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The Housing Access Voucher Program

Saving New York State $200 Million and Preventing Homelessness for Tens of Thousands of New Yorkers Every Year

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Background

There are currently over 150,000 New Yorkers without a home and more than 175,000 households at risk of eviction and potentially homelessness across New York State.[i, ii] Housing vouchers are one of the best and most cost-effective tools we have for fighting homelessness, but they remain inaccessible to many.[iii] Federal housing subsidies such as the Housing Choice Voucher program are only available for about a quarter of all eligible households in need.[iv]

In response, the New York State Legislature is seeking to establish the Housing Access Voucher Program (HAVP).[v] HAVP would allocate $250 million in the state budget to create a flexible, statewide housing voucher to subsidize rental costs for the lowest-income New Yorkers, both for those currently experiencing homelessness and for those at risk of eviction. A new state-level program would address the need for rental subsidies and expand the current reach of vouchers, as HAVP would be available to at-risk households regardless of immigration status or criminal record.

The proposed $250 million allocation for HAVP represents less than one-tenth of a percent of the $229 billion FY 2024 New York State Budget. Advocacy for this investment is robust, and HAVP has garnered a diverse group of supporters from notable anti-poverty organizations, philanthropies, legal aid groups, housing advocacy groups, grassroots organizations, real estate coalitions, immigrant organizations, and religious institutions. To supplement the current support for HAVP, this report provides financial context for the bill by analyzing its estimated costs and savings.

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Financial Analysis

To begin, we determined how many households would be served by the $250 million appropriated for HAVP. The regional allocation of HAVP is based on the percentage of severely rent-burdened households per county, as noted in the legislation. Based on the regional concentration of rent-burdened households, New York City would receive approximately $160 million, and the rest of New York State would receive $90 million.

In the current version of HAVP, localities can use their discretion to assign program funds to both households leaving the shelter system and households at risk of eviction. For this analysis, we followed previous versions of the legislation and divided the funds allocated to HAVP evenly between these two priority groups: In New York City, $80 million would go towards households exiting shelter and another $80 million for eviction prevention; similarly, the rest of New York State would receive $45 million for those exiting shelter and an additional $45 million for those likely to be evicted.

Overall, we found that $250 million appropriated to the Housing Access Voucher Program would serve 12,457 households—5,181 vouchers for homeless shelter exits and 7,276 for households at risk of eviction—representing nearly 28,653 individuals across New York State.

The price of an individual HAVP voucher will vary based on a recipient's housing status: because market asking rents are higher on average than currently occupied apartments, voucher recipients facing eviction will have lower rents than those leaving the shelter system and leasing apartments at market rents.[vi] We estimated the average voucher cost for residents by calculating based on the regional median rent prices (for households at risk of eviction) and based on the current fair market rents (for households exiting shelter). Since HAVP is available to the severely rent burdened, we looked to the federally administered Housing Choice Voucher program payment standards and assumed maximum government contribution (seventy percent) allowed for in the HAVP legislation.[vii] After a year of full implementation, a household receiving HAVP would cost the following for each household type: $39,544 for New York City households exiting shelter, $16,776 for New York City households at risk of eviction, $15,356 for non-New York City households exiting shelter, $13,524 for non-New York City households at risk of eviction. Overall, we found that $250 million appropriated to the Housing Access Voucher Program would serve 12,457 households—5,181 vouchers for homeless shelter exits and 7,276 for households at risk of eviction—representing nearly 28,653 individuals across New York State.

To calculate the cost and savings for the 12,457 HAVP vouchers in New York State, we modeled what the savings of HAVP would look like after a full year of implementation and complete success in

moving or keeping all recipients housed. For savings from New York City households exiting shelter with HAVP, we subtracted the average cost of housing a family in shelter—$67,000—from the average cost of the voucher.[viii] For non-New York City households exiting shelter with HAVP and in the absence of exact data, we assumed that shelter costs were half of the costs in New York City ($33,500).[ix] Overall, for families currently in shelters, New York City will save $39,399 per household on shelter costs compared to subsidizing their fair market rent moveouts with HAVP. For families outside of New York City, New York State will save $17,776 annually on shelter costs by providing a household with an HAVP subsidy.

