

Fair Futures: Maintaining Housing

Housing Support for Youth Formerly in
Foster Care

Agenda

Housing Instability

- Decrease in Income
- Unemployment
- Rental Arrears

Repairs

Eviction Proceedings

Independent Living Skills

HOUSING INSTABILITY

Causes of Housing Instability

A youth might face housing instability because of:

- Reduced hours at work leads to reduced income
- Unemployment
- Budgeting issues
- Delinquent rent payments
- "Bad Conduct"
- Violated NYCA rules
- Issues with HRA case/payments

Case Study: Reduction in Income

Carlos is a current resident at NYCHA. His company significantly reduced his work hours three months ago and he hasn't been able to find a second job to supplement his income. He is struggling to pay his \$400 monthly rent. He is now behind \$1000 in rent. Carlos is feeling nervous as he sees his outstanding rent balance getting larger. At times, he doesn't have enough money for groceries.

How can you help Carlos?

Case Study: Reduction in Income

Step 1: Reduce rent to match new income

- NYCHA rent is set at 30% of pre-tax income
- Accompany youth to NYCHA management office to request rent reduction or request interim rent change in the NYCHA self-service portal
- Make sure youth has 2 consecutive paystubs to prove reduced income. If possible, include a letter from employer describing reduced hours and wages.

Step 2: Apply for Public Assistance

- Depending on the decrease in income, youth may also wish to apply for SNAP benefits to supplement income until receiving higher wage

Closer Look: Public Assistance

Applying to Public Assistance:

- Gather all documents will need to apply (vital docs, lease)
- Apply in person, online via ACCESS HRA website, or using the ACCESS HRA app
- Make sure to list housing as an expense and upload the lease and/or a rent statement showing the monthly housing cost
- Teach young person how to monitor case via HRA app
- Link your agency to HRA's Provider Portal. Email HRA at dssoutreach@dss.nyc.gov to request agency access

Case Study: Unemployment

Anna is a current resident at NYCHA. She had been working part time at Dominos Pizza as a cashier. She was recently fired from her job. She pays \$350 a month in rent for her studio at NYCHA. She relies on her biweekly paycheck for all her needs and does not have any savings.

What should you advise Anna?

Case Study: Unemployment

Step 1: Apply for Unemployment

- Any file you claim will be backdated to date of unemployment
- Need name/addresses of employers for the last 18 months and latest W-2

Step 2: Request Rent Reduction

- Provide NYCHA with a termination letter if possible
- If not possible, youth should write a letter documenting start and end date, and Coach should write an advocacy letter on youth's behalf.
- Will need to provide either HRA or Unemployment benefit to recalculate rent once received

Step 3: Apply for Public Assistance

- Shelter allowance, cash assistance (CA), and food stamps (SNAP)

Case Study: Rent Arrears

Aurelia hurt her back six months ago. After surgery, she had a slow painful recovery and has been unable to go back to work. Her aunt supported her with some money for living expenses, but she has not paid rent in six months. She now owes \$1,000 in back rent. The stress of the debt is weighing on her and she reached out to ask for help.

What can you do?

Case Study: Rent Arrears

Step 1: Apply for Public Assistance

Step 2: Apply for an HRA “One Shot Deal”

- Apply in person or online at ACCESS HRA
- If youth is unemployed, must apply for public assistance first. A case will take 30 days to activate so start as soon as possible
- With an open PA case the arrears will be paid in full to NYCHA
- If youth is employed, can apply for a “One Shot Deal” but it will be a loan the young person will need to repay; youth will receive a monthly bill

Other Housing Issues: Budgeting

There are times when a lack of budgeting is the cause of rental arrears accruing:

- Set up a monthly budget as soon as the young person secures an apartment
- Revisit the budget in monthly meetings (what has worked, what has been challenging, was youth able to maintain the budget that month etc)
- For youth living in NYCHA, can pay the rent throughout the month
- Apply for SNAP if working but have limited income
- Institute agency incentives for keeping within monthly budget
- Paying rent must be the top priority!

