A Place to Call Home
Housing Security and Child Well-Being

The Children’s Agenda
Smart Choices. Bold Voices.

www.thechildrensagenda.org

August 2023
# Table of Contents

**Executive Summary**  
3

**Housing Insecurity**  
4

- Student Mobility by Demographics  
7
- Student Mobility by Geography  
8

**School Disruptions**  
10

**Community Context**  
13

- Evictions in Monroe County  
13
- Trends in Student Homelessness  
14
- Housing in the City of Rochester  
17

**Effects of Housing Instability on Child Well-Being**  
22

**Strategies to Increase Housing Security**  
24

---

**Primary Author**  
Pete Nabozny  
Policy Director  
pete@thechildrensagenda.org

**Research Assistants**  
Shannon Mullin  
Research & Policy Analyst

Elisabeth Genter-Montevecchio  
Intern, University of Rochester
Executive Summary

PURPOSE
This report examines how housing instability impacts children’s educational continuity. Using student mobility in the Rochester City School District as a case study, recommendations are made for state-level measures to limit the harm housing instability causes to children.

METHOD
The Children’s Agenda analyzed existing research and data from the American Community Survey, New York State Education Department, Cornell University Eviction Filings Dashboard, and Rochester City School District student directory for the 2021-2022 and 2022-2023 school years.

FINDINGS
Research has found housing instability is associated with lower academic achievement and graduation rates, more behavioral and mental health challenges, and poorer child health.

38% of Rochester City School District students switched schools, changed addresses or left the district over two years.

There was high variability between schools with the mobility rate being as low as 21% and as high as 49% of students in a school.

8% of Rochester students were homeless at some point during the two school years, compared with 1% of suburban Monroe County and 5.5% of New York state.

Eviction rates locally and across New York are rising back to pre-pandemic levels with 5.6% of rental households undergoing eviction proceedings in 2022.

RECOMMENDATIONS
New York State government should:

1. Expand the Empire State Child Credit to ensure low-income families receive the maximum credit

2. Increase availability of subsidized housing

3. Increase the Public Assistance Shelter Allowance to reflect the current fair market rent level

4. Create a New York State Housing Access Voucher Program to shorten waitlists and tailor to the needs of New York families

5. Expand initiatives to create pathways to home ownership

6. Strengthen tenant protections

7. Stimulate new housing construction
Housing Insecurity

**Children benefit from stability and routine**, whether it’s a consistent bedtime, familiarity with their neighborhood, a reassuring face in the classroom, or playtime spaces that develop positive relationships with peers and adults in the community. Conversely, the loss of housing can be devastating to a child’s life trajectory. Research indicates that children who experience housing instability and homelessness are more likely to:

- Struggle academically
- Face mental health challenges throughout their lives
- Become involved in the criminal legal system as adults

Changes in school placement can also be disruptive to a child’s educational and life trajectory. The constant churn of new students at all grade levels diminishes schools’ capacity to help students develop to their full potential. **Children who transfer schools are:**

- More likely to fall behind academically and exhibit more behavioral challenges
- Less likely to have their needs met by school teachers and leaders who are less familiar with new students

Housing instability is not only a challenge for individual families. It also impacts the entire community. Frequent student mobility in high-poverty school districts like the Rochester City School District puts stresses on the education system that makes it more difficult for public education to fulfill its mission of educating all children.

Creating more stability in housing for children and families is a complex challenge due to it being intertwined with other large, systemic issues such as poverty, unemployment, inflation, and municipal zoning and code enforcement. However, there are concrete ways to move forward.

For children, there are **proven solutions** New York can take to address the crisis in housing instability, both by expanding tax credits to low income families with children and by making affordable housing more widely available. The New York State Child Poverty Reduction Advisory Council has a critical role to play in this due to the fact that housing instability is both **caused by poverty** and is itself a **cause of poverty**.

This report looks closely at housing instability in the Rochester City School District as a case study that illuminates the crisis many children are enduring, community contexts that contribute to that crisis, and the high-impact solutions that are available. By being effective and efficient with public investments, New York can transform under-invested communities into thriving communities where all children can succeed.

