

Candace Cabral

Introduction

My name is Candace Cabral. I live in Rochester with my four children in a 3-bedroom apartment. My experience with poverty has been a lifelong challenge, as I grew up in foster care. Since being in foster care, I have struggled to provide for myself and my family, working to make ends meet and provide a decent life for all of my kids.

Household composition

1 adult (38 years old), 4 children (17, 15, 6, and 5 years old)

Have you experienced housing challenges and/or homelessness before?

Yes, to both. When I was a teenager, my mother abandoned me, leaving me without any parents. I spent many years in youth homes. Starting at age 15, I was on my own and struggled to provide for myself. I was a ward of the state and went into foster care from 15 to 17. When I turned 17, I wanted to stay in the program, which had provided stability for me for two years and which I was getting used to, but they told me I couldn't – I had to leave. So I aged out of the program and had to leave, but not because I had somewhere to go. I still didn't have anywhere to go. Home was not successful for me before that, not a helpful environment, but the program was successful for me. But they wanted me to go back home, but I couldn't go back home. So from 17 to 18, I was having many housing challenges – I was living anywhere I could, with friends, with family, on couches.

Have you resided in a shelter before?

Yes, for several years, but they were youth-oriented shelters – youth homes.

Have you heard of any of these programs?

1. **Housing Choice Voucher/ Section 8**
Yes
2. **FEPS/ housing subsidy through Public Assistance grant**
Yes
3. **Tenant legal services**
No

If yes, where did you learn about them?

Section 8: Section 8 is well known – just being out, being in the street, you learn about it. I knew about it. Also I had a friend that was applying at the same time as me, or a little bit before. So she told me about the information and helped me get through the paperwork. She applied successfully first – hers got through, and then she helped me with mine.

FEPS/housing subsidy through Public Assistance grant: I learned about it when I had to apply for DSS benefits when I turned 18. That's when I first tried to get it, but then found out I needed all that documentation, that I didn't have. I didn't have any crucial life documents with me, so as I got older I had to learn about and figure out all the things I was missing, and slowly put the pieces back together.

If yes, which have you received?

Section 8 and the housing subsidy through Public Assistance grant

When did you receive them/ for how long?

Section 8: When I learned about Section 8 and my friend helped me apply, it took me many years for my application to be successful and finally get into the program. I applied around 2005 and then I got accepted in 2014. First I waited to get on the waitlist, and then I had to spend many years waiting on the waitlist. I was on the waitlist for 2, 3 years. My number was over 3000 and you have to watch the number go down over the years. So it was a blessing, to get into the program, but also a curse, because then I had to wait and wait for the housing, even though I still was struggling with my housing that whole time. I had to make sure I stayed in same place for all the years while waiting for the assistance because you have to report your address, so I was staying connected always and watching the number and sending emails and just trying to stay on it. It took me many years to receive it, but I've received it ever since.

FEPS/ shelter allowance: I received that when I finally got public assistance, and it had the allowance for your rent. That has changed over time though. Back then, it was a few hundred dollars – I only had two kids and it paid a majority of my rent. But over time, not as much – it didn't cover a lot, as much as Section 8, but it did help. Something is better than nothing. But I don't get that anymore – I don't get rental assistance at all right now, other than Section 8 – nothing from DSS.

Was it difficult to apply?

Section 8: No, the paperwork was really okay. My friend who has similar learning disabilities, was able to navigate it and she was able to obtain it – and she helped me do it as well. But then the paperwork is only one part of it. So that part was not difficult. But then I had to do all that waiting and monitoring – and staying on top of it all the time was hard. Not hard on its own, but to do it for so long, so many years is difficult, especially as life is happening and you have to do so many other things. In terms of actually using it, there was a whole process and documentation needed, routing number and bank statements and property info, and once it was working it was nice and easy because it was automatic and I haven't had to worry about it. But getting through all that was difficult, and also finding a landlord that was willing to go through all that. Some landlords said they weren't interested – they said they liked Section 8, but don't want to deal with the paperwork and all the protocols. But some landlords were happy about it and liked it better than DSS rental assistance.

FEPS/ shelter allowance: Applying for public assistance at DSS was much more difficult for me. Once I know about a program, because of my learning disability it can be really difficult to gather the documents I need. Sometimes I don't know what they are asking for, because I've never heard of it. Other times, they use names and language that are complicated and confusing to me. For example, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. Over the years, I had to learn what those documents were and also go through the process of ordering them, which takes a long time. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months. Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare has always been scary to me for that reason – it is a lot of work and it is overwhelming and you have to re-answer questions again and again with information they already have. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits. The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. Once I got through all that, and got the benefits, the shelter allowance came with that. But eventually I stopped getting any of that from DSS for housing.

Once you were in the program, was it hard to stay in the program?

Section 8: Not at all. It wasn't hard to stay in the program – once I got it, it was easy for me to also move with it, so I was able to move to Vegas and find housing there. They had much more options there – condos, side by side, complexes, so many choices – you could get a town house or a whole house or an apartment. So I had finished the application process in Rochester, and that's where I first received it, but then moved. It was a portable voucher, so it was no hassle. Since 2014, it's been pretty consistent. Reliable. It definitely helps in New York too, but it is harder to find an apartment to accept it here - and the apartments, way less options. Smaller for sure but also just less options overall, not as many types to choose from. Moving back from was more challenging than moving away, because I had to take what I could get at first.

FEPS/ shelter allowance: Staying on public assistance is much more difficult because you have to keep dealing with DSS and watching your bank account all the time and waiting to see if it's going to show up, and then it can vary too. So it can be one thing one month and then different and you don't know why, and then to get to DSS or get in touch with DSS to ask questions then is also difficult – just to ask a question or even understand. And it was always more documentation, which as I said was always more difficult for me, since a young age. So it was much more difficult for me dealing with DSS. Also it's like they make it so difficult, so many different things you have to do, and then when they send you it, it's not even that much. I mean it helps – it helps, but the Section 8 really does more for me and my family budget and helping us afford necessities.

How did these programs help you? What positive impact did they have on your life?

Section 8: Well first of all, obviously I am not spending as much on rent so I'm not constantly worrying about that. That's the biggest thing – that really makes the most difference for me. The Section 8 went up, so my share – I have to pay more, but that's also because I been making more money. So having that in general, the support, has made it so I can pay some of my rent but also try to save money. I'm trying to be self sufficient overall. But really just having that means you don't have to worry about the place we're staying at every month again and again. I'm focused more on my kids and their education and my savings, and my work. I wouldn't be able to volunteer and come out and work for my community and do all the things that I do in my community if I didn't have that right now and the past many years. Getting to where I am now – just less stress and anxiety. Over little things like tissues and diapers, but also their education and feeding everyone – you can spend more on what you need and not always be sacrificing the same way.

FEPS/ shelter allowance: It was definitely less, as I said, but also as I said definitely better than nothing. The extra money just helps make it. No one hovering over you. You can work on stability. You just feel better – uplifted – I am more confident because you know you have different sources to help you. And you don't have to report to people constantly just for a little bit of help. At the end of the day, rent was difficult regardless always. Always paycheck to paycheck. Week by week. Before I had any assistance, most of my money that I made would have to go to rent – making \$6.25, maybe got a raise to \$7.25. Basically all of that went to rent.

What change in the programs would have made the biggest difference for your family?

Cover more rent. I know it sounds crazy, but I'm serious. It just means you can do more things to become self sufficient. Like a vehicle, which helps you work. Having that wiggle room makes a big difference, and you can focus on more than just the roof itself – like also the costs of life beyond that, and building independence. As it is you feel like you're constantly turning over what you make to different programs and I'm trying to get off programs. In the long run, I don't want to be on them, but as it is it's really hard to build up yourself.

The other thing I would say is teach parents. I learned about the different programs from classes and organization. I learned about community, building credit, value of community, how to be an asset for my community. I think just programs to educate the community and parents on what is available and how processes work. I didn't know a lot of these programs existed and I needed people to help me, but now I know. It would really be a help to teach parents and help them get into these different programs because they need them and they can be a big help once you figure it out. Sometimes you have to teach parents – like independent living, how to be self-sufficient. It's also different in different places, and certain places are more expensive and don't have the same options, so it's really – I had to learn new things every new place I lived.

Pamela Walcott

Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. All my life, I have struggled to afford the basics in New York. I've been on Disability for many years and applied for benefits for many years because we needed them, even though we never got them. My main experience with poverty is when I became homeless in 2018, which was really hard.

Household composition

2 adults (57 years old), 1 child (10 years old)

Have you experienced housing challenges and/or homelessness before?