Other Housing Issues

- Delinquent rent payments
 - NYCHA can pursue eviction for 2 months of late payments
- "Bad Conduct"
 - loud music, fighting, personal drug use, etc.
- Violated NYCA rules
 - unauthorized person living in the home, pet policy, etc.

NYCHA REPAIRS

Case Study: Repairs

Davante moved into his NYCHA apartment six months ago. After a leak in an upstairs apartment, there is now significant water damage on the ceiling in the bathroom. He feels unsafe and uncomfortable in the apartment in this condition.

What can you advise him to do?

Case Study: Repairs

Step 1: Ensure youth knows how to put in ‘tickets’ on the NYCHA app

Step 2: Assist youth in meeting with management to discuss repair needs

Step 3: If not resolved, contact the borough wide NYCHA office about repairs

- Bronx: 718-409-8626;
- Brooklyn 718-491-6967;
- Manhattan 917-206-3500;
- Queens/SI 718-553-4700

Youth should continue to pay rent. If withholding rent due to conditions in the home, youth must be saving that money for future payment

Closer Look: NYCHA and Housing Court

If repairs continue to go unaddressed, the youth has the right to take NYCHA to Housing Court:

- Visit the Housing Court in the borough where youth resides
- Find the Landlord-Tenant Clerk and request to file a Housing Part Action
- Youth must provide evidence via tickets, photos and other documentation
- \$45 fee to file but youth can request fee exemption
- If Judge signs paperwork, youth must deliver copies to NYCHA (typically via mail)
- Prior to set Court date a home inspection by take place – the report will only review claims made in your filing, so ensure all repair issues were noted
- Housing Assistant will attempt to settle before the hearing
- If unable to settle, will go before a Court Attorney for settlement agreement

NYCHA EVICTION PROCEEDINGS

NYCHA Eviction Proceedings

Termination Notice

- Youth will receive notice of a hearing and charges being made
- Assist youth in understanding the document and responding with defense against charges and any mitigating circumstances (include issues youth has with NYCHA here)

Termination Hearings

- Held at NYCHA office at 250 Broadway – accompany youth!
- Often a NYCHA rep will offer a stipulation to settle case
 - Accepting will avoid a hearing and possible eviction but the stipulations will put you at risk of future eviction; if conditions in the stipulation are violated, NYCHA can move to immediate eviction
- Hearing: if do not agree to settlement will have a hearing before an impartial Hearing Officer to determine outcome

Eviction Proceedings: Housing Court

Housing Court

- In severe cases, NYCHA can choose to forgo a hearing and go directly to Housing Court
- Will be in the borough you reside
- Always accompany youth to hearings!
- If possible, apply for a one-shot deal prior to the Court date
- Ask to approach the Judge with your youth to share your role and what steps have been taken to remedy the situation
- Judge will set a date for another hearing, at which time rent arrears must have been paid (often 45 days)
- If continue to have rental arrears by this date, attend Court and file an “Order to Show Cause” requesting an extension
- If youth cannot attend Court for any reason, go on their behalf!

Section 8

- For NYCHA Section 8 the process is similar to NYCHA developments: youth must use the NYCHA Self-Portal for both annual recertifications and interim rent changes
- For HPD, complete the Reporting Income Decrease form; youth can contact their HPD caseworker to assist in any interim rent changes as needed
 - Will report the current income (total loss of income vs partial loss of income and will be asked about supporting documentation)
 - Email documents to DTRIncomeDecrease@hpd.nyc.gov

Coach Tips:

- Prepare youth for the annual certification process
- Assist youth with their first re-certification or any interim changes
- Youth will need to document income at every annual recertification so advise around saving paystubs, applying for PA as needed, etc

Section 8 vs NYCHA Developments

What are the key differences?