To solve for the costs and savings from awarding an HAVP subsidy to households at risk of eviction, we looked at the number of these households who are expected to become homeless without a voucher. We assume that twenty percent of evicted families would enter a homeless shelter, as previously suggested in a report done by CSS citing the New York City Department of Social Services eviction-to-shelter-eventually rates.[x] (Notably, we still saw savings with estimated eviction-to-shelter-eventually rates as low as five percent). Therefore, we anticipate that of the 7,276 households at risk of eviction who would receive HAVP, twenty percent (1,400+) of households would otherwise end up in a shelter. We used our same calculations for the difference in the annual cost of providing emergency shelter ($33,500–$67,000) versus the cost of providing an HAVP subsidy ($13,524–$39,544) to derive the initial net savings from providing HAVP to this group.

We combined these homelessness prevention savings with the expected savings from moving families out of shelter. Altogether, HAVP will provide $95,918,876 in savings on emergency shelter costs alone after a full year of implementation. Furthermore, this estimate is likely conservative, as the annual fee for shelter in converted hotels, where New York City is currently sheltering a large amount of its families, is $144,000 higher than the typical shelter price tag.[xi]

Additionally, we looked at the savings in rental costs that would come from preventing the turnover of apartment rentals and the rehousing of an evicted household in a new apartment after they have left shelter. To do this, we examined the difference in cost of immediately providing a household at risk of eviction with an HAVP subsidy for the gross median rent versus the cost of rehousing them years later at fair market rent with another voucher. By referencing fair market rents in the past few years, we found annual savings of $6,007 on average per household whose eviction and subsequent rehousing with a higher price subsidy could be prevented by HAVP.[xii]

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Downstream Savings

In addition to shelter costs, we examined the significant downstream expenditures on homelessness that HAVP could prevent. To determine these associated savings, we looked at the financial impact of factors associated with eviction and homelessness for households eligible for HAVP, such as medical, juvenile detention, and child welfare costs that would be prevented with HAVP. For medical costs, we looked at the additional expenditures on the healthcare system that individuals living in shelters and on the street expense annually versus their housed peers, which is $1736.21 more accounting for inflation.[xiii] We also examined youth incarceration, as the criminalization of homelessness and excessive surveillance of this population has contributed to a higher risk of justice involvement for homeless youth (forty-four percent).[xiv] For these estimates, Win looked at the price of juvenile detention for the percentage of children estimated to end up there because of homelessness and multiplied it by average length of stay, coming out to $88,307 per displaced or homeless youth who could otherwise remain housed with HAVP.[xv] We also examined the cost of child welfare investigation and placement for children who are displaced and enter homelessness that could be prevented by passing HAVP. We found that there was an annual cost of $63,478 per child that was placed in foster care and that eighteen percent of homeless youth are involved in child welfare, with twenty three percent of those youth ending up in foster care.[xvi, xvii, xviii] **After combining the savings from these costs, we found that New York could avoid spending more than $39 million in indirect downstream costs for households whose eviction and sheltered homelessness could be prevented by HAVP.**

In sum, by passing HAVP and spending $125 million on eviction prevention and $125 million on getting families currently experiencing homelessness stable housing, New York could save $449 million on the same population, resulting in a net savings of $201.9 million annually when HAVP is fully implemented and over $1 billion in savings over 5 years of full implementation.

In sum, by passing HAVP and spending $125 million on eviction prevention and $125 million on getting families currently experiencing homelessness stable housing, New York could save $449 million on the same population, resulting in a net savings of $201.9 million annually when HAVP is fully implemented and over $1 billion in savings over 5 years of full implementation.

