

United Tenants of Albany

July 1st 2013 - June 30th 2014

Annual Report

Unaffordable and Out of Reach

What's Wrong

Albany continues to face a critical shortage of affordable housing. Rents are rising while incomes remain stagnant and the result is that more and more households are paying a higher percentage of their income towards rent leaving them severely rent burdened.

Out of the approximately 500 households in our homeless prevention program UTA has served this past year 60% of them pay more than 50% of their income on housing.

Nearly 70% of our clients work either part-time or full-time, and those who are employed on a part-time basis are vulnerable to fluctuations in their hours which often put them at risk for maintaining their household expenses.

Drastic cuts in federal food stamp allotments and unemployment benefits undermined the meager budgets of people with low wages and fixed incomes. Combining that with the harsh winter and rising heat costs where consumers saw their heating bills double if not triple means the cost of living is growing more and more expensive in Albany.

60% of UTA clients pay more than 50% of their income on housing.

New Developments

In contrast is the new residential model developments with 1-2 bedroom rental units starting on average at \$1400 a month that cater to Millennials (age 18-34) and Baby Boomers (recent retirees).

The minimum household income required for tenants here must be at least \$55,000 a year which prices out many in Albany.

What is happening in Albany is not an isolated incident. According to the New York State Comptroller's Report on Housing Affordability in New York State tenants in a growing number of cities across the state and the country are severely rent burdened.

What We Should Do

Mayor Kathy Sheehan's "Equity Agenda" which recognizes that living conditions must improve for Albany's low-income residents (approximately 25% of the population of Albany) and the creation of the Albany County Land Bank to redevelop some of the now publicly owned tax-foreclosed

properties in Albany are positive steps.

Now the city and the county must implement innovative policies to secure money from government sources and private developers to make affordable housing a

significant part of building development everywhere in Albany.

This will not be easy, but it is being done in numerous cities throughout the county.

A lengthy working paper on *Achieving Lasting Affordability through Inclusionary Housing* from the Lincoln Institute of Land Policy describes various examples of innovative practices in 20 different locations scattered across the U.S.

Preserving Permanent Affordability

A critical factor is the duration of affordability, or how affordable housing can be preserved for the most people for the longest time. The strongest model of affordability preservation through community control of land, as with the Albany Community Land Trust, needs to be expanded more vigorously.

"A critical factor is the duration of affordability, or how affordable housing can be preserved for the most people"

Direct Services

The Housing Hotline



United Tenants' Housing Hotline is a very popular service. For many tenants, it is the only way they can find answers to their housing concerns, whether it be about the threat of an eviction, health or safety issues, or how to get a security deposit returned. United Tenants maintains one of the few housing hotlines in upstate New York, so **518-436-8997** is a very busy number. Often, those who call are scared, confused or angry. The requests for information come not only from tenants, but also small landlords, homeowners, public agencies, human service organizations, law enforcement, and more. **Last year, United Tenants staff responded to 5,689 requests for housing information.** And yes, we do count the calls.



436-8997

Court Mediation & Advocacy

A summons to appear in court can be a very intimidating experience. Most landlord/tenant disputes are civil matters, not criminal, but many tenants still find the process scary. Sandy LeVan has been helping to mediate landlord/tenant issues in court for nearly twenty years. Her mediation skills, her ability to craft workable repayment plans, her

calm demeanor, and her sense of humor have helped to prevent many evictions. Landlords and court staff welcome her ability to work toward fair and equitable solutions in often tense and anxiety ridden negotiations. Last year, Sandy helped to mediate/advocate in court for **212 tenants**.



The Homeless Prevention Program



Trying to find an affordable apartment in the Albany area is truly more difficult than finding the proverbial "needle in a haystack". The federal government says that you should pay no more than 30% of your gross income for your housing costs. But if you work at a job paying \$8 per hour and your rent is \$800 per month because that is all you can find, then you are not only severely rent burdened, but also at risk of losing your housing, particularly if your hours at work are reduced or a personal crisis takes place. An affordable rent for someone making \$16,000 per year would be around \$400 a month including utilities. But long waiting lists for public and subsidized housing make this very difficult. This is the scenario experienced by many of the low income households who come to United Tenants' Homeless Prevention Program for assistance. In the period from July 1, 2013 to June 30, 2014, United Tenants assisted **445 low income households with homeless prevention services. As a result, 305 evictions were either prevented or forestalled, and 128 people received emergency financial assistance to prevent the evictions or secure alternative housing.** Homeless prevention services are critical in helping people to stabilize their housing situations. The development of more affordable housing is also very critical. There are too many low and moderate income households paying too much of their income for rent, and the threat of these families becoming homeless is increasingly real and disturbing.

UTA Board & Staff

President: Hilary Lamishaw **Vice President:** Janet Simmons **Secretary:** Stephen Winters

Treasurer: Jasmine Eldridge

Members: Lisette Couture, Eileen Cregg (ex officio), Malcolm McPherson, and Rhonda Crooke

Co-Directors: Maria and Roger Markovics

Housing and Homeless Prevention Counselors: Cynthia Temple, Sandy LeVan, Erin Reale,

Tracey Casseus, and Kellie Maisenbacher

Reach
Out!

