# SECTION 230

# **O. TRANSITIONING TO PERMANENT HOUSING**

**Young people living in temporary housing will have to transition out by age 26.** In practice, some young people stay past 26, but the goal should always be to help them successfully transition by/before then. Other young people living in NYCHA apartments may reach the point where they would like to obtain a nicer apartment.

**TIP:** The Coach and the Housing Specialist should help with this second transition into independent living, which will require stable employment, good credit, and financial management/budgeting skills.

If the young person needs to maintain affordable housing (which many will, living in NYC), the two primary pathways are through a **portable Section 8 Voucher** or the **NYC Affordable Housing Lottery**.

# **PORTABLE SECTION 8 VOUCHERS**

Some supportive housing providers get access to **Section 8 vouchers** for residents so they can transition out by/before age 26.

A Section 8 voucher allows a young person to rent a market-rate apartment (for 30% of their gross income) anywhere that has a private landlord who accepts Section 8 vouchers. Landlords will often require stable employment/income and good credit.

See <u>Appendix 117 Transitioning to Permanent Housing – Using a Portable Section 8 Voucher</u>, for a summary that includes: key highlights/information; pros/cons and considerations; eligibility; and tips on securing an apartment.

# **GOALS & STEPS**

For young people with the Goal "Use Portable Section 8 Voucher to transition from temporary to permanent housing":

#### Required Steps include:

- □ Ensure young person has stable employment and solid financial management/budgeting skills
- □ Outreach to brokers to find those with Section 8 apartments available for viewing
- Run youth's credit score
- □ Assist youth in locating/visiting apartments (no fee apartments or connect to broker)
- Discuss with youth how the one-month security deposit will be paid to landlord
- □ Provide social-emotional support to young person during the transition process check in on them.

#### Potential Steps include:

- □ If needed, work with youth to build positive credit
- □ Counsel youth during this trying and difficult process
- Assist youth with moving in setting up the home, unpacking home goods, etc.

# NYC AFFORDABLE HOUSING LOTTERY

There are many affordable, rent-stabilized apartments throughout NYC at a variety of income levels. If/when a young person is ready to transition out of their supportive housing or NYCHA apartment into permanent, affordable housing, they should apply to the **NYC Affordable Housing Lottery**. Many of the buildings are new and in desirable locations.

#### All young people can apply to the NYC Affordable Housing Lottery, as long as they have stable employment

(public assistance is not an eligible form of income for most apartments, unless the youth is also holding a voucher or has an additional source of income such as SSI). While the apartments are considered affordable housing, they are not subsidized housing – meaning the rent will not fluctuate with changes in income which could put a youth at risk of eviction if they have frequent income changes (loss of employment at times, big changes in income, etc.)

Once a young person is nearing a living-wage career path and has been able to maintain steady employment, the Coach or Housing Specialist should help them apply to the **NYC Affordable Housing Lottery**, as it can take 1-2+ years to get called.

During that waiting period, the Coach should help the young person build stronger financial management and budgeting skills, perhaps by connecting them to workshops.

See Appendix 118\_Transitioning to Permanent Housing – NYC Affordable Housing Lottery for details

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# **GOALS & STEPS**

For young people with a Goal "<u>Apply to NYC Affordable Housing Lottery</u>":

#### Required Steps include:

- □ Ensure young person has stable employment and solid financial management/budgeting skills before considering this transition
- □ Meet with youth to create an online account on <u>NYC Housing Connect</u>
- □ Apply for any housing youth is currently eligible for

#### Potential Steps include:

□ Review and explain to the youth how to use the website

# GOALS & STEPS

Once the "Apply to NYC Affordable Housing Lottery" Goal is complete, Coaches should select the Goal, <u>"Obtain NYC Affordable Housing Lottery</u>":

## Required Steps include:

- Discuss plan with youth for moving from current housing situation
- D Provide social-emotional support to young person during the transition process check in on them

## Potential Steps include:

- □ If contacted for an apartment, assist youth in completing application
- □ Prepare youth for interview
- □ Follow up with youth after interview
- □ Coach youth on length of time the process can take, and provide regular support
- □ Assist youth with moving in setting up the home, unpacking home goods, etc.

See <u>Appendix I18 Transitioning to Permanent Housing – NYC Affordable Housing Lottery</u> for details.

# MARKET-RATE APARTMENTS

Some young people may be ready to transition into a market-rate setting (although if this is the case, they should still apply to the NYC Affordable Housing Lottery).

# For young people exploring this option, the Coach should help them understand the financial implications/ responsibilities as well as the pros/cons of leaving affordable housing:

They should help them understand that this often requires a broker's fee, first/last month rent, and a security deposit, a substantial amount of money.

They should also be very clear that once a young person moves into a market-rate apartment, there is no option for rental adjustment if they lose their job or get another (lower-paying) one. The young person would have to make sure never to leave their job until they have another one secured.

# **GOALS & STEPS**

For young people that have the Goal of "Transition into market-rate housing", the **Required Steps** include:

- □ Walk through the pros and cons of leaving current situation/giving up their apartment for market-rate housing
- Create a budget with young person: assess ability to pay rent for the first and last months, and pay a security deposit

#### Potential Steps include:

- Encourage young person to explore options in affordable areas outside of the 5 boroughs (e.g., New Jersey)
- □ Assist young person in searching for and viewing apartments
- Assist youth with moving in (e.g., setting up the home, unpacking home goods, etc.)

Click here to return to Section 23 Table of Contents.

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