Yes to both. For most of my life housing has been really difficult, except when we were growing up in my parents home. Rent has always been hard. Harlem has changed a lot over the years. We didn't become homeless overnight – we struggled with the cost of housing and rent and had difficulties maintaining our apartment for many years. We weren't making much money at the time. We never made much money, so paying the rent was always difficult because even when I was younger the prices were going up really fast – faster than anyone could afford. I knew so many people that had to move out of the neighborhood we grew up in. I didn't think that would be me, but eventually it was. After many years of challenges, we couldn't take it any more and we ended up becoming homeless.

The process of the landlord trying to force us out of the apartment took many years. It started in 2012, when my parents passed away. I was still living in their apartment with my husband, Glenn, where we had been taking care of them. After my parents passed away, the landlord wanted us to leave the apartment, because my name wasn't on the lease. We tried going to court to fix the problem. In the process, we learned about succession rights, and tried getting on the lease, but the landlord didn't want to give us succession rights. It was clear to us that the landlord wanted us to leave so he could raise the rent. This was a long, drawn out process that unfolded over many years.

At this time, we were living paycheck to paycheck and struggled to afford all our necessary expenses, including food. We applied for food assistance from HRA, but they told us because of my husband's income we made too much money by a few pennies. Even though they said we weren't eligible, we were still not able to afford all of the food that we needed – we really could've used the help then.

After my husband stopped working in 2017, our only income was from Disability. Even after he lost work, we were unable to get food assistance. When I was applying, I knew that other people were able to use their phones to apply, but I didn't know how to do that, so I had to travel to many different locations for different reasons. But even after bringing documents to different HRA Centers, I was never able to successfully get benefits. Instead, we went to food pantries for our groceries.

In 2018, the landlord said we had no choice – he was evicting us and we had to leave. He asked us what date we would be leaving the apartment. We never received a formal eviction notice. We also didn't realize we could get a lawyer to fight to stay in the apartment. After many years of going to court on my own, and trying to compile documents, I couldn't fight any longer. We decided to walk away from the apartment. At that point, me and my family were homeless for the first time. I never imagined. It was then that we entered the New York City shelter system.

Have you resided in a shelter before?

Yes. Because we had nowhere to go, and had to leave my childhood apartment, we had to enter the shelter system in 2018. It was very difficult. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Even though the last shelter worked out and helped us, it took too long and we had to move around for many years to different shelters before we got out. We finally moved out of shelter in the summer of 2022. When we were preparing to move out, the shelter provider helped us enroll in benefits and also set us up with CityFHEPS. For the first time, starting this past summer, we began receiving Cash Assistance and Food Assistance, which continues now. We also started receiving CityFHEPS at that time too, which also continues now.

Have you heard of any of these programs?

1. Housing Choice Voucher/ Section 8

Yes

2. FEPS

No

3. CityFHEPS

Yes

4. Tenant legal services

No

If yes, where did you learn about them?

Around 2005, when I was trying to live on my own, I needed a Section 8 voucher, because my Disability income wasn't enough to cover all my expenses, including rent. Fortunately, an opportunity was offered by the building I was living in at the time. They let us know that they were opening up units in the building for Section 8 and would give priority to applicants from current residents, so I applied right away. This was a great opportunity for me, because the building wasn't so affordable and I was having difficulty with the rent even then. By that time, I had already known about Section 8, since it was a well-known program, which I had always wanted, so it was familiar to me when I saw the notice in my building. Really, everyone knew about Section 8. As soon as I saw that in my building, I followed the steps they said to apply, and I got the voucher in the mid-2000s, which helped me pay my rent for many years. At the time, it was just me and my husband. The Section 8 voucher enabled us to continue living in the neighborhood where I grew up, close to my parents home, and helped me afford the rent, while I was struggling.

I heard about CityFHEPS in 2018, but I didn't apply at the time, because I didn't know where to go to apply.

If yes, which have you received?

Section 8 and CityFHEPS

When did you receive them/ for how long?

I first started received Section 8 in mid-2000s, after some apartments opened up in the building I was living in and applications became available. They were also giving priority to the building residents for the applications, which helped me get it. The Section 8 voucher enabled me to keep living in the neighborhood where I grew up, close to my parents home, and helped me afford the rent, while I was struggling. Around 2011, my parents got sick, so I had to move back into their home to take care of them. When I moved back home, I was unable to transfer the voucher over to my parents' home, so we lost the Section 8 completely, which meant that I had a lot less funds to afford the daily needs for me and my family, including rent. But fortunately, I was able to live with my parents, even though it was for a difficult reason, to care for them while they were sick. I know not everybody has that opportunity to live with your parents. At the time, even though my husband was working, it

was still difficult for us to afford the rent. I was receiving Disability at the time and my parents were sick, so we were barely able to scrape by – all under the same roof.

