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## The Affordable Housing Crisis In Kingston, NY: Knowledge is Power

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The Affordable Housing Crisis In Kingston, NY: Knowledge is Power

Senior Project Submitted to  
The Division of Social Studies  
of Bard College

by  
Madeline Millerick

Annandale-on-Hudson, New York  
May 2022



## **Dedication**

I'd like to dedicate my Senior Project to my parents, who have supported me throughout all of my long years of education. You taught me to work hard and make my own path. Mom, you kept me strong and never let me back down. Dad, you gave me endless pep talks and helped me remember that if you could do it, I could too. Thank you for believing in me, I love you.



## **Acknowledgements**

Foremost, I would like to express my gratitude and admiration for the City of Kingston. I have been in awe of its unique fire since I began my time here at Bard. It is my hope to continue working to support causes in Kingston.

I would like to thank my senior project advisor and professor, Peter Rosenblum. Peter, you have shown me that there are always new and exciting angles to understand and address human rights issues. Out of my four semesters here at Bard, two were spent in classes with you, and two were spent as your advisee. Thank you for all you have taught me.

I also want to express my thanks to Tom Keenan, who has stood by me as I navigated my way through the program as a transfer. I probably would not be graduating if it weren't for you, Tom.

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## Introduction

Recently, I attended a lecture on social movement cycles. In the lecture, they talked about how social movements usually follow the same path. First, an ongoing crisis sees worsening conditions and growing oppression. This situation stirs up anger and frustration, and begins to draw public attention. Next, a triggering event causes mass action and unleashes anger. It gets the word out that an issue exists and people need to mobilize, (Golan 2022).

Because housing issues lack a “trigger event,” the social movement cycle struggles and awareness remains low. Folks living in affordable housing constantly experience inhumane conditions and treatment, and their life on the margins of society lack a voice. Public attention isn’t attracted. Very little information about the day-to-day of living in a housing crisis exists.

In Kingston, NY, the sheer lack of affordable housing is an ongoing crisis. Over the past few decades, Kingston has seen a mass migration of wealthy people moving in. Once upon a time, IBM and its factories were a pillar of Kingston’s economy. Then one day, they up and left. They wanted a tax break, and the governor didn’t want to give it to them. Seemingly overnight the employees were let go and the buildings were emptied. They stand largely abandoned and overgrown, today. Kingston’s economy had the rug pulled out from underneath it. But the people were still there. Today, Kingston has a new pillar to its economy—a billionaire named Peter Buffet, and his organization, the NoVo Foundation. Buffet has poured boatloads of money into Kingston, but it hasn’t benefited the people who were already here so much as it has benefited those being pulled in. Kingstonians have watched over the past few years as buildings were painted pretty colors, fun boutiques and fancy restaurants moved in, and housing prices rose.



With Kingston becoming such a place-to-be, where folks from the city seek refuge in the beautiful Hudson Valley, there has been a significant rise in home-buying. Some are buying homes for short term rentals, like Airbnb, and others have bought them just to be here. At the time this paper is written, there are currently 253 Airbnb stays in the small city of Kingston, and the average nightly stay is around \$200 (Airbnb 2022). The New York Times actually wrote an article about Kingston in December of 2021, where they painted a perfect picture for prospective, out-of-town home-buyers to come build families and live life like it were a movie (Caldwell, 2021).

That Kingston is a changed city is not lost on its residents. Comments on the NYT article from local Kingstonians include the following:

*“Wow, thanks NYT for writing yet another puff piece encouraging the upper class vultures to buy up all the remaining properties in this community.*

*Meanwhile, the folks who kept this place nice, charming, diverse and "artsy" enough to be appealing are being displaced in a housing crisis. This article is ridiculously tone deaf. A lot of people in this community are seriously hurting.” 12/2/21*

*“Others have said it, but just to reiterate, this article is so completely tone-deaf. Peter Buffet and his army of nonprofits are quickly changing Kingston into "destination," when it already was. The real people of Kingston are good, and they are being suffocated and pushed out by the financial ramifications that gentrification inflicts on low/moderate income residents (of which there are many, due to the economic instability from the mass NYC exodus and the tunnel vision of creating an "artsy" place to live). This article is the reason why Kingston is dying, and rising out of the ashes is a shallow, capitalist, and beautifully aesthetic culture of people who could care less about saving the roots of the place they have taken over. IBM left a hole that NoVo has filled, and it is just so depressing.” 1/2/22*

*“Kingston seeks to become the next City of Hudson which itself became the next Cold Spring.*

*But not every old Hudson River city can expect to become chock 'o block with art galleries, hipster boutiques and quaint eateries.*

*After all, on the same side of the River as Kingston sits Catskill almost directly across from Hudson - a short drive over the Rip Van Winkle Bridge.*

*And there's the problem. Catskill sits as not quite "rediscovered"” 12/2/21*

*“Wonder how many of these commenters are real estate agents who are only interested in the sale. Or friends of developers - the same. Kingston needs affordable housing and County, and City must direct their energy to this. No tax inducements for pure residential rental developers who won't provide at least 40% or 50% of their units as affordable meaning affordable for those at the 70, 80 and 90 % of the median income level. No inducements at all for condo, townhouse or single-family home developers.” 12/2/21*

The Ulster County Housing Action Plan (2021), made by Hudson Valley Pattern for Progress and the Ulster County Legislature, includes some statistics about Kingston that are important to keep in mind throughout this paper.

- Large and quickly growing employment sectors do not pay living wages. At the higher end, the Healthcare and Social Assistance sector, which as of 2018 made up 16.3% of county jobs, has an average annual salary of \$43,258. At the lower end of wages, Accommodation and Food Services, which in 2018 accounted for 12.3% of jobs in Ulster County, offers average annual wages of \$22,288.
- Incomes are stagnant or declining for all but the highest earning households. The lowest earning households have seen the greatest decline in income between 2010 and 2018, with incomes down 14.3% (after adjusting for inflation).

- While median wages are down 4% across the spectrum, renters have disproportionately low wages as compared to homeowners. Owner-occupied household income went down by 3% while renter household income dropped by 13% (after adjusting for inflation).
- County-wide, most of the housing stock is owner occupied. However, in the urban centers of the City of Kingston, the Village of Ellenville, and the Village of New Paltz the majority of the housing stock is renter occupied.
- A substantial number of second homes and vacation/recreational homes exist in Ulster County, complicating the measurement of residential vacancy rate. The residential vacancy rate is highest in the more rural municipalities located in the northwest corner of the County.
- A quarter of Ulster County's housing units were built over 80 years ago and nearly 60% were built over 50 years ago. Older houses have a higher risk of containing lead-based paint, needing substantial structural repair, and replacement of major systems like heating or plumbing. In addition, the lack of insulation and lower quality windows result in higher heating and cooling costs.

Without affordable shelter, the human resources needed to support a thriving, healthy, accessible community are not present. Without affordable shelter, people cannot live where they work, they face the increased burden of transportation and travel, and they cannot support the very businesses that need them to survive.

As housing costs outpace income, the pandemic has further impacted good-paying employment opportunities. Also, the rapid adoption of telework has enabled many higher-income families to live and work in places remote from each other. This flexibility has enabled people

with higher, more stable incomes to acquire properties and improve them, displacing lower-income residents, including the elderly, many of whom have lived in the area for generations.

*“I have several generations of family members who have lived and worked in Kingston for nearly a century and I spent a good portion of my childhood in Kingston. The city that I and my family know is unrecognizable, and not in a good way.*

*There’s little talk of how the extreme gentrification of the city — and that’s what it is — is affecting working and middle class residents who have been there for many years. Like many American cities, it has its ebbs and flows but I see nothing short of cold extraction happening now. When billionaire developers are buying up property, you know.*

*Kingston’s relatively low cost of living has meant that many marginalized people — lower income folks, folks with disabilities, folks recovering from addiction and/or mental illness — have been able to live in a community that doesn’t so brutally sublimate their needs. A family friend who is a recovered alcoholic for many decades said their recent search for affordable rents brought up nothing under \$1000. What are they supposed to do? Where can they even move?*

*There is no industry in the Hudson Valley to support city rents or house prices. And while it’s unlikely for industry to return, it was never the answer either.*

*My grandfather worked at IBM as a manufacturing consultant for 35 years. He told me one day his manager got on the loudspeaker + told everyone the plant was closing the next day. IBM then left brownfield sites across Kingston, many of which remain. A very suspicious amount of family friends who all worked at IBM later perished of the same kind of cancer. My grandfather lived a long life, thankfully, but that was due to my grandmother’s wonderful healthcare from the NYS teacher’s union, not IBM’s benefits. That’s all to say, it was IBM then; it is affluent, white, remote information economy workers now.*

*Instead of investing in sustainable, equitable, affordable solutions in BOTH NYC + Kingston, everyone is just passing the buck until it lands on those w/ the least amount of political power.*

*Is Hudson, NY, for example, better off? There, extreme poverty + extreme wealth exist just one block away from each other. We’ve already seen what happens when a small, upstate town gets remade into Park Slope.*

*None of these arguments are new but they, clearly, need reiteration. People before profits—and your Pinterest house.” 12/4/21*

While affordable urban housing is a known problem, facts and testimony from those it impacts here in Kingston are scarce. The public conscience shows anger and maybe even empathy, but only to a certain, noncommittal extent. Middle and upper class residents often have not heard the stories of affordable housing in Kingston. Very few, if any, have tried to navigate securing affordable housing first-hand. The hope is that by bringing the issues into clear light, further research can be done and an equitable roadmap for action can be developed by and for the entire Kingston community.

I spent months finding resources available through government aid for affordable housing in Kingston. One takeaway from the research is that the documentation and process and requirements to access affordable housing are complex, and appear designed for the convenience and protection of the process owners rather than the process users. During many months of research, I was unable to locate or review any comprehensive lists or articles to clearly see how to navigate affordable housing, which comes in many forms with different processes and paperwork required. The lack of a single, comprehensive resource written to lower grade level standards and translated into multiple languages, or even people who are available to help suggest that solving the crisis is not a priority. But as this paper will demonstrate, Kingston does not have enough affordable housing or enough resources to help the individuals and families who need both. Part One in this paper is a step toward assembling an accurate list of housing and procedures to secure it. Part Two will explore the stories of real people who have tried to navigate the process. Part Two is meant to be eye-opening to folks that have yet to engage with the tougher-side of the housing crisis—that real people with real lives are struggling. It is meant to spur the social movement cycle by giving voice to the people and stories not currently being

heard. There are five stories, and an analysis of what the storytellers had to say. The voices in this paper are taking on the burden of reliving their trauma in an attempt to educate the public and drive needed change.

For Kingston, the facts as sourced in this paper and interviews with individuals struggling with housing insecurity in the region, give testament that Kingston is failing – or precariously close to failing – to meet the basic needs for healthy, safe, affordable shelter for many low-income individuals and families. This paper will set forth the status of affordable housing in Kingston, the genuine complexity of securing that housing, and the plight of those living in substandard housing—or without housing—in the area. It aims to educate and improve awareness of the severity of the situation to drive action and improve conditions. It reports facts accessible to the researcher through public channels, and gives voice to interviewed community members who are marginalized, poorly understood and largely unrepresented in civic discussion. For them, the situation is grim, and worsening.