Breakdown of Savings by Region

To demonstrate the benefits of HAVP in more detail, we analyzed the regional costs and benefits associated with the legislation. We used county data from the U.S. Census Bureau American Community Survey and solved for the amount of HAVP subsidies each county would receive proportionate to its number of severely rent burdened households.

Figure 1 shows the breakdown of HAVP vouchers on households and its prospective savings in individual regions. Outside of New York City, HAVP could save between $1.6 million in the North Country region, to nearly $15 million in Mid-Hudson. In New York City, HAVP is projected to create $144 million in savings.

Especially in the regions outside of New York City, the implementation of the HAVP housing subsidy would contribute significantly to housing and reducing the overall homelessness population. In Western New York, for example, allocating half of all awarded HAVP resources in the region to households experiencing homelessness would reduce the homeless population by eighty percent. In Mid-Hudson and the North County, this allocation would reduce homelessness by over fifty percent. Should administrators choose to divide HAVP funds differently, the percentage of homeless provided housing with HAVP could grow even more across the state and, in some places, the voucher could reduce the sheltered homeless population to near zero.

Outside of NYC, the HAVP voucher could save between $1.6 million in the North Country region, to nearly $15 million in Mid-Hudson.

FIGURE 1:

HAVP Projected Savings by Region

REGION
Capital

Counties: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, Washington

Estimated Budget: $9.4 million

Total Vouchers (Households/Individuals): 651/1,498

Eviction Preventions (Households/Individuals): 349/803

Sheltered Homeless Households Moved (Households/Individuals): 302/695

Spending without HAVP: $16.7 million

Savings from Implementing HAVP: $6.3 million

REDUCTION OF HOMELESSNESS 39% ↘

REGION
Central

Counties: Cayuga, Cortland, Madison, Onandaga, Oswego

Estimated Budget: $5.6 million

Total Vouchers (Households/Individuals): 384/883

Eviction Preventions (Households/Individuals): 206/473

Sheltered Homeless Households Moved (Households/Individuals): 178/410

Spending without HAVP: $9.8 million

Savings from Implementing HAVP: $3.7 million

REDUCTION OF HOMELESSNESS 38% ↘

REGION
Finger Lakes

Counties: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, Yates

Estimated Budget: $8.0 million

Total Vouchers (Households/Individuals): 552/1,270

Eviction Preventions (Households/Individuals): 296/681

Sheltered Homeless Households Moved (Households/Individuals): 256/589

Spending without HAVP: $14.3 million

Savings from Implementing HAVP: $5.5 million

REDUCTION OF HOMELESSNESS 26% ↘

REGION
Long Island

Counties: Nassau, Suffolk

Estimated Budget: $18.1 million

Total Vouchers (Households/Individuals): 1,248/2,869

Eviction Preventions (Households/Individuals): 669/1,538

Sheltered Homeless Households Moved (Households/Individuals): 579/1,331

Spending without HAVP: $34.0 million

Savings from Implementing HAVP: $14.1 million

REDUCTION OF HOMELESSNESS 40% ↘

FIGURE 1:

HAVP Projected Savings by Region (continued)

REGION
Mid-Hudson

Counties: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester

Estimated Budget: $18.6 million

Total Vouchers (Households/Individuals): 1,283/2,951

Eviction Preventions (Households/Individuals): 688/1,582

Sheltered Homeless Households Moved (Households/Individuals): 595/1,369

Spending without HAVP: $35.2 million

Savings from Implementing HAVP: $14.8 million

REDUCTION OF HOMELESSNESS 47% ↘

REGION
Mohawk Valley

Counties: Fulton, Herkimer, Mongomery, Oneida, Otsego, Schoharie

Estimated Budget: $3.0 million

Total Vouchers (Households/Individuals): 206/52

Eviction Preventions (Households/Individuals): 111/255

Sheltered Homeless Households Moved (Households/Individuals): 96/220

Spending without HAVP: $5.3 million

Savings from Implementing HAVP: $2.0 million

REDUCTION OF HOMELESSNESS 41% ↘

REGION
North Country

Counties: Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis, St. Lawerence

Estimated Budget: $2.5 million

Total Vouchers (Households/Individuals): 171/394

Eviction Preventions (Households/Individuals): 92/211

Sheltered Homeless Households Moved (Households/Individuals): 80/183

Spending without HAVP: $4.4 million

Savings from Implementing HAVP: $1.6 million

REDUCTION OF HOMELESSNESS 50% ↘

REGION
NYC

Counties: Bronx, Kings, New York, Queens, Richmond

Estimated Budget: $145.4 million

Total Vouchers (Households/Individuals): 6,968/16,027

Eviction Preventions (Households/Individuals): 4,334/9,968

Sheltered Homeless Households Moved (Households/Individuals): 2,634/6,059

Spending without HAVP: $304.1 million

Savings from Implementing HAVP: $144.1 million

REDUCTION OF HOMELESSNESS 7% ↘

FIGURE 1:

HAVP Projected Savings by Region (continued)

REGION

Southern Tier

Counties: Broome, Chemung, Chenango, Delaware, Schuyler, Steuben, Tioga, Tompkins

Estimated Budget: $4.0 million

Total Vouchers (Households/Individuals): 278/639

Eviction Preventions (Households/Individuals): 149/343

Sheltered Homeless Households Moved (Households/Individuals): 129/297

Spending without HAVP: $7.1 million

Savings from Implementing HAVP: $2.7 million

REDUCTION OF HOMELESSNESS 30% ↘

REGION

Western

Counties: Allegany, Cattaraugus, Chautauqua, Erie, Niagara

Estimated Budget: $10.4 million

Total Vouchers (Households/Individuals): 716/1,646

Eviction Preventions (Households/Individuals): 384/882

Sheltered Homeless Households Moved (Households/Individuals): 332/764

Spending without HAVP: $18.6 million

Savings from Implementing HAVP: $7.2 million

REDUCTION OF HOMELESSNESS 82% ↘

Total Results

Estimated Budget: $250 mill.

Total Vouchers (Households/Individuals): 12,457/28,453

Eviction Preventions (Households/Individuals): 7,276/16,736

Sheltered Homeless Households Moved (Households/Individuals): 5,181/11,917

Spending without HAVP: $449.4 mill.

Savings from Implementing HAVP: $201.9 mill.

TOTAL EXPECTED REDUCTION OF SHELTERED HOMELESSNESS: 12% ↘

General Impact & Societal Benefits

In addition to upstream savings and regional benefits, HAVP offers other widescale financial and social benefits. We anticipate that the subsidy could help protect New York's affordable housing stock by keeping people in their homes at the same rent level. Further, long-term rent subsidies, like those offered by HAVP, are proven to reduce homelessness, increase housing stability, and promote beneficial outcomes for family well-being, including halving intimate partner violence, and reducing adult psychological distress and behavior problems for children.[xix] Further, any effort to combat homelessness will also advance racial equity, as homelessness in New York disproportionately impacts households of color, specifically black households.[xx] HAVP can serve as a tool to help lower rates of homelessness, eviction, and poverty among New Yorkers of color.

Solving our housing crisis will require short- and long-term solutions. HAVP is an immediate solution that can deliver instant assistance while also saving the State money in the long run. **It will save millions in reduced shelter costs for New York State, and, crucially, ensure that families avoid the trauma of eviction and homelessness.** Additionally, as State leaders attempt to create more affordable housing, HAVP will provide financial stability to building owners, ensuring a steady stream of rental income from low-income tenants.