**We must ensure every child has a place to call home.**
Census data reveal that prior to the COVID-19 pandemic, nearly 20% of school-age children (ages 5-17) in Rochester moved within the previous year. This rate of movement is approximately double that of suburban Monroe County and New York state.

However, due to small survey sample sizes and high margins of error, single-year American Community Survey data do not always present a fully accurate picture. This is especially true when examining subpopulations like school-age children in a modestly sized city like Rochester. To better understand rates of student mobility in the Rochester City School District, The Children’s Agenda submitted Freedom of Information Law requests to the Rochester City School District in the spring of 2022 and again in the spring of 2023.

We requested and received student directory information from the Rochester City School District in both years. The files contained basic information about children attending school in the district including a child’s name, date of birth, home address, school placement, and demographics like race and ethnicity that can be shared under the Family Educational Rights and Privacy Act. We matched student names and dates of birth across the two data files. Doing so allowed us to analyze school placement and address changes across the two years. This also allowed us to explore community dynamics at a finer detail than allowed by American Community Survey data.

There were 20,661 students enrolled in district schools in Kindergarten through Grade 11 in the 2021-22 file. Of those, 16% (3,335) of students had a new home address the following year. Another 17% (3,449) students no longer appeared in the directory file at all. Together, 33% of students enrolled in the district in the 2021-22 school year had either switched addresses or left the school district altogether.

---

2 Twelfth grade students were excluded from this analysis because it is likely that most of them graduated or otherwise left the school district between the two years.

3 For brevity’s sake in this analysis, we are labeling the K-11 students who appeared in the 2021-2022 directory file but not the 2022-2023 file as having “left the district.” However, a small number of those students may have disappeared from the 2022-2023 file because their parents opted for the district to not include them in this kind of public information request. We cannot determine why they did not appear on the file during the following year, just that they were not present in the 2022-2023 roster. Also, a small number may have switched names during the two years, and because the district did not supply our organization with any kind of unique identifier, we cannot match the students between those two years.
Student Mobility by Demographics

Younger children in the district were more likely to have moved during the past year than those in older grades. Nearly 20% of Kindergarten to Grade 3 students who remained in RCSD schools switched residences between 2022 and 2023. By contrast, less than 15% of students in Grade 8 and high school moved during that time period.

There were substantial differences in rates of movement by student race and ethnicity. Black, Hispanic, and multiracial students were more likely to experience housing or enrollment instability than white or Asian students.
**Student Mobility by Geography**

There were also notable differences between neighborhoods. The map below contains every census tract in the city of Rochester with at least 10 students who were enrolled in RCSD schools during 2021-2022. Rates of address change ranged from 0% to 23% across the census tracts. In general, neighborhoods immediately North and West of downtown had the highest rates of student housing mobility, while those census tracts on the periphery of the city and the more affluent parts of southeast Rochester experienced lower rates of mobility.

It is important to recognize that RCSD students are not evenly distributed across city neighborhoods. Census tracts North and West of downtown typically have more students than those located on the edges of the city. Predominantly white neighborhoods in southeast Rochester have a relatively tiny number of students compared to other parts of the city.
Verity is the mother of five children, her youngest 4-year-old twins and her oldest a 20-year-old who lives on her own. Over the years, Verity and her children lived in multiple rental units in Corn Hill where they enjoyed the safe neighborhood. However, the houses themselves were not well maintained and she was concerned about the effect of moldy basements on her children’s health. She also struggled to afford the rent, which ranged from $935 to $1,000 a month. Trying to save money, she moved to a rental off Plymouth Avenue for $750 a month. But there, in addition to mold, the neighborhood had significant crime and safety issues.

Verity's children were hesitant to play outside, and she restricted their playtime with some children in the neighborhood about whom she had concerns. She tried to ensure her kids had playdates with families she knew, but worried their social development was being hindered. After a shooting in the apartment next door that left her own apartment riddled with bullets, Verity was thrilled when her family came off a waiting list with the Rochester Housing Authority and they were able to move to an apartment in Seneca Manor.