Email : utalb@verizon.net

Website : www.unitedtenantsalbany.org



From left: Beth Burroughs, Sandy Myers, Molly Bunis, Maria Markovics, Cynthia Temple, Roger Markovics, and Khari Shabazz



From left: Roger Markovics, Cynthia Temple, Sandy LeVan, Erin Reale, Tracey Casseus, Kendall Sullivan (St. Rose Intern), Kellie Maisenbacher, Maria Markovics, and Laura Felts (U. Albany Intern)

Tenants Rights 101

United Tenants is frequently asked to present at workshops, trainings, and classes on a variety of housing topics, with the most popular one being tenants' rights. Leases can be intimidating documents, not easily understood. The eviction process involves a series of steps that can be confusing to tenants who don't know the difference between a Notice to Quit from the landlord and a 72 Hour Notice, the last step before the sheriff comes to do a lockout. Last year, United Tenants staff participated in **15 workshops**.

Foreclosed & Frightened

One of the most frightening things that can happen to a tenant is finding out that the landlord has lost or is about to lose the property to foreclosure. Many of these landlords are investors/speculators from outside the Albany area. For the tenants who reside in these buildings, receiving a copy of the notice from the court that their landlords are not paying the mortgage is a very intimidating experience. It has happened to tenants who recently moved into their apartments and to tenants who have lived in their homes for twenty-five years. Last year, United Tenants assisted **51 households whose landlords were in foreclosure**. There are federal and state statutes that provide tenants with some protections, including mandating that the bank or new owner must give the tenant a 90 day notice or allow the tenant to stay for the remainder of the lease.

UTA Annual Meeting



June 11th, 2014



Panel Discussion



Corianne Scally, CEO at HOUSERS, LLC, informing the crowd how communities are adapting inclusionary housing policies



Tracey Casseus, UTA, discusses how the lack of unaffordable housing impacts low-income people



Creating An Equitable Housing Policy Panelist:
Corianne Scally, Erin Reale, Tracey Casseus, Sandy LeVan, and Miriam Axel-Lute



Miriam Axel-Lute, Editor of Shelter Force Weekly, speaking to the benefits of models like Land Trust and inclusionary zoning for long-term housing affordability

UTA Honorees



Barbara Smith

Former Member of the Albany Common Council



Charlene Benton (seated front)

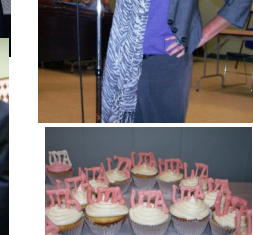
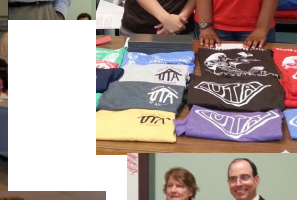
President of the Ezra Prentice Tenants Association
Presented by Council Member Dorcey Applrys (center)



Linda Cherry

(Sandy LeVan accepting the award on her behalf)

Executive Director of the Bleeker Terrace Apartments



The 2013 UTA Annual Meeting was a special celebration of UTA's 40 years of work and friendship, struggles and joys.

Over 170 people enjoyed good food while commemorating the past and looking forward to the future. Major highlights of the evening included honoring 3 individuals who embody UTA's success over 4 decades:

40th Year Annual Meeting Celebration

June 26th, 2013



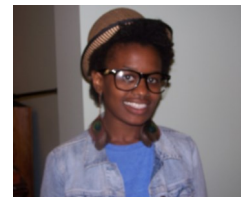
The first was Gail ("Pat") Perry, who was active in the initial core group of tenants in the early 1970's that created UTA. Pat was one of the special 4 people who became UTA's initial paid staff in 1975, and is representative of the many dedicated and talented people who served the Albany community as volunteers, interns, and paid staff over four decades.



The second was Bishop Howard Hubbard, who as a "street priest" with a small storefront service program initially hired Maria and Roger Markovics as outreach workers to use community organizing strategies to deal with housing and welfare problems. Bishop Hubbard continually supported the goals of economic justice in housing, connecting UTA with Catholic Charities and providing diocesan support for UTA spinoff efforts like the Community Loan Fund of the Capital Region and the Albany Community Land Trust.

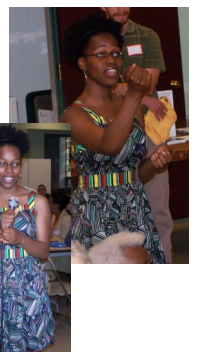


The third was Kirby White, who responded to a request from UTA staff (primarily Bob Andrews and Hilary Lamishaw) for technical assistance in the early 1980's. Kirby moved into Albany to devote innumerable hours, days and weeks that turned into months and years in organizing the Community Loan Fund, the Albany Community Land Trust, and the Affordable Housing Partnership as separate organizations that are now formally linked with UTA as a Community Development Alliance.



The other unique part of the 40th Anniversary Celebration was a showing of **United We Stand**, a special film created and produced by Tracey Casseus, who had come to UTA as a student intern from UAlbany in the late fall of 2012.

Tracey spent countless hours and personal funds in videotaping interviews with tenants and former UTA staff and volunteers from the different decades of UTA's past to produce a 15 minute film that is essentially a chronicle of social change with an economic justice focus at the community level in Albany. Tracey is now a full time staff with UTA and her film **United We Stand** can be viewed via a link on UTA's website and Facebook page.





Albany, NY 12207

33 Clinton Ave

United Tenants of Albany



United Tenants of Albany
A Better Place to Live
We Can't Do It Alone



Funding for United Tenants of Albany:

July 1, 2013 through June 30, 2014

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, Community Foundation, Albany County Rural Housing Alliance, Albany All Stars, KeyBank Foundation, M&T Charitable Foundation, Mohawk Hudson River Marathon, St. Peter's Health Partners Mission Services, and Newkirk Products.

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

***Thank you to Newkirk Products for donating their printing services for this newsletter
and***

Thank you to Eileen Murray for the Annual Meeting pictures for this Newsletter.