihc.org/>. Extremely Low-Income (ELI) is defined by HUD as those households earning 30% or less of the region’s area median income (AMI). Very Low-Income (VLI) are those households earning 31–50% of AMI, and Low-Income (LI) are those households earning 51–80% of AMI.

¹² “Advocates and Lawmakers Call for Increase in State Cash Assistance Programs,” Empire Justice Center, March 8, 2024, <https://empirejustice.org/news/for-immediate-release-advocates-and-lawmakers-call-for-increase-in-state-cash-assistance-programs/>.

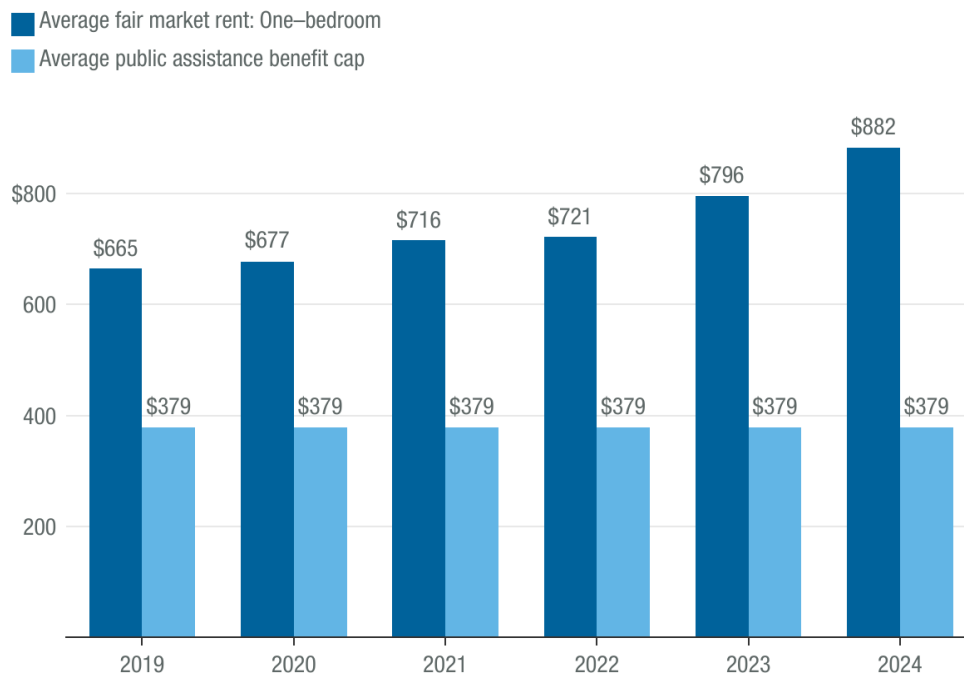
¹³ “Standard of Need Chart, 2012,” Empire Justice Center, 2024, https://empirejustice.org/resources_post/standard-need-charts/.

¹⁴ Conversation with personnel from New York State’s Office of Temporary Disability Assistance on October 16, 2024, <https://otda.ny.gov/policy/directives/2024/LCM/24-LCM-02-Attachment-B.pdf>.

¹⁵ Conversations with Department of Social Services personnel from each participating county, September–November 2024.

¹⁶ “Medicaid Redesign Team,” (New York State Department of Health, January 9, 2024), https://www.health.ny.gov/health_care/managed_care/appextension/2024-01-09_ny_stc.htm.

Average Fair Market Rent and Public Assistance Benefits Cap for Participating Counties Over Time



Both averages are inclusive of all eight counties in the EHRA.

Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

Stakeholders from every county in the EHRA commented that development efforts of affordable housing and emergency shelters, including site acquisition, have been met with community resistance and/or political stonewalling. However, some noted that conversations regarding permanent affordable housing as opposed to “more emergency shelters” fared slightly better. Moderate to significant opportunities to rehabilitate vacant units are also present throughout the EHRA, according to those interviewed.¹⁷ Funding for both, however, is limited. Efforts by the participating counties to pursue the State’s new Vacant Unit Improvement Program ([V-RIP](#)) or Small Rental Development Initiative ([SRDI](#)) funding were not assessed during stakeholder interviews but are worth considering.

¹⁷ Conversations with Department of Social Services personnel from each participating county, September–November 2024.

Section 4. Observations

The areawide findings in the prior section affirm the assumptions of many of the land banks and their DSS colleagues, that:

1. Homelessness is surging,
2. The use of motels to provide emergency housing is the new norm,
3. The duration of homelessness is lengthening, and
4. The costs to provide emergency housing are escalating for county and state taxpayers.

More cost-effective and supportive solutions are urgently needed to minimize the harms caused by homelessness. To inform those solutions, it is important to step back and reflect on the factors causing and sustaining these troubling trends. Below we summarize key observations from our data analysis, interviews, and experience.

- 1. Homelessness is increasing across the board, and in many counties doubling in just the last two to three years.** Based on stakeholder interviews and our expert knowledge, several factors are contributing, such as:
 - a. The lack of housing production in general—but deeply affordable housing in particular—over multiple years is squeezing residential markets;
 - b. Home sale prices are appreciating out of reach of many first-time homebuyers, which increases the rental pool and demand;
 - c. Rents are spiking, far outpacing wage growth, and inflation is eating into already limited monthly budgets, increasing financial and housing insecurity; and
 - d. Eviction levels are increasing, with a moratorium no longer in place and landlords seizing on market pressures to score new tenants at much higher rents.
- 2. County tax dollars needed to provide emergency housing, particularly to individuals, are increasing.** In three of the most populous counties (Chautauqua, Chemung, and Sullivan), the county share in 2023 exceeded \$1 million, which is a significant expense for rural counties.
- 3. Even so, the data and dollars underrepresent those who are homeless or experiencing significant housing insecurity.**
 - a. The data captures only those who **successfully access emergency assistance**. Households who are unable to navigate the subsequent paperwork and appointments required to maintain eligibility return to homelessness with little to no support.
 - b. Households that receive emergency assistance but do not qualify for ongoing Temporary Assistance due to restrictive income-eligibility criteria or whose public assistance benefits are rebudgeted (i.e., reduced) as soon as they obtain employment remain at risk of instability.
 - c. Those doubling-up with family and friends or living out of cars or sheltering in tents are not captured in the county DSS counts.
 - d. Many folks are enduring affordable rental housing that is unsafe and unhealthy because they know full well that, in today's market, the alternative is likely homelessness.
- 4. Securing monthly or annual leases for rental units is far more cost-effective than paying per diem rates at hotels (or even shelters).** The data confirms this, as do the examples in the case studies (Section 6). Moreover, if the location of such rental units is right, this approach can also be more convenient for both the person in need and the case worker, ultimately leading to better service and a more positive outcome.

- 5. The deficit of housing units across the EHRA is most acute and extreme for those ELI households (earning 0-30% of a region's AMI)—and that is consistent in virtually every community across the state and the country. Such housing must be deeply affordable and will almost certainly operate at a loss without ongoing public subsidy.**
- 6. The private market will not solve this deficit.** The production of deeply affordable housing units must be publicly funded, almost entirely—which is reason enough to increase advocacy for and commitment to build a strong social housing sector.¹⁸
- 7. The public sector's approach to those who experience homelessness is a byzantine patchwork of bureaucratic, underfunded programs that stymies innovation.**
 - a. Much of the funds that end up being disbursed by local counties originate from two federal agencies, Housing and Urban Development (HUD) and Department of Health and Human Services (HHS), and the various funding streams come with extensive, complicated regulations.
 - b. The federal funds mentioned above transfer in tranches to various state agencies, which includes primarily the Division of Housing and Community Renewal, Office of Mental Health, Office of Temporary and Disability Assistance, and Department of Health.
 - c. While there are admirable efforts to coordinate across state agencies, State partners have admitted that incremental reforms and pilots are the default approach absent a commitment from executive leadership to invest in difficult, long-term structural and system-level changes.
 - d. State partners, including senior, veteran staff in key agencies, acknowledge that there is no clear accounting or concrete understanding of how much it costs New York taxpayers on an annual basis to provide emergency housing statewide.
 - e. When providing emergency housing to families, county agencies are administering different tranches of federal and state funds to cover costs. As much as passionate caseworkers on local frontlines may want to reform the system, they are unable to claim better approaches would save county tax dollars and therefore have limited political clout to advocate for reforms.
 - f. Public assistance benefit amounts, averaging across participating counties at \$379 for a single individual and \$679 for a family of three, have not changed since 2012.
- 8. The lack of partners, infrastructure, and access to state funding presents real challenges to rural counties in building a continuum of services and support for those experiencing homelessness or housing insecurity.**
 - a. All participating counties had few or no local, nonprofit agencies with the capacity and expertise to develop, own, or manage emergency or permanent housing facilities.
 - b. Some counties had no shelter facilities, limiting the provision of emergency housing to hotels at an average of \$65/night.

¹⁸ The Alliance for Social Housing defines social housing as public housing that is “permanently and deeply affordable, under community control, and most importantly, exists outside of the speculative real estate market.” To learn more, visit <https://www.allianceforhousingjustice.org/us-social-housing-principles>.

- c. Lack of reliable, convenient public transit services burdens those provided emergency housing in remote hotels/motels and significantly limits where new emergency or permanent housing could be sited.
 - d. State grant programs often require applicants to demonstrate “years of experience and expertise,” which on its face is a reasonable criterion, but often ends up eliminating a lot of rural communities that lack partners with such qualifications and stifles innovation.
 - e. Some promising state funding programs were either unknown or overlooked by participating counties because they knew they lacked the capacity or experience to access such opportunities.
- 9. Even where counties have funds and political support to explore more cost-effective alternatives to the provision of emergency housing, two key barriers—both of which have been seen in Livingston County—can stymie such efforts.**
- a. **Speculation:** Private owners of vacant or underutilized rental properties or motels, for example, can reject purchase offers by public entities.
 - b. **NIMBYism:** Local communities can leverage land use and zoning control to block redevelopment (of vacant land or vacant properties) that will bring new and deeply affordable units online, improve the delivery of emergency housing, and save county and state tax dollars.
- 10. The annual property tax foreclosure process provides one of the most predictable and cost-effective property acquisition strategies for a county that is committed to build out its continuum of housing needs. And land banks can play an essential role in such an approach.**
- a. The May 2023 Supreme Court (SCOTUS) ruling in the *Tyler v. Hennepin County* case has changed the property tax foreclosure laws and process in New York, but it does not expressly prohibit the transfer of tax-foreclosed properties by foreclosing governmental units to land banks.¹⁹ Such transfers will now need to follow new state regulations, and will likely be more costly than prior to the *Tyler* ruling, but this can still be a viable, predictable acquisition strategy to convert vacant properties into deeply, affordable housing units that could serve as either emergency or permanent supportive housing.
 - b. Tax foreclosures are restarting again after years of a de facto moratorium, a combination of the pandemic and the SCOTUS ruling referenced above. However, because of escalating residential real estate markets, far fewer residential properties are ending up at the end of the tax foreclosure process. This is a trend observed by land banks not just here in New York but across the country. While this may limit the number of viable vacant properties a land bank may acquire, it also stresses the importance of leveraging this pipeline as a cost-effective acquisition strategy to address a community’s housing needs. And since *Tyler* no longer allows counties to generate ‘surplus revenue’ from tax auctions, redirecting foreclosed properties to serve urgent community needs becomes a more pragmatic, attractive outcome.

