

HOW...WHEN...WHERE



Information for homeless and relocated families in New York City
January-February 2012

APARTMENT HUNTING IN 2012 (page 4)

YOUNG MOM LEAPS TO CAREER IN CONSTRUCTION

This story is an excerpt from a speech given by Ana, a NEW graduate and current Labor Organizer.

Picture a 23-year old woman, a single mother of a one-year old daughter, struggling to make it. Living in the Bronx, surviving thanks to subsidized housing, public assistance, and the support of her family, afraid the lights were going to be cut off because she could not afford to pay the entire bill.

This was me in 1995, when I first heard about Nontraditional Employment for Women (NEW). I have always loved construction. I found the job to be interesting; It wasn't like a regular job. At the time I had just quit my job in retail where I was working for below minimum wage. I realized then that I needed to get a job with a real future, a job that not only would pay livable wages, but also would have medical benefits for my daughter. I realized I needed a career.

I went through an intensive training program with NEW. The rules



Ana Taveras

were firm but fair, the expectations were great, but so were the opportunities for those willing to work for it, and I was more than willing to put in the work. Each day, I would leave my daughter with my mother or my sister.

In 1996 I became a member of Local 79, Laborers' union. Being a woman in a male-dominated field sometimes means you need to work extra hard to be accepted and respect-

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ARE YOU SIGNED UP FOR FOOD STAMPS?

In his 2nd State of the State address, New York's Governor Cuomo called for the end of the finger imaging requirement for food stamp applicants.

NYC Mayor Bloomberg disagrees and wants it continued.

Cuomo's decision was hailed as an "enormous victory" for New Yorkers in need by City Council Speaker Christine Quinn and General Welfare Committee Chair Annabel Palma.

The governor's decision, they said, will "eliminate a senseless barrier that for too long has prevented tens of thousands of New Yorkers from receiving the assistance they need to feed themselves and their families."

According to the governor's announcement, an estimated 30 percent of New Yorkers who are eligible for food stamps do not receive them, leaving over \$2 billion in federal funds unclaimed every year.

LIFE AFTER ADVANTAGE

Homeless families in NYC are being told they have to face the new reality. Neither New York City nor New York State is offering them a rent subsidy. Nor are they planning to offer one any time soon.

So, experts will tell you, a homeless family needs to be earning and saving money.

As Cynthia Barton, housing specialist for Nazareth Housing, says, "You have to be able to maintain an apartment on your own."

Brokers and landlords don't want to wait for their money, Barton explains. It's only after a family opens a bank account and has some money saved that she can begin helping them find an apartment.

"Some landlords and brokers say 'If they don't have the money saved, we don't want them.' If an apartment's rent is \$900, they expect you should have \$2,700 for one month's

rent, security and broker's fee. Some even say they want a tenant to be earning at least 40 times the rent which would be \$36,000."

Barton estimates 70% of her clients are employed. Another 20% are on disability, so their disability payments have to qualify as income. And another 10% are neither working nor on disability – which means they're stuck in shelters for now.

For many years, *HOW...WHEN...WHERE* has compiled a list of real estate brokers who often rent to homeless families, especially those with a rent subsidy. Since the subsidies have been discontinued, we have updated our list to include only brokers who say they continue to rent apartments to families coming out of the shelter system. *You can see the list on page 4 of this issue.*

ed. And that's exactly what I did. What I have learned from this is that the greatest gifts I have received were not only opportunities to grow once I was fully prepared for advancement, but the chance to succeed or fail on my own all while learning along the way. For the past 12 years I have been working as a Union Organizer for LEROF (Laborers' Eastern Region Organizing Fund), beating the streets, meeting with workers, promoting the ideal that workers should be treated with respect, dignity, and paid fairly for their labor.

ABOUT NEW

Nontraditional Employment for Women (NEW) offers free, six-week training programs that prepare women for high-paying union careers in the construction, transportation, facilities maintenance, green, and energy industries. NEW graduates have gone on to obtain positions as carpenters, electricians, elevator mechanics, painters, plumbers, warehouse technicians, maintenance technicians, laborers, bus operators, general utility workers, field technicians, sheet metal workers, iron workers, green collar workers, and heavy cleaners among others. NEW's training programs and services include hands-on shop skills, classroom instruction, job placement assistance, and support services including referrals to childcare, housing and legal assistance.