The move has transformed her family’s well-being. Because her rent has fallen to $277 a month, Verity no longer has to work two jobs and is able to be home with her children for family meals and on weekends. She loves the safety of their new community where her children can ride bikes and play without fear of violence. With the lower rent, Verity is able to save money and hopes someday to buy her own home.
School Disruptions

In addition to changes in where students live examined in the previous section, students also experienced disruptions in where they went to school. In the Rochester City School District, housing and school changes vary greatly between school buildings. We see this illustrated by looking at two comparable elementary schools.

George Mather Forbes School 4 is located in the Mayor’s Heights neighborhood Southwest of downtown.

49%

K-5 students changed housing and/or school between 2021-2022 and 2022-2023

Charles Carroll School 46 is located in the Browncroft neighborhood on the city’s Northeast side.

25%

K-5 students changed housing and/or school between 2021-2022 and 2022-2023

Most of the difference in student mobility at these two schools change can be explained by a significantly higher rate of housing changes at School 4:

<table>
<thead>
<tr>
<th>School and Housing Changes Between April 2021-22 and April 2022-23</th>
</tr>
</thead>
<tbody>
<tr>
<td>School</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>Different Address, Different School</td>
</tr>
<tr>
<td>Different Address, Same School</td>
</tr>
<tr>
<td>Left District</td>
</tr>
<tr>
<td>Same Address, Different School</td>
</tr>
<tr>
<td>Same Address, Same School</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
</tr>
</tbody>
</table>
The chart below shows the student mobility rate for all district schools except those that closed or otherwise serve students in a short-term capacity. There is high variability between schools with the district total being 38%, but the lowest rate being 21% (School of the Arts) and the highest rate being 49% (George Mather Forbes School 4).
The Rochester City School District currently has a policy of maintaining a child’s school placement even if their family moves to a different part of the city. Changes to that policy are under consideration in order to promote more neighborhood school enrollment. There are certainly many benefits to neighborhood schools. At the same time, it is important to recognize that requiring students to change enrollment to their neighborhood school when they have a change in housing will increase the number of school transfers.

Between the two school years analyzed for this study, of students who were not transitioning from a lower grade school to a middle or high school:

- **14%** of students (2,553) changed address but stayed at their school
- **2%** of students (336) changed address and school

Requiring students who have a change of address to enroll in a neighborhood school or school in their zone would increase the number of students changing both address and school, potentially affecting over 2,000 students depending on how far away their families moved.
Community Context

Families can move for many reasons, good and bad. The data obtained from the Rochester City School District only tells us that students did move. It does not indicate whether the move was the result of a formal eviction, a foreclosure proceeding, a lease non-renewal, or any other factor. It also does not suggest whether the move was perceived as a positive or negative one for the family experiencing it. There are, however, other data sources that suggest many of the housing moves experienced by Rochester families were likely not positive in nature.

Evictions in Monroe County

Eviction filing rates are on the rise in Monroe County. According to Cornell University’s Eviction Filings Dashboard⁴ (using data from the State’s Unified Court System), the eviction filing rate in Monroe County in 2022 was 7.6 per 100 rental households, the ninth highest rate among 62 counties in New York State.

COVID-19 pandemic eviction moratoriums, along with temporary rental assistance programs and other temporary social safety net supports, reduced the number of eviction filings in 2020 and 2021 to a fraction of their pre-pandemic levels. However, eviction filing rates in Monroe County largely returned to pre-pandemic levels after 2021 and outpaced statewide figures in 2022 by two percentage points. According to Cornell’s eviction dashboard, there were 6,564 eviction filings in Rochester City Court during 2022. Rochester evictions made up 76% of all eviction filings in Monroe County during that year.

⁴ See https://blogs.cornell.edu/nysevictions/ for county and zip code level eviction data over the past several years.
Research has demonstrated that forced mobility in the form of eviction often starts a pattern of residential instability. Families who are evicted from a home are often compelled to accept unsafe or otherwise substandard housing, and consequently are more likely to have numerous, subsequent moves attempting to improve their housing situation. Legal eviction records and social stigma often make it more difficult for evicted families to find adequate housing. Eviction, therefore, triggers a pattern of increased residential mobility.

In 2022, a Harvard study investigated the long-term consequences of childhood eviction, demonstrating that children who experience eviction in early childhood suffer negative cognitive impacts. Eviction represents a sudden, destabilizing event in the lives of children, often accompanied by food insecurity, the abandonment of established social networks, acute financial strain on parents, and higher rates of maternal depression. Eviction prevention, therefore, offers children and families a chance to avoid a cluster of harmful effects associated with residential displacement.

Trends in Student Homelessness
From 2011 to 2021, there has been an overall increase of students experiencing homelessness in Monroe County school districts, including the Rochester City School District. The number declined substantially during the pandemic, possibly due to the eviction moratorium, a temporarily increased social safety net, and a lack of reporting when schools went online. The numbers began rising again in the 2021-2022 school year. Rising inflation and the housing crisis indicate that the problem will continue to grow exponentially if steps are not taken.

During the 2018-2019 school year (the last full academic year prior to the onset of the COVID-19 pandemic), there were 3,389 homeless students reported by Monroe County school districts and charter schools; 2,417 of those students were reported by RCSD. **Approximately 75% of the homeless students in Monroe County were enrolled in RCSD, despite only 25% of county students attending RCSD.** As a proportion of enrollment, the percentage of students who were homeless varied by location:

- **6% New York state**
  - 148,554 students
- **11% NY City**
  - 114,085 students
- **1% suburban Monroe County**
  - 793 students
- **8% Rochester**
  - 2,417 students
Tianna was living in a $1,000 a month rental apartment in Rochester’s 19th Ward with her 10-year old son and 3-year old daughter when she began having significant health problems that forced her to reduce her work hours. After she fell behind on rent, her landlord began eviction proceedings.

Tianna was able to stave off eviction thanks to her Earned Income Tax Credit that she used to catch up on back rent. But then her son’s father lost his job and stopped paying child support. Again facing the threat of eviction, Tianna and her children moved in with a family member.

After about a year, a domestic violence situation forced Tianna and her children into a homeless shelter where her children struggled with the turmoil and changes in schools. Tianna had been on a waiting list for an affordable housing apartment complex in a neighboring town. The Monroe County Department of Human Services and Rapid Rehousing program were able to expedite her family’s move.

Tianna and her children have adjusted to life in a new town. They are happy to live in a safer and more stable environment, but Tianna worries her children face stigma as low-income students in a suburban district.
Housing in the City of Rochester

Finally, because housing stock and prices are driving forces in housing instability, it is important to consider the broader housing context in a community. Rochester has a higher share of renters than its surrounding suburbs, similar cities, and New York State, and its renters are more likely to face higher housing costs as a percentage of their income. Urban communities like Rochester, Syracuse, and Buffalo have much higher rates of rental occupancy than New York state or suburban parts of Monroe County. According to the Census Bureau’s American Community Survey, 63% of households in Rochester rent their homes, compared to only 25% in suburban Monroe County and 46% of all households across New York State.7

Renters in Rochester and throughout the state are more likely to face burdensome housing costs than families who own their homes, due to lower incomes and rising rents versus more stable mortgage payments. A household is considered by the US Department of Housing and Urban Development to be rent burdened if they pay more than 30% of their income on housing.8 Over 55% of renters in Rochester paid more than 30% of their household income on housing costs in 2021.9 This is a higher rate than comparable upstate cities like Buffalo and Syracuse, as well as the rest of Monroe County or New York State.

---

8 See [https://www.census.gov/library/stories/2022/12/housing-costs-burden.html](https://www.census.gov/library/stories/2022/12/housing-costs-burden.html) for more information
For 11 years, Annissa raised her three children in a house off Portland Avenue. The neighborhood had its problems, but her parents lived nearby and that was a great help because two of her children have significant special needs.

This spring her 80-year-old landlady decided to sell the house and told Annissa she would have to move within 60 days.

Annissa found a smaller rental unit in the 19th Ward. Her rent increased from $850 to $1,600 per month, taking up to 60% of her income. Annissa and her children have adjusted to their smaller home. They like living in a safer neighborhood and, living without a car, have learned new bus routes for school, shopping, and other daily activities. But Annissa and her children struggle both financially and with the longer distance from extended family.
While rents have risen faster in Rochester and throughout New York State than inflation over the past several years, the prevalence of highly burdened renters in communities like Rochester is primarily explained by the number of renters in Rochester with very low incomes. One-third of all rental households in Rochester make less than $20,000 per year. \(^{10}\) To avoid being rent-burdened, these households would need to pay less than $500 per month in housing costs, and most would have to pay significantly less than that total. Given the costs associated with maintaining Rochester’s aging housing stock, property taxes, and other expenses, it is difficult to sustain suitable rental housing at such a low price. This is especially true for families with children, who often need a larger housing footprint. The market cost of rent in a well-maintained apartment is a significant burden for thousands of families in Rochester.

Households who rent are also more likely to move than homeowners. In Rochester in 2021, \(23\%\) of renters moved during the past year, compared to \(13\%\) of homeowners. \(^{11}\) Throughout New York state, renters are more than twice as likely to move each year than homeowners. This makes some intuitive sense. The act of owning a home is a more significant investment than signing a lease. For those who can afford it, purchasing a home is a way to put down roots in a particular community. Selling a home is also a substantial undertaking. Renters, by contrast, have fewer barriers to movement. Indeed, freedom of movement can be an appeal for renting rather than owning a home. However, the frequency of

---


movement that comes with renting can be a destabilizing experience for children, especially when the move is not voluntary or comes as the result of a job loss or other negative cause.

In Rochester and Monroe County, the likelihood of homeownership is also tied to the race and ethnicity of adults in the household, as well as their ages.\(^\text{12}\) Non-Hispanic white residents are more than twice as likely as Black and Hispanic/Latino to own a home.

Kelly grew up in Rochester but was living in Houston with her husband and children when they decided to return to New York. Their younger son is on the autism spectrum and they thought he could receive better therapeutic and educational supports here. Kelly works as a medical assistant at one of Highland Hospital’s outpatient programs and is earning her bachelor’s degree in social work.

When Kelly and her family first moved back to Rochester, they lived in an apartment off Dewey Avenue. It was not a good setting for her children. Her son couldn’t ride his bike due to safety concerns. Motorcycles, dirt bikes and loud vehicles were triggering for him and there were several nearby houses known to be used for drugs. The backyard had rats and neither of her children felt safe playing outside. Kelly’s first landlord was fairly responsive to requests for upkeep, but when he sold the property, the new management company was neglectful.

After three years, Kelly and her family were able to purchase a home in a quiet part of the Maplewood neighborhood. They were helped by the City of Rochester’s first-time home buyer program with a $3,000 grant for the down payment and closing costs. Their new home is much quieter and safer. Kelly’s sons enjoy playing outside and riding their bicycles.
Effects of Housing Instability on Child Well-Being

Extensive research has been conducted on the relationship between housing instability and childhood well-being. High rates of mobility, homelessness, or otherwise poor-quality housing are detrimental to children’s developmental, health, and academic outcomes. Compared to their nonmobile peers, children who experience housing instability are statistically more likely to repeat a grade, exhibit behavioral problems, and drop out of school. Although shelter homelessness is the most severe form of housing instability, children living in doubled-up and overcrowded households experience similar academic struggles. Additionally, a 2014 study found that children exposed to high mobility during the early developmental years were significantly more likely to exhibit behavioral problems throughout their school years.

Housing instability also has a negative impact on test scores, graduation rates, and children’s ability to make meaningful social connections. Because housing instability is connected to socioeconomic status and usually affects low-income families, children in these households are vulnerable to a variety of other risk factors, such as poor-quality diet, unsafe living conditions, and insufficient healthcare, all of which negatively influence a child’s overall well-being. The collective challenges faced by homeless or highly mobile youth frequently manifest in excessive school absences, poor academic performance, and diminished overall child well-being.

It is also evident that financial and environmental stress is harmful to the mental health of children and adults in the household. Poor housing quality and instability are also associated with significant negative health outcomes for children, including greater incidences of childhood depression, anxiety, and aggression, increased prevalence of elevated blood lead levels, higher rates of asthma, and overall greater risk of fair and poor child health.

---

Fortunately, there is hope for the situation. Research has also demonstrated the beneficial impact of improved housing conditions on children’s academic performance, health, and well-being. Formerly homeless children whose families were relocated to subsidized housing showed demonstrable academic improvement. There are long-term negative impacts on children exposed to homelessness and hypermobility, especially in the formative developmental years, but studies also highlight children’s resiliency and capability of improved educational performance after moving from unstable to stable housing. In addition, studies show that more time spent in public or voucher-assisted housing benefits children from low-income backgrounds later in life, specifically by earning more income and being less likely to face incarceration as adults.

Strategies to Reduce Housing Instability

Research shows there are things school districts can do to support students and families experiencing high rates of housing mobility and unsafe housing conditions. These include enriching after-school programs, support services for parents, and better mental health supports for children experiencing the trauma of unstable and inadequate housing. Researchers also emphasize the benefit of cross-system collaboration between schools, shelters, healthcare providers, and other local institutions to identify and provide support to families experiencing these challenges.

However, school districts can only respond to the consequences of housing instability. They cannot reduce the prevalence of it. New York State, by contrast, has the resources and the responsibility to significantly improve housing stability. There are several high-impact policy interventions New York State can enact to improve the lives of homeless and highly mobile students.

Expand New York State’s Child Tax Credit

Since 2004, New York State has offered many low- and middle-income families a small child tax credit of between $100 and $330 per child. This credit was expanded in the 2023-2024 New York State budget to finally include children birth to 3 years old. However, it has never been adjusted for inflation since being introduced almost two decades ago and is notably less robust than the credit offered in some neighboring states. The credit also penalizes very low-income families by preventing them from receiving the full credit.

Evaluations of the short-lived expanded federal child tax credit during 2021 demonstrated the value of a substantial child tax credit. The Census Bureau’s Household Pulse Survey concluded that the financial hardship of families with children dropped substantially once they began receiving a monthly federal child tax credit, and that families who struggled to meet their regular expenses were more likely to use the payments on food and housing than families with less financial stress. An analysis by Columbia University’s Center on Poverty and Social Policy concluded that the expanded lump sum child credit reduced the likelihood that families with children were behind on housing payments by at least 10%. The expanded child tax credit also reduced food insufficiency by 20% and child poverty overall by approximately 40%.

---

25 See Vermont, New Jersey, and Massachusetts.
Expanding New York’s Child Tax Credit to ensure that low-income families receive the maximum credit and that the credit is significant enough to help families meet the rising cost of housing, food, and other household expenses has the potential to increase housing stability for families with children. Because the child tax credit can be used on expenses identified by the family, it offers the most flexible form of assistance outlined in these recommendations.

**Increase Availability of Subsidized Housing**
The housing-specific strategy that has proven to be the most effective for children is providing families with housing vouchers or subsidized housing. Research indicates that permanent subsidized housing is more beneficial for families than temporary or transitional housing programs. In addition to volume, subsidized housing must be built with an eye toward decentralizing poverty. Long-term evidence from the Moving to Opportunity experiment that relocated randomly chosen families in high-poverty areas shows children who moved into lower-poverty areas when they were young (below the age of 13) were more likely to attend college and have higher income as adults. Additionally, these children were more likely to live in better neighborhoods as adults, suggesting the possibility of positive impact on a generational scale.

**Increase the Public Assistance Shelter Allowance**
The size of a cash aid grant a family applying for public assistance (Temporary Assistance to Needy Families, or TANF) can receive is comprised of two main parts: a “basic grant,” which does not vary by location in New York State, and a “shelter allowance,” which is intended to address housing cost differences across the state. The shelter allowance amount, which is established by state regulation, has not been updated since 2003 and is significantly lower than the average cost of rental housing anywhere in New York State. For example, in Monroe County, the 2023 shelter allowance for a family of 4 is only $374 per month, well below the cost of any housing suitable for a family that size.

Increasing the shelter allowance to the Housing and Urban Development “Fair Market Rent” level would allow families receiving public assistance to find and remain in decent housing while receiving assistance and engaging in public assistance program activities. The 2023 Fair Market Rent for a two-bedroom unit in Rochester is $1,186 per month. Providing housing assistance up to this level would

---


31 For more information about New York’s inadequate public assistance benefit levels, see [https://empirejustice.org/resources_post/standard-need-charts/](https://empirejustice.org/resources_post/standard-need-charts/)
likely reduce homelessness and increase housing stability. New York has the highest total unobligated TANF fund balance in the country, with over $1.2 billion in unobligated TANF funds at the end of FY2021.\(^{32}\) The size of this fund balance suggests that New York can afford to increase its currently meager shelter allowance with existing resources.

**Create NYS Housing Access Voucher Program**

Research shows that rental assistance programs have tremendous benefits to families that receive them, but the federally funded Housing Choice Voucher program only serves approximately a quarter of households who are eligible to receive it. A state funded voucher program that operates alongside the federal voucher program could help eliminate waitlists for the federal program and could be tailored to help address some of New York’s specific needs and challenges, particularly the state’s large and growing homelessness crisis. The added costs associated with operating this program would be at least partially offset by the reduction in state spending on homelessness. The NYU Furman Center analyzed the potential cost and impact of a statewide Housing Access Voucher program in New York and found that implementing one would significantly decrease homelessness in the state, reducing school absences, school placement instability, and food insecurity.\(^{33}\)

**Expand Pathways to Home Ownership**

As noted in this report, there are stark racial differences in home ownership in Rochester and Monroe County. Black and Hispanic/Latino households are far more likely to rent their homes than white and Asian residents, and younger households are less likely to be homeowners. New York State should explore ways to promote homeownership, particularly in communities and neighborhoods with low home ownership rates. This could take the form of expanded first-time home buyer programs,\(^{34}\) additional investments in programs like Rochester’s “Buy the Block” program,\(^{35}\) and increasing investments in the state’s Down Payment Assistance Loan program.\(^{36}\) Finally, the State’s Department of Financial Services should explore ways to encourage or require credit-scoring institutions, mortgage issuing institutions like banks and credit unions, and mortgage loan underwriters to include on-time rental payments in an applicant’s credit history. This would help

---


\(^{34}\) See Rochester’s Home Purchase Assistance Program - https://www.cityofrochester.gov/homebuyer/

\(^{35}\) See https://www.cityofrochester.gov/BuyTheBlock/

\(^{36}\) See https://hcr.ny.gov/down-payment-assistant-loan-dpal-0
address historic inequities in home loan financing for low-income families, particularly families of color who are disproportionately renters receiving lower credit scores.³⁷

**Strengthen Tenant Protections**
Families encountering the threat of eviction are better served by the legal system and their landlords when they have representation to help them navigate the proceedings. As described in this report, eviction can have devastating long-term effects on families, and particularly their ability to find and secure safe and suitable housing in the future. New York should ensure that every tenant going through a potentially complicated and traumatic eviction process has access to legal representation. Similarly, states such as New Jersey and municipalities in California have shown that Good Cause eviction laws reduce evictions and forced displacement from residences.

**Stimulate New Housing Construction**
Over the past several years, the cost to rent or own a home in Rochester, Monroe County, and throughout New York has risen faster than the rate of inflation. There are undoubtedly many reasons for this phenomenon, but economists and housing experts point to the low rate of new housing construction as a primary culprit. Increased demand for housing paired with inadequate supply causes prices to rise.³⁸ This makes home ownership increasingly difficult for first-time buyers, especially families who do not benefit from inter-generational wealth and who have lower credit scores. State leaders should build upon Governor Kathy Hochul’s proposed Housing Compact to remove barriers to new housing production, incentivize new construction and affordable units, and ensure that restrictive zoning laws do not prevent the construction of housing in communities that need greater affordability. Importantly, pairing her proposed compact with some of the other recommendations outlined in this report would ensure all New Yorkers can benefit from investments in housing.

**Housing instability is a widespread and growing problem that is caused by and contributes to poverty.** It is a problem that is particularly troubling for children’s education and long-term futures. But housing instability and child poverty are also problems we can address, if we can summon the political will to do so. New York State should identify housing stability as a top priority so every child has a consistent place to call home.