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## Memorandum in Support

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TO: New York State Senate and Assembly

Date: March 31, 2026

RE: **S.8675 (Fahy)/A.10449 (Santabarbara)**

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Cerebral Palsy Associations of New York State (CP State) was founded in 1946 by parents of children with cerebral palsy looking for services. Today it is a broad-based, multi-service organization with 30 Affiliates across the state and 19,000 employees providing support, services, and programs across the lifespan for over 100,000 individuals with developmental disabilities and their families. CP State was founded and has worked for the past eighty years to enhance the rights of and services for individuals with disabilities and their families

**CP State strongly supports S.8675 (Fahy)/A.10449 (Santabarbara), the CareForce First-Time Homebuyers Act**, which amends the Public Authorities Law to direct the State of New York Mortgage Agency (SONYMA) to establish a dedicated first-time homebuyer program for members of the care workforce.

New York's nonprofit providers, who support individuals with disabilities, are facing a workforce crisis of historic proportions. In 2023–24, New York Disability Advocates (NYDA – of which CP State is a founding member), in partnership with Miami University of Ohio, conducted a first-of-its-kind statewide study examining Direct Support Professionals' (DSPs) quality of life and the barriers affecting workforce stability. One of the most striking findings: nearly half of all DSPs experience housing insecurity. DSPs, certified nursing assistants, behavioral health workers, and related care staff form the backbone of community-based services for hundreds of thousands of New Yorkers with intellectual and developmental disabilities, mental health conditions, and other complex needs. Yet these essential workers are chronically underpaid and increasingly unable to afford stable housing, particularly in the communities where they work and where their services are most needed. NYDA's statewide survey data underscores the severity of this crisis: a 13.9% staff vacancy rate, 32.2% annual turnover, and average starting wages of just \$18.80 per hour. At that wage level, homeownership is effectively out of reach in most New York housing markets without targeted assistance.

This housing instability is not simply a quality-of-life issue, it is a systemic driver of workforce instability. When direct care workers cannot afford to live near the people they serve, turnover

accelerates, continuity of care is disrupted, and provider agencies struggle to maintain adequate staffing levels. The result is felt across the system: group homes operating short-staffed, day programs running below capacity, and individuals with disabilities facing longer wait times for critical services.

**S.8675 (Fahy)/A.10449 (Santabarbara)** represents a targeted, structurally sound response and CP State supports this legislation for the following reasons:

- **Directly addresses workforce retention.** Research consistently shows that homeownership near one's place of employment improves retention and reduces turnover. With statewide turnover at 32.2%, even modest improvements would yield significant benefits, greater continuity of care, reduced recruitment and training costs, and more stable services for those who rely on this workforce.
- **Targets the appropriate workforce through an inclusive and flexible definition.** S.8675/A.10449 defines "qualifying care workforce occupation" through a consultative process involving the Commissioner of Housing and Community Renewal and leadership from the Department of Health, OPWDD, OMH, OASAS, and OCFS. The statute establishes a strong baseline of eligible occupations—including direct support professionals, certified nursing assistants, licensed practical nurses, registered nurses, behavioral health staff, and early intervention and special education therapists—while preserving flexibility to adapt as workforce needs evolve.
- **Provides meaningful, stackable assistance.** The bill's combination of a 50-basis-point mortgage interest rate reduction and up to \$20,000 in forgivable down payment assistance offers a substantial benefit. Importantly, this support can be layered with employer-assisted housing programs, local initiatives, and federal homeownership resources, maximizing its impact for workers with limited savings.

New York has taken important steps in recent years to stabilize the direct care workforce through Medicaid rate adjustments, wage enhancements, and recruitment initiatives. S.8675/A.10449 is a logical and necessary complement to those efforts. Wage increases alone cannot close the gap between earnings and housing costs—particularly when starting wages average just \$18.80 per hour and housing markets remain out of reach for many full-time workers.

At the same time, New York's commitment to community integration under the Olmstead decision depends on a workforce that is not only fairly compensated but stably housed within the communities it serves. Homeownership is one of the strongest predictors of geographic stability and long-term community investment. When workers can put down roots, the entire system benefits through stronger relationships, consistent staffing, and more resilient community-based supports.

S.8675/A.10449 represents a smart, targeted investment in the workforce that makes community-based disability services possible. By supporting pathways to homeownership, New York can reduce turnover, strengthen its care infrastructure, and advance its commitment to ensuring that individuals with disabilities can live full, integrated lives in their communities. **For all the above reasons, CP State strongly supports S. 8675 (Fahy)/A.10449 (Santabarbara) and urges that it be enacted into law.**