## Part 1: Affordable Housing Options in Kingston

Housing is considered “affordable” if rental costs do not exceed 30-40% of a household income (Habitat for Humanity 2020). Affordability implies that a household has enough money left over after paying rent and other home expenses to afford food, transportation, and healthcare. Income limits for government aid are calculated based on an Area’s Median Income (AMI). In Kingston, the AMI is about \$65,000.<sup>1</sup> The percent of household income spent on housing costs determines the level of affordability. In Kingston, less than or equal to 30% is considered affordable; greater than 30% but no more than 50% is considered unaffordable; and greater than 50% is considered severely cost-burdened (Housing Action Plan 2021). When tenants are severely cost-burdened, they are not only spending (often much more than) 50%, but they are put in a vulnerable situation. If there is an unforeseen interruption to their income, there is absolutely no room for error. When this happens, families often end up in Emergency Housing or become homeless.

- Several types of housing subsidies exist for low-income renters:
  - Section 8 Housing Choice Vouchers
  - Project-Based Section 8
  - Low Income Housing Tax Credit
  - Low Income Public Housing
  - Emergency Housing

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<sup>1</sup> Numbers are based on most recent census data, and are not necessarily accurate. However, they are what the government uses to calculate other factors. (World Population Review, 2022)

## **Section 8/Housing Choice Vouchers:**

### **What is section 8?**

Section 8, otherwise known as the Housing Choice Voucher (or HCV) program, is a federal housing assistance program. Funded by the United States Department of Housing and Urban Development (HUD), housing choice vouchers (which are by name interchangeable with Section 8 vouchers) are administered to prospective renters with low income, allowing them to live in the private housing market—as opposed to the public housing market. When one receives a housing voucher, they usually pay 30 to 40% of the original rental cost, while their voucher covers the rest.

### **Where does the money come from?**

Housing Choice Vouchers are administered locally to the recipients, rather than at the federal or state level. “Local” may mean that the vouchers are administered at the county level, city level, or at the Metropolitan Statistical Area level,<sup>2</sup> as it is in Kingston and the surrounding Ulster County (US Census Bureau 2022). Section 8 works through a federal-to-local system. The overall structure of Section 8 applies to most voucher holders across the country. HUD is a federal program that starts from the top and delivers funds downwards. From HUD, the money goes down to a Public Housing Agency (PHA). In New York, the New York State Homes and

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<sup>2</sup> Defined on page 11 and 12.



Community Renewal Program, known as the NYS HCR, is the state-wide organizer of the Section 8 / HCV Program. NYS HCR acts as the Public Housing Agency or affordable housing agency for all local programs under its purview (New York State Homes and Community Renewal 2022). New York is special in this way because instead of each individual locale issuing rules and regulations at its own discretion, every local administrator in the state follows the same plan. NYS HCR works with private, public, and nonprofit partners to fund voucher programs on a local basis.

The NYS HCR acting as the PHA for the entire state, contracts with Local Administrators (LAs) to actually administer the housing choice vouchers at a community level. Day-to-day responsibility for local administration of the Section 8 HCV program is assumed by each LA in its designated area of operation. Basically, the money comes from HUD at the federal level, is funneled down to the NYS HCR at the state level, and is then distributed to LAs to administer vouchers to individual households at the community level.

In Kingston, there are two operating local administrators: The Kingston Housing Authority and RUPCO (Rural Ulster Preservation Company). RUPCO administers about 2,000 vouchers, and the KHA administers about 200. Not all of these vouchers go to Kingstonians, but rather the entirety of Ulster County, though both RUPCO and the KHA are based in Kingston. Both are local administrators, and receive HUD, state, and local funding.

**What determines how much the vouchers are worth?**

While the HCV eligibility is determined by applicants' income, the value of the vouchers (i.e. how much rent a voucher will cover) is determined by the average housing costs of an area, known as Fair Market Rents (FMR) (HUD 2022). Each locale has a different FMR, so two vouchers in two different places would most likely not be worth the same amount. Kingston's housing market costs have skyrocketed within the past couple of years, so the value of an HCV in Kingston has risen, too. Recently, New York Governor Kathy Hochul signed legislation raising the value of HCV vouchers from 85% of the federal fair market level to 100% (Governor's Office, 2022). This legislation opens doors for Section 8 recipients in New York State to look for housing that is a more realistic price. It is a common problem that even if you can get a voucher, finding housing at a low enough rental cost to accept the voucher is incredibly difficult, and deepens divides between income classes as well as neighborhoods within cities. With this legislation, there should be more available units, now that the vouchers have a higher value. .

**Section 8 applicants must meet specific criteria to apply.**

If their income is below a certain level, set by HUD, which determines income eligibility based on current fair-market levels of the area in question, a renter may be eligible to apply for a voucher. These criteria are unique to each state and county, although Kingston in particular has its own criteria, as it falls into the category of a metropolitan area. In the United States, a Metropolitan Statistical Area (MSA) is a geographical area with a large population (generally over 50,000) and economic ties to the surrounding area. In other words, MSA's are cities. In

terms of market value determination, MSA's precede counties, so Ulster County (the county Kingston is in) actually follows the value determined for Kingston; it is a part of the greater Kingston MSA. In terms of rank, Kingston, NY is listed as 234 out of the 384 MSA's in the United States, by population size (Census, 2020). HUD lists the median family income (calculated with a family of four in mind) for Kingston as \$90,100 yearly. With this median income, they identify the middle of the wage range with the goal of finding a fair benchmark to determine what exactly low, very low, and extremely low incomes look like. The income limit amount increases for each additional member of the household, including children. Additionally, any income earned by a member of the household younger than 18 is exempt.

Fiscal Year	Area Median Family Income	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Kingston, NY MSA	\$90,100	Low Income Limits (\$)	\$49,200	\$56,200	\$63,250	<b>\$70,250</b>	\$75,900	\$81,500	\$87,150	\$92,750
		Very Low Income Limits (\$)	\$30,750	\$35,150	\$39,550	<b>\$43,900</b>	\$47,450	\$50,950	\$54,450	\$57,950
		Extremely Low Income Limits (\$)	\$18,450	\$21,100	\$23,750	<b>\$26,500</b>	\$31,040	\$35,580	\$40,120	\$44,660

Figure 1: Fiscal Year 2022 Income Limits Summary, Kingston, NY <sup>3 4</sup>

Source: HUDUser.gov

<sup>3</sup> Low income is 80% of median, Very low is 50%, and Extremely low is 30%

<sup>4</sup> Income Limit areas are based on FY 2021 Fair Market Rent (FMR) areas

In order to qualify for rental assistance, the household income must generally be below 50% of the Area Median Income (AMI) for the area being applied to. In Kingston, Figure 1 (above) lays out the income brackets. Those who fall into the “low income limits” do not qualify for Section 8 Housing Choice Vouchers, but they may qualify for other affordable housing options in Kingston.

In addition to income level, Section 8 HCV applicants must be over 18 years of age, and must be a citizen of the United States or a noncitizen who has eligible immigration status (Affordable Housing Online).<sup>5</sup>

One can apply as a singular person or as a household, with or without children or dependents. It is important to note that HUD uses the terms “family” and “household” interchangeably. A family can consist of one person or more, and having children is not necessary to be categorized as a “family.”

While there are criteria to meet in order to qualify for a voucher, there are also disqualifiers that may stand in the way of applying. A household will be disqualified if any member has been evicted from HUD housing in the previous five years, had assistance terminated by a housing authority for any reason, or if they owe money to a housing authority. An applicant may also be denied if they have a criminal record, although it does not automatically disqualify them. A person with an arrest but without a conviction is more likely to receive a housing choice voucher than someone who was both arrested and convicted of their offense. If an applicant has been convicted of a felony, most specifically a charge relating to

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<sup>5</sup> Eligible immigration status includes a lawful permanent resident; registry immigrant; refugee or asylee; conditional entrant; parolee; withholding grantee; person granted 1986 amnesty status; resident of the Marshall Islands, Micronesia, Palau, or Guam; victim or relative of a victim of trafficking. (Affordable Housing Online)

violence or drugs, their chances of receiving a voucher are lessened. Housing Authorities are independent from each other, so some may be more forgiving or lenient than others, especially depending on the state of the housing market in that area. In Kingston, these factors may impede applicants more than they would in other places, because the housing market is so hot. It should be noted that any person on any state lifetime sex offender registry is ineligible to apply.

### **Established Local Preferences**

Public Housing Agencies (PHAs) distribute the Section 8 HCVs, and most have individually determined preferences for who should take precedence based on need. PHA's may establish local preferences for selecting applicants from its waiting list. For example, PHAs may give a preference to a family who is homeless or living in substandard housing, paying more than 50% of its income for rent, or involuntarily displaced. Families who fall under these preferences may rank higher in terms of need on the waitlist, and as such would receive housing before a household that does not have as great a need in those senses. Public Housing Agencies (PHAs) can usually exercise their own local preferences. It is not universal or standardized, but usually the preferences are within the same frame of ideas. This lack of standardization is intended to reflect the housing needs and priorities of each particular area.

In New York State, however, since there is one main Public Housing Agency, NYS Homes and Community Renewal, the preferences are universal across local administrators. Via the Section 8 Homes and Community Renewal Administration Plan, there are predetermined,

state-wide preferences within the HCV Program. Each local administrator must give preference to applicants on their general tenant-based waiting list for the Section 8 program. First priority is given to Households defined as Homeless.<sup>6</sup> Second priority will be given to Households identified as Elderly and/or Disabled (as defined by HUD) or Families with Dependent Children.

Third priority has no limitations and is given to all applicants who do not fall into the first or second preference categories, but meet all the regular criteria as described above to qualify for the Section 8 Housing Choice Voucher program.

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<sup>6</sup> A qualified household must fall under one of the two categories listed below as defined by HUD (10% of each LA's general allocation of regular vouchers must be dedicated to this preference - additional information below):

Category 1: An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- a. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; or
- b. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low- income individuals); or
- c. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Category 4: Any individual or family who:

- a. Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence; and
- b. Has no other residence; and
- c. Lacks the resources or support networks, e.g., family, friends, and faith- based or other social networks, to obtain other permanent housing.

In addition to identifying as one of the categories listed above, HCR requires the applicant provide or obtain written verification from a coordinating shelter, housing provider, service agency or institution (for those being discharged) confirming the same.

## How to apply for a Section 8 Housing Choice Voucher in Kingston, NY

If you would like to see a copy of RUPCO's Greene County application for a housing choice voucher, you can find it as Appendix A.

Greene County, sitting adjacent to Ulster County, is also under RUPCO's jurisdiction. RUPCO's Housing Choice Voucher application waitlist is not open, but the Greene County application waitlist is. Therefore, I could only get a copy of the Green County application, but I believe they are almost identical, save for a few specifics about Greene county. Ulster County's application waitlist, like most other Section 8 waitlists, is rarely open. It was open for a small period of time in 2019, and then again from October 15th to November 30th in 2021; it has been closed since. Once you fill out the application, you must either mail it in to RUPCO or deliver it by hand—you *cannot* turn it in online. It is generally advised that applicants respond to everything they have the opportunity to reply to. If a housing voucher applicant or recipient receives something in the mail from RUPCO, they must answer. This is especially important for applicants on the waiting list. There are so many people looking for vouchers that local administrators will often try to offload applicants by using excuses such as unresponsiveness. They may take a lack of response, even if it may not seem necessary to reply, as a sign of disinterest and move on from your application ((Miller 2020).

Here is a copy of a blank HUD Section 8 Voucher:

**Voucher**  
**Housing Choice Voucher Program**

**U.S. Department of Housing  
 and Urban Development  
 Office of Public and Indian Housing**

OMB No. 2577-0169  
 (exp. 07/31/2022)

Public Reporting Burden for this collection of information is estimated to average 0.05 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Assurances of confidentiality are not provided under this collection. This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

**Privacy Act Statement.** The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family voucher issuance.

Please read <b>entire</b> document before completing form Fill in all blanks below. Type or print clearly.		Voucher Number
1. Insert <b>unit size</b> in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)		1. Unit Size
2. <b>Date Voucher Issued (mm/dd/yyyy)</b> Insert actual date the Voucher is issued to the Family.		2. Issue Date (mm/dd/yyyy)
3. <b>Date Voucher Expires (mm/dd/yyyy)</b> must be at least sixty days after date issued. Voucher is issued. (See Section 6 of this form.)		3. Expiration Date (mm/dd/yyyy)
4. <b>Date Extension Expires</b> (if applicable)(mm/dd/yyyy) (See Section 6. of this form)		4. Date Extension Expires (mm/dd/yyyy)
5. Name of Family Representative	6. Signature of Family Representative	Date Signed (mm/dd/yyyy)
7. Name of Public Housing Agency (PHA)		
8. Name and Title of PHA Official	9. Signature of PHA Official	Date Signed (mm/dd/yyyy)

Figure 2: Section 8 Housing Choice Voucher  
 Source: U.S. Department of Housing and Urban Development



## **Project-Based Section 8**

Project-Based Section 8 Housing works through a private-public partnership to provide rental assistance to low-income households in multi-family facilities (National Council of State Housing Agencies 2022). Similar to Section 8 Housing Choice Vouchers, The Department of Housing and Urban Development contracts with properties in the private market and subsidizes payments to ensure that tenants will pay only 30% to 40% of fair market rent. Project-Based Section 8 differs from housing choice vouchers in that HUD works directly with owners of multi-unit facilities or properties that can house multiple families/households. HUD provides the owners with either a long-term project-based rental assistance contract, a subsidized mortgage, or sometimes both to make the units affordable to low-income renters. PBRA (Project-based rental assistance) makes up the difference between what tenants can pay and fair market rent—the same as with single-family housing vouchers. The deployment of funds in Kingston and the surrounding Ulster County comes from HUD, goes through the New York State Homes and Community Renewal Program, and then to local housing administrators, who write the checks.

In some cases, PBRA contracts help offset property construction, rehabilitation, and preservation costs, adding owner incentive to work with the program, and protecting the financial integrity of federal housing investments. Without Project-Based Section 8, most of the properties it works with would be rented out at market-rate, a higher rent than is affordable to most, especially in Kingston. Just as the partnership benefits renters, it also benefits owners, who may not, without this federal assistance, be capable of keeping their properties at a livable standard.

## **LIHTC — Low-Income Housing Tax Credits**

Low-Income Housing Tax Credits are federally subsidized tax credits for affordable housing developers and facilities (Tax Policy Center 2022). The purpose of this tax credit is to provide an incentive to buy, build, and/or renovate housing for low-income households/families. The LIHTC program began out of the 1968 Tax Reform Act, and has since been updated many times. The federal government issues the credits to state governments, which circulate the funds to the state housing agencies, who then award the credits to competitive private developers who will use the funds to build affordable rental housing. In order to turn the credits into cash, a developer will often sell the awarded credit to a private investor in exchange for its monetary value, to be invested into the development.

Qualifying LIHTC rental properties come in many shapes and sizes, including but not limited to apartment buildings, single-family dwellings, and multi-family houses. When developers are awarded a low-income housing tax credit, they are agreeing to build a certain percentage of their units as affordable housing, meaning that only folks with a certain percentage of the Area Median Income (AMI) can rent the units.

In New York, the LIHTC program is actually called the State Low Income Housing Tax Credit Program (SLIHC), and is administered by the New York State Department of Homes and Community Renewal (NYS HCR)

Affordable housing is not profitable to build right now, especially if it is built to a decent standard, which it legally should be. Large developers building large apartment complexes often work the system to get considerable amounts of money through programs like LIHTC and other

tax breaks. Many tax breaks, including LIHTC, are designed so that developers who are given money are forced to make a portion of their units into affordable housing in exchange. Ideally, the quality of the units in question is not compromised, but of course it often is, as large developers don't often shy away from ways to save money and cut corners, and low-income folks usually draw the short end of the stick.

## **Section 202**

Section 202 is a supportive housing program for the very low-income elderly (HUD 2022). It is administered through HUD and supports the construction or rehabilitation of affordable housing facilities for ages 62 and up. The Section 202 program helps expand the supply of affordable housing with supportive services for the very low-income elderly, and provides options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. Section 202 housing is open to any very low-income household with at least one person who is at least 62 years old at the time of the initial move-in.

HUD administers capital advancements (i.e. a large sum of money) to the developer in order to build, fix up, and/or buy these facilities. The ‘advancements’ do not need to be paid back, as long as the housing remains available for at least 40 years. In addition to the initial funds, project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent.. Basically, HUD will cover the difference between the cost of running the facility, and the affordable rents that it charges its tenants. This is contracted every three years and can be renewed by the facility as long as HUD funds are available.

There are definitely some affordable housing facilities in Kingston that run Section 202 programs, but it is unclear which ones and how many. If a complex is designated as housing for the elderly or disabled, there’s a good chance that they are reaping the benefits of HUD funding. You can find out by calling and asking what programs they are running and who they house.

## **Affordable Housing Facilities in Kingston, NY**

There is very little information about affordable housing facilities in Kingston, available to the public. Some properties, like Seven Greens (below), are run by larger corporations and have comprehensive webpages. Many do not have anything listed besides an address and a phone. While some properties are owned by corporations or developers, some are also owned by the local administrators, such as the Kingston Housing Authority and RUPCO. The four properties listed below are owned by private corporations. Seven Greens is managed by Hall Keen. Chambers, Birches, and Birchwood are all owned by Birchez Associates LLC. I could not find a working website for Birchez, so this information may not be current.

- **Seven Greens:** *120 Lawrenceville Street, Kingston, NY 12401 (845) 331-2410*
  - <https://www.hallkeen.com/listing/seven-greens-apartments>
  - “For senior citizens”
- **Chambers Court:** *401 Chambers Dr, Kingston, New York 12401 (845)338-7571*
  - “Features 72 cottage-style, single-story apartments. One of the first affordable senior housing developments in New York State to offer adaptable/accessible housing for seniors” (Affordable Housing Online 2022).
- **The Birches at Chambers:** *5000 Maple Ln, Kingston, NY 12401 (845) 340-0033*
  - For seniors
  - Developed by Birchez Associates LLC (Facebook 2019)
- **Birchwood Village:** *174 Flatbush Ave, Kingston, NY 12401 (845) 331-8232*

- For seniors
- Developed by Birchez Associates LLC (Facebook 2019)

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The Kingston Housing Authority is often presumed to be in charge of all housing matters in Kingston, but they really only have a very specific portfolio and little to no power outside of it. The Kingston Housing Authority is a local administrator, and since they aren't government agencies but rather are considered "government-adjacent," they don't have the same abilities and power. With that said, RUPCO is also an administrator working in Kingston, and it has a much larger hand in housing matters in Ulster County. The Kingston Housing Authority is, in my opinion, a bit of a misnomer, since in reality they only have charge over five or six apartment complexes, and do not seem to serve the City of Kingston past that point.

I called and emailed multiple people at the KHA in attempts to get more information about their housing facilities. There is almost no information publicly available, and no one returned any of my correspondence. I had hoped to provide a detailed list of their properties, but am unable to do so. Ideally, the information to know would be:

- Name of Property
- Programs running (such as project-based Section 8, Section 202, and/or tax breaks such as LIHTC)

- The number of units altogether and the number of units designated as ‘affordable housing’
- Income limits for that specific property
  - Is there a rent ceiling?
- The number of available units (of which there will probably be none)
- Address and Phone Number

With all this said, there isn’t a way to fact check any of the information I have gathered through my extensive research of the Kingston Housing Authority. Everything written here is true to the best of my knowledge.

The Kingston Housing Authority has six properties under its management. They are listed below with any information I could find online from other websites and databases. Don’t fully trust any of this information to be exact, but do use it as a starting point.

- **Colonial Gardens:** *202 Flatbush Ave, Ulster, Kingston, NY, 12401 (845) 338-4856*
  - 98 total units; 10 one bedroom units are set aside for Senior Citizens (NY Connects).
- **Colonial Gardens Addition:** *No available information beyond that KHA lists it as one of their properties*
- **Wiltwyck Gardens:** *195 Albany Ave, Kingston, NY 12401 (NY Connects).*
- **Rondout Gardens:** *37 Rondout Dr, Kingston, New York 12401 (Affordable Housing Online)*

- **Stuyvesant Charter:** *6 Sheehan Ct, Kingston, NY 12401 (Although it's **also listed as 101 Sheehan, and 132-202 Flatbush Ave)*** (LowIncomeHousing.us)
- **Brigham Senior Housing:** *101 Oneil St, Kingston, NY 12401 (516) 487-0050*
  - For seniors and disabled persons of all ages. 40 units affordable housing, 6 units handicapped accessible (LowIncomeHousing.us)

At one point, I was able to speak briefly with a receptionist on the phone, and she told me that there are generally no units available anywhere. Despite the fact that there are no available units, there are waiting lists. The lists are open to applicants for very brief periods of time and are not opened often. As of May 2022, the waiting list has not been open since September 16th of 2021. The Kingston Housing Authority communicates more through their Facebook<sup>7</sup> than their website. Here's what they posted about the waiting list opening on September 7th, 2021:

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<sup>7</sup> <https://www.facebook.com/Kingston-Housing-Authority-1314210211955766>



## **Kingston Housing Authority**

The Kingston Housing Authority and Stuyvesant Charter Inc. will be accepting applications to be placed on the waiting lists for the following complexes:

**Stuyvesant Charter, 1 and 2 bedroom units**  
**Rondout Gardens, Studio and 1 bedroom units**  
**Colonial Gardens, Studio and 1 bedroom units**  
**Wiltwyck Gardens, Studio and 1 bedroom units**

Applications will be accepted beginning Thursday, September 16, 2021 until Friday, September 17, 2021 between the hours of 9am and 4pm at 132 Rondout Drive, Kingston NY 12401. They can be filled out at that time, dropped in our drop box or faxed to 845-331-1026. They may also be emailed to [mmacarthur@kingstonhousing.org](mailto:mmacarthur@kingstonhousing.org).

**Applications will not be accepted after 4:00pm on September 17, 2021.**

Applications may be obtained by calling 845-331-1955 on or after September 16, 2021 at 9:00am. **Applications will NOT be given out before this time.**

If picking up applications, wearing a face mask and social distancing will be required.




Figure 3: Advertisement for Kingston Housing Authority Complex Application Waitlist opening  
 Source: Facebook Post, Kingston Housing Authority, 9/7/21

This poses issues for those without cars, those who work during the day, those who do not speak English as their first language, and those who may not be able to turn an application around in two days. There was no further information beyond this one post.

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RUPCO also has some large affordable housing facilities, listed below. Multiple do not have waiting lists to apply for, but some do. You can find the application on RUPCO’s website.<sup>8</sup>

- **Energy Square:** *20 Cedar Street, Kingston, NY 12401* (RUPCO, 2022)
  - “This \$22 Million development is the first net-zero for living affordable housing development in Upstate New York. The new five-story building houses 56 mixed-income apartments managed by RUPCO; along with 10,000 square feet of civic and commercial space. The commercial space houses two community-based arts programs, the Center for Creative Education (CCE), and The D.R.A.W. CCE’s mission is to enrich the social and cultural awareness of youth through arts, wellness, and education classes. The D.R.A.W. program provides arts education programs for people of all ages as well as a youth workforce development art program.”
  - “Households must be at or below 80% of area median income to be eligible for this property.”
- **Hasbrouck Apartments:** *434-438 Hasbrouck Avenue and 33 Prince Street, Kingston, NY 12401* (RUPCO, 2022)
  - “Acquired the vacant building located [and] restored the property to its original splendor in 2000, creating six affordable apartments. This property is designated for families who are homeless or at risk of homelessness.”

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<sup>8</sup>Or, at this link:

[https://rupco.org/wp-content/uploads/2022/03/RUPCO\\_PropertyManagement\\_UlsterGreeneCountyApplication.pdf](https://rupco.org/wp-content/uploads/2022/03/RUPCO_PropertyManagement_UlsterGreeneCountyApplication.pdf)

- “RUPCO does not maintain a waiting list for this property; when rentals become available, our offices will work with the Housing Choice Voucher Program and local shelters to fill the unit.”
- “Households must be at or below 50% Area Median Income (AMI)”
- **Hunter St:** *134 Hunter St, Kingston 12401* (RUPCO, 2022)
  - “This 7,500 square foot building had been vacant for several years until RUPCO acquired it and completed renovations in 1990. Constructed in the 1860’s, the building once housed storefronts on the Ravine Street side. Hunter Street offers one studio apartment, three 1-bedrooms, three 2-bedrooms, and one 3-bedroom units.”
  - “RUPCO does not maintain a waiting list for this property; when rentals become available, they will be advertised in local newspapers, on this website, as well as posted in our offices.”
  - “Households must be at or below 60% Area Median Income (AMI)”
- **Landmark Place:** *300 Flatbush Ave, Kingston, NY 12401* (RUPCO, 2022)
  - “When completed, Landmark Place will contain 35 units that were set aside for formerly homeless persons who receive on site services.”
  - “These programs are funded through the Empire State Supportive Housing Initiative (ESSHI), which provides a rental and operating subsidy through the New York State Office of Temporary Disability Assistance.”

## Emergency Housing

If you are in Kingston and are experiencing homelessness, whether you are about to become homeless, or have been for a length of time, you are probably eligible for emergency housing.

According to the Ulster County Office of the Comptroller's "Ulster County Emergency Housing Snapshot" released October of 2021, "Emergency assistance is available when an individual or family is facing an emergency. Homelessness is defined as an emergency and the Ulster County Department of Social Services can provide support for individuals and families under one of the following programs, even if the individuals and families under one of the following programs, even if the individual or family is not otherwise receiving support." On January 29, 2021, an Ulster County Homelessness Point-in-Time Count was conducted. There were 331 people living in emergency shelters and 52 people without shelter (as in, they have no space to house those 52 people). 115 of these people were children, and 216 were adults.

The State of New York's definition of a Emergency is as follows:

"An emergency is an urgent need or situation that has to be taken care of right away. Some examples of an emergency are:

- You are homeless
- You have little or no food
- Your landlord has told you that you must move or has given you eviction papers

- You do not have fuel for heating in the cold weather period
- Your utilities are shut-off or are about to be shut-off, or you have a 72-hour disconnect notice
- You or someone in your family has been physically harmed, or threatened with violence by a partner, ex-partner or other household member” (New York State Office of Temporary and Disability 2022).

Here is a list of the motel vendors contracted by Ulster County to house its homeless population:

Vendor Name	Address	City	ZIP	Vendor No	2020	2019
Atlas Motor Lodge	125 Tillson Avenue Ext, Highland, NY 12528	Highland	12528	J5533	\$2,105.00	?
Capri Motel	427 Broadway, Kingston, NY 12401	Kingston	12401	J3879	\$437,123.13	\$451,732.85
Catskill Rainbow Motel	4930 NY-32, Catskill, NY 12414	Catskill	12414	J7127	\$170,127.86	\$72,315.00
Colonial Motel	6812 United States Rte 209, Kerhonkson, NY 12446	Kerhonkson	12446	J9053	\$313,075.87	\$290,043.46
Continental Motel	1364 Berme Rd, Kerhonkson, NY 12446	Kerhonkson	12446	M936	\$180,964.97	\$184,066.45
Econolodge	310 Windsor Hwy, NY-32, New Windsor, NY 12553	New Windsor	12553	J9718	\$26,700.00	
Darmstadt Shelter	40 Thomas Street, Kingston, NY 12401	Kingston	12401	W685	\$486,737.91	\$592,806.84
Family Inn	38 Thomas Street Kingston, NY	Kingston	12401	J4669	\$872,277.83	\$1,230,576.46
Highland Motel	1 White St. Highland, NY 12528	Highland	12528	J4849	\$216,232.20	\$250,405.84
Hostfield Inn	1565 Columbia Turnpike, Castleton-On-Hudson, NY 12033	Castleton-On-Hu	12033	J8346		
Flatbush	300 Flatbush Ave Kingston, NY 12401	Kingston	12401	J5463	\$113,546.38	\$161,638.10
Motel 19	187 NY-28, Kingston, NY 12401	Kingston	12401	X118	\$189,855.58	\$255,740.27
Rodeway Inn	239 Forest Hill Dr, Kingston, NY 12401	Kingston	12401	J9693	\$36,441.23	
Sunset Park Motel	1001 Stoll Ct, Kingston, NY 12401	Kingston	12401	J2858	\$37,436.50	\$4,935.00
The Lake Motel	669 Broadway, Ulster Park, NY 12487	Ulster Park	12487	J6578	\$24,106.58	\$4,556.00
Ulster Inn	3526 Rte 9W, Highland, NY 12528	Highland	12528	J9698	\$51,357.00	
Village Motel	70 N Main St, Ellenville, NY 12428	Ellenville	12428	J9334	\$268,106.39	\$254,058.44
Wenton Motel	3127 Rte 9W, Saugerties, NY 12477	Saugerties	12477	J9471	\$387,720.44	\$463,501.32

Figure 4: List of Contracted Emergency Housing Vendors in Ulster County

Source: Anonymous

You will need to go through the Department of Social Services to be housed. To get an appointment, you can call DSS at (845) 334-5000, or, if you cannot get through, go in-person to the office at 1061 Development Court, Kingston, NY 12401. There is a bus stop called the

“DSS/Family Court” with the Stop ID# 122, and it only runs through the KS Route. If necessary, you can visit the Ulster County Area Transit website at <https://ucatl.ulstercountyny.gov> to see how to get to Kingston from outside the city on other bus routes.

Stop ID#	KS ROUTE: KINGSTON --- MALL AREA --- SAUGERTIES	520	620	-	-	-	-	-	-	220	320	-	-	-	-	-	-	
132	Golden Hill	520	620	-	-	-	-	-	-	220	320	-	-	-	-	-	-	
146	Kingston Plaza @ Hannaford	530	630	730	830	930	1030	1230	130	230	330	430	530	700	800	900	1000	
122	DSS/Family Court (* curbside pickup/dropoff)	535*	635*	740	840	940	1040	1240	140	240	340	440	540	705*	805*	905*	1005*	
117	Chambers	-	-	-	845	945	1045	1245	145	245	345	445	-	-	-	-	-	
204	Tech City (Connect to Mall bus)	-	-	-	-	1000	1100	100	200	300	400	500	-	-	-	-	-	
-	Mall Area (by request only, call dispatch for pickups)	535	635	740	840	-	-	-	-	-	-	-	550	715	815	915	1015	
136	Grant Ave @ North East Center	-	-	802	902	1002	1102	102	202	302	402	502	-	-	-	-	-	
224	9W & Grant Ave	548	648	803	903	1003	1103	103	203	303	403	503	603	733	833	933	-	
186	Saugerties: 9w/32	555	655	810	910	1010	1110	110	210	310	410	510	610	741	841	941	-	
206	The Mill	-	-	-	915	1015	1115	115	215	315	415	515	-	-	-	-	-	
213	West Bridge St @ Main St.	605	705	815	920	1020	1120	120	220	320	420	520	620	750	850	-	-	
170	Price Chopper	607	707	817	922	1022	1222	122	222	322	422	522	622	752	852	-	-	
185	Saugerties Post Office	627	727	827	927	1027	1127	127	227	327	427	527	627	-	-	-	-	
Stop ID#	KS ROUTE: SAUGERTIES -- MALL AREA -- KINGSTON	627	727	827	927	1027	1227	127	227	327	427	527	700	800	900	-	-	
185	Saugerties Post Office	627	727	827	927	1027	1227	127	227	327	427	527	700	800	900	-	-	
212	Washington Ave @ Main St (Drop-offs to Price Chopper by request)	629	729	829	929	1029	1229	129	229	329	429	529	702	802	902	-	-	
213	West Bridge St @ Main St.	630	730	830	930	1030	1230	130	230	303	430	530	703	803	903	-	-	
206	The Mill	-	-	-	932	1032	1232	132	232	332	-	532	-	-	-	-	-	
186	9w/32	635	735	835	935	1035	1235	135	235	335	435	535	708	808	908	945	-	
224	9W & Grant Ave	645	745	845	945	1045	1245	145	245	345	445	545	718	818	918	955	-	
136	Grant Ave @ North East Center	646	746	846	946	1046	1246	146	246	346	446	-	-	-	-	-	-	
204	Mall Connect @ Tech City	-	-	-	-	1000	1100	100	200	300	400	500	-	-	-	-	-	
-	Mall Area (by request only, call dispatch for pickups)	645	745	845	-	-	-	-	-	-	-	-	550	720	820	920	-	1030
117	Chambers	-	-	905	1005	1105	105	205	305	405	505	-	-	-	-	-	-	
122	DSS/Family Court (* curbside pickup/dropoff)	-	-	910	1010	1110	110	210	310	410	510	605	740*	840*	940*	-	-	
146	Kingston Plaza @ Hannaford	720	820	920	1020	1120	120	220	320	420	520	620	750	850	950	1010	1050	
132	Golden Hill	-	-	-	-	-	-	225	325	-	-	-	-	-	-	1015	1055	

Figure 5a: KS Bus Route Weekday Schedule

Source: Ulster County Area Transit

<https://ucatl.ulstercountyny.gov/wp-content/uploads/2021/10/UCAT-Schedule-10-21.pdf>

Stop ID#	SATURDAY SCHEDULE: KS ROUTE: KINGSTON -- MALL AREA -- SAUGERTIES	750	-	-	-	-
132	Golden Hill	750	-	-	-	-
146	Kingston Plaza @ Hannaford	800	1000	100	300	500
122	DSS/Family Court (curbside)	810	1010	110	310	510
117	Chambers	<b>** pickup/drop off by request only **</b>				
-	Mall area	<b>** pickup/drop off by request only **</b>				
210	Walmart	830	1030	130	330	530
224	9W & Grant Ave	835	1035	135	335	-
186	Saugerties: 9w/32	845	1045	145	345	-
206	The Mill	<b>** pickup/drop off by request only **</b>				
213	West Bridge St @ Main St.	850	1050	150	350	-
185	Saugerties Post Office	855	1055	155	355	-
170	Price Chopper	<b>** pickup/drop off by request only **</b>				
<b>Mall area pickups must be communicated to dispatch by 800/1000/100/300/500</b>						
Stop ID#	SATURDAY SCHEDULE: KS ROUTE: SAUGERTIES -- MALL AREA -- KINGSTON	855	1055	155	355	-
185	Saugerties Post Office	855	1055	155	355	-
212	Washington Ave @ Main St	900	1100	200	400	-
213	West Bridge St @ Main St.	903	1103	203	403	-
206	The Mill	<b>** pickup/drop off by request only **</b>				
186	9w/32	905	1105	205	405	-
224	9W & Grant Ave	915	1115	215	415	-
210	Walmart	920	1120	220	420	530
-	Mall area	<b>** pickup/drop off by request only **</b>				
117	Chambers	<b>** pickup/drop off by request only **</b>				
122	DSS/Family Court (curbside)	943	1143	243	443	543
146	Kingston Plaza @ Hannaford	950	1150	250	450	550
132	Golden Hill	-	-	-	-	600
<b>Mall area pickups must be communicated to dispatch by 900/1100/200/400</b>						

Figure 5b: KS Bus Route Saturday Schedule

Source: Ulster County Area Transit

<https://ucats.ulstercountyny.gov/wp-content/uploads/2021/10/UCAT-Schedule-10-21.pdf>

Alternatively, you can call the Family of Woodstock, who will often take care of the time between when you need assistance and when you can get into the Department of Social Services. Family of Woodstock can be reached at any of their hotline numbers: (845) 647-2443, (845) 255-8801, or (845) 679-2485 / 338-2370. “FAMILY has emergency housing for individuals and families at our recently renovated Darmstadt Shelter and FAMILY Inn in Kingston. During the day, a referral from the Department of Social Services is required. After hours and on weekends, FAMILY uses federal emergency funds, when available, to provide a single night’s stay in an area motel” (Family of Woodstock 2022). In reality, if you call the Family of Woodstock, there may not be room in their shelters, and they will place you in a motel for a night or two. The Office of Temporary and Disability Assistance notes that you can also apply for Emergency Benefits online at [myBenefits.ny.gov](http://myBenefits.ny.gov) or fill out the application form and file it at your local department of Social Services. “You should identify any emergency needs you may have at this time. If you have an emergency, you will be interviewed and told in writing about the decision on your emergency the same day you apply.” With that said, however, in Kingston it may be more effective to go through Family of Woodstock, since they will advocate for you to the Ulster County DSS.

When you actually get into your appointment at DSS, which will happen whether you go through Family of Woodstock or straight to the Department, you should be there at the office by 8 AM. Once there, you will explain your situation to a Social Welfare Examiner (SWE) who performs intake procedures consisting of interviewing and gathering information about the

individual or family. Then, you will fill out some forms. Housing is extremely tight in Ulster County, so they will call all of their Emergency Housing Vendors (almost all of which are contracted motels), and hopefully find an open room as soon as possible. They will talk to the owners, and you will fill out some more paperwork, and then they will take you to the motel. “Unfortunately, available vacancies may not be in a geography of choice for the individual or family because the placements are made based on availability at the time of the need” (Office of the Comptroller 2021).

If you can, take pictures of everything you sign, and write down the names and job titles of everyone who you speak with/who gives you information. You can never be too cautious about documenting these appointments and others like them. It may also be wise to bring someone along, if possible, as the entire intake process may be overwhelming, especially if there is a language barrier. Ask before you go (to Family of Woodstock or DSS) if this would be allowed (because of Covid restrictions).

At the appointment, you will need to provide proof for many details about you and your household. Below is a table from The New York State Office of Temporary and Disability Assistance that provides recommendations for what you bring. Everything and anything you may need to prove different details about your household that affect your application are in this table. This chart may include many details that do not apply to you, but for any that do, you should absolutely bring in the indicated proof. Since DSS is often fully booked, it may be a few days before you can get another appointment. You should expect to spend the entire day there when you have your appointment, so make sure you have everything you’ll need.



<b>What You May Be Asked to Prove</b>	<b>Examples of How to Prove It</b>
<b>Who You Are</b>	Photo ID, driver's license, U.S. passport
<b>Age of Each Applying Household Member</b>	Birth or baptismal certificate, hospital records, driver's license
<b>Where You Live</b>	Current rent receipt, mortgage records, statement from landlord
<b>Household Composition/Size</b>	Statement from non-relative landlord, school records
<b>Shelter Expenses</b>	Current rent receipt, current lease, mortgage records, property and school tax records, sewer and water bills, fuel bills, utility bills
<b>Social Security Numbers</b>	Social Security Number which can be verified by the agency, Social Security Card, official correspondence from SSA
<b>Absent Parent Information</b>	Pay stubs, tax returns, Social security or VA records, monetary determination letters
<b>Citizen or Current Alien Status</b>	Birth certificate, U. S. passport, military service records, naturalization certificate, U.S. Citizenship and Immigration Services documentation
<b>Whether you are Drug/Alcohol Dependent</b>	Alcohol/drug screening and assessment which may include a drug test
<b>Earned Income</b>	Current pay stubs, statement from employer, tax records, business records, statement from roomer or boarder of amount paid for lodging
<b>Child Support or Alimony</b>	Statement from Court, statement from person paying support

<b>Social Security Benefits</b>	Current benefit check or current award letter
<b>Veteran's Benefits</b>	Current benefit check, current award letter, official correspondence from U.S. Department of Veterans Affairs
<b>Unemployment Insurance Benefits</b>	Official correspondence from New York State Department of Labor
<b>Interest and Dividends</b>	Statement from bank, credit union or broker
<b>Educational Grants and Loans</b>	Statement from school or bank, current award letter
<b>Worker's Compensation</b>	Current award letter or check stub
<b>Bank Accounts</b>	Bank records or credit union records
<b>Checking Accounts</b>	Bank statements
<b>Burial Trust or Fund</b>	Bank statement or copy of burial agreement
<b>Burial Plot or Agreement</b>	Statement from cemetery or funeral director, copy of burial plot deed
<b>Life Insurance</b>	Insurance policy
<b>Real Estate Other Than Where You Live</b>	Deed, appraisal/estimate of current value by real estate broker
<b>Motor Vehicle</b>	Registration, title of ownership, financing information
<b>Stocks and Bonds</b>	Stock certificates, bonds
<b>School Attendance of Those Attending School</b>	School records, statement from school
<b>Health Insurance</b>	Insurance policy, insurance card, statement from provider of coverage, Medicare card

<b>Unpaid Rent or Utilities</b>	Copy of each bill, statement from landlord or utility company
<b>Paid or Unpaid Medical Bills</b>	Copy of each bill and proof of payment if a paid bill
<b>Absent Parent</b>	Death certificate, survivor's benefits, divorce papers, veteran's assistance or military records
<b>Disabled/Incapacitated/Pregnant</b>	Statement from medical professional, proof of Social Security Disability or Supplemental Security Income (SSI) benefits
<b>Other Expenses/Dependent Care Expenses</b>	Canceled checks or receipts, statement from child care provider, court order, statement from aide or attendant

Figure 6: Table for DSS, What you may be asked to prove and how to prove it.

Source: New York State Office of Temporary and Disability,

<https://otda.ny.gov/programs/temporary-assistance/>

While living in Emergency Housing, you are required to prove that you are actively searching for a new self-sustained living situation. The Department of Social Services will mail paperwork out about twice a month (sometimes more or less often), for you to prove you are actively looking. The paper will have ten boxes, in which you will cite listings you have found, where you found them, their location, and other details about the listing. Then, you will bring this paper to the Motel manager's office, and they will fax it over to DSS.

The rules of the motels are not standardized, since they are contracted private businesses within the county, and as such, things may happen at some motels that may not at others. Rules will be different, as will the conditions. You may find that it is incredibly difficult to get in touch with your caseworker, but remember that there are advocates on your side, such as the Family of

Woodstock, Catholic Charities, and the Kingston Emergency Food Collaborative, all of which can help you get your needs met in some way.

## Part 2:

### Section 1—Stories

There are many narratives surrounding low-income housing folks in Kingston. Many of these narratives are false. Some are at a larger level, and some are really small, but all are harmful. A narrative is a way to simultaneously put someone down and excuse yourself from caring. ‘Oh, they’re just lazy...’ ‘They’re just looking for a handout...’ ‘Low-income tenants will destroy your property...’ When we question these narratives, they fall through. But how can we change public opinion? How can we change the subconscious thoughts that lead to dismissal and disparaging of a large and growing portion of Kingston residents? We can shine awareness onto a subject that many choose not to engage with. We can look issues in the eye, and meet people where they are at. We can raise up the voices and stories that we don’t often hear or pay attention to.

*“We talk about a housing crisis and we talk about affordable housing and we talk about taxes. We don’t talk about toilets leaking into people’s kitchens. We don’t talk about families of five being put into motels over frozen pipes. We don’t talk about the fact that our Ulster County Executive office thinks that it’s ‘unconstitutional’ to ensure that a family has running water... We have to change this narrative, and we have to change the policies, because right now corporations and business owners seem to have more rights than humans who are living and renting and paying to have a roof over their head, to try to have a safe place to live in.” (Callie Jane)*

It’s not like we don’t talk about housing in Kingston. Everyone knows. It’s common knowledge that there isn’t enough housing to go around and that it’s getting more and more expensive, especially as folks flush in from out of town. Kingston is one of the hottest real estate

markets in the United States right now.<sup>9</sup> But that also begs the question: if we're welcoming in new people with means, are we shoving away the people without? It's important to remember that this city-wide discourse is not just about tax rates and historic preservation. "We really seem to forget that there are humans—people, who are living in these substandard conditions" (Callie Jane). Are you aware that a large portion of Kingston's residents are living in substandard housing? If you aren't, then you should take a moment to recognize your privilege at being able to overlook it, then you should keep reading.

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<sup>9</sup> According to many real estate agents, including those cited in the Washington Post article "As home prices soar in unlikely places, the most vulnerable residents pay the price" by Rachel Siegel and Andrew Van Dam on June 9th, 2021

## **Ana's Story**

Ana Texiera owns and runs Ana's Caring Hands LLC, is a Registered Medical Assistant, and an avid member of the Kingston Community. Ana has lived in Kingston since 1998. She has raised her children and grandchildren here. Ana has spent the past few decades fighting against housing injustice for herself and for others in the community. She is a board member of the Hudson Valley Air Quality Coalition, which is currently working to educate the public about air and water quality issues in and outside of homes in the Hudson Valley, and is also providing some residents in the Emergency Housing motels with air purifiers and water filters, which are desperately needed. Here's Ana's story.

Ana Texiera moved to Kingston in 1998 with her four children. She was raised an orphan in 17 different foster homes. When she first moved here, she stayed briefly at the Yasmin Towers on Broadway. She had a connection in housing and was able to get her and her children a home in Rondout Gardens, a Kingston Housing Authority property which is subsidized and goes according to your rent. Ana describes it as a "very, very nice apartment" down by the waterfront. Her family had a five-bedroom apartment. At that point, she had an eleven year old, an eight year old, a seven year old, and a four year old.

Rondout Gardens was a tough place for her family to live. They didn't know a lot of people, and the children were bullied intensely. Ana didn't talk to many folks, and generally just kept to herself, except for having her childrens' friends over. She was a working, single mother of four, and her hands were full. People watched her house and made accusations about her,

saying she “was doing things [she] would never do in her life.” She was accused of prostitution and selling drugs, but was also accused of not making any money through either. Rondout Gardens tried to evict her on these grounds and she said “If I’m doing these things, I want you to prove it. You prove it.” So for eight months, the Executive Director of the Kingston Housing Authority, Stephen Fisher, tried to have Ana and her four children evicted. In the meantime, she just took care of her kids. Two of her children, her boys, are disabled, and were in and out of the hospital as they grew up. A lot of people made judgements, policed her house, and spread rumors about Ana that were simply not true. She was always getting notices on her door, and she regards it as a place that was very difficult to live in. Her daughters were bullied badly. The local kids in the neighborhood gave her a milkshake with something in it and poisoned her. She drank it and became incredibly ill. They also cut her eyelashes. It was a really difficult place to live, which was especially apparent, Ana felt, since she had moved to Kingston from a house in Pennsylvania.

With the bullying and harassment that was raining down on Ana’s family, she requested to move to Colonial Gardens, which she felt was more family-oriented. Colonial Gardens is also a Kingston Housing Authority property. Soon, it became clear that Colonial and Rondout had a lot in common. People were policing the neighborhood and making stories up. Ana said “When they don’t know what’s going on with you, they kind of guess.” She lived there in her apartment in Colonial Gardens for fourteen years. At Colonial, they had random inspections where they would come into your apartment and if it was messy, they would report it to the Housing Authority. The Housing Authority would send a notice that they were coming back, and it better be clean when they do. Ana experienced overwhelming community policing while in her



Kingston Housing Authority homes. On the subject, she said “Neighbors will tell on you, if you have people like staying too long in your apartments. I don't know if they got brownie points for that or what, but, you know, there was a lot of, he say, she say, and it's not an easy life to live in these low income housings.” The whole time she lived there, she requested her loose floor be fixed and that her ripped screens be replaced. They never were.

And it was really, really hard on her kids. “They don't keep the kids safe. They let people in there with sex charges. There's a lot of children.” Both of Ana's daughters experienced sexual assault. One was raped, and the other experienced attempted rape. One daughter was eight, and the other was twelve.

Ana moved away from Colonial Gardens to a house on Washington Avenue with a Section 8 Housing Voucher, through RUPCO. She lived on the first floor apartment, but when she started receiving her electricity bills, the cost was more for a mansion than a two-bedroom. Her landlord feigned naivety, and so she called Central Hudson, the local utility company. When they came out, they found that the bills were incredibly high for a reason: Ana's house was illegally wired, and she was being charged for all the electricity used in her house, as well as the two houses next door. She moved out pretty quickly after.

Her daughters were older by this time, and Ana and her two sons moved out to a house in St. Remy, a little town outside of Kingston. She started to go to school to become a registered medical assistant. She started to work out. She speed-walked seven miles, four days a week. Ana, who is an asthmatic from birth, got off her medications. She quit smoking. She describes this as a time when she and her sons were really healthy and happy. One of her sons, who has a seizure disorder and was never supposed to be able to read or write, graduated from Kingston High

School. He went on to graduate from four years of college with a degree in criminal justice. Ana graduated as a registered medical assistant. Life was good.

Eventually, Ana moved back into Kingston. She used her housing voucher to move into a house in Midtown—110 Gage Street. Within six months, she came down with pneumonia. She didn't understand how she could have gotten pneumonia, when she had been so healthy not long ago. During the winter months, she would wake up “so cold, chilled to the bone at two o'clock, three o'clock in the morning and not understand why it was so cold. When [she] would breathe, you could see [her] breath.” Ana's bedroom was along the north wall and the front porch area—this is important, so remember that. Ana was also starting to cough—a lot. Every six months, she was coming down with pneumonia. She asked her landlord why her room was so cold, and he replied “that shouldn't be. I don't know why. We've never had a problem before...” Sometimes, Ana would open her bedroom window to allow some of the air in, since she couldn't breathe, and the fresh air helped. She was repeatedly falling ill to pneumonia, bronchial exacerbation, and severe asthma.

Around her third year living in the house, Ana went to the landlord and told him “I think something's wrong with the house. I keep getting sick.” Even her grandson was getting nosebleeds whenever he came over. The landlord told Ana “there's nothing wrong with the house, there must be something wrong with you. No one has ever had a problem before.” Since he was useless, Ana went to Central Hudson, who had been helpful to her in the past, and asked if they could come out to the house. Central Hudson came, and they were appalled. They told Ana that they didn't know how her landlord was getting away with heating the house with such a small heater. The heater was very dangerous for natural gas leakage. They went outside, and

when they came back, told Ana that the only reason the house was passing inspection was because she had an exhaust fan in the living room for the heater. Then, the worker from Central Hudson informed Ana that the north wall had absolutely no insulation. This was the reason Ana's room was so cold. She was sleeping with her head against a wall, where the only separation between her and the cold outside air was a sheet of drywall and a few planks of wood. Ana replied "no insulation? But there's this stuff coming down from my ceilings...it looks like spider webs..." Those spider webs were asbestos.

Asbestos was falling on Ana's head as she slept. When she woke up, it would be on her bedding and in her hair. She was coughing more and more and becoming sicker and sicker. She coughed so much that she had to get surgery because she had worn herself down to the bone. They put three plates, six screws, and two cadaver bones in her neck. Ana figured that must have been the reason she was getting sick, but then she came down with pneumonia again. She had had it so many times that she actually had to get a booster shot. Within another six months, she came down with it again.

Ana's house was still freezing, so she called Catholic Charities in Kingston. They do a service called "weatherization," where they tighten up a house so that air can't get in and out as easily. Catholic Charities will cover 3/4ths of the cost so the landlord only has to cover 1/4th. Ana thought that maybe, since her landlord was so cheap, if she could find someone to fix the house at a reduced price, then he would pay the 1/4th. If he did, then the heat would escape much less easily, Ana wouldn't be so cold, and her utility bills would go down. The landlord did not take Ana up on the offer.

Meanwhile, Ana was working at Taconic Biosciences. She became so constantly sick that she had to take a leave of absence. She couldn't breathe and was having a hard time thinking straight. She describes how she felt as: "I'm not understanding what's going on, I just can't, I'm tired. I'm sleeping three days at a time, I'm crying a lot. I'm in pain. A lot. My pain escalated like ten times worse. I'm good with handling pain. I could not understand why I was feeling so emotional and feeling like a baby." She felt hopeless. She felt like there was no one supporting her. She was losing herself. The doctors didn't believe that the house was making her so sick, even though she told them every time. They told her she was crazy. Ana was misdiagnosed with MS, then they took it back. She was misdiagnosed with kidney cancer. It took her six months to tell her children that she had kidney cancer, just for them to recant the false diagnosis. Then she ended up with a blood clot in her lungs. She couldn't work.

Since she wasn't able to work, Ana thought 'why not go back to school?' She did very well in school, before. She graduated with a 3.86 GPA. So, Ana enrolled in a program called New Start for Women.<sup>10</sup> At first, it was great. But as Ana got sicker, it became incredibly difficult to go about everyday life, let alone be in a rigorous higher education program.

*"I was doing really well, but I was having issues remembering things. I was literally like in one spot, couldn't figure out why I was there. I was very confused, very emotional. I would have sometimes a two or three hour class and I wouldn't remember what was just said to me. I couldn't remember what I was*

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<sup>10</sup> "New Start for Women is an innovative program to help women in Kingston and Ulster County who are living below the federal poverty level or ALICE household survival budget earn a one-year SUNY Ulster business certificate, leading to living wage employment and economic mobility. The program covers each student's tuition, fees & books."  
<https://www.sunyulster.edu/academics/new-start-for-women.php>

*reading. I'd read a paragraph and I couldn't get it. I started to struggle in school. I told the school, I told them 'I can't, I don't know what's going on with me. My focus is so short. I just want to sleep. I just want to sleep, sleep, sleep, sleep, sleep.' I said, 'I can't explain to you why. This is not me. I'm very hyper. I'm a very hyper person. Like I'll play football with my grandkids.' I went and told the school. I said, 'I don't know what's going on with me. I'm thinking about quitting. Something's going on with my house.'"*

The doctors started telling her she was just going through menopause, the age-old cop-out for not digging deeper into a woman's medical issues. Then, they tested her for dyslexia, and she tested positive. Ana had never presented or felt any symptoms of dyslexia before this point. When they tested her, she hit all three levels on the dyslexia test they gave her. They told her that in all their years, they had never seen someone hit all three levels. They said somebody like that shouldn't be able to read. Ana graduated from college with a very high GPA, never having struggled with this before, but the doctors believed they were right, and that was that.

Around this time, Ana also had a sewer pipe break in her basement. There were at least six inches of fecal matter on her basement floor. Not only did it destroy the downstairs basement, but it also destroyed all of Ana's memories. She kept all of her children's memorabilia there. All her pictures, all her home videos, anything that was an important keepsake was stored in the basement where Ana believed it would be safe. Nothing and no one was safe in Ana's house.

Her floor was peeling up, too, because of water leaks. Since the floor was linoleum, it started to roll up, and mice started to come through the floorboards. Ana informed her landlord, and he gave her "cheap trinkets, like mice traps of glue. And you used to see them, the mice

steps going across the glue. But there was no mouse on it. You just saw the footprints going across.”

For eight months, Ana did not have a refrigerator. It didn't work, and everything she put in it would just rot. She lived out of coolers on the back porch for eight months. The landlord knew the whole time, but he didn't do anything.

Everytime Ana cooked, she would start feeling heavy in her head. Her mouth would burn and her mouth and fingertips would become cherry red. There was an alarm that was always going off, but Ana thought it was a faulty smoke alarm. She did not realize that she was being poisoned by carbon monoxide, setting the alarm off. When she would ask her landlord about it, he would say “you need to replace the batteries. You don't even have batteries to replace it.”

Ana was also working an internship at Citizens for Local Power (CLP), and she asked them to do an audit on her house, since her utility bill was inexplicably high. A building analyst at CLP named Judith Karpova took the job. Judith found two gas leaks and told Ana to call Central Hudson to check it out. Central Hudson confirmed the first two gas leaks and found a third. Who knows how long Ana had been living with these gas leaks? They closed the house down for four days, and Ana had to find someplace to go during that time.

Throughout all of this, RUPCO was no help whatsoever. RUPCO is supposed to inspect the houses of voucher holders, but they are infamous for being lenient, if you want to put it nicely, and grossly negligent if you don't. They are responsible for making sure Ana's house is in a safe, working condition. They had a responsibility to make sure Ana was able to live in the house. But they did not back Ana up. They did not help mediate between her and her landlord. They did not help her find a place to stay when her house was so broken that she wasn't even

allowed to go inside. RUPCO told Ana “If you think your house is making you sick, prove it.” So, she did.

Despite Judith becoming very sick while auditing Ana’s house, she pushed through and finished the report. Ana “left the house for two weeks. [She] sobbed probably that whole two weeks. Psychology fight or flight, [her] fight was gone. [Her] flight kicked in. [She] stayed at her daughter’s for two weeks and [she] felt good. [She] felt like [she] could breathe again. [She] felt like [she] could put air through [her] nose. like air was actually going through. [She] didn’t feel like [she] had glass in [her] throat.” When the report was done, they had found seven air contaminants in the house. They found mold, old fiberglass that had turned into a powder and was airborne, sheet rock that had crumbled into dust from water damage and was also airborne. They found that the paneling of the walls, which was peeling off, was held on by glue with formaldehyde in it, which was also an air contaminant. There was asbestos. And the worst of all of it was the mold. They found the second worst mold in Ana’s bedroom, in the floor, in the rug, and they found the worst mold on the porch roof, which is right below Ana’s window. When she was suffocating because of the mold in her room and would open her window, she was getting hit with an even worse, different mold as well.