Before I was 23 and a single mom, I was 22, pregnant and living at the 3rd Street Women's Shelter. Today I own my house, I can afford to provide for my daughters, and I don't have to worry about my lights or phone being cut off. The reason why I am sharing this is because I want you understand how far I've really come. I hope that others have the same opportunities that I've had through NEW, the Laborers and other organizations.

NEW offers full-time day and evening programs. To be eligible you must be 18 or older, have a high school diploma or GED, be able to perform physical work, and an ability to lift at least 50 pounds. You must also be committed to working hard and learning new skills.

To apply for NEW's training you must attend an information session and complete an entrance assessment. Information sessions are held most Tuesdays at 10am and Wednesdays at 6pm. **You must register in advance for information sessions.** Call (212) 627-6252 for more information and to register for an information session.

OTHER FREE TRAINING PROGRAMS: *POLISH YOUR SKILLS > INCREASE YOUR EARNING POWER*

In New York you can find a great variety of free training programs that will enable you to get a good job with a future. Here are some you might want to consider for yourself.

GRACE INSTITUTE is looking for applicants for its tuition-free, six-month Business Skills Day Training Program. Women who want to acquire computer and business skills, career development and job placement in NYC corporations should attend an Open House. To qualify, applicants must have a high school diploma or GED, fluency in English, and eligibility to work in the U.S.



Graduates of Grace Institute go for good jobs.

Classes start March 26, 2012.

Stop by for an Open House any Wednesday during January and February at 12 pm or 4 pm. Grace Institute is located at 1233 Second Avenue, between 64th and 65th streets in Manhattan. For more information, visit www.graceinstitute.org or call (212) 832-7605.

ATTAIN (Advanced Technology Training and Information Networking), a state University project to help low-income people acquire skills that will improve their chances of getting and keeping good, high-paying jobs. Students can make their own schedules to take occupational and technology courses at their own pace. Courses can take anywhere from 8 to 70 hours. For example you can complete a security course in 8 hours or a building maintenance course (in carpentry, electricity and plumbing) in 70 hours.

ATTAIN accepts students 17 and older. If you don't have a high school diploma or GED, you can acquire one at ATTAIN.

ATTAIN offices are located at 303 Vernon Avenue in Brooklyn with the entrance on Myrtle Avenue and Garvey Blvd., open Monday through Friday from 8 am to 6 pm. Drop by in person between 10 am and 2 pm or call (718) 443-4612.

FIRST STEP is the Coalition for the Homeless' free training program to empower homeless women through hands-on job training, internships, mentoring, job placement and social service support. ►

CREDIT REPORTS: THE HARM THEY CAUSE

by Herman de Jesus, NEDAP
(Neighborhood Economic Development Advocacy Project)

Angel, a 43 year-old, single man from Manhattan, recently began looking for work and a place to live. Laid off from his job in 2009, he had spent the last year in poor health and out of work. By 2010, his health had improved, and with plenty of solid work experience and no late rent payments to speak of, Angel set out to find work and an apartment.

To his surprise, employers and landlords repeatedly denied his applications for work and housing. What was going on? Angel found out that negative information in his credit reports was blocking him from work and housing opportunities. He learned that people have a legal right to get their credit reports for free, once a year. Angel obtained his credit reports, and discovered that they contained lots of incorrect negative information.

At the advice of a friend, Angel contacted NEDAP's Hotline, which works with low-income New Yorkers to address discriminatory and abusive banking, credit, and debt collection practices. Angel wanted to know whether he could correct the wrong information on his credit reports. NEDAP advised Angel of his legal rights, including his right to have his credit reports corrected. Angel also learned that NEDAP is working with community groups to address the unfair use of credit reports by employers and landlords.

If you would like to learn more about NEDAP, visit www.nedap.org, or call the NYC Financial Justice Hotline at (212) 925-4929. The Hotline is open Tuesdays 12-3 p.m., Wednesdays and Thursdays from 12-2 p.m. The Hotline can work with you to resolve legal issues connected to:

- Credit reporting
- Discriminatory lending and banking practices
- Prepaid debit card abuses
- Payday loans (which are illegal in New York)
- "Debt relief" or "credit repair" scams
- Unfair practices related to sending money home (remittances)
- Abusive debt collection practices

First Step's 14-week curriculum includes over 75 hours of computer instruction, literacy workshops, communication and interpersonal skills development, and other activities to familiarize students with the job market and workplace. Students are placed in internships with major corporations or non-profit organizations.