Later in my life, I received CityFHEPS and I am still receiving CityFHEPS now. I first received CityFHEPS after I became homeless in order to help me move out of the shelter system, which I was finally able to do last summer. I have been receiving CityFHEPS ever since, which helps me pay the rent in my family's new permanent apartment, which is really nice compared to how we had to live for the past several years when we were in shelter. Not all the shelters were bad, but being in shelter in general is always really hard, no matter how good the shelter is.

Was it difficult to apply for the programs?

Section 8: No, it wasn't difficult to apply because it was an opportunity based in the building I was already living in. The information was posted clearly – they made it readily available and they told us what to do. The applications were accessible to the residents. They gave residents priority placement. And it wasn't a long wait. I sent in the paperwork they asked for, and got a call back quickly, and it wasn't a long wait to get approved. This all made it a simple process.

CityFHEPS: It wasn't difficult for me to apply because the service provider that ran the shelter helped me with the process. They provided all of my information that was needed for CityFHEPS, so I didn't have to run around gathering documents and going to different places. They helped me sign up for it as part of the move out process. Knowing I would have CityFHEPS meant I could look at more apartments that I couldn't afford without it. Once we found our current apartment, which did take a while, the provider helped sort out the paperwork and worked with DHS to finalize the program and get the payment to the landlord. That final process was slow after we picked the apartment and got accepted and were planning to move into it, but it worked out in the end. We were really glad about that, because a lot of the apartments we saw when we were searching didn't work out for many different reasons. So there were a few times we got our hopes up because we liked the apartment, to find out that it didn't work out.

Once you were in the program, was it hard to stay in the program?

Section 8: It wasn't hard to stay in the program as long as I stayed in the building, but once I had to move due to my life circumstances, it became really hard to stay in the program. It actually became impossible to stay in the program.

CityFHEPS: No, because it is automatic. The money for the rent comes regularly and is reliable. I don't even have to pay so much attention to it or worry about it every month, because it goes straight to the landlord.

How did these programs help you? What positive impact did they have on your life?

Section 8 made it so I could move out on my own when I was younger. At the time, I wasn't making enough money to afford an apartment on my own. Having Section 8 gave me and my family a chance to have our own home and begin to save and try to improve our situation. I didn't have to spend all of my income on rent. I could work and try to build my income and also live in my neighborhood of Harlem near where I grew up and near my family.

CityFHEPS made it so I could move out of shelter into our new apartment in the Bronx. I didn't think I would ever be homeless. I never imagined having to be in shelter. And I don't know how it would've been possible for me to move into that apartment or get our life back together without the CityFHEPS, which covers most of our rent. I could not have afforded the apartment without it. CityFHEPS has also been very reliable – even when I had difficulty recertifying for my other benefits, they were paying the rent. I haven't had to worry about rent or going back to shelter since I moved out. I've been able to focus on my family and my daughter, and getting back to normal. I've also been able to focus on my health, instead of trying to handle everything at once, which was really stressful. And I've had more funds for our other needs and supplies, like food and school expenses for my daughter – a winter coat, sneakers for gym class, class trips. Without CityFHEPS it would really be a struggle. It would be really really close.

What change in the program would have made the biggest difference for your family?

Being able to transfer the Section 8 voucher when I was younger, many years ago, would've been a big help to me, because it would've been easier to afford the rent for my parents apartment when I had to move back and I would've been able to focus more on fighting to stay in the apartment.

With CityFHEPS, even though it has been really good at my current apartment and helped me move out of shelter, it was difficult to use for a long time. It took me a while to find an apartment where I could use the CityFHEPS. The process of getting the program finalized and getting the payment took so long that sometimes when I thought I got an apartment I lost the apartment because I had to wait for too long, and they wanted to rent to someone else instead. Sometimes they would say they don't even accept vouchers. Or they don't want to accept a voucher with my share – they want the government share to be higher and my share to be lower. That's not right.

We need these programs, but we can't use them if landlords don't want to accept them. It also has to be accessible to us, so we can apply and not have to wait too long. And what happens after five years? The program expires? The rent keeps going up – in Harlem, in the Bronx, in the whole City. What am I supposed to do?

The rent is too high in New York, period. My doctor even said that to me recently. What does New York want from us? What do you want from us just so we could lay our heads down, eat, and sleep? I'm just trying to have some stability and save some money so we don't have to use it anymore and we don't have to worry.