¹⁹ To read more about the SCOTUS ruling, the implications to property tax foreclosure systems, and policy recommendations for communities reforming their tax enforcement systems, see Community Progress’ *Policy Brief, Tyler v. Hennepin County in 2024: Updated Analysis and Policy Reform Options*, October 2024, <https://communityprogress.org/publications/2024-tyler-hennepin-policy-brief/>.

Section 5. Recommendations

While the preceding list of observations could invite a multifaceted list of recommendations, NYLBA charged us with identifying potential opportunities specifically for *land banks* to play a more active role in the provision of emergency housing or addressing homelessness more broadly. To that end, below we offer a targeted list of recommendations for land bank leaders and their colleagues to contemplate. But since we framed this report from the beginning as an invitation to a deeper, sustained dialogue among all parties involved, we share a few recommendations for county and state partners to consider as well.

- 1. The NYLBA Rural Committee should develop a short (1–2 page) handout summarizing the key findings of this report to be used in conversations with county officials to rally support for implementing new policies and practices for the provision of emergency housing assistance to families and individuals.**

This report, written for NYLBA as the primary audience, captures troubling trends of homelessness and housing insecurity across the EHRA. It is a data-driven, lengthy, technical report that will likely go unread by many of the key policy decision-makers in county governments. NYLBA should immediately develop a brief, compelling, and accessible handout that captures the key findings (data and stories) and highlights some recommendations and lessons learned from the case studies. Alternatively, NYLBA may consider developing a one-page cover letter summarizing key findings, which the participating rural counties can use in conjunction with their individual data narratives (see Section 7). There are clear solutions that will save counties tax dollars, deliver services more effectively, and result in more positive outcomes for residents in urgent need. With an effective communication strategy and compelling educational resources, land banks and their local partners can help improve how families and individuals experiencing homelessness are supported.

- 2. Foreclosing governmental units should transfer as many tax-foreclosed properties to their respective land bank as possible.**

While it is not the only (nor optimal) solution to the surge of persons experiencing homelessness, rental housing leased monthly or annually for the provision of emergency housing is far cheaper than paying per diem rates at shelters and motels, as the case studies and data affirm. Given the challenging market dynamics and rise of speculation, the annual tax foreclosure process is the most predictable and cost-effective way for counties to acquire vacant land and properties that could be developed or rehabbed to meet the most urgent housing need in every community: deeply affordable rental units that serve ELI households.

While the *Tyler v. Hennepin* ruling and new state regulations must be contemplated carefully when transferring tax-foreclosed properties to a land bank, neither expressly prohibits this approach. The City of Syracuse and Wayne County, for example, are implementing new practices that sustain a strong partnership with their respective land banks, affirming that their land banks are producing optimal outcomes that best meet their community's needs.

NYLBA should continue to support learning and knowledge-sharing across their membership, and, if needed, educate local government officials and lawyers about the options available to them when it comes to tax-foreclosed properties, land banks, and auctions. Community Progress remains committed to serving as a partner to NYLBA in educating local leaders and designing and implementing new practices consistent with the post-*Tyler* property tax foreclosure regime.

3. Land banks committed to the above approach might want to prioritize acquisition and pre-development costs in their next application to the state’s Land Bank Initiative (LBI) Grant program.

According to NYLBA’s own December 2024 analysis, approximately \$50 million remains available in the LBI program, which is state funding dedicated exclusively to land banks. The staff at New York State Division of Housing and Community Renewal (HCR) managing this program have been incredible partners, making strategic adjustments consistent with land bank feedback and needs.

According to HCR reps, the ideal and still underutilized use of this flexible funding source—when compared to other state funding programs—is for pre-development costs. Acquiring tax-foreclosed properties and immediately carrying out pre-development work will position these community assets for redevelopment more quickly, easily, and cost-effectively. While most land banks in New York have acquired tax-foreclosed properties one or a few at a time, and only when full funding is secured, the market dynamics today suggest a different approach. It may be time for more land banks to start banking *as many properties as possible* and building a portfolio that could be repurposed to address a community’s entire continuum of housing needs.

4. NYLBA should open and sustain more dialogue and grow deeper relationships with key staff at OTDA, OMH, and other state agencies that manage and administer tranches of federal and state funds that could support the development of emergency and permanent supportive housing.

NYLBA has a very healthy, respectful, and collaborative partnership with senior leaders at HCR, and replicating that success with senior leaders at a few other strategic state agencies and offices could help advance each community’s goal of providing safe, stable housing for all. As a result of this project, senior leadership at OTDA will be featured at a virtual “Lunch and Learn” with NYLBA in January 2025 to discuss some of the findings of this report and make general introductions. This is a step in the right direction and should continue.

5. Land banks and their county social service districts (DSS, for example) should jointly engage their respective county officials and decision-makers about the opportunity to access OTDA and other state funding to “shift the costs” of housing individuals experiencing homelessness from the counties to the state.

ODTA reps champion the idea of moving from emergency housing to permanent supportive housing, and encouraged land banks to partner with local nonprofits to access state funds, like Homeless Housing Assistance Program and Empire State Supportive Housing Initiative (ESSHI). HHAP can cover 100% of capital costs and ESSHI can provide long-term funding for supportive services at sites that serve those experiencing homelessness. The state encourages these funds to be leveraged together. However, HHAP funds can only be applied for when the applicant is ready to begin development activities, and ODTA explained this is often the primary factor that prevents smaller nonprofits from accessing these funds. A land bank that acquires tax-foreclosed properties from their County, and carries out pre-development work with LBI funds, would be in an ideal position to jointly apply for HHAP and ESSHI funds with a local nonprofit to produce permanent supportive housing. *The result is that the costs to house individuals experiencing homelessness are then shifted from the county to the state for the long-term.* The Finger Lakes Regional Land Bank is in the process of piloting such a partnership, and OTDA expressed enthusiasm for the work and stated such an application, even for just a few units, would be competitive.

6. **NYLBA and Pattern for Progress should present their respective reports to elected officials and senior members of Governor Hochul’s administration and challenge state leaders to convene regional roundtables with public, nonprofit, and civic leaders—as well as those with lived experience of homelessness—to identify pilot programs and policy reforms pursuant to a more cost-effective, just, and humane approach to serving those who are homeless.**

Governor Hochul and Senate and House leadership share a strong commitment to addressing the state’s housing crisis. From the Pro Housing Community program to significant new investments in housing grant programs, there is no question that all parties share a common goal of improving the housing conditions across the state. However, a few opportunities or ideas emerged during this research project that could be part of a deeper, more sustained dialogue.

- a. **Create a one-page resource clarifying how the costs of the provision of emergency housing breakdown among federal, state, and county governments.** It became clear that there is tremendous confusion and uncertainty about which level of government covers the costs of emergency housing, when, for which parties, and under what circumstances. For example, federal funds cover income-eligible families for a total of five years (over a lifetime) under Temporary Assistance for Needy Families. New York will pick up the costs after five years. However, the costs to provide individuals with emergency housing are covered 100% by counties, but then 29% of those costs are reimbursed by the State. While this seems simple, it is not.

It should be a goal for New York State to be able to calculate the total amount of federal, state, and county funds invested in the provision of emergency housing. However, that is simply not possible without a clear shared understanding of funding responsibilities for the various scenarios of people in need. An accessible resource that defines these funding relationships and responsibilities could also help guide reforms to the data reporting, collection, and management systems and practices that, as of now, lack consistency, integrity, and reliability.

- b. **Explore deeper cross-agency collaboration or a new Social Housing Agency.** In addition to new programs and funding, the current housing crisis demands a commitment to deeper, structural and organizational reforms from the State that might unlock more cost-effective and efficient production of housing, especially where the need is so acute. For example, a highly regarded affordable housing developer is moving forward with a great project in Ulster County: the conversion of a former hotel into permanent supportive housing. This project, like others of its scope, requires layering multiple public grants, often taking years from property acquisition to welcoming the first tenant. The State should evaluate if its current process enables the timely production of these permanent support housing units. The State could explore allowing developers of deeply affordable or permanent supportive housing to submit one application which, if approved, could unlock at once *all eligible funding streams across multiple agencies* in support of the project. The creation of a new Social Housing Agency, staffed by experts from the various state agencies administering federal (and state) funds, could make such an approach feasible.
- c. **Raise public assistance benefits.** Many statewide and local advocacy groups and state legislators have been calling for years to increase the amounts of cash assistance or public benefits provided to very poor households and individuals. Some amounts have not changed since the 1980s, and others since 2012. Increases are merited on

inflation alone over the years, but plenty of studies have shown that increasing cash assistance to those struggling with extreme poverty can yield significant positive health and social outcomes.

- d. **Explore whether Medicaid Redesign funds can be used for capital costs.** The Medicaid Redesign funds represent a *significant* pot of funds, but the State does not currently allow such funds to be used for capital costs. It was not clear to us whether that is due to a federal prohibition or the State’s discretion and choice. If capital costs associated with the construction of permanent supportive housing—which certainly improve the health outcomes of those who were previously homeless—are indeed eligible, then this activity should *absolutely* be incorporated into New York State’s Medicaid Redesign Plan and funds be made immediately available to accelerate the production of permanent supportive housing units.

Section 6. Case Studies

Livingston County: Smart, strategic...and still stymied

Livingston County, a small rural county with a population of approximately 62,000, is south of the Rochester metro area and home to Letchworth State Park, often called “the Grand Canyon of the East.” County leaders launched a land bank in 2017 as another tool staff in the County’s Planning Department could use in resolving scattered vacancy—such as dilapidated mobile home parks and potentially contaminated sites—and producing quality, affordable housing.

However, one of the more ambitious projects the County Planning Department has focused on over the last few years is innovating a more cost-effective and efficient approach to providing housing to those who experience homelessness.

The challenge is steep, but the need is obvious. Livingston County has no functioning shelters and must rely exclusively on motels across the county (and in adjacent counties when the need surges) to provide emergency housing to those in need. The cost per night averages \$75, but because there is a significant shortage of quality affordable rental housing, the length of emergency housing stays has been increasing. According to a study by MRB Group commissioned by the County, the County arranged for an annual average of 5,784 nights of emergency housing between 2018–21, at an average cost of about \$430,000 per year. For a small rural county, this is not an insignificant sum.

Moreover, those in need of housing in Livingston are predominantly single individuals. Since the County (71%) and State (29%) are on the hook for the costs of housing individuals experiencing homelessness, solving this could both reduce the burden on local (and state) taxpayers and improve services and outcomes for those in need.

The County’s goal has been to purchase, rehab, and manage a motel for the provision of permanent supportive housing. Multiple studies, including a detailed financial analysis by the MRB Group in 2022, conclude that this approach would save tax dollars, open up critical grant funding from the State, and improve conditions for those experiencing homelessness.



Source: MRB Group, Financial Feasibility Analysis prepared for Livingston County, Mar 2022

Despite the County’s commitment, there have been several roadblocks that demonstrate how challenging it can be to pursue more fiscally responsible and impactful approaches to a social challenge that is unfairly stigmatized and misunderstood.

In the last few years, the County has zeroed in on different motels for acquisition. With one motel, the County’s nonprofit development partner had no interest, making it impossible to move forward. With another property, the owner refused to entertain the

County’s offer. And with a third potential motel, the local municipality signaled it had no interest in “hosting” a “homeless” project and would likely fight it.

Leadership at the County’s Planning Department and Department of Social Services, with support from the board of supervisors and administrator, continue to explore options, but the “ideal” scenario is looking dim. County leaders want to be smart, responsible, and thoughtful. They want a location that is located within or close to the county seat. They want the site to be safe for children and pedestrians, not along some county route without public transit service. But the remaining structures available—and even large parcels of vacant land—do not check all the boxes.

As this parcel investigation continues, the staff of the Planning Department and land bank are exploring another route, like Wayne County (see *Case Study #2*). Could vacant, residential properties that end up in the tax-foreclosure pipeline be acquired by the land bank and rehabbed by state grant funding to create either better emergency housing or permanent supportive housing? Preliminary investigations and conversations are currently happening to explore the viability—and support—of this approach.

It is impressive to see public servants in a rural county tackle such a complicated challenge with thoughtfulness, rigorous analysis, and determination. Without shelters and capacity-rich nonprofit partners, Livingston County is facing the housing crisis head-on and building awareness of the need for bolder solutions that will be not only more cost-effective but also impactful to those in need and being served.

State leadership, which has shown a commitment to address the housing crisis, may need to reflect on how new policies and funding can resolve some of the unique challenges within rural areas of the state. The design of funding programs and policies that center urban areas, or even suburban areas, will be of little value to the dedicated public servants in places like Livingston County. And it may be in these smaller, rural spaces where we could see the most innovative solutions piloted.

Wayne County: The math is simple, but the solution requires vision and leadership (and a little bit of luck)

Wayne County, a rural stretch between the metro centers of Rochester and Syracuse that hugs the southern shore of Ontario Lake, is home to about 90,000 residents. Wayne leadership created their county land bank in 2018, and the two-member staff quickly built a solid reputation of fostering creative partnerships and utilizing vacant, tax-delinquent properties to address community needs. But as the number of those experiencing homelessness spiked leading up to and during the pandemic, it was the then-commissioner of Wayne County's Department of Social Services (DSS) who championed something new and different.

Most rural counties in upstate New York have either no or significantly limited shelter capacity and must rely on hotels/motels for the provision of emergency housing. Wayne County had traditionally relied on only two motels in the county to provide emergency housing. The motels they worked with were often at capacity and inconveniently located. At the time, the DSS Commissioner knew there had to be a better way that would both save county and state tax dollars *and* provide better care and support to those in need of emergency housing.

A deteriorated multi-unit residential property immediately across from the County's DSS building teemed with possibility, and several promising factors seemed to converge all at once. The commissioner met a local, responsible landlord that had experience with rehabbing run-down properties, at a time the County was seeking proposals for the \$17.5 million in American Rescue Plan Act (ARPA) funding it had received from President Biden's pandemic recovery initiative. A plan hatched.

The landlord would purchase the deteriorated rental building and the County would award \$360,000 in ARPA funds to support the full rehabilitation of the property. The County also covered the costs of furniture, utilities, cleaning expenses, ongoing repairs as needed, and the initial three-year lease for use of the 12 rooms (single-room occupancy style) to provide emergency housing to individuals in need. At a cost of \$81,120 a year, the weekly rental rate for each room was about \$130—far cheaper than paying for just two nights at a hotel at \$100 per night. In addition to the cost savings, DSS caseworkers had immediate access to the tenants to provide better care and support, eliminating the need for tenants to make lengthy daily bus trips to the DSS Office to remain eligible for assistance.

DSS assigned a staff member to provide daily support, from bringing over freshly washed towels and sleeping bags (which departing tenants could take with them) to providing non-perishable food items as needed. As this partnership compels them to assume new roles, DSS leaders and staff are constantly improving logistics and implementation. For instance, coded locks on both the exterior door and individual rooms are changed daily to guarantee engagement with case workers and ensure accurate monitoring. Adding cameras in common spaces and communicating the rules clearly and repeatedly has helped improve onsite conduct.

The results are clear. In 2023, more than 200 individuals were provided with 1,781 nights of emergency housing in the SRO property. If those had been at a hotel, the cost would have been \$178,100 and the situation would have been far more inconvenient and far less supportive to those being housed. The savings in 2023 amounted to almost \$70,000 to the County, and another \$20,000 to the State. Wayne County officials are sold on the value of this approach. The County agreed in November 2024 to renew the lease for another three years.

Going forward, DSS and the Wayne County Land Bank are exploring whether tax-foreclosed residential properties could serve a similar function for *families* in need of emergency housing. The initial goal is to

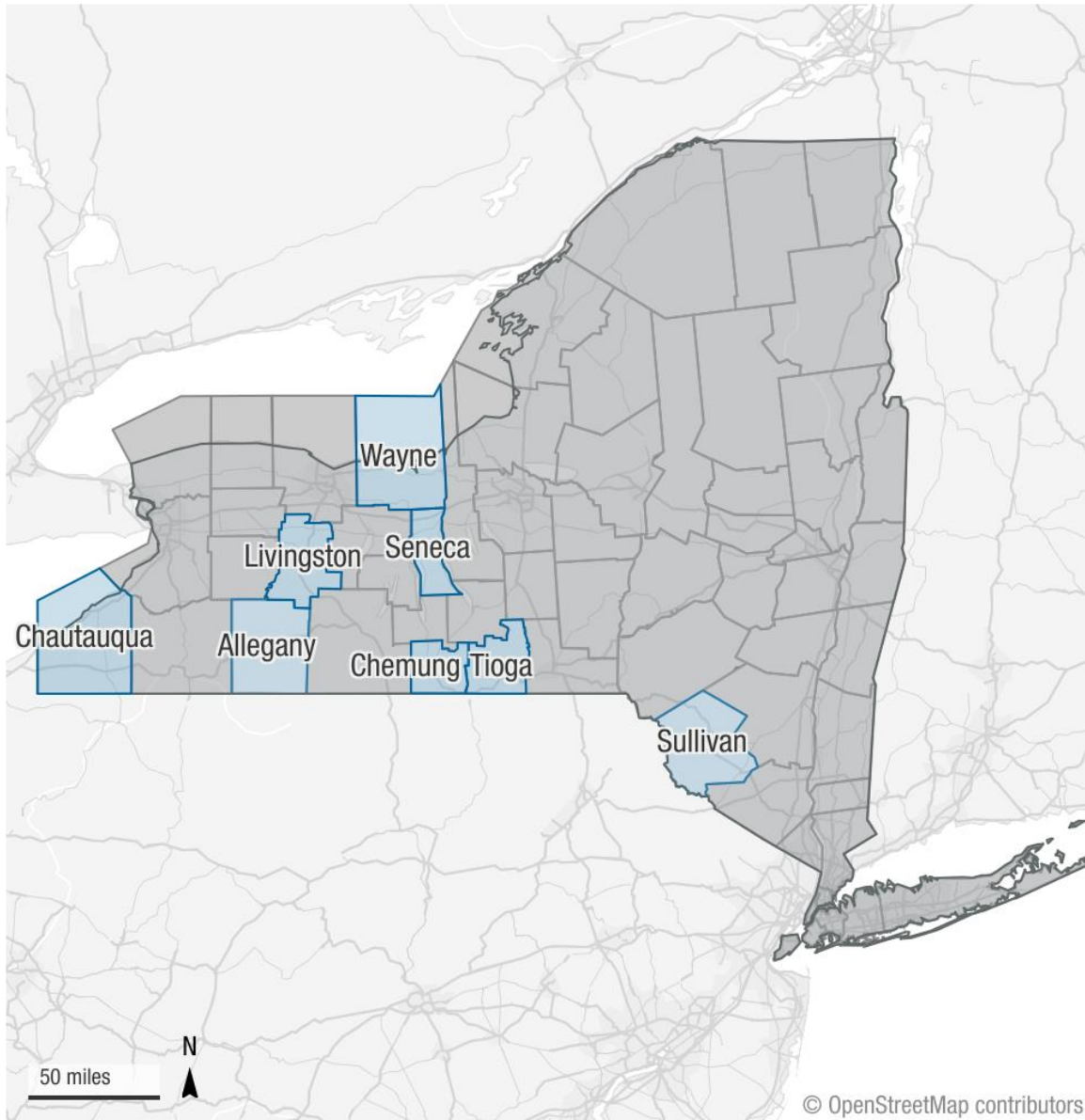
have a unit for families located near DSS, providing accessibility and oversight advantages similar to the 12-unit property. This approach would also provide cost savings (compared to motel placements), enable DSS staff to better assist the housed family, and cut down on transportation barriers. The hope is that this model could be replicable as strategies are developed to address the long-term goal of stable affordable housing solutions for families to transition into.

In most counties across the state, delinquent property tax foreclosures have been on hold because of the pandemic and the *Tyler* ruling that required New York State to reform its property tax statutes. The de facto moratorium has impacted land bank activity throughout the state, since the tax foreclosure pipeline is the primary source of acquisitions for land banks. Now that tax foreclosures are again moving forward statewide and in Wayne County, land bank staff are reviewing the list of vacant, tax-foreclosed properties for eligible, strategic sites. Land bank staff have support from the County and access to flexible grant funding from the State to pilot at least one residential home in the coming year.

Given the history of creativity by both the staff at the Wayne County Land Bank and the past and current leadership at DSS, it seems likely that this small, rural county will continue to chart a course forward that promises a more cost-effective, dignified, and impactful way to provide struggling families and individuals with emergency housing and support.

Section 7. County by County Findings

Following the format of the areawide data narrative in Section 3, this section features individual data narratives for each of the eight counties, presented in alphabetical order.



Map: Center for Community Progress

Data Narrative: Allegany County

Households Receiving Emergency Housing Assistance

Allegany County has an estimated 25 beds available for emergency housing on any given night. All 25 emergency shelter beds maintain 100% capacity.²⁰ A total of 61 individuals and 21 families (117 persons) were provided emergency housing assistance via Allegany County Department of Social Services in 2023, a 318% increase from 2021.²¹

Households Exiting Emergency Housing

99% (59 individuals and 20 families) of persons served in emergency housing in 2023 exited shelter. 78% had lengths of stay between 0 and 30 days in shelter while 20% had lengths of stay between 31 and 90 days.²²

Annual and Average Costs of Emergency Housing

Allegany County Department of Social Services reported a total cost of emergency housing provision of \$70,386 in 2023—\$10,544 for individuals and \$59,841 for families with children—and a total local share of \$8,799.²³

Allegany County Department of Social Services personnel reported contracting with a local landlord for single-room occupancy (SRO) units for emergency housing as well as utilizing various hotels. Contracts were paid in advance for two years using Emergency Solutions Grants—CARES Act funding. Each building hosts up to six individuals and costs \$48,000 and \$24,000 respectively for the full two years.²⁴ When compared to average hotel rates, this represents an estimated cost savings of \$31,525 and an estimated \$22,383 savings in local share.²⁵

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 84 school-aged children who reported experiencing homelessness in Allegany County during the 2022–23 academic year, 61 were in doubled-up situations.²⁶

²⁰ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development, 2024, <https://www.hudexchange.info/programs/hdx/pit-hic/#pit-count-and-hic-data-and-reports/>.

²¹ Report collected from Allegany County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Allegany County Department of Social Services, 2024.

²² Ibid.

²³ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022–September 30, 2023,” Allegany County Department of Social Services, 2024.

²⁴ Conversation with Allegany County Department of Social Services personnel on September 17, 2024.

²⁵ Community Progress tabulation, “Emergency Shelter Payment Reports.”

²⁶ “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. There are 1,010 ELI renter households in Allegany County and only 945 units in the local housing stock that are affordable at ELI levels—a deficit of 65 units. Considering that just 555 of those affordable units are actually available, Allegany County has an actual deficit of 455 units for ELI households, or 55 units for every 100.²⁷

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Allegany County are capped at an average \$373/month for single individuals and \$662/month for a family of three, fair market rent in the county is \$731/month for a one-bedroom unit and \$1,130 for a three-bedroom unit.²⁸

Allegany Fair Market Rent and Public Assistance Benefits Over Time

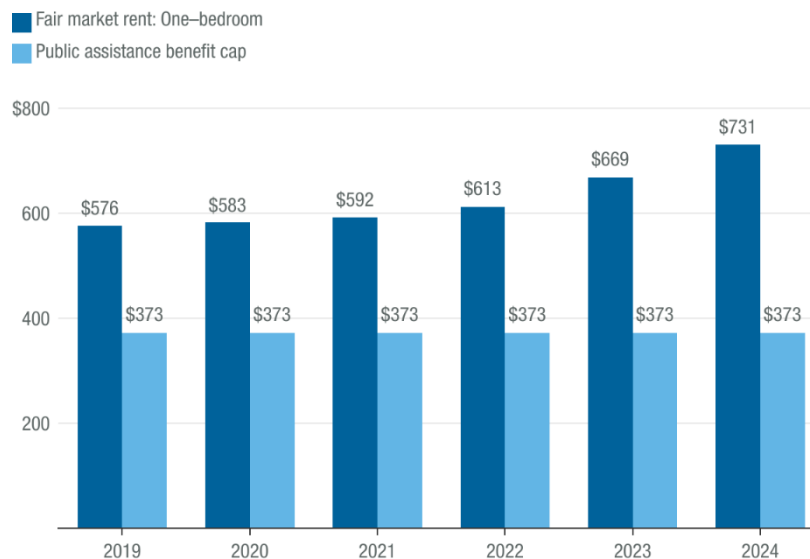


Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

²⁷ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

²⁸ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024.

Data Narrative: Chautauqua County

Households Receiving Emergency Housing Assistance

Chautauqua County has an estimated 214 beds available for emergency housing on any given night. On average, shelter beds maintain a 92% capacity rate.²⁹ A total of 483 individuals and 593 families (893 persons) were provided emergency housing assistance via Chautauqua County Department of Social Services in 2023, a 110% increase from 2021.³⁰ Chautauqua County has had to rely on emergency housing in Cattaraugus and Erie County to serve its residents.³¹

Households Exiting Emergency Housing

73% (334 individuals and 165 families) of persons served in emergency housing in 2023 exited shelter. Over half (56%) had lengths of stay between 0 and 30 days in emergency housing while over a third (34%) had lengths of stay between 31 and 90 days. According to Chautauqua County Department of Social Services, in 2023 the projected average length of stay for individuals was 32 days and for families was 44 days.³²

Annual and Average Costs of Emergency Housing

Chautauqua County Department of Social Services reported a total cost of emergency housing provision of \$2,240,503 in 2023—approximately \$1,585,481 for individuals and \$655,022 for families with children—and a total local share of \$1,135,315.³³ Of the six hotels Chautauqua County uses to provide emergency housing, per diem costs range from \$45 to \$200 per room. On average, the County spent \$76/day for individuals (\$2,290/month) and \$96/day for families (\$2,881/month).³⁴

²⁹ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development, 2024, <https://www.hudexchange.info/programs/hdx/pit-hic/#pit-count-and-hic-data-and-reports/>.

³⁰ Report collected from Chautauqua County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Chautauqua County Department of Social Services, 2024.

³¹ “New York Land Bank Association Emergency Housing Survey, 2024,” Center for Community Progress, 2024, <https://communityprogress.org/>.

³² Chautauqua County Department of Social Services, “Homeless Services Plan Outcomes Report.”

³³ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022—September 30, 2023,” Chautauqua County Department of Social Services, 2024.

³⁴ Community Progress tabulation, “Emergency Shelter Payment Reports.”

Chautauqua Emergency Housing Spending Over Time

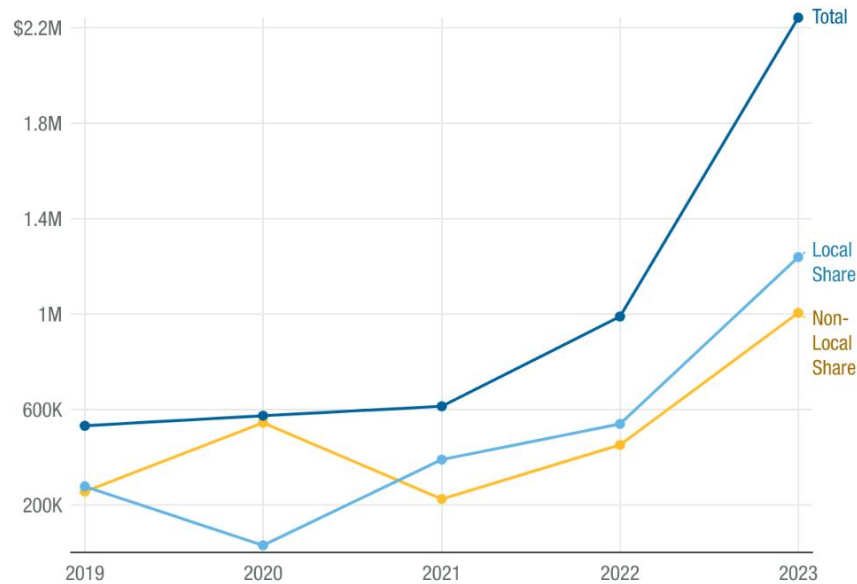


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency housing. There are 5,130 ELI renter households in Chautauqua County and only 3,260 units in the local housing stock that are affordable at ELI levels—a deficit of 1,870 units. Considering that just 1,530 of those affordable units are actually available, Chautauqua County has an actual deficit of 3,600 units for ELI households, or 30 units for every 100.³⁵

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Chautauqua County are capped at an average \$350/month for single individuals and \$674/month for a family of three, fair market rent in the county is \$711/month for a one-bedroom unit and \$1,168 for a three-bedroom unit.³⁶

³⁵ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

³⁶ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County,” US Department of Housing and Urban Development, 2024.

Chautauqua Fair Market Rent and Public Assistance Benefits Over Time

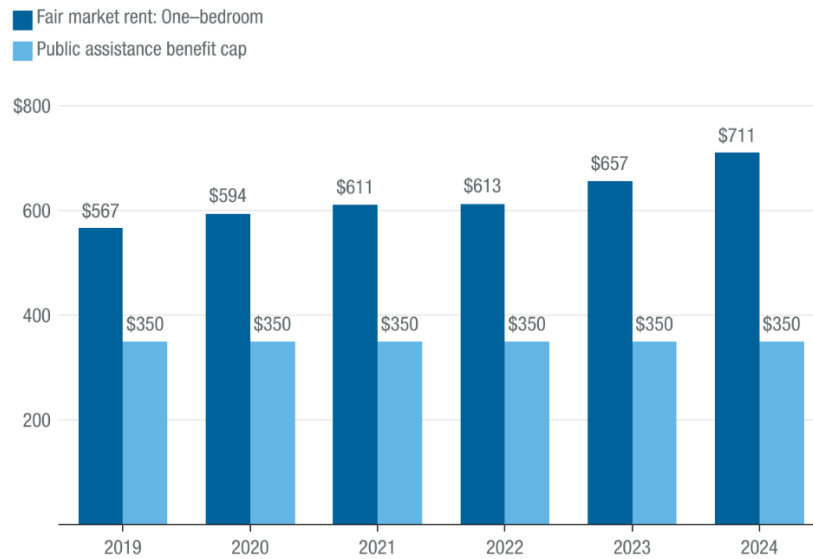


Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

Chautauqua Cost of Housing Comparison for Individual Households

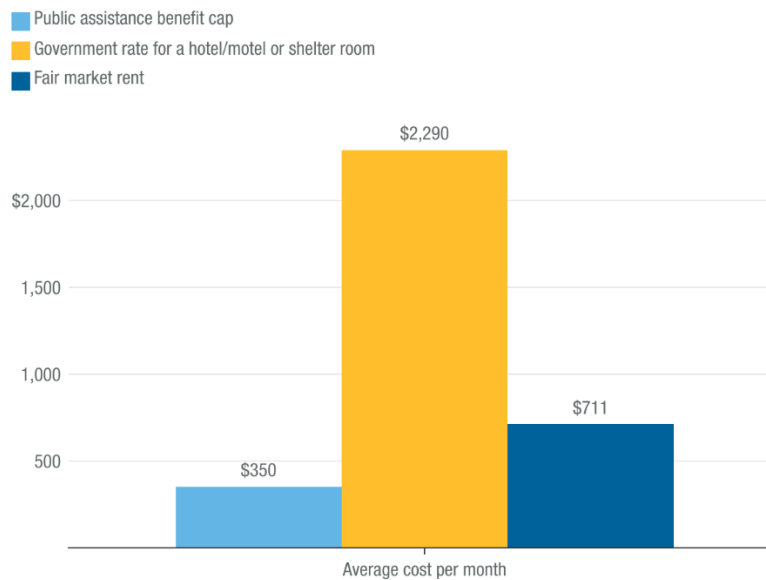


Chart: Center for Community Progress • Source: Unpublished data tabulated by Center for Community Progress using "Emergency Shelter Payment Reports 2022-2023" from Chautauqua County Department of Social Services, 2024; U.S. Department of Housing and Urban Development, 2024; Empire Justice Center, 2024