After a student graduates, First Step offers job placement and mentoring from staff and volunteers, support groups, additional training seminars, and networking opportunities with alumni and business professionals.

For information or to enroll, please contact Liz Henderson at ehenderson@cfthomeless.org or call (212) 776-2074.

THE HOPE PROGRAM is a free, full-time work readiness, job placement and career advancement program located in downtown Brooklyn. During a 12-week training

DON'T TALK ABOUT US, TALK WITH US!

by Veronica Tirado,
PICTURE THE HOMELESS!

Being Homeless doesn't mean being helpless and our members know this very well. Picture the Homeless is a grassroots organization, founded and led by homeless and formerly homeless people. Picture the Homeless was founded on the principle that in order to end homelessness, people who are homeless must become an organized, effective voice for systemic change. We are organizing for social justice on issues of housing, police violence, and the shelter-industrial complex.

We believe that one component of creating change is being educated and aware. The Homeless Organizing Academy does just that. The Homeless Organizing Academy (H.O.A.) is a weekly series of FREE trainings, open to all homeless and formerly-homeless people, to build skills and experience they'll need to fight for justice as organizers. We are now offering communication, basic computers, media production, political education, and community organizing workshops. Everyone regardless of education and housing status is welcomed and encouraged to attend workshops of their choice. All classes are taught by Picture the Homeless staff, members and guest instructors with expertise and experience in each topic.

This month we have a number of awesome classes lined up which include Community Wellness Circles, Poetry Writing, the History of Homeless Organizing, computer classes on using Facebook and how to blog. If you are interested in attending any workshops all you need to do is drop by the Picture the Homeless office located at 2427 Morris Avenue in the Bronx. We are just two blocks from the D and 4 trains to Fordham Road. For more information about the Homeless Organizing Academy call (646) 314-6423 or email Veronica Tirado, Leadership Development Coordinator at veronica@picturethhomeless.org

phase of the program, students receive computer instruction; attend classes in conflict resolution and customer services, job search and interview skills, financial literacy and GED preparation for anyone who needs it. In the 8th week, students start an unpaid work internship that gives them practical work experience and contacts. Hope also offers an 8-week training for careers in the thriving food industry called Grocery Works.

The next 12 week sessions start January 30 and April 2. The next 8 week sessions start February 13 and April 23.

To learn more about the Hope Program and to apply, you can attend all-morning information sessions on Tuesday or Thursday at 8:45 am at #1 Smith Street in Brooklyn. To apply, you must be 18 or older, have ID to show you can work in the U.S. and be ready for full-time training and employment. For more information, call (718) 852-9307.

Take this new and up-to-date *How...When...Where* list of brokers along when you go

APARTMENT HUNTING IN 2012

The following real estate brokers tell us they will continue to handle apartments sought by homeless families even though the city subsidies have ended. Some brokers have apartments in every borough; some in only one or two boroughs.

BRONX

AAA Realty

643 E. 182nd St.
(718) 365-1234
(only Section 8)

Albanell Realty Corp.

3103 E. Tremont
(347) 657-1427

Alicia's Homes

1521 Bryant Av.
(718) 328-9800

Blake Realty & Management Co., Inc.

1006 E. Gun Hill Rd.
(718) 881-7700

Crestland Realty

4226 White Plains Rd.
(718) 994-3636

Colon Realty Corp.

1411 Zerega Ave.
(917) 577-5309

Delux Real Estate

2166 Powell Avenue
(718) 597-4200

Eastland Realty

627 Morris Park Ave.
(718) 974-3873
(only Section 8)

Femry Realty Group, Inc.

1035 Grand Concourse
(718) 588-6000

Foremost Realty

3722 White Plains Rd.
(718) 654-5000

Frontline Realty

3246 White Plains Road
(718) 882-2500

Jerome Associates

2800 Webster Ave.
(718) 220-4216

Kickerbocker Management

941 Hoe Ave.
(212) 620-0500

Locascio Realty

2139 Williamsbridge Rd.
(718) 931-9400

Malabar Realty

2387 Westchester Ave.
(718) 518-8130

Mark Real Estate

2432 Grand Concourse
(718) 933-3291

Mazel Realty

709 Mace Ave.
(718) 405-9113

McKoy Real Estate

674 E. 241st St.
(718) 324-6905

Olga Villanueva

954 Gerard Ave.
(718) 538-6772/5260

NYSales

4403 15th Ave.
(718) 435-5969

On My Own Realty Inc.

1855 Westchester Ave.
(718) 239-9240
www.figuroahomes.com

Pascal Realty

655 E. 229 St.
(718) 653-6129

Susman Realty

391 E. 149th Street, Room 212
(718) 294-2600
(only Section 8)

Uptown Realty

2305 Grand Concourse
(718) 733-5948

Willette Daniels Realty Inc.

1081 Allerton Ave.
(718) 547-9500

BROOKLYN

Abe the Apartment Man

5014 16th Ave., Suite 190
(917) 559-5001

Anne Valenti

(718) 277-6910

Barron Rentals

P.O.Box 100195.
(718) 377-1115

Barry Hers Realty Inc.

1268 52nd St.
(718) 972-1999

Century 21/Achievers

1481 Flatbush Ave.
(718) 758-0600

Dominic DAD Inc.

35 Rogers Ave.
(646) 296-0500

George T. Hooks Brokerage

1211 Atlantic Avenue
P.O.Box 634,
Brooklyn 11216
(718) 622-0044

Greatest Real Estate Inc.

1850 Flatbush Ave.
(718) 692-3200

H & H Realty

734 Pennsylvania Ave.
(718) 272-0970

Harmony Homes Realty

1263 Nostrand Ave., Ste 2R
(718) 940-9440

Hot Homes Realty

526 4th Ave.
(718) 788-5435

Ideal Apartment Rentals

2273 65th Street
(718) 677-7122

LDL Management Corp.

504 Hegeman Ave.
(718) 930-5425

Munoz Realty

104 Wyckoff Ave.
(718) 418-0689

N. John Blue Real Estate

4708 Church Ave.
(718) 462-2020

PD's Management

409 Lefferts Ave.
(718) 778-6770

Passionate Home Sales

774 Albany Ave.
(718) 773-6999

Personal Real Estate

2359 Flatbush Ave.
(718) 258-1333

P.K. Realty Services Inc.

1216 Liberty Ave.
(718) 235-4500

Preferred Apartment Rentals

1285 52nd St, Ste. 303
(718) 435-8955

Program Apartments

1361 Coney Island Ave.
(718) 336-0002

Program Rentals

5311 13th Avenue
(718) 252-2022
Queens Royal Realty
3439 Fulton St.
(718) 235-6600

Roland Realty

907 Nostrand Ave.
(718) 735-6680

Samuel James

864 Thomas Boyland St.
(718) 669-2704

Sicherman Management

1451 52nd St.
(718) 851-4441
(Section 8 only)

Today's International Real Estate

961 Fulton St.
(718) 789-6122

Unique Homes

3203 Church Ave.
(718) 941-1390

H.P. Greenfield Real Estate

1712 Utica Ave.
(718) 692-4444
and
850 Fulton Street
(718) 338-3380

Wynn Brokerage

1275 Sterling Place
(718) 574-4111

MANHATTAN

C.E. Realty

1045 St. Nicholas Ave.
Washington Heights
(212) 568-9900

Diversified Residential

421 Sevetnh Ave.
(212) 714-1027

Soni Realty LLC

5041 Broadway.
(212) 569-8779

QUEENS

Amiable Realty

219-09 Jamaica
Queens Village
(347) 489-8756

Davis & Associates Realty (Tatiana Davis)

105-08 Jamaica Ave.
Richmond Hill
(718) 805-2400

du Chris Realty

102-13 Northern Blvd.
Corona
(718) 457-1600

Peninsula Properties Realty

112-20 Beach Channel Dr.
Rockaway Park
(718) 318-8000

Rolly Hector

106-60 Guy R. Brewer Blvd.
Jamaica
(718) 413-8521

The Wave Crest Management Team Ltd.

87-14 116th St.
Richmond Hill
(718) 463-1200

Unified Brokerage

147-09 Archer Ave.
Intercom #4
Jamaica
(718) 523-8151

STATEN ISLAND

All Star Real Estate

1259 Castleton Ave.
(718) 727-4887

Diverse Homes Realty LLC

600 Richmond Road
(718) 216-9023, 719-9100

Prospect Me

564 Bay St.
(718) 314-8779

Solar Realty (located in Manhattan? But rents in SI)

25 E. 11th Street
646) 258-6227, 431 9617

& BEYOND

Mount Olive Real Estate Professional LLC

61 South 22nd Street
Wyandench, NY 11798

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