

SECTION 23M

M. MAINTAINING HOUSING

One in 4 youth will be homeless within 3 years of leaving foster care in NYC. The role of the Coach to ensure this does not happen by helping young people who age out maintain stable housing and build independent living skills while supporting them on their academic/career paths.

AVOIDING RENT ARREARS.

Rental arrears are the primary reason why young people lose their apartments. NYCHA can begin eviction proceedings after two months of lack of payment on the account.

IMPORTANT TIP FOR COACHES: Ask about rent every month.

The Coach should ask the young person about their ability to pay their rent, or any fear that they will be unable to pay in the coming months. Catching arrears in the first month or two can make the difference in avoiding housing court.

WAYS TO HELP YOUNG PEOPLE AVOID RENTAL ARREARS BASED ON THEIR SITUATION:

Loss of employment

- If a young person loses their job, rental arrears can quickly pile up. As soon as a youth is unemployed, they should bring a letter of termination and proof of Unemployment Benefits application (if applicable) to their NYCHA Housing Assistant/Supportive Housing management office. When this is not possible, the youth should write a letter stating their last date of work, and the Coach should write an advocacy letter to support the youth's case.
- The rent cannot be recalculated without proof of income. Therefore, the youth must also immediately apply for public assistance benefits to cover the rent cost while they search for new employment. The Coach can accompany them to public assistance and ensure the youth attends all follow up appointments; since the start of Covid-19, many of these appointments are now handled via phone, so it is important the youth is available at the scheduled time.
- The HRA case will be automatically closed if the young person misses any follow up appointments, and the process will have to start again. It takes HRA 30-45 days to make a determination, so applying immediately is crucial to not incurring ongoing rental arrears.

Loss of public assistance

- For youth on public assistance, it is crucial that their case remain active and open in order for the rent to be paid. **If an HRA case is closed for any reason, the rent will not be paid and arrears will accrue.** Youth and Coaches should check via NYCHA's online portal or app every month for NYCHA residents, and rent statements for voucher holders, to make sure that the rent has been paid by HRA.

Increase in rent

- If a young person has secured their apartment with a presumptive budget letter, the rent will automatically be set at the HRA amount (around \$215) even if the youth is paying the rent on their own.
- If a young person either gains employment or earns a higher wage, their rent will be increased when NYCHA or any subsidized housing does the annual case review. For youth who see a large increase in wages, the increase in rent can be significant. For example, it is very hard for youth accustomed to paying \$200-300 in rent to suddenly owe \$800-900.

YOUTH SHOULD BE ADVISED THAT RENT IS TYPICALLY THE COST OF ONE FULL BIWEEKLY PAYCHECK.



If a youth obtains a new job and makes \$500 every 2 weeks, they should begin to save and budget for an increase in their rent to around \$500 a month. Preparing the youth prior to this increase taking effect allows them to prepare by saving and lessens the potential shock of seeing that level of increase.

AVOIDING EVICTION

NYCHA can start eviction proceedings after two months of lack of payment on the account. It is less common for a supportive housing residence to proceed with eviction, however.

If a young person receives a court notice in the mail, they should tell their Coach immediately. The Coach should always attend any Court appearance with the youth in order to advocate and clearly articulate the issues. While supportive housing, by nature, is not adamant about pursuing eviction of a youth for lack of payment, this can become an issue as they approach 26. Therefore, every step should be taken to avoid accruing large arrears despite the type/level of housing.

There are options for paying rental arrears:

- **HRA One-Shot Deal**
Youth are eligible for an HRA one-shot deal whether on public assistance or not. However, you must have income to receive the one-shot deal; any youth who applies and does not have income (either from employment or public assistance) will be denied.
- **ACS One-Shot Deal**
ACS will pay up to \$1,800 in rental arrears one time per youth. However, the youth cannot be older than 21.5 years of age, making this not a viable option for older youth.

WAYS TO HELP YOUNG PEOPLE AVOID EVICTION BASED ON THEIR SITUATION:

If the young person is employed:

The young person and the Coach can apply directly for a one-shot deal without applying for any other HRA benefits.

If the rent is more than the \$215 that HRA designates for a single adult, then the youth will owe this money to HRA. HRA will set up a payment plan and the youth would make monthly payments to HRA. *Youth will need proof of identity, proof of residence, proof of income, and a rental breakdown from NYCHA stating how much is owed.*

If the young person is not employed:

The young person and the Coach must apply for overall public assistance. This will both stop further arrears from accruing and will allow the youth to have income. Youth will need proof of identity and residence to apply.

After the case has been opened (30-45 days), then the Coach should accompany the youth to HRA to apply for a one-shot deal.

Eviction Proceeding in Court:

NYCHA can pursue an eviction proceeding either through their NYCHA office (250 Broadway) or one of the borough civil courts. The purpose of these hearings is to create a stipulation to get the arrears paid, which if not done by the date agreed upon, can lead to an eviction.

Court personnel are familiar with HRA timelines, so 3 months is frequently given to allow for payment to be made. The young person and the Coach should bring any Court stipulations with them to HRA, if applying for the one-shot deal after a court date has been attended.

Coaches should explain the housing rules/policies:

The Coach should ensure the young person understands housing rules and policies around smoking, pets, noise, guests, etc.

Young people can be evicted for having unauthorized adults living in the home.

If a young person has someone staying temporarily, the young person should inform NYCHA. The guest can remain off the lease as long as they stay is under 6 months.

For anyone staying longer than 6 months, NYCHA asks that they be added to the lease. The rent would then be increased based on an increase in household composition size. If the individual has certain criminal history, they can be denied.

MAINTAIN HOUSING - GOALS & STEPS

Once housing is obtained, the Coach should select the Goal "[Maintain Housing](#)" and complete the Steps listed in the worksheet.

Required Steps include:

- Every month, ask young person if rent was paid, or if they expect any difficulty paying rent in the future
- Discuss the lease renewal process with youth and how rent can increase/decrease based on changes in income
- Walk through any housing rules/regulations so the young person is clear on what could get them kicked out

Potential Steps include:

- Have youth download NYCHA app and create online account
- Coach youth on how to use the NYCHA app to submit tickets for repairs, check balances, make payments, etc.
- If applicable, ask youth if any issues paying utilities
- Meet with housing manager to rectify any issues (rent too high, repairs needed, etc.)
- If youth becomes unemployed, help youth get rent re-adjusted and get on public assistance while seeking employment
- If facing eviction, Coach/Housing Specialist to immediately meet with youth to review notices and gather documents needed for Court
- If facing eviction, Coach/Housing Specialist to accompany youth to any court or NYCHA hearings
- If facing eviction and there is no current income source, Coach/Housing Specialist to accompany youth to open a PA case so they can get a one-shot deal to pay for the arrears
- Coach/Housing Specialist to accompany youth to HRA to apply for a one-shot deal to pay arrears
- If facing eviction, Coach to stay in contact. Communicate with youth every 1-2 days to manage the anxiety and stress that proceedings cause.

[Click here to return to Section 23 Table of Contents.](#)