



Office of Temporary and Disability Assistance

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Local Commissioners Memorandum

Section 1

Transmittal:	26-LCM-01
To:	Social Services District Commissioners
Issuing Division/Office:	Employment and Income Support Programs
Date:	January 5, 2026
Subject:	2024-2026 New York State Shelter Arrears Eviction Forestallment (SAEF) Program Guidance and Allocations
Contact Person(s):	Public Assistance Bureau: 518-474-9344 or tabureau@otda.ny.gov
Attachments:	Attachment 1 – 2024-2026 SAEF Program Allocations Attachment 2 – 2024-2026 NYS SAEF Program District Participation Form Attachment 3 – SAEF Program Application Template Attachment 4 – SAEF Program Notice of Determination Letter Template Attachment 5 – SAEF Program Summation Report Template

Section 2

I. Purpose

The purpose of this Local Commissioners Memorandum (LCM) is to inform social services districts (districts) outside of New York City of an extension to the New York State Shelter Arrears Eviction Forestallment (SAEF) program through September 30, 2026, and to notify districts of their two-year 2024-2026 SAEF program allocations (Attachment 1). Additional funds were made available in the New York State (NYS) Fiscal Year (FY) 2026 Budget to support the SAEF program. As a result, some districts will receive increases to their initial allocations to support continued operations through September 30, 2026, while other districts will have the option to continue their SAEF programs at their current allocation. Attachment 1 indicates the SAEF program allocations available to support each district from October 1, 2024, through September 30, 2026.

Districts must complete and return the 2024-2026 NYS SAEF Program District Participation Form (Attachment 2) to the Office of Temporary and Disability Assistance (OTDA) no later than January 20, 2026, to indicate whether they choose to operate a SAEF program at the funding level indicated in Attachment 1, operate at a lesser funding level, or decline all funds and elect not to participate in the SAEF program. Certain information and allocations included in this directive supersedes [24-LCM-12](#) and [24-LCM-19](#). Districts are reminded that while there is no requirement to submit a SAEF program plan to OTDA for approval, all SAEF program requirements must be met.

II. Background

In September 2024, OTDA released [24-LCM-12](#) announcing that the FY 2025 Budget appropriated \$10 million to provide for services and expenses related to the payment of shelter arrears (including rent and mortgage arrears) necessary to retain housing for certain households that are in receipt of or who would be eligible for ongoing or emergency Public Assistance (PA) pursuant to Social Services Law (SSL) §131-a. To distribute these funds, OTDA created the SAEF program to provide vital shelter arrears assistance to help eligible households retain permanent housing. In December 2024, OTDA released [24-LCM-19](#) to provide districts with supplemental SAEF program guidance.

The FY 2026 Budget appropriated an additional \$10 million to support the SAEF program. Districts may choose to retain their allocation and use district mechanisms (e.g., direct administration or transfer of funds to county agencies) to operate this program, or may delegate the administration of this program, in full or in part, to another public agency, contractor or non-profit organization.

III. Program Implications

A. Program Activities and Services

Effective October 1, 2024, districts were authorized to begin making eligibility determinations for the SAEF program. Due to the availability of additional funds and extension to the program included in the FY 2026 NYS Budget, districts may continue to make eligibility determinations for shelter arrears payments provided between October 1, 2024, and September 30, 2026. Arrears payments for eligible households may be retroactive, covering an arrears period between October 1, 2023, through September 30, 2026. Districts are reminded that SAEF program eligibility is based on circumstances at the time when eligibility is being evaluated, not during the time when arrears were accrued.

Shelter arrears payments provided through the 2024-2026 SAEF program must not exceed a total of six months of arrears per household. Arrears payments do not have to be consecutive or paid all at once; payments may be issued partially (less than six months of arrears assistance needed) or in full (all six months paid at once). There is no cap on the dollar amount that can be paid in shelter arrears under the SAEF program, as long as the arrears paid does not exceed a total of six months per household. Districts may establish local criteria that limits the amount that can be paid.