- Section 8 landlords can choose to not renew the lease without legal cause
- Eviction proceedings would go directly to Housing Court
- Repairs must be managed with the super or housing office directly
- Loss of security deposit is more significant with Section 8
- Moving procedures look different; no direct safety or family size transfers
- Will need new security deposit of a full month's rent every time you want to move

Supportive Housing

While eviction for rent arrears does not often occur in supportive housing, youth can be asked to leave for other reasons:

- Youth becomes pregnant/parenting
- Youth violates program rules (fighting, theft, etc.)
- Some programs have more strictly enforced time limits; ex: 2 year program, not until 26

OTHER HOUSING ISSUES

Case Study: Moving

Cassandra is 22 years old and is residing in supportive housing. She has been called for a NYCHA apartment and is weighing the pros and cons to moving with her coach. She has mental health concerns and is in school but has had difficulty maintaining employment and paying her rent in the past. Her supportive housing transitions to a Section 8 voucher. As her Coach what do you advise? How do you help Cassandra work through this decision?

Case Study: Moving

Samantha is involved in a domestic violence incident with her partner and is fearful about her safety in the home. She resides in NYCHA with her two-year-old child. What are the steps to ensuring Samantha and her son are safe? How can you assist Samantha?

ERAP: Emergency Rental Assistance Program

- ERAP was created to help with financial challenges related to Covid-19 pandemic
- Applicants are eligible to receive up to 12 months of rental arrears payments for rents accrued **on or after March 13, 2020**
- Tenants cannot be evicted if have a pending ERAP application; however, can also not apply for a HRA one shot deal with a pending ERAP application
- ERAP is prioritizing applicants in non-subsidized housing

What does this mean for our youth and coaches?

INDEPENDENT LIVING

Activity **TIME**

Building ILS: Healthy Eating

- Healthy Eating
 - Talk about healthy eating/understanding labels
 - How to use cooking tools (air fryer, crock pot)
 - Utilizing fresh markets throughout the city
 - Cooking tips and advice
 - Storing leftovers for lunches
 - Safeguarding dry goods from pests
 - Understanding dietary restrictions with any medical conditions

Building ILS: Work Readiness

- Work Readiness
 - Update resume
 - Cover letter writing
 - Mock interviews
 - Interview clothing/Metrocard
 - Utilizing vocational/employment programs
 - Tips for maintaining employment

Building ILS: Home Maintenance

- Home Maintenance
 - Set up home goods together
 - Build small furniture items together
 - “Letting go” of items/decluttering
 - Treating and preventing infestations (containers for dry goods, bed bug protector on mattress etc.)
 - Organizing for small spaces
 - Managing repair issues

Building ILS: Advocacy/Leadership

- Advocacy
 - Model appropriate behavior in joint meetings
 - Attend networking events to expand adult connections
 - Take advantage of agency, ACS, and other advocacy events to increase skills; not all are large speaking events!
 - Use your network to connect youth with career mentors when relevant
 - Ask your youth if/how they want to expand these skills, and help connect them to the right resources

HOUSING & INDEPENDENT LIVING GOAL:

Gain independent living/life skills

Complete worksheet if young person has obtained housing.

REQUIRED STEPS (COMPLETE ALL)	COMPLETED?	DATE	PROGRESS NOTES
<input type="radio"/> Obtain copies of all vital documents	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Obtain bank account	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Create a monthly budget	<input type="radio"/> YES <input type="radio"/> NO		

POTENTIAL STEPS (EXPLORE IF NEEDED/APPLICABLE)	COMPLETED?	DATE	PROGRESS NOTES
<input type="radio"/> Discuss means of building positive credit and take steps to enact plan	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Open a savings account	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Take financial management workshop or course	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Learn how to grocery shop and make meals	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Discuss home organization/maintaining a home	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Encourage youth to attend networking events, workshops, and agency events to build more professional adult relationships	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Help youth adjust budget if their income/situation changes	<input type="radio"/> YES <input type="radio"/> NO		
<input type="radio"/> Other: <input type="text"/>	<input type="radio"/> YES <input type="radio"/> NO		

GOAL TRACKING

START DATE:

GOAL COMPLETED

DATE:

☐ GOAL CHANGED

YOUTH NAME:

☐ YES | NOTES:

DATE:

COACH:

☐ NO | NOTES:

NEW GOAL:

NOTES: