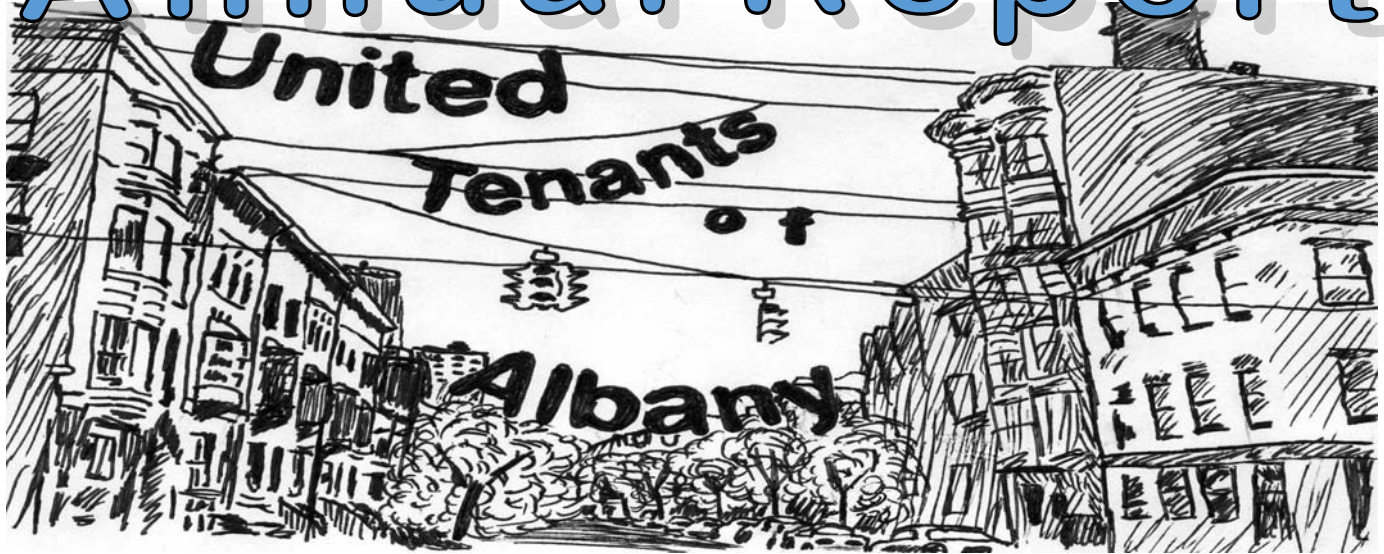


Annual Report



July 2014 - June 2015

Housing For All

Housing For All

Typically almost

two-thirds of the low-income

is the rallying cry of the organizing campaign advocating for the expansion of permanently affordable housing for low and moderate income people throughout the Capital Region. Spearheaded by United Tenants, this coalition includes housing and homeless services providers, community activists, and tenants who are concerned about the shortage of affordable housing in our region. **Housing For All** was organized as a response to the growing inequality in housing that impacts the many low and moderate income people in this area who pay too much of their income for rent because of the lack of affordable housing.

What does it mean to be rent

burdened? According to the federal definition of affordable rent, someone earning around \$19,000 per year (full time employment at \$10 per hour) should pay no more than \$475 for their housing costs. It is nearly impossible to find an unsubsidized apartment for that rent in Albany.

households served by UTA pay over half of their income for housing, and over two-thirds of these households have members who are employed in low-wage jobs. Sadly the number of people on waiting lists for affordable housing in this area is in the thousands; the number of people unable to get on the lists because they are closed to new applicants is also staggering. Albany Housing Authority reports over 5,000 people are on the Section 8 waiting list. It is obviously most difficult for families with children, but small households and retirees on fixed incomes are also challenged by the rising rent levels. Meanwhile, developers are building new apartments with rents exceeding \$1500 per month and these have become the "new normal" for recent housing developments coming on the market.

The Housing For All Campaign believes that we must work to create policies that support the development of permanently affordable housing that encompasses economic diversity.

Housing For All was organized as a response to the growing inequality in housing ...and the lack of affordable housing.

A local platform of innovation and reform can be implemented at the local level. This starts with grassroots organizing work, including policy research, leadership development, community education, networking and coalition building to convince public officials, financial institutions, and private developers to respond on the issue. The affordability problem is very broad and extends well beyond Albany, so the organizing campaign will reflect the diversity of the larger community in the Capital Region.

Join the Housing For All Campaign. If you would like to become involved in the organizing effort, please email Tracey at utalb@verizon.net or call her at 518-436-8997.

UTA Direct Services

As the pressure on Albany's rental market increases, lower income folks are finding it is nearly impossible to find housing that meets the federal definition of affordable (no more than 30% of one's gross income for housing). Long waiting lists for public and subsidized housing mean that many people living in nonsubsidized housing are severely rent burdened, paying a large portion of their income for housing. Approximately 60% of the households assisted with homeless prevention services from United Tenants were paying over 50% of their income for rent.

Homeless Prevention Program

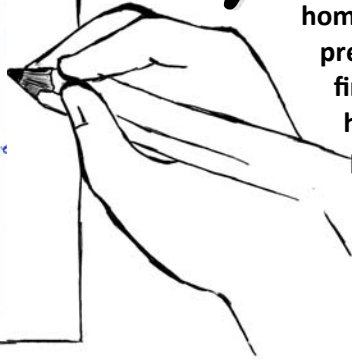
Nearly 70% of those helped were employed, primarily in part-time jobs. One of the major problems putting people at risk was the inconsistency or reduction of hours at work.

United Tenants' homeless prevention services include housing counseling, landlord/tenant mediation, court advocacy, referrals for other services, and emergency rent assistance. During the period July 1, 2014 to June 30, 2015, United Tenants assisted **430 low-income households with homeless prevention services. As a result, 257 evictions were prevented or forestalled and 129 people received emergency financial assistance to prevent the evictions or secure alternative housing.** Becoming homeless is a very devastating experience for people and homeless prevention services are critical in helping tenants remain in their housing.

"Only A Paycheck Away"

Monthly Budget:
Income: \$1735/mo
Rent: -925
N-Grid: -200
Bus: -75
Food: -360
\$175 for EVERYTHING else

Rent is too damn high!!



Housing Hotline

United Tenants' Housing Hotline is one of the few such services in upstate New York so **436-8997** is a very busy number. For many of the tenants who call, the housing hotline is the only way they can find out about their rights regarding eviction, leases, rent increases, security deposits, or bedbugs, to name but a few of the myriad of housing issues that concern those

436-8997

who call. So often tenants are scared because they do not know their rights, so getting information on their housing problems can be an empowering step for them. The requests for housing information come not only from tenants but also from homeowners, small landlords, public officials, human service organizations, law enforcement, and more. While most of the calls are from the Capital Region, the housing hotline is utilized

by folks from across New York State. **Last year, United Tenants staff responded to 5,401 requests for information on the Housing Hotline.**

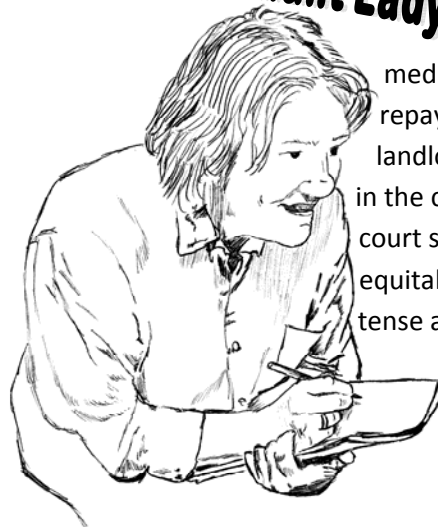


20 Years of Court Mediation & Advocacy

Going to court to face the possibility of being evicted is a very frightening prospect. For many low-income tenants who are severely rent burdened to begin with, coming up with the monthly rent is always a challenge. Any personal or economic crisis can affect their ability to pay the monthly rent and eventually they find themselves in a city or town court before a judge who has the final say on whether they can stay in their apartments. For the past twenty years, Sandy LeVan has been helping to mediate landlord/tenants issues in local

The "Tenant Lady"

courts. The "Tenant Lady", as she is fondly referred to by those she assists, utilizes her mediation skills to work out repayment plans or address other landlord/tenant concerns that resulted in the court actions. The landlords and court staff appreciate Sandy's fair and equitable approach to resolving often tense and anxiety ridden situations. Last year, the "Tenant Lady" helped to mediate in court for **191 tenants.**



The ABC's of Tenants Rights

It can get confusing: a 3 Day Notice to Quit from the landlord (early warning) vs. a 72 Hour Notice delivered by the sheriff (last step before the lockout). United Tenants does numerous presentations at workshops, trainings, and classes on a variety of housing topics.

Clearly, one of the most popular trainings is on tenants' rights. Leases, security deposits, eviction notices, going to court, and rent increases are just some of the topics covered during these trainings. Requests for training come from human service agencies, student organizations, tenant groups and other housing programs. Last year, United Tenants staff participated in **15 workshops**.

Forced Out By Foreclosure

The foreclosure crisis has affected tenants as well as homeowners. Often, the first time tenants become aware that their landlords are not making payments on their mortgages is when they receive copies of the foreclosure notices from the bank. Many of these landlords are investors/speculators from outside the Albany area. Fortunately, New York State provides some protections for tenants living in foreclosed properties. The bank or new owner of the property must give the tenant a 90-day notice or allow the tenant to stay for the remainder of the lease. Unfortunately, on the federal level, legislation providing similar protections for tenants in foreclosed properties expired this year and was not renewed by Congress. Last year, United Tenants assisted **50 households whose landlords were in foreclosure**.

Reach out
to UTA

Website
Email
Phone

www.unitedtenantsalbany.org

utalb@verizon.net

518-436-8997

UTA Board & Staff 2014 - 2015

President: Hilary Lamishaw

Vice President: Janet Simmons

Co-Directors: Maria and Roger Markovics

Secretary: Stephen Winters

Treasure: Jasmine Eldridge

Housing and Homeless Prevention Counselors:

Board members: Malcolm McPherson, Rhonda Crooke, Lisette Couture, and Jeff Mayo

Cynthia Temple, Sandy LeVan, Erin Reale, and Tracey Casseus



As we were...1998

From left: Hilary Lamishaw, Karen Johnson, Cynthia Temple, Maria Markovics, Sandy LeVan, Sandy Myers, and Roger Markovics



UTA staff today...2015

From left: Erin Reale, Samantha Winzenried (UAlbany Intern), Maria Markovics, Geneva McPherson (St. Rose Intern), Roger Markovics, Cynthia Temple, Sandy LeVan, Charlene Bradt (UAlbany Intern), and Tracey Casseus

UTA Annual Meeting

June 25th, 2015



~ UTA Award Honorees ~



Albany Area Housing Opportunities (AAHO)

Rezsín Adams, over a half century of community activism

Board of Directors accepting the award



Alice Green

Executive Director of the Center for Law and Justice

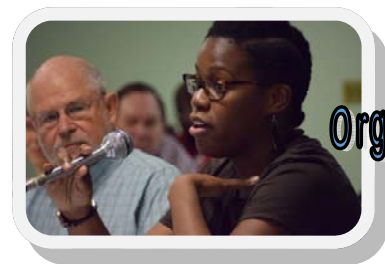


Patricia Fahy & John McDonald III

NYS Assembly Members

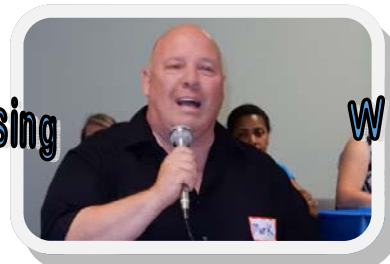


~ Panel Discussion ~



Organizing For Housing

Tracey Casseus, UTA organizer, proposes a community organizing campaign focusing on affordable housing issues



Mark Emanation, Citizen Action, describing low-wage workers organizing successes and affordable housing needs

We All Can Afford



Tom McPheeters, A Village, addressing difficulties with the Regional Economic Development Council funding process



Going Forward...

a message from our founders



United Tenants has been in existence for 43 years, organizing and advocating around critical housing issues as well as providing direct housing services to low-income people in the Albany area. We have been fortunate to have been a part of United Tenants since its inception. Clearly our involvement has been so much more than a job: it has been our passion and, in so many ways, has defined who we are. We honestly cannot imagine living our lives any differently. Sharing our vision of housing justice with dedicated United Tenants staff, board members, friends, other activists from Albany and beyond, as well as so many caring folks from all walks of life, has been an amazing experience. We have been inspired and energized by the many people who, while struggling to keep their families housed, got involved in efforts to make housing better for all people. We don't believe that old adage that all good things must come to an end, but we do believe that good things must evolve and grow and be infused with different ideas and energy. We like to use the term "transition" rather than "retirement." We cannot imagine not being involved with United Tenants and low-income housing issues, but it is time that we step aside to enable

younger leadership to emerge and be recognized for the excellent work that they have quietly been doing. Our new challenge will be to continue our involvement in supporting roles as tenants' rights and affordable housing issues evolve under this emergent leadership.



Maria & Roger
Markovics



United Tenants of Albany
33 Clinton Avenue
Albany, NY 12207



United Tenants of Albany

A Better Place to Live We Can't Do It Alone



Funding for United Tenants of Albany:

July 1, 2014 through June 30, 2015

Public funding sources for UTA include the Albany Community Development Agency, the Albany County Department of Social Services, NYS Homes and Community Renewal, FEMA, and the Office of the Attorney General's Homeowner Protection Program.

Private funding sources for UTA include Catholic Charities of the Albany Diocese, Bank of America Foundation, Albany County Rural Housing Alliance, KeyBank Foundation, M&T Charitable Foundation, Mohawk Hudson River Marathon, St. Peter's Health Partners Mission Services, Ancient Temple Lodge, The Winnie Fund, and McGear's Restaurant & Pub.

Scores of individuals contributed, many through SEFA (State Employees Federated Appeal-SEFA #50-00333).

A Special Thanks To..

Eileen Murray and Kellie Maisenbacher for the Annual Meeting pictures for this newsletter.

and

The Fundraising Committee of UTA, chaired by Stephen Winters.