In accordance with 24-LCM-19 ([Attachment 4](#), Q&A 12), SAEF program payments may also be issued to cover mortgage arrears, homeowners' association fees, legal and/or late fees in circumstances where households can establish that those expenses are necessary to retain their housing and they meet all SAEF program eligibility requirements.

Prior receipt of shelter arrears payments through ongoing PA, the Emergency Assistance to Families (EAF) or Emergency Safety Net Assistance (ESNA) programs does not impact SAEF program eligibility. Households who previously received six months or more of shelter arrears assistance through ongoing PA, EAF or ESNA may receive additional payments via the SAEF program, not to exceed six months, if otherwise eligible for the

SAEF program.

SAEF program payments may be issued to an eligible household in tandem with a different funding source, to cover a separate period of shelter arrears that the SAEF program payment does not cover. The eligibility parameters for each funding source must be evaluated separately and met prior to issuing payments under the respective programs. Arrears payments from different funding sources must never be for the same time period. For further information, please see 24-LCM-19 ([Attachment 4](#), Q&A 17).

SAEF program payments will not be limited by the shelter allowance amount set forth in SSL §131-a and will not be part of the standard of need pursuant to SSL §131-a, and therefore, would not be considered by the Automated Budgeting and Eligibility Logic (ABEL) when computing financial eligibility for PA. SAEF program payments are not countable as income or as a resource for PA, Home Energy Assistance Program (HEAP) or Supplemental Nutrition Assistance Program (SNAP) eligibility or budgeting purposes. Additionally, SAEF program payments will not be subject to recoupment or repayment unless the application submitted was fraudulent or otherwise identified as ineligible.

B. Participant Eligibility

Districts must establish and maintain local policy governing eligibility for SAEF program payments. While districts have flexibility regarding SAEF program eligibility requirements, the governing statute outlines some minimum requirements for eligibility as follows:

- Eligible households are individuals and/or families, with or without children, who have shelter arrears (rent or mortgage arrears) and require assistance to retain permanent housing;
- Ongoing PA recipient households must first apply for shelter arrears assistance under PA and if found ineligible they must receive a denial notice, which must be documented in the case record. The household should then be assessed for SAEF program eligibility;
- Non-PA recipient households must first apply for shelter arrears assistance under EAF or ESNA and if they are found ineligible through both programs they must receive a denial notice, which must be documented in the case record. The household should then be assessed for SAEF program eligibility. Districts are reminded that a Supplemental Security Income (SSI) household may be found ineligible for Emergency Assistance for Adults (EAA), then evaluated under EAF and/or ESNA and still found ineligible. Such households may be considered for the SAEF program;
- One or more household members must meet the PA (Family Assistance (FA), Safety Net Assistance (SNA), EAF, ESNA) citizenship/non-citizen status eligibility requirements;
- Non-PA recipient households must meet the EAF or ESNA income eligibility requirements. Districts are reminded that the income of all the individuals that reside in the household, including those that may not have a non-citizen category/status that is satisfactory for PA benefit eligibility, must be counted in accordance with the EAF or ESNA income eligibility standards. OTDA issues guidance annually regarding updates to the EAF and ESNA federal poverty guidelines and the current charts are included below.

2025-2026 Income Guidelines for EAF and ESNA

Financial eligibility for EAF is determined by the gross (total) income immediately available to the household on the date of application. The household is financially eligible for EAF if the available income is at or below 200% of the Federal Poverty Level Guidelines for the household size. The below guidelines for EAF are effective April 1, 2025, through March 31, 2026.

**200% of Federal Poverty Level Guidelines
EAF Gross Available Test
By Family Size (Adjusted Annually)**

Household Size	Annual	Monthly
1	\$31,300	\$2,608
2	\$42,300	\$3,525
3	\$53,300	\$4,442
4	\$64,300	\$5,358
5	\$75,300	\$6,275
6	\$86,300	\$7,192
7	\$97,300	\$8,108
8	\$108,300	\$9,025
Each Additional Member	\$11,000	\$917

Financial eligibility for ESNA is determined by the gross income of the applying household. The household's gross income at the time of application must not exceed 125% of the Federal Poverty Level Guidelines for the household size. The below income guidelines for ESNA are effective April 1, 2025, through March 31, 2026.