Judith and Ana proved it, but RUPCO still wouldn’t budge. When Ana told them about the paper, they told her not to talk about it. They had a building going up somewhere that they had fought hard for, and this paper was going to ruin it. She met with Kevin O’Connor, the head of RUPCO, and he said he was sorry, but that all they could do was replace Ana’s furniture. They couldn’t help her find a place to live, even though they are a housing agency. They did not help Ana, they did not take responsibility for their failures, and they did not even replace her

furniture. They did, however, evict Ana. For the past couple years, Ana has been living with Judith in Palentown, outside Olivebridge, and commuting to Kingston. For a while, Ana was forced to continue paying her rent, even though she did not want to go near the house, let alone live in it.

During the time that Ana was living with Judith, she went back to her house to get something she needed for work. She couldn't open the door. "We had pipes, main pipes break upstairs," Ana recounted. "There was like an inch thick of ice on the inside of my door. On the inside! There was ice on the walls. There were icicles that came down from the ceiling that just froze from so much water coming down. The door was frozen shut. It took me a minute to get the door open. So, my bedroom, halfway soaked. The hallway upstairs, soaked. The bathroom, soaked, the whole stairs, soaked. The living room, soaked. The front foyer soaked. And then it went down into the basement from the broken pipe." Ana's pipes were not insulated, and they burst—because that's what non-insulated pipes do when it gets cold outside. And again, just like every time before, no one who was supposed to help her did anything.

Ana's house nearly killed her. She has spoken many times about going to sleep in her house, half expecting not to wake up.

*"I swore that nothing would take my spirit, but it started to take it, I started to lose myself. I started to think, you know, I would be better off if I went to sleep and didn't wake up. I was in so much pain. I was in so much pain and I didn't want it. I was living off Advils. You know, I didn't want to take the pain medicine because it was just so addictive and it made me feel loopy. And I had kids. Like, it was just insane. You lose everything.*

*There's people right here in our communities that need help. And everybody...they all tiptoe around. You know, 'oh we know about this situation, we know about that situation.' It's over two years and I am still sleeping on Judith's porch and I'm sleeping on my daughter's couch.*



*This is a subject that people do not want to change because they don't believe it's really happening. And in order for you to fix something, you first have to recognize that there's a problem. You know what I mean?"*

## Marisa's Story

At a meeting held on March 19th of 2021 by the Ulster County Coalition for Housing Justice,<sup>11</sup> one woman, named Marisa McClinton, shared her story. Marisa is an organizer, advocate and life-long member of the Kingston community. “Her passion and drive was born out of climbing the mountain of homelessness, poverty, assault, and hunger.” Here’s Marisa’s story:

Marisa had been working for the state for eight years when, in 2019, the former president “decided to shut down the government for 35 days, for really no reason at all besides a pissing contest.” This meant that Marisa’s department was furloughed. When it came down to it, the question was “who do we pay first?” and her team was “at the bottom of the barrel.” Marisa and the rest of her department were not paid during the shut down, which lasted over a month. She was still going into work every day, but not being paid. Without her salary, she could not pay her rent. As a single mother of two children it was devastating. Her housing developer lived in Georgia and didn’t care that Marisa could not make her rent, even if it was out of her control. He just wanted his money. “We’ll find someone else to pay.” So, they left. She put her kids with someone safe, and lived in her car. She was still going to work without pay. From May of 2019, until October of 2019, Marisa lived in her car. She was working an office job and pretending everything was fine, but was really leaving each day to sleep in a parking lot. Each day, she would go to the local fitness center at 3:00 AM to wash up and get ready for work. She went so early because A) she had to and B) she was embarrassed and didn’t want anyone to see. Marisa

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<sup>11</sup> <https://www.youtube.com/watch?v=M-N6fSjPZv8&t=1677s>

expressed an overwhelming feeling of shame and embarrassment that she felt during this time. After about a month of that, she noticed there were four other families (moms, dads, and their kids). Their stories were similar to hers: they lost their money during the furlough, and were kicked out. They had nowhere to go. They all woke up at 3:00 or 4:00 AM each morning and went to the public bathroom facilities to wash up and get ready to start their days. She was eating out of dumpsters because she could not afford food. She was working 40 hours a week, and still had bills to pay, such as insurance, cell phone, paying for her children, and laundry. Marisa would go down to the river and wait for wealthy people to drop their leftovers on the ground (which happened frequently enough to be a reliable option) and she would eat them. She was waiting behind diners and Dunkins. She was living this way because of “gentrification and selfishness.” She spoke about how everyone believes homeless people are all “on drugs.” She wasn’t on anything. She was working full time.

Marisa needed to keep the windows down in her car while she slept. It was summer, it was hot, and she didn’t want to overheat. She woke up one night with a man in her backseat. This man assaulted her, and then she had to wake up and go to work. She put makeup on and smiled and pushed through the embarrassment, shame, and pain. Marisa asked police to watch over the Park and Ride where she and the people she had met were all parking and living at. The police drove through once and never came again. The man who assaulted her also lived in the Park and Ride. She was living in his vicinity and had no protection. Marisa had no choice but to leave and bring her car somewhere else. At her new parking spot, she talked about frequently being woken up in the middle of the night by cops, having to explain why she was there. She had

to explain a lot of things, like to her friends about why she couldn't hang out or have parties or have people over.

Marisa was a victim of homelessness as a child, and she refused to let her children go through the same thing, so she suffered alone. She has devoted her life to helping people, through her career and through her advocacy and activism. Marisa spent nine months sleeping in her car in the Hudson Valley. She went from a stable living environment to anything but, and it was completely out of her control. She said “It can happen to anyone.” “She still has the same job, same friends, she's still the same person,” yet she was homeless for a very long time. It happened to her because of “somebody higher up with their own personal agenda.” Marisa wants “you all to understand that this is something that is all of our problem. It’s all of our issue. And, it’s something that we can all fix and take care of. It will take all of us to combat this issue.”

## **Hellen's Story**

Hellen Hillje is a Kingston resident who has spoken out about her battles with housing injustice. As a single mother of five, Hellen has struggled to provide stable housing due to circumstances out of her control. By circumstances, I mean the failures of her government and her landlord. The information I have comes from an interview she did with Callie Jane on Rise Up Radio in June of 2018. Here's Hellen's story:

Hellen moved into her apartment in Kingston on April 1st, 2017. It being spring, Hellen had no reason to believe there was anything wrong with the apartment. It turns out, the pipes were not insulated. Hellen's landlord never told her that the pipes freeze every winter, and that she would have to run massive amounts of hot water to keep them from doing so. Hellen pays the water bill, and she pays for the heat. Hellen had three small children at this point (a one year old, a two year old, and a three year old) and two teenagers.

Hellen's landlord evicted the tenants in the two other units of the three-unit house. As of December 1st 2017, she and her children were the only ones using the water and the heat. The landlord actually turned off the heat to save money. But in that particular winter, there was a serious coldwave. Kingston dipped down into the negatives for about a week. It was so cold, and there wasn't enough heat in Hellen's apartment, that her pipes froze. She had no water.

Her landlord thought that a good fix would be to put temporary heat strips on the pipes to unfreeze them. Really, this was just a cheap bandaid. For four days, from December 18th until the 22nd, Hellen had no hot water. But the temperatures outside came back up, and the hot water

came back on. At this point, however, something had been broken in the toilet because of the pipes, and it would no longer flush.

A week later, it got cold again, and on December 27th, her pipes completely froze again. When she called her landlord, he said “what do you want me to do, make miracles happen?” to which Hellen replied, “no, sir, I want you to come here and fix the pipes so I can have running water. New Years is right around the corner. I can’t even have a family gathering because there’s no water.”

The first time the pipes froze and her hot water stopped on December 18th, Hellen boiled water to wash her dishes and to give her children baths. The second time, though, there was no water at all. Hellen had no way to wash her dishes, bathe her children, or do laundry. She called Build Safety and she called the Health Department. They called the landlord, who told them, which they then told Hellen “that he was going to take some measurements to get the pipes unfrozen, and that you need to run the hot water.” She had no water at all. She paid for hot water. She paid for water.

Nothing happened, so she called them all again. They said they had sent him a letter. The landlord said he was going to get more heat strips, (because apparently that had worked so well the last time). From December 27th to January 2nd, Hellen had no water. She called the safety department and said “I’m in the house with nothing. I can’t keep living like this. There’s bugs in my house. Mold. I can’t wash anything. My children and I, I can’t even feed my children.” So the fire department came out, and they posted the apartment.

When the fire department posts an apartment, it means that they put a big sign on your door that says your home is “uninhabitable.” They checked every apartment for running water.

The landlord had said the water was working in the other two units, but of course, it wasn't. So they posted the entire house. Just because the landlord refused to insulate the pipes, the entire house was 'uninhabitable.'

With nowhere else to go, Hellen took an entire day to go down to the Department of Social Services and get into emergency housing. They put her and her five children in a motel room in Highland. Six people in one room sounds crazy, but it's actually incredibly common. Every household in emergency housing gets one bedroom, no matter how many of you there are.

Hellen, who luckily has a car, was transporting her children back and forth from Highland to Kingston every day. She always cooked for her kids, but with nothing but a microwave and a minifridge, the best she could do was microwave dinners and fast food. It made her children "very ill with diarrhea, sick to their stomach, and throwing up." She couldn't even use her kitchen at home, because there was no water. Her teens became depressed and didn't want to be around. They didn't really understand what was going on, they weren't used to it.

The room Hellen and her kids were staying was being paid for by the department of social services. On the topic of her job, Hellen explained how they scrutinized her. "They said that my hours and times weren't up to their standards, even though I work, and they told me that while I was in there, I had to follow rules and regulations of social services for them to keep housing my children in this motel. I had to work a certain amount of hours, and if I didn't work these certain hours, I had to go job searching. I had to fill out this paperwork showing proof that I was job searching."

If you think about it, how much more expensive must it be for the taxpayers to cover a motel stay for a family than for the landlord to buy a can of spray foam and insulate his pipes. It

makes no sense. When Callie Jane, trying to advocate for Hellen, brought this up with Mike Hein from the Ulster County Executive's office, his response was that it would be "unconstitutional for them to intervene in the private matters of a homeowner." To which Callie responded "but isn't it unconstitutional to make a mother of five homeless?" They didn't seem to think so.

After Hellen became homeless and was put into Emergency Housing, the landlord unposted the apartment. So, she went back. The water was back on, but the toilet did not work at all. She called the same agencies as before: the building department, the health department. She got the same response again and again: "Well, I gave him another 30-day notice." Hellen didn't understand why they kept giving him notices over and over about the same issue. Do you think Hellen would have gotten threat-less 30-day notices again and again if she had stopped paying her rent? I don't.

So from January 2018 until May 2018, Hellen and her children had no functioning toilet. She had her children peeing in the shower. "It got to the point where my kids were pooping on the floor due to that they weren't able to use the toilet. It really back tracked them as they were toddlers potty training." To interrupt three toddlers' developments because you won't pay to have a plumber come and fix a toilet? How can that be legal? How can that be allowed?

The landlord wanted to rent out an apartment below Hellen, so he had the water department come out in March. "He said 'the water bill is extremely high.' So when the water department came in, [Hellen] told them 'my kitchen sink is still leaking since the beginning. He fixed it, it's still leaking. My bathroom sink leaks. And the toilet doesn't work.' [She] said, 'he had the plumber come in. They snaked it, and it made it a hundred times worse than what it was before. I'm constantly pouring water and flushing the toilet. I'm flushing the toilet forty times a



day. How high do you think the water bill is gonna be?’ Cause you're paying for incoming and outgoing water. So the water department went and informed the landlord that the toilet needs to be changed. He knew it when the plumbers came and tried to snake it.” Then, Hellen was told by her landlord that she needed to make sure that she was there at the apartment in case the plumber came. She said ‘well, I told you the last time that I work. I just can’t leave my job because you want them to come at five o’clock that day.’ ‘Well that’s how it works.’ [She] said ‘No, sir, a place of business, they call, they set a time and a date, and you guys take care of your business that day. You’re a landlord, you have a key to my apartment, why can’t you let them in?’ ‘That’s not my responsibility. You need to make sure there’s someone there. So, I’m gonna call them right now.’” No one ever called Hellen. No one ever came.

Hellen is also a Housing Voucher recipient, meaning that RUPCO has a responsibility to Hellen to make sure her house is up to a certain standard. April 1st came, and she started calling RUPCO. She started complaining about the toilet and the mice feces, telling them about how she repeatedly had to pay to deal with issues because the landlord refused. Someone from RUPCO came and took some pictures around April 15th, and decided that the house would fail the visual inspection. At this point, Helen had been without a toilet for four months. RUPCO’s response was that Hellen needed to find another place to live. It’s almost impossible to find a Section 8 apartment, let alone one that will fit six people, especially in the winter months. RUPCO’s tagline is “Strengthening Homes, Communities, and Lives.” Callie Jane commented that “When a single mother with five children has been displaced and put in a motel, has come back to her house, is living with mice and mold and no toilet and a landlord that really doesn’t give a rat’s ... Why would the people from RUPCO say ‘it’s time for you to move’? ‘You need to find another

place to move.’ We know you won’t get your security deposit back. We know it costs money to move. We know that Broadway is the dividing line of where children can go to school. We know that this is going to disrupt your family even more so. And what I don’t understand is why in this moment RUPCO wouldn’t be telling the landlord ‘you need to fix this now or you’re not getting another dime.’”

Around the end of May, Hellen received a certified letter in the mail saying that she had until May 30th to vacate the premises due to major repairs that were going to take four to six months. They had time to go to a lawyer and get a certified eviction written up, but not enough time to fix a toilet.

Here’s what Hellen said about how she responded: “I sat down, and I’m like ‘well, I know I have to be out of this place. It’s not healthy for me or my children. But how can I really just get up and go anywhere when I don’t have the finances or the means?’ This area, they like first, last, and security. Which, me having five kids, needing a four bedroom, that’s like five thousand dollars a pop right there just for an apartment. That doesn’t include paying someone to move me, how much a truck is gonna cost, replacing the gas you use in the truck. So I’m sitting here thinking ‘I’m about to be homeless, with all my kids. What am I really going to do?’ This is not fair. This landlord knew there were issues before I moved in, and now I have to cover the consequences, due to his lack of responsibility for his property that he receives full rent for every month.”

When people write off the folks drawing the short end of the housing stick, they dismiss the issues. They think it’ll be okay in the end. “‘They’ll be fine.’ No they won’t. Do you

understand what these children have to go through mentally? How hard it is for parents to struggle? How depressing it is?”

## **Callie's Story**

Callie Jane is a Kingstonian and a radio host for the show, “Rise Up Radio” which plays on Radio Kingston and is produced through the organization “Rise Up Kingston.” Callie has often had guests on the show who are suffering from housing injustice, and can relate to them through their own experiences. The information I have to write about them has come from their own words on two separate Rise Up Radio interviews. Here's Callie's story:

Callie experienced housing instability all their life. [They] “have moved so many times since [they] graduated high school...Landlord after terrible landlord, housing crisis after housing crisis.” They talk of how their ex husband ruined their credit, and how they have struggled ever since to build it up. With low credit, ‘nice rentals’ are out of reach for Callie.

They lived in Accord, a hamlet in Ulster County, for a while, where they and their husband and children experienced harassment and racism to the point where they had no choice but to leave. “He used to come over and he'd say ‘You haven't mowed the lawn in four days, you're making the yard look like trash, I'm gonna call the police on you because you're not mowing the lawn enough.’” Callie also didn't have a back door, along with other issues of safety. Their landlord in Accord would just show up and try to come in unannounced. It happened frequently enough that Callie joked with their husband that “next time he knocks on the door, either don't answer it, or depending on if the kids are up or not, answer it naked. That'll surprise

him!” So next time the landlord came banging on the door, their husband, Steve, decided he wasn’t going to answer it because “he can’t just come in whenever he wants to.” So the landlord called the police. The police came, and they were banging on the door. “Open the door! Open the door!” When Callie got home from work, they recount the landlord saying “We looked in your windows and we only saw the kids so we were concerned.” To which Callie said “A, why were you looking in my windows? And B, he was in the kitchen cooking dinner, calm down.” When Callie called the health department about the broken back door (that John the landlord would not fix), they came and went through their entire house, looked around, and said “what’s your landlord’s name?” To which Callie received an immediate and enthusiastic, “oh I know John!” That was the last time they heard from the health department. Then, they reached out to the Supervisor of the Town, who was ‘horrified.’ “What’s your landlord’s name?... Oh, I know John!” Again, Callie was left to handle their issues alone. Once they called the health department and the town, the harassment continued to worsen, and Callie has spoken of how “there were random men that stood in [their] yard when [they were] home alone. They said they had been sent over by [their] landlord to look at trees.” It was “a really overwhelming experience” for Callie, and it was the moment they realized that “everyone in power knew [their] landlord, and that was the last [they] ever heard from them.”

Callie quickly moved out of Accord and into Midtown Kingston. Specifically, on Elmendorf Street. The day that their family was moving in, they found out that the house was actually an illegal three-bedroom, and that their kids would all have to sleep together in one room. If they didn’t, they worried the health department would show up and evict them. The house on Elmendorf is owned by an absent landlord living in Israel, and run by a property

manager named Sharon Klein of Hudson Valley Homes and Land. When they were signing the lease, the property manager said to them: “I’m so glad that we finally have someone who can pay their rent. We normally have those RUPCO people.” But Callie needed a place to live and couldn’t find anywhere else to go, so they signed. When they moved in, there was a leak coming into the kitchen from the bathroom above them. The leak went behind cabinets and since Callie’s husband is a carpenter, he offered to fix them. When they pulled out the cabinets, they found that the leak was coming from a waste pipe from a toilet, and that what had been and continued to be dripping into their kitchen was fecal matter. Callie’s house also had mold, which led to their developing health issues, like chronic idiopathic hives.

Callie has spoken of how the property manager “really had one job, which was to keep costs low” and “not bother the landlord.” When Callie found a plumber that could come out and fix the leak, the property manager said that they were too expensive and that Callie and their family would need to wait until after the holidays, when they could get someone cheaper to come in. When Callie moved out of their house on Elmendorf, there was still fecal matter dripping into their kitchen.

## **Juanita's Story**

While I don't have a lot of information on Juanita Velasquez-Amador's story, I believe it is worth telling. Juanita's experiences with housing at Sunset Gardens in Kingston can help us see another side of the housing crisis, the corporate greed side. Juanita is a co-founder of the Kingston Tenants Union, and a longtime resident of Kingston. She is an activist and public figure. Here is Juanita's Story:

Long Island-based E&M Management bought a portfolio of properties in March of 2018. These properties were in Kingston, NY, and they were made up of large affordable housing apartment complexes. The names of the complexes are Sunset Gardens, Lake Shore Villa, the Kingston Waterfront, and Black Creek. Before E&M, these properties were owned by Morgan Communities. Juanita lived in Sunset Gardens.

Juanita lived in an apartment in Sunset Gardens with her daughters and her elderly mother. She was renting the unit with a Section 8 voucher through RUPCO. When E&M came in, they made many promises to fix the place up. They said they would build a playground. They said they were going to renovate and make a better place that hadn't seen a lot of money and TLC coming its way in a while. "They were going to fix up everything that Morgan didn't fix. This was their promise."

A resident at the time described the transition between management like this: "That morning we had our staff and maintenance people in the office as usual. By noon they were gone, removed from service. The office phone was disconnected, the office shuttered and locked,

and all we had was a list of numbers and names from E&M Management. They took over on a Friday, and that weekend it felt like we were completely adrift. No one to call in an emergency. That first experience was telling in how they would continue to treat us.”

Juanita and the other residents started to notice that they weren't fulfilling their promises to fix things up. Repairs were not being done, and if they were, they were left unfinished. The playground was built, and it was beautiful, but it was never finished—the residents were left with a fenced off, large and colorful eyesore. “What they do is they go into apartments, start the job, and then they don't finish the job.”

For Juanita and her family, this became an issue of safety. Juanita had no heat all throughout the cold months. She complained about it to the management. “Finally they came in to fix the heat. “So, I'm like ‘okay, they fixed the heat.’ They fixed the heat where I cannot turn it off, now. So now we are at 80 to 90 degrees in my apartment, and I have a mom, who's an elderly mom, who has breathing problems. This is making her suffer.” Not only was it dangerous and very uncomfortable, but Juanita's electric bill became much, much more expensive. She started fighting it, but the management did not respond well to her complaints.

The staff was not allowed in Juanita's apartment unless she was there. They had previously been allowed in for maintenance reasons while she was not home, and they sexually harassed her daughter. Juanita said “for me, now none of you are allowed in my apartment if I am not there. I have daughters and I'll be damned if anything will go wrong with that. So they haven't been doing their repairs and this is another form of harassment.” According to Juanita, this happened to five other women.

E&M employees were caught numerous times looking into windows. When the police were brought in, they said it was a management problem. Nothing was done to solve the problem, except to move one of the men to another property. He looked through windows and harassed women there as well. If this had happened in an apartment building uptown, it would have been put to a stop immediately. It would not have been allowed to continue. But there is some sort of notion that people in affordable housing should expect a certain level of danger and uncomfortability. Why is it okay for people to live in substandard conditions that you, yourself would not? And since it is accepted, it is not talked about. If it were talked about, maybe it would be less accepted.

When Juanita made her first police report about the sexual harassment, the Sunset Gardens property manager, Richard Thompson, came to her house. He showed up at 9:30 at night to tell Juanita that if she ever reported them again, they would throw her out 'Because I can do whatever the hell I want.' And this is normal. There is no enforcement of laws or oversight of treatment. Landlords (whether they have two units or 217) can use force, and they often do.

On the harassment, here's something Juanita had to say: "I come from the city. I'm a lower-east sider girl from Alphabet City. And proud of it. So I was brought up when the landlords were burning tenants out of the buildings, back in the day, in the 70's, before we even got rent protection. So, I lived through all that. And what I'm seeing happening in Sunset Garden is similar to what's happening there. They're not fixing. They have you complain to Buildings, then Buildings comes in, tells them to fix, threatens them to take them to court, and never follows up. So it's like telling a child 'you keep doing that and I'll have consequences for you,' but then you don't follow through and the kid keeps doing it, and you're wondering why the kid



has bad behavior.” If complaints are coming in over and over and over, why wouldn’t the local government agencies do something in response?

Even the building inspector, Kathryn Moniz, took an interest in trying to bring some attention to the issues. She would take an entire day each week to go through Sunset Gardens. She officially stated “I have matters of infestation, both rats and roaches. I have floors that are lifting. We’ve had sewer backups that were not taken care of like they’re supposed to be, which led to an issue of sanitation. We have handrails in common halls that serve no purpose because one is attached at the