Data Narrative: Chemung County

Households Receiving Emergency Housing Assistance

Chemung County has an estimated 265 beds available for emergency housing on any given night. On average, all shelters maintain a 100% capacity rate.³⁷ A total of 777 individuals and 202 families (1,380 persons) were provided emergency housing assistance via Chemung County Department of Social Services in 2023, a 146% increase from 2021.³⁸ Chemung County does not currently rely on emergency housing in other counties to serve its residents.³⁹

Households Exiting Emergency Housing

86% (677 individuals and 193 families) of persons served in emergency housing in 2023 exited shelter, a 13% decrease from 2021. 58% had lengths of stay between 0 and 30 days in emergency housing while 26% had lengths of stay between 31 and 90 days.⁴⁰

Annual and Average Costs of Emergency Housing

Chemung County Department of Social Services reported a total cost of emergency housing provision of \$2,222,095 in 2023—approximately \$1,734,363 for individuals and \$487,732 for families with children—and a total local share of \$1,301,562.⁴¹ Of the seven hotels Chemung County uses to provide emergency housing, per diem costs range from \$60 to \$90 per room. On average, the County spent \$90/day for individuals (\$2,690/month) and \$111/day for families (\$3,330/month).⁴²

³⁷ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development.

³⁸ Report collected from Chemung County Department of Social Services, “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Chemung County Department of Social Services, 2024.

³⁹ “New York Land Bank Association Emergency Housing Survey, 2024,” Center for Community Progress, 2024, <https://communityprogress.org/>.

⁴⁰ Chemung County Department of Social Services, “Homeless Services Plan Outcomes Report.”

⁴¹ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022–September 30, 2023,” Chemung County Department of Social Services, 2024.

⁴² Community Progress tabulation, “Emergency Shelter Payment Reports.”

Chemung Emergency Housing Spending Over Time

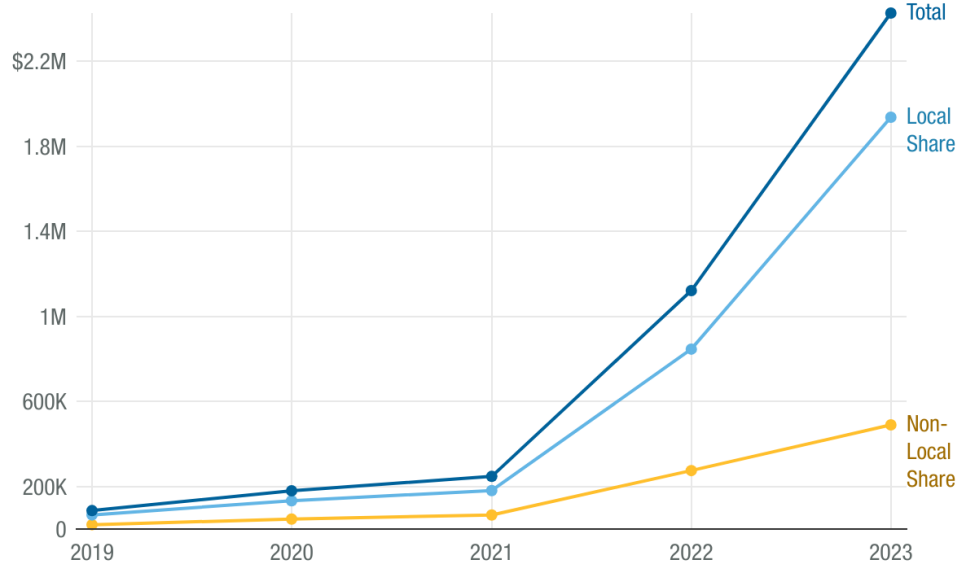


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Chemung Cost of Housing Comparison for Individual Households

- Public assistance benefit cap
- Government rate for a hotel/motel or shelter room
- Fair market rent

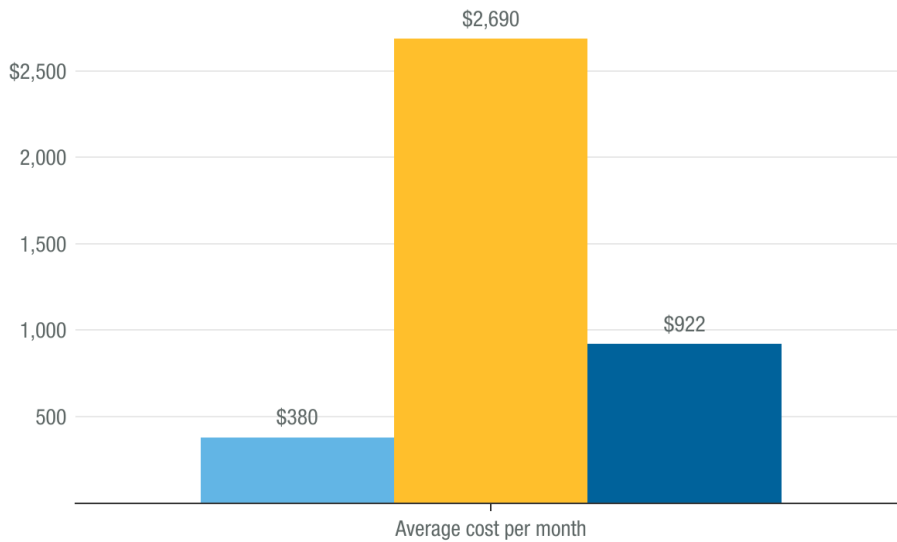


Chart: Center for Community Progress • Source: Unpublished data tabulated by Center for Community Progress using "Emergency Shelter Payment Reports 2022-2023" from Chemung County Department of Social Services, 2024; U.S. Department of Housing and Urban Development, 2024; Empire Justice Center, 2024

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 218 school-aged children who reported experiencing homelessness in Chemung County during the 2022–23 academic year, 146 were doubled up.⁴³

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. There are 2,985 ELI renter households in Chemung County and only 1,350 units in the local housing stock that are affordable at ELI levels—a deficit of 1,635 units. Considering that just 845 of those affordable units are actually available, Chemung County has an actual deficit of 2,140 units for ELI households, or 28 units for every 100.⁴⁴

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Chemung County are capped at an average \$380/month for single individuals and \$672/month for a family of three, fair market rent in the county is \$922/month for a one-bedroom unit and \$1,560/month for a three-bedroom unit.⁴⁵

Chemung Fair Market Rent and Public Assistance Benefits Over Time

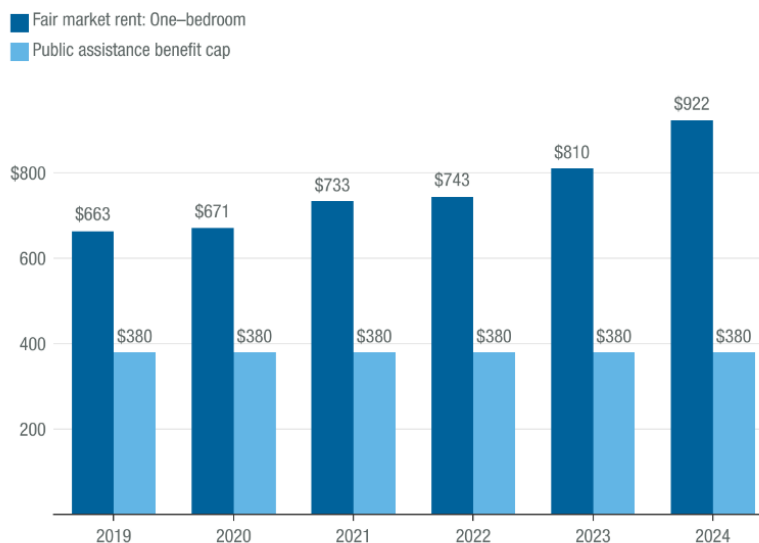


Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

⁴³ “Homeless Identification Data 2022-23,” NYS-TEACHS, 2024.

⁴⁴ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–2021” data, 2024.

⁴⁵ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County,” US Department of Housing and Urban Development, 2024.

Data Narrative: Livingston County

Households Receiving Emergency Housing Assistance

Livingston County has an estimated 73 beds available for emergency housing on any given night, all of which maintain 100% capacity.⁴⁶ A total of 208 individuals and 18 families (258 persons) were provided emergency housing assistance via Livingston County Department of Social Services in 2023, a 30% decrease from 2021.⁴⁷ Livingston County has had to rely on emergency housing in neighboring counties, when available.⁴⁸ Homeless Management Information System data identified 632 shelter stays across Livingston County in 2023 for a total of 14,415 nights. The 562 individual stays represented 12,879 total nights, an average of 23 nights per stay, and the 70 family stays represented 1,536 nights, an average of 22 nights per stay.⁴⁹

Households Exiting Emergency Housing

78% (159 individuals and 16 families; 202 total) of persons served in emergency housing in 2023 exited shelter, an outflow reduction compared to 2021. Just over half (52%) had lengths of stay between 0 and 30 days in shelter; an additional third (32%) had lengths of stay between 31 and 60 days.⁵⁰

Annual and Average Costs of Emergency Housing

Livingston County Department of Social Services reported a total cost of emergency housing provision of \$996,155 in 2023—\$851,448 for individuals and \$144,707 for families with children—and a total local share of \$602,654. In addition to utilizing hotel rooms to expand emergency housing capacity, Livingston County contracted with Catholic Charities of Steuben/Livingston to engage local landlords to provide emergency housing in apartment units at lower per diem rates.⁵¹

⁴⁶ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development.

⁴⁷ Report collected from Livingston County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Livingston County Department of Social Services, 2024.

⁴⁸ Conversation with Livingston County Department of Social Services personnel on October 1, 2024.

⁴⁹ “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Livingston County Department of Social Services, 2024.

⁵⁰ Ibid.

⁵¹ Conversation with Livingston County Department of Social Services personnel on October 1, 2024.

Livingston Emergency Housing Spending Over Time

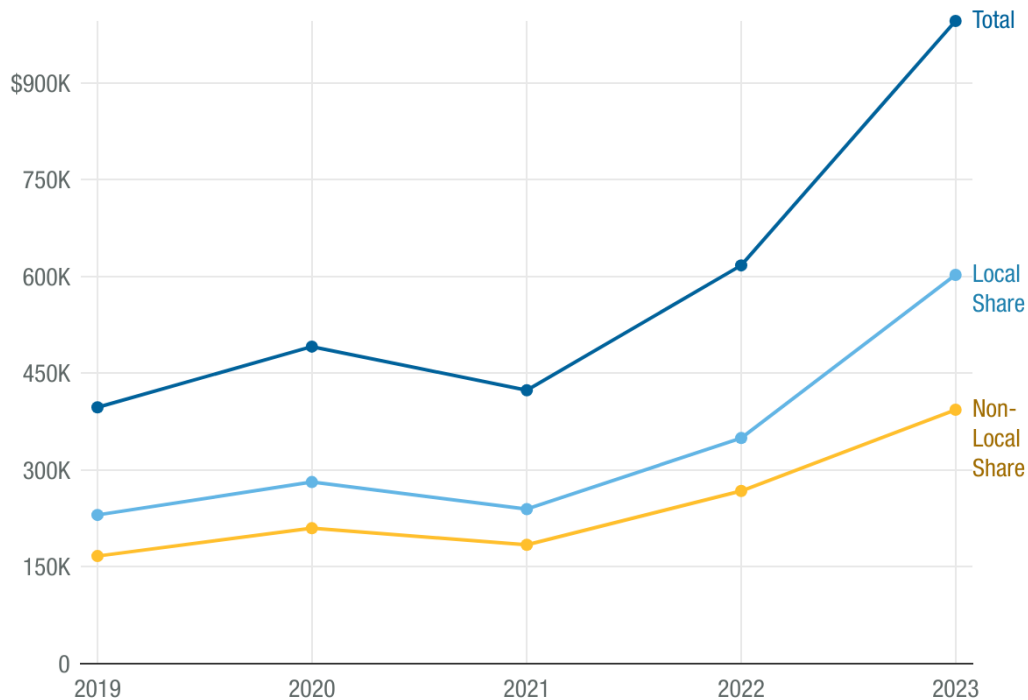


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 190 school-aged children who reported experiencing homelessness in Livingston County during the 2022–23 academic year, 146 were in doubled-up situations.⁵²

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. There are 1,770 ELI renter households in Livingston County and only 1,060 units in the local housing stock that are affordable at ELI levels—a deficit of 710 units. Considering that just 515 of those affordable units are actually available, Livingston County has an actual deficit of 1,255 units for ELI households, or 29 units for every 100.⁵³

Regarding affordability gaps, 93% (1,640) of Livingston County’s 1,770 ELI renter households experience a cost burden, paying more than 30% of their monthly income to cover housing costs. 76% (1,345) experience severe cost burden, spending more than half of their monthly income on housing costs. While public assistance benefit amounts are capped at \$370/month for single individuals and

⁵² “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

⁵³ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

\$696/month for a family of three, fair market rent in the county is \$1,050/month for a one-bedroom unit and \$1,580/month for a three-bedroom unit.⁵⁴

Livingston Fair Market Rent and Public Assistance Benefits Over Time



Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

Participants noted the Homeless and Housing Task Force has pursued multiple development efforts (see Case Study #1). A feasibility analysis of purchasing hotels in Lima/Avon for conversion indicated a positive return on investment but the purchase offer, though approved by the County Board, was not accepted by the property owner. A similar analysis and offer were attempted in Mount Morris but the town supervisor would not allow members to present to the Town Board for approval. Similarly, an Empire State Supportive Housing Initiative (ESSHI) award had to be given back to the State due to not being able to secure a project site. Landlord engagement efforts have additionally produced “minimal to no enthusiasm.” Members reported struggling to identify whether the poor quality of local housing stock is the primary issue in this regard or the extent to which some recipients are “hard to house.”⁵⁵

⁵⁴ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024.

⁵⁵ Conversation with Livingston County Department of Social Services personnel on October 1, 2024.

Data Narrative: Seneca County

Households Receiving Emergency Housing Assistance

Seneca County has an estimated 55 beds available for emergency housing on any given night, all of which are local motel rooms. On average, all available rooms used for shelter maintain a 100% capacity rate.⁵⁶ A total of 98 individuals and 26 families (201 persons) were provided emergency housing assistance via Seneca County Department of Social Services in 2023, a 26% decrease from 2021.⁵⁷ Seneca County has had to rely on transporting individuals and families needing emergency housing to motels in nearby counties (Cayuga and Ontario) to serve its residents, but officials note even the regional capacity is limited.⁵⁸

Seneca County was the only county examined for this report that showed a decline in households receiving emergency housing assistance between 2021 and 2023 while also experiencing an increase in costs of emergency housing in line with other rural counties studied. Further investigation may be necessary at the local level. The data shows that the decline is being driven by a decrease in individuals receiving emergency housing assistance.

Households Exiting Emergency Housing

57% (75 individuals and 14 families) of persons served in emergency housing in 2023 exited shelter. Nearly two-thirds (63%) had lengths of stay between 0 and 30 days in shelter while 21% had lengths of stay between 31 and 90 days.⁵⁹

Annual and Average Costs of Emergency Housing

Seneca County Department of Social Services reported a total cost of emergency housing provision of \$569,491 in 2023—approximately \$362,551 for individuals and \$206,940 for families with children—and a total local share of \$264,102.⁶⁰

Of the two hotels Seneca County uses for emergency shelter, per diem costs range from \$85 to \$150 per room.⁶¹

⁵⁶ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development.

⁵⁷ Report collected from Seneca County Department of Human Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Seneca County Department of Human Services, 2024.

⁵⁸ “New York Land Bank Association Emergency Housing Survey, 2024,” Center for Community Progress, 2024, <https://communityprogress.org/>.

⁵⁹ “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Seneca County Department of Human Services, 2024.

⁶⁰ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022—September 30, 2023,” Seneca County Department of Human Services, 2024.

⁶¹ Ibid.

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 132 school-aged children who reported experiencing homelessness in Seneca County during the 2022–23 academic year, 96 were doubled up.⁶²

Seneca Emergency Housing Spending Over Time

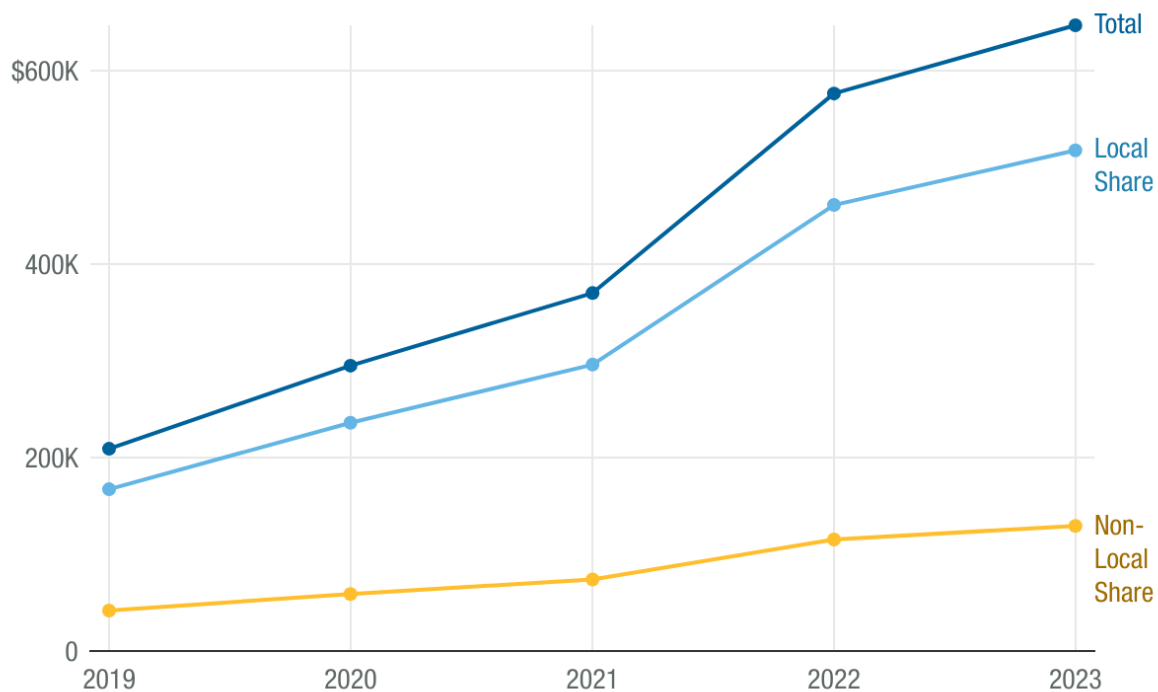


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. There are 1,030 ELI renter households in Seneca County and only 705 units in the local housing stock that are affordable at ELI levels—a deficit of 325 units. Considering that just 270 of those affordable units are actually available, Seneca County has an actual deficit of 760 units for ELI households, or 26 units for every 100.⁶³

⁶² “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

⁶³ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Seneca County are capped at an average \$387/month for single individuals and \$661/month for a family of three, fair market rent in the county is \$770/month for a one-bedroom unit and \$1,297/month for a three-bedroom unit.⁶⁴

Seneca Fair Market Rent and Public Assistance Benefits Over Time



Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

⁶⁴ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024.

Data Narrative: Sullivan County

Households Receiving Emergency Housing Assistance

Sullivan County has an estimated 280 beds available for emergency housing on any given night. On average, Sullivan County Department of Social Services and Code Blue maintain a 100% capacity rate.⁶⁵ A total of 393 individuals and 79 families (638 persons) were provided emergency housing assistance via Sullivan County Department of Social Services in 2023, a 33% increase from 2021.⁶⁶ Sullivan County has had to rely on emergency housing in neighboring counties (Orange and Ulster) to serve its residents.⁶⁷

Households Exiting Emergency Housing

100% (446 individuals and 72 families) of persons served in emergency housing in 2023 exited shelter. Nearly two-thirds (62%) had lengths of stay between 0 and 30 days in emergency housing while just under a fifth (17%) had lengths of stay between 31 and 90 days.⁶⁸

Annual and Average Costs of Emergency Housing

Sullivan County Department of Social Services reported a total cost of emergency housing provision of \$1,877,700.17 in 2023—approximately \$1,485,462 for individuals and \$392,238 for families—and a total local share of \$1,129,261.⁶⁹

Of the eight hotels Sullivan County uses for emergency housing, per diem costs range from \$25 to \$100 per room. On average, the County spends \$63/day for individuals (\$1,889/month) and \$67/day for families (\$1,998/month).⁷⁰

⁶⁵ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development.

⁶⁶ Report collected from Sullivan County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Sullivan County Department of Social Services, 2024.

⁶⁷ “New York Land Bank Association Emergency Housing Survey, 2024,” Center for Community Progress, 2024, <https://communityprogress.org/>.

⁶⁸ “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Sullivan County Department of Social Services, 2024.

⁶⁹ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022—September 30, 2023,” Sullivan County Department of Social Services, 2024.

⁷⁰ Ibid.

Sullivan Emergency Housing Spending Over Time

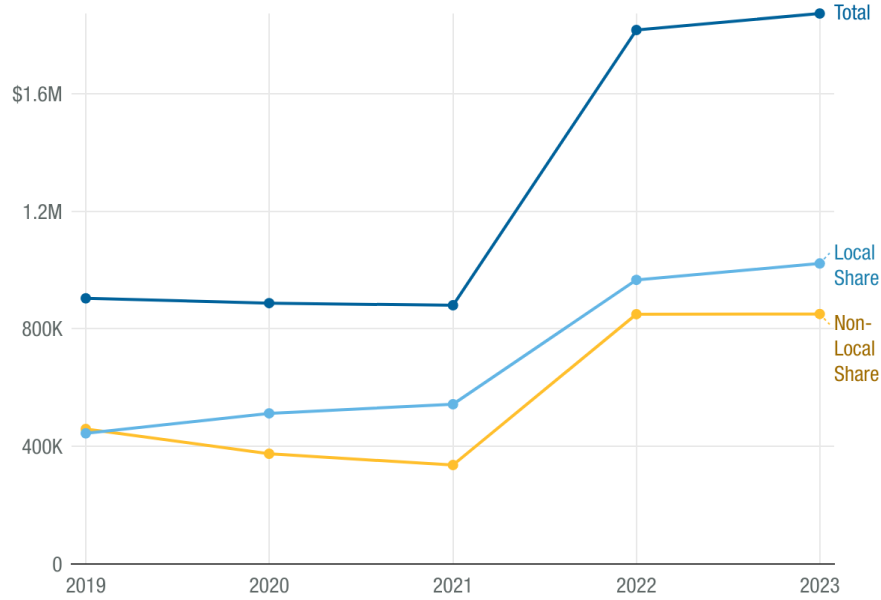


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Sullivan Cost of Housing Comparison for Individual Households

- Public assistance benefit cap
- Government rate for a hotel/motel or shelter room
- Fair market rent

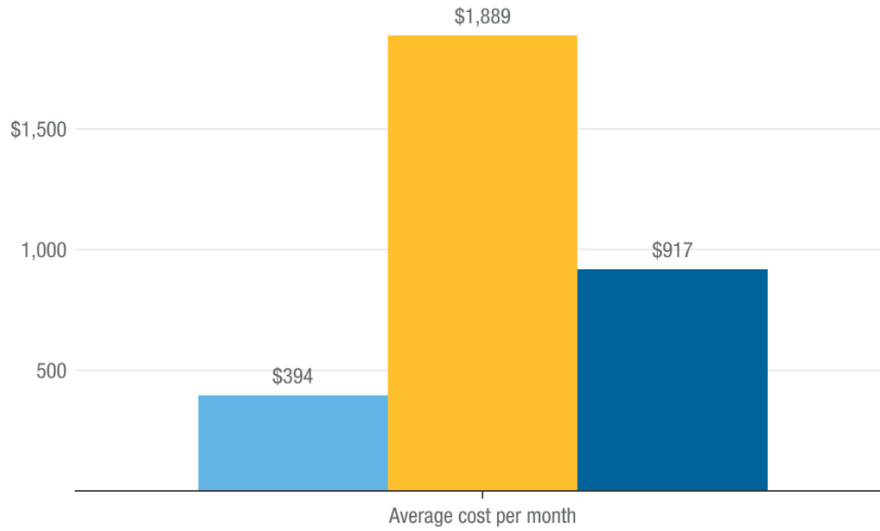


Chart: Center for Community Progress • Source: Unpublished data tabulated by Center for Community Progress using "Emergency Shelter Payment Reports 2022-2023" from Sullivan County Department of Social Services, 2024; U.S. Department of Housing and Urban Development, 2024; Empire Justice Center, 2024

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 430 school-aged children who reported experiencing homelessness in Sullivan County during the 2022–23 academic year, 316 were doubled up.⁷¹

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency housing. There are 2,210 ELI renter households in Sullivan County and only 1,290 units in the local housing stock that are affordable at ELI levels—a deficit of 920 units. Considering that just 465 of those affordable units are actually available, Sullivan County has an actual deficit of 1,745 units for ELI households, or 21 units for every 100.⁷²

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Sullivan County are capped at an average \$394/month for single individuals and \$686/month for a family of three, fair market rent in the county is \$917/month for a one-bedroom unit and \$1,506/month for a three-bedroom unit.⁷³

Sullivan Fair Market Rent and Public Assistance Benefits Over Time

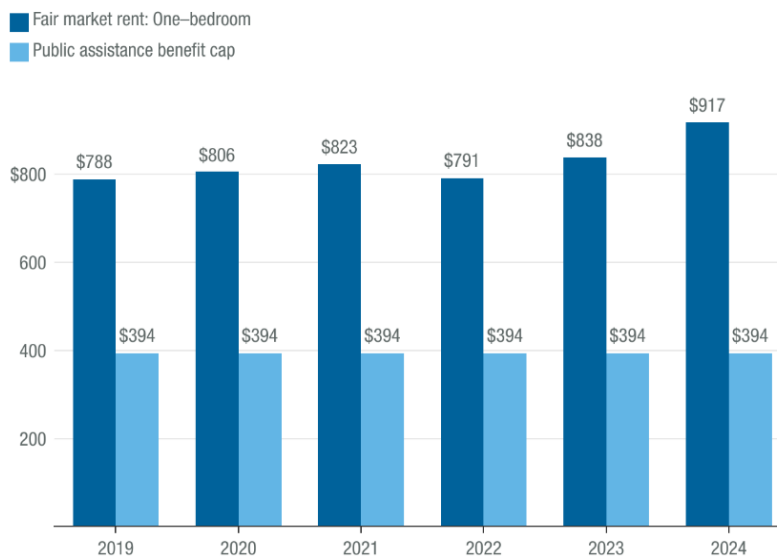


Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

⁷¹ “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

⁷² NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

⁷³ “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024. A Sullivan County official who reviewed this narrative noted that rents are actually higher than HUD’s FMR estimates.

Data Narrative: Tioga County

Households Receiving Emergency Housing Assistance

Tioga County has an estimated 10 beds available for emergency housing on any given night, all of which are local motel rooms. On average, the Tioga County Department of Social Services maintains a 100% capacity rate.⁷⁴ A total of 189 individuals and 24 families (279 persons) were provided emergency housing assistance via Tioga County Department of Social Services in 2023, a 615% increase from 2021.⁷⁵ Tioga County has had to rely on emergency housing in Broome County to serve its residents.⁷⁶

Households Exiting Emergency Housing

100% (189 individuals and 24 families) of persons served in emergency housing in 2023 exited shelter. 75% had lengths of stay between 0 and 30 days in shelter while 14% had lengths of stay between 31 and 90 days.⁷⁷

Annual and Average Costs of Emergency Housing

Tioga County Department of Social Services reported a total cost of emergency housing provision of \$107,632 in 2023 and a total local share of \$74,205.⁷⁸

Of the two hotels Tioga County uses for emergency shelter, per diem cost ranges from \$55 to \$80 per room.⁷⁹

⁷⁴ “PIT Count and HIC Data Reports 2021–23,” US Department of Housing and Urban Development.

⁷⁵ Report collected from Tioga County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Tioga County Department of Social Services, 2024.

⁷⁶ “New York Land Bank Association Emergency Housing Survey, 2024,” Center for Community Progress, 2024, <https://communityprogress.org/>.

⁷⁷ “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Tioga County Department of Social Services, 2024.

⁷⁸ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022–September 30, 2023,” Tioga County Department of Social Services, 2024.

⁷⁹ Ibid.

Tioga Emergency Housing Spending Over Time

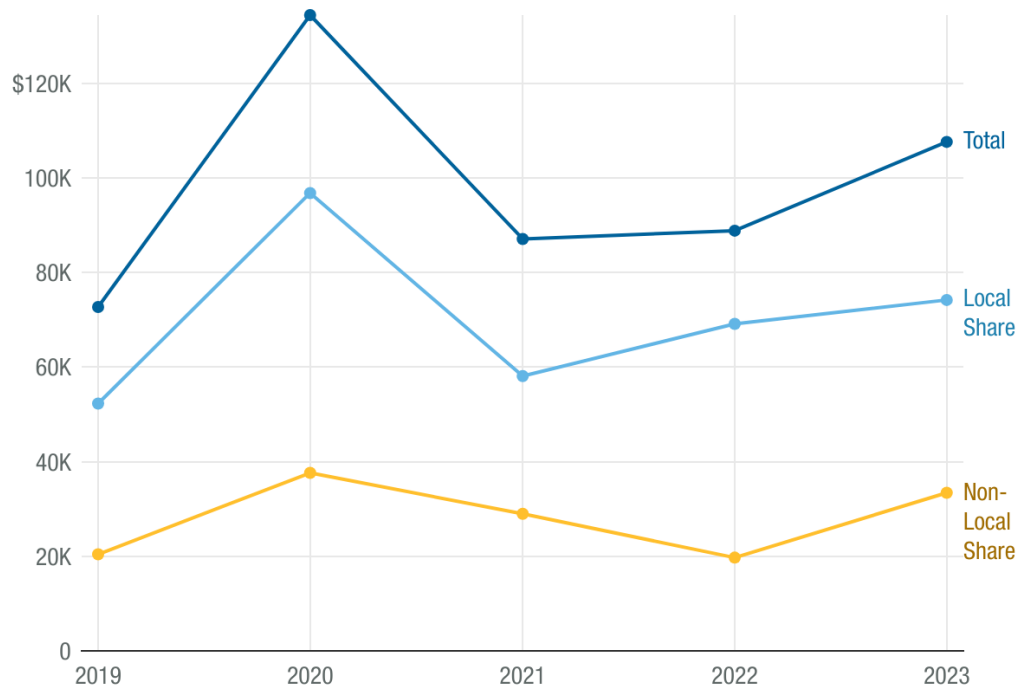


Chart: Center for Community Progress • Source: NYLBA Emergency Housing Survey, 2024

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 88 school-aged children who reported experiencing homelessness in Tioga County during the 2022–23 academic year, 73 were doubled up.⁸⁰

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency housing. There are 1,010 ELI renter households in Tioga County and only 860 units in the local housing stock that are affordable at ELI levels—a deficit of 150 units. Considering that just 410 of those affordable units are actually available, Tioga County has an actual deficit of 600 units for ELI households, or 41 units for every 100.⁸¹

There is a substantial gap between public assistance benefit amounts and fair market/average rent costs. While public assistance benefit amounts in Tioga County are capped at an average \$384/month

⁸⁰ “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

⁸¹ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

for single individuals and \$674/month for a family of three, fair market rent in the county is \$904/month for a one-bedroom unit and \$1,494/month for a three-bedroom unit.⁸²

Tioga Fair Market Rent and Public Assistance Benefits Over Time



Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

⁸² “Standard of Need Chart, 2012,” Empire Justice Center, 2024; “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024.

Data Narrative: Wayne County

Households Receiving Emergency Housing Assistance

Wayne County has an estimated 47 beds available for emergency housing on any given night, including 14 reserved for individuals fleeing domestic violence. All of the 33 non-DV emergency shelter beds maintain 100% capacity.⁸³ A total of 99 individuals and 7 families (125 persons) were provided emergency housing assistance via Wayne County Department of Social Services in 2023.⁸⁴

Households Exiting Emergency Housing

58% (55 individuals and 4 families; 73 total) of persons served in emergency housing in 2023 exited shelter. Just over a third (32%) had lengths of stay between 91 and 180 days in emergency housing while just under a third (29%) had lengths of stay between 181 and 365 days.⁸⁵

Annual and Average Costs of Emergency Housing

On average, Wayne County spends \$61/day for individuals (\$1,830/month).⁸⁶ Wayne County Department of Social Services personnel reported leasing a building from a local landlord with 12 SRO units for shelter (see Case Study #2 for more information) as well as utilizing various hotels. The annual lease for the SRO site was \$81,120 for 2023 and covered 1,781 nights of stay. When compared to average hotel rates, this represents an estimated cost savings of \$96,980 and an estimated \$68,885 savings in local share.⁸⁷

Doubled-Up Households

The above data does not include households who doubled up with friends or family because they were unable to cover rent on their own. Of the 353 school-aged children who reported experiencing homelessness in Wayne County during the 2022–23 academic year, 275 were in doubled-up situations.⁸⁸

⁸³ “PIT Count and HIC Data Reports 2022–23,” US Department of Housing and Urban Development, 2024.

⁸⁴ Report collected from Wayne County Department of Social Services “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Wayne County Department of Social Services, 2024.

⁸⁵ “Homeless Services Plan Outcomes Report, 2020–22 and 2022–24,” Wayne County Department of Social Services, 2024.

⁸⁶ Unpublished data tabulated by Center for Community Progress using “Emergency Shelter Payment Reports, October 1, 2022—September 30, 2023,” Wayne County Department of Social Services, 2024.

⁸⁷ Ibid.; Conversation with Wayne County Department of Social Services personnel on September 18, 2024.

⁸⁸ “Homeless Identification Data 2022–23,” NYS-TEACHS, 2024.

Wayne Cost of Housing Comparison for Individual Households

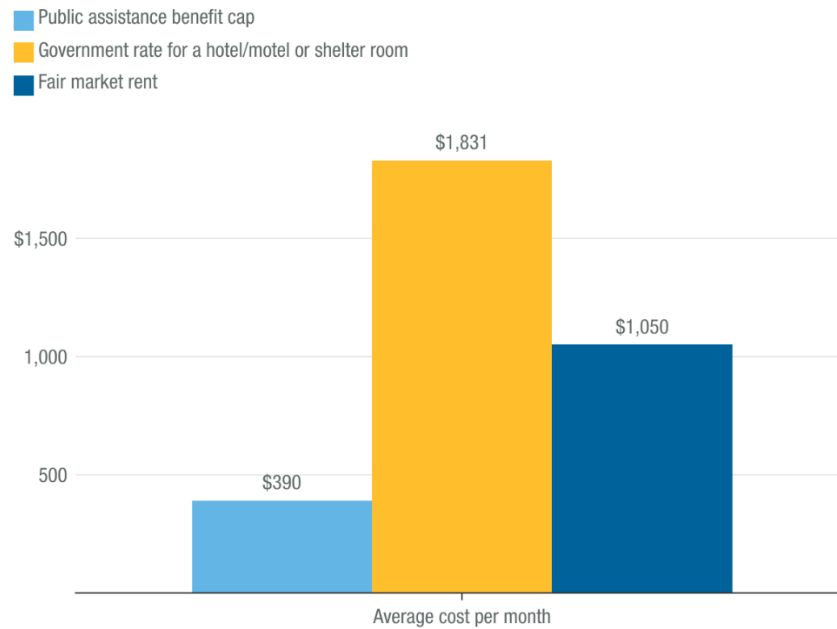


Chart: Center for Community Progress • Source: Unpublished data tabulated by Center for Community Progress using "Emergency Shelter Payment Reports 2022-2023" from Wayne County Department of Social Services, 2024; U.S. Department of Housing and Urban Development, 2024; Empire Justice Center, 2024

Contributing Factors

Stakeholders consistently identified a lack of quality affordable housing as the primary barrier to recipients exiting emergency shelter. There are 2,790 ELI renter households in Wayne County and only 2,310 units in the local housing stock that are affordable at ELI levels—a deficit of 480 units. Considering that just 1,305 of those affordable units are actually available, Wayne County has an actual deficit of 1,485 units for ELI households, or 47 units for every 100.⁸⁹

Wayne County Department of Social Services personnel specifically noted the gap between public assistance benefit amounts—capped at an average \$390/month for single individuals and \$691/month for a family of three—and fair market rent values as “the real challenge.”⁹⁰ Fair market rent in the county is \$1,050/month for a one-bedroom unit and \$1,580/month for a three-bedroom unit.⁹¹ Similarly, staff shared that developers struggle to understand the extent of that gap and the impact of such cost burden.⁹²

⁸⁹ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

⁹⁰ “Standard of Need Chart, 2012,” Empire Justice Center, 2024.

⁹¹ “FY2024 Fair Market Rent Calculation by County” US Department of Housing and Urban Development, 2024.

⁹² Conversation with Wayne County Department of Social Services personnel on September 18, 2024.

Wayne Fair Market Rent and Public Assistance Benefits Over Time

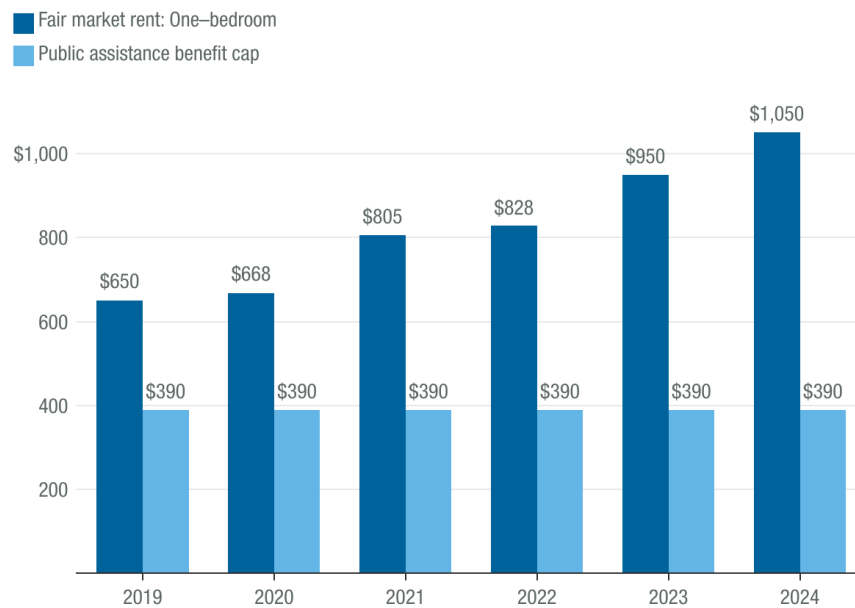


Chart: Center for Community Progress • Source: U.S. Department of Housing and Urban Development, 2024 and Empire Justice Center, 2024

81% (2,250) of Wayne County’s 2,790 ELI renter households experience a cost burden, paying more than 30% of their monthly income to cover housing costs. 63% (1,745) experience a severe cost burden, spending more than half of their monthly income on housing costs.⁹³

Landlord engagement/partnership as well as development efforts are significantly impacted by community members’ perception of public assistance recipients as “bad tenants” (i.e., damaging property, poor supervision of children, garbage/debris accumulation). Stakeholders discussed focusing housing narratives on the potential benefits of stabilizing housing for young children but reported that large families are generally judged negatively.⁹⁴

⁹³ NLIHC tabulation of “Comprehensive Housing Affordability Strategy (CHAS) 2017–21” data, 2024.

⁹⁴ Conversation with Wayne County Department of Social Services personnel on September 18, 2024.

Appendix. Code Blue: New York’s Seasonal Emergency Housing Program

Following the adoption of [18 NYCRR §304.1 - Emergency measures for the homeless during inclement winter weather](#) in 2018, every social service district in New York State is required “to take all necessary steps...to direct and offer to move [individuals reasonably believed to be homeless] to the appropriate sheltered facilities.” Activated when temperatures according to the National Weather Service are forecasted to drop to or below 32°F between 5pm and 7am, or until temperatures rise above 32°F, access to shelter under this mandate is provided regardless of a household’s sanction status or eligibility for Emergency Safety Net Assistance or Emergency Assistance to Needy Families with Children—the regulatory standards that otherwise govern the provision of emergency housing for homeless individuals and families. In 2023, an average of 135 such nights were reported across participating counties.

Known as “Code Blue,” [\\$20M was appropriated in New York State’s 2024-25 Budget](#) to reimburse districts for activities that are essential to implementing this directive but do not fall under Public Assistance guidelines. Local commissioners are also required to submit annual reports to the Office of Temporary Disability Assistance outlining how many people were served, what services were provided, and the expenses incurred. Based on approved “Code Blue Plans” and historical claims, the eight participating counties in this project were [allocated a total \\$1,477,000 in 2023](#) for Code Blue-related costs *in addition* to the \$8,719,237. spent on the regular provision of emergency housing. An estimated [\\$1,702,130](#) was allocated for these same counties in 2024.

It is worth noting that social service districts’ capacity to extend shelter to households experiencing homelessness during Code Blue periods is limited to the number of available shelter beds within each region. As represented in this report, several counties throughout the state already utilize shelter facilities and/or hotels in adjacent districts to meet demand when inclement winter weather is not a factor. With unsheltered homelessness in regions outside of New York City [rising by 58% between 2018 and 2023](#), the regulatory intent of 18 NYCRR §304 to “mitigate the effects” of harsh conditions is likely to prove increasingly challenging unless statewide deficits in affordable housing are bridged.

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