**ESNA 125% of Federal Income Poverty Level
Guidelines (Adjusted Annually)**

Household Size	Annual	Monthly
1	\$19,562	\$1,630
2	\$26,437	\$2,203
3	\$33,312	\$2,776
4	\$40,187	\$3,349
5	\$47,062	\$3,922
6	\$53,937	\$4,495
7	\$60,812	\$5,068
8	\$67,687	\$5,641
Each Additional Member	\$6,875	\$573

Households that are determined income eligible for the SAEF program as described above are not required to meet certain other PA eligibility requirements for shelter arrears payments. Unlike traditional PA shelter arrears requirements, households eligible for the SAEF program:

- May have foreseen the occurrence or situation giving rise to the need for shelter arrears assistance;

- May be unable to reasonably demonstrate an ability to pay future shelter expenses, including any amounts in excess of the appropriate agency maximum monthly shelter allowance;
- May have already received a shelter arrears payment within the prior five years; and/or
- May not be current on a shelter repayment agreement from a prior shelter arrears payment.

Households that qualify for the SAEF program under the ESNA income eligibility requirement are not subject to a repayment agreement. In addition, while PA recipient households may be eligible for assistance under the SAEF program, receipt of PA is not a requirement for determining eligibility for the SAEF program.

Districts must make sure they have policies and procedures in place to:

- Establish that the SAEF program recipient is the primary tenant/homeowner (e.g., require a lease or other documentation);
- Establish the shelter arrears amount due for the SAEF program household;
- Ensure that the SAEF program payment will be accepted to prevent eviction for a specified timeframe (in accordance with 24-LCM-19 [Attachment 4](#), Q&A 11; this is an area of local discretion and districts should work with landlords to determine a reasonable timeframe);
- Take reasonable steps to prevent the duplication of benefits;
- Issue a determination letter stating the amount approved or the reason for denial;
- Establish a process for handling fraudulent applications, including a procedure for recovering funds, if necessary; and
- Establish a process for reviewing and considering appeals of applications that are denied.

As a reminder, a formal eviction threat is not a requirement of the SAEF program but may be a requirement if the district's plan defines it as such. If households present documentation of a formal eviction, districts must evaluate and document it when making a SAEF program eligibility determination. Please see 24-LCM-19 ([Attachment 4](#) Q&A 10) for further information.

Per [24-LCM-19](#), districts are reminded that a separate SAEF program application is not a requirement for SAEF program eligibility determinations. Although not considered SAEF program applications, districts may utilize information included on completed [LDSS-2921](#) or [LDSS-3815](#) forms when evaluating eligible households for SAEF program eligibility. Districts may evaluate eligibility under the SAEF program on a first-come, first-serve basis according to the eligibility parameters above and set forth at the local level, or they may choose to prioritize households in specific circumstances within the parameters of their SAEF program plans.

While districts have flexibility in determining the overall design of their local SAEF program, they are encouraged to make extra efforts to ensure prioritization of certain households, such as those with children, households with a history of housing instability, veterans, individuals and families experiencing domestic violence (DV) and/or other forms of violence, and individuals and families in receipt of SSI and/or Social Security Disability Income (SSDI). It is each district's responsibility to ensure households are aware of the SAEF program and evaluated for assistance, as appropriate. Districts are also encouraged to refer

SAEF program applicants to apply for applicable benefit programs, such as PA, HEAP, SNAP, SSI and/or SSDI.

SAEF program payments must not be issued through the Welfare Management System (WMS), as the funding source for the SAEF program is not PA funds. SAEF program payments must be made directly to the landlord, property owner, and/or property manager on behalf of the tenant. Tenants, landlords, property owners, and/or property managers must be notified of SAEF program assistance provided on behalf of any SAEF program recipient.

Households must be notified of their SAEF program eligibility determination via a manual notice. The notice must include language advising households of their right to appeal the decision. As noted above, districts must establish their own appeals process for SAEF program funds. SAEF program households do not have fair hearing rights on SAEF program eligibility. However, a potential SAEF program household may seek a fair hearing for their shelter arrears assistance denial that they received as an ongoing PA recipient household, or under EAF or ESNA.

Districts must document all information pertaining to SAEF program eligibility determinations in the case record. All information, including notifications regarding eligibility determinations (e.g., approvals and denials) must be maintained in the case record for a minimum of six years following submission of the program summation report. Further information on the report can be found under section D, below.

SAEF program files may be stored with the PA case record in the Imaging and Enterprise Document Repository (I/EDR), or another local imaging system utilized by the district. This applies only to those districts who handle their own SAEF programs. For districts who contract out their program, SAEF program files must be kept separate from the PA case record.

24-LCM-19 included a SAEF Program Application Template and a SAEF Program Notice of Determination Template. Minor updates have been made to those templates, and they are attached to this directive as Attachments 3 and 4. Districts are reminded that these templates may be used to guide implementation of the program and alleviate administrative concerns. These templates are optional, and districts may alter them to fit their program design. Districts that have been using these two templates that were initially provided under 24-LCM-19 should review the revised Attachments 3 and 4 to determine whether any changes are needed to the forms they are currently using.

C. Allocations

A total of \$20 million is available to support the SAEF program for a two-year period from October 1, 2024, through September 30, 2026. Updated 2024-2026 SAEF program allocations are listed in Attachment 1 and have been determined based on rest of state (ROS) 2023 eviction rates as reported by the New York State Unified Court System, and claims submitted for the 2024-2025 program. Some districts are receiving increases to continue operations through September 30, 2026, while other districts have the option to continue their SAEF programs at their current allocation levels, operate at a lesser funding level or opt out of SAEF program participation.

Districts are responsible for ensuring that allocations are not exceeded. Districts that overclaimed for the period of October 1, 2024, through September 30, 2025, will receive reimbursement for the claims in excess of their initial allocations (included in [24-LCM-12](#)), up to the 2024-2026 SAEF program allocation amount. However, reimbursement of any overclaims will reduce the total remaining allocation available. For example, if the district had an initial allocation of \$100,000 and they overclaimed by \$1,000, the \$1,000 will be reimbursed against the district's total 2024-2026 allocation.

For any districts that exhaust their allocation, OTDA requests that those districts track and report the number of households that may have qualified for assistance under the SAEF program to OTDA using Attachment 5. Further guidance regarding Attachment 5 is included under section D below.

D. Reporting Requirements

As part of their participation in the SAEF program, districts must keep data about each household that participates in the program. Household-payment records, to be made available on audit, must include at a minimum:

- Landlord Employer Identification Number (EIN) or other identifying information
- Landlord name or business name
- Landlord address
- Primary tenant name
- Primary tenant date of birth (DOB)
- Primary tenant race/ethnicity
- Tenant address
- Date of SAEF program payment
- Months with arrears covered by SAEF program payment
- Total SAEF program payment
- Primary tenant has open PA case at time of payment yes/no
- Number of children in household at time of payment (0-N)
- Number of adults in household at time of payment (1-N)

Households whose landlords receive multiple payments on their behalf covering more than one period will have multiple records, one for each household/payment.

Initial SAEF program reports covering the period from October 1, 2024, through September 30, 2025, were due by October 31, 2025, using the template provided in [24-LCM-19](#). A final SAEF program summation report (Attachment 5) for the period from October 1, 2025 through September 30, 2026, must be transmitted to the OTDA Public Assistance (PA) Bureau by November 30, 2026, via email at: tabureau@otda.ny.gov.

Districts are encouraged to track and report the optional characteristics of landlords and tenants using Attachment 5.

The goal of reporting is to ensure that the terms of the SAEF program are met in accordance with state legislation and to assess districts' emergency shelter arrears needs moving forward. It is the responsibility of the district to monitor any subcontracts. Districts must ensure the confidentiality of records concerning all SAEF program participants.