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Approach & Limitations

In this analysis, we modeled the estimated costs of the Housing Access Voucher Program as it was proposed during the 2023–2024 New York State legislative session as Senate Bill S568B and Assembly Bill A4021A. We referred to the legislation to determine the voucher's criteria for eligibility and how the funds can be spent. In the absence of a specified allocation for the use of vouchers, we referenced previous versions of the legislation and assigned half of the total program funds to vouchers for households currently experiencing homelessness and the other half to households currently at risk of homelessness. However, with the current flexibility of the legislation, some regions will undoubtedly allocate more resources to prevention or households experiencing homelessness depending on their specific local need. In the absence of knowing exactly how local administrators would utilize HAVP vouchers, we felt that a fifty-fifty split in allocation made the most sense for our model.

To model the allocation and efficacy of HAVP in each county in New York State, we used the American Community Survey Public Use Microdata Sample from the United States Census Bureau on area median incomes and the percent of households that are severely rent burdened as defined by spending over fifty percent of their income on rent.[xxi] We solved first for the average cost of the voucher based on New York City shelter costs and its housing market. Then, we calculated the average cost of the voucher outside of New York City, where we made an informed assumption of shelter costs to be largely comparable across regions and to be around half of that in the City.[xxii] For all households using the voucher, we use a household size in line with the statewide average of 2.3 people per household.[xxiii]

There is limited data on the share of households who will ultimately enter a homeless shelter directly on account of being evicted. We therefore considered the ten percent value given by the Department of Social Services and doubled it.[xxiv] In doing so, we aim to account for the many households whose sheltered homelessness is an indirect consequence of eviction, regardless of it being stated as such.

Based on information received through partner meetings with the State housing commissioners, we assume $1 million in startup costs, an annual administrative cost of ten percent of the total rental cost per year, a five percent voucher turnover rate during the first year, and then a ten percent turnover rate for the remaining years of the program.[xxv] The current version legislates that 10% of the bill's funds can be used to administer the program, and so we operate under the assumption that 90% of the allocation, or $225 million, is the amount that would be spent on vouchers. We recognize that it is likely that not all households awarded HAVP will be able to lease a residence with the voucher within the year, as illustrated by the utilization of the Housing Choice Voucher by households in New York State in recent years.[xxvi] However, the increased year over year utilization rates for CityFHEPS in New York City indicate that there are still plenty of apartments to be found even in New York's tightest housing market.[xxvii]

We have presented our costs and savings estimates after a year at full implementation and full voucher utilization. Our five-year estimates are a simple multiple and do not account for potential changes in household incomes, gross rents, turnover, or other variables. Additionally, shelter savings do not reflect potential household exits from shelter over a five-year span; however, sixteen percent of families with children who exited shelter without a subsidy return within only one year, compared to less than one percent of families who exit with a long-term subsidy similar to HAVP.[xxviii] We also speculate that families who do exit shelter without a subsidy are often entering unstable living situations or living "doubled-up," and that they would also incur some of the downstream costs associated with homelessness. Furthermore, when we did run our savings model and accounted for reduced lengths of shelter stay, those costs still exceeded the price of providing the HAVP voucher for five-years.

While savings from HAVP are anticipated at all levels of government, they will vary based on the respective contributions from the city, state, and federal governments to shelter, medical, and other costs related to homelessness. In this report, we are presenting savings overall and do not provide them broken down by level of government.

Finally, in conducting our own analysis, we are grateful for earlier research done on HAVP, namely the 2023 NYU Furman Center report, "A State-level Rent Voucher Program," and calculations and feedback provided by our colleagues at The Community Service Society of New York (CSS).[xxix] Their work was essential to our project, and any references are noted.

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About Win

Since its founding to provide emergency shelter to four homeless women and their children, Win has grown into the largest provider of family shelter and supportive housing in New York City and the country. Win offers transitional housing and permanent supportive housing that's coupled with programs and services developed to support long-term housing stability. All of Win's services are guided by its mission—to transform the lives of New York City homeless families with children by providing the safe housing, critical services, and the ground-breaking programs they need to succeed on their own—so families can regain their independence and children can look forward to a brighter future.

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