E. Claiming Instructions

Expenditures for the SAEF program should be claimed through the RF-17 claim package for special project claiming for the month(s) that the expenditures were made. These costs are first identified on the RF-2A claim package as F17 functional costs and reported in the F17 column on the [LDSS-923](#) “Cost Allocation Schedule of Payments Administrative Expenses Other Than Salaries” and the [LDSS-2347](#) “Schedule D DSS Administrative Expenses Allocation and Distribution by Function and Program.” After final accepting the RF-2A, the individual project costs are then reported under the project label “SAEF Program SFY2025” on the RF-17.

Salaries, fringe benefits, staff counts, and central services costs are directly entered on the [LDSS-4975A](#) “RF-17 Worksheet, Distribution of Allocated Costs to Other Reimbursable Programs” while overhead costs are automatically brought over from the RF-2A, [Schedule D](#) and distributed based upon the proportion of the number of staff assigned to this project. Employees not working all their time for the SAEF program must maintain time studies to support the salary and fringe benefit costs allocated to the program.

Non-salary administrative costs are reported with the appropriate object of expense code(s) on page 1 of the [LDSS-923B](#) “Summary - Administrative Schedule of Payments for Expenses Other Than Salaries for Other Reimbursable Programs.”

Program costs should be reported as object of expense code 37 – Special Project Program Expense on page 2 of the [LDSS-923B](#) “Summary - Program Schedule of Payments for Expenses Other Than Salaries for Other Reimbursable Programs.”

Total project costs should be reported on the [LDSS-4975](#) “Monthly Statement of Special Project Claims Federal and State Aid (RF-17)” as 100% state share excluding central services costs which are local share. Actual reimbursement will be based upon each district’s allocation.

SAEF program service period is from October 1, 2024, through September 30, 2026. Shelter arrears payments must be made by November 30, 2026, and cannot be made for services provided beyond September 30, 2026.

To receive reimbursement, claims for the period of October 1, 2024, through November 30, 2026, must be final accepted in the Automated Claiming System (ACS) by December 31, 2026. Districts must submit claims to OTDA in a timely manner.

Further instructions for completing time studies; the [LDSS-923](#), [LDSS-923B](#) and [Schedule D](#); and the RF-17 claim package are found in Chapters 4, 7, and 18, respectively, of the Fiscal Reference Manual (FRM) Volume 3. The FRMs are available online at: [Fiscal Reference Manuals | OTDA](#).

Any claiming questions should be directed to: Justin Gross at 518-474-7549 or otda.sm.field_ops.i-iv@otda.ny.gov.

IV. Reimbursement Structure and Allowable Costs

District allocations will be paid as claims are submitted to substantiate payment.

SAEF program funding is made available for districts to provide vital shelter arrears assistance to eligible households and as such, it is expected that a minimum of 85% of the funds will be used toward shelter arrears assistance in accordance with the guidelines outlined herein.

OTDA has set a 15% spending limitation on administrative costs, which includes any additional staffing needs related to determining SAEF program eligibility and issuing arrears payments. Districts should limit the amount of administrative costs necessary to operate the SAEF program to maximize both the amount of funds available to pay shelter arrears and the number of households enrolled. The use of SAEF program funds for administrative purposes must be directly related to the provision of shelter arrears to eligible households. For districts opting to assign all or a portion of their SAEF program allocation to another public agency, contractor or local nonprofit organization, districts will be held liable for assigned funds not used in a manner consistent with the purpose of the SAEF program allocation.

Districts are required to submit all claims for reimbursement through the ACS regardless of whether they elect to operate the program in-house or transfer the administration to another entity. SAEF program claims must be for shelter arrears and associated administrative costs for the period beginning October 1, 2024, through September 30, 2026, and must be claimed by December 31, 2026, per the instructions above.

V. Necessary Action

Each ROS district must complete the 2024-2026 NYS SAEF Program District Participation Form (Attachment 2) to either accept their 2024-2026 allocation, accept a lower allocation amount than the one provided, or decline their allocation. The SAEF Program Participation Form must be submitted by January 20, 2026, via email to the PA Bureau at: tabureau@otda.ny.gov.

Issued By:

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Title: Deputy Commissioner

Division/Office: Employment and Income Support Programs/Office of Temporary and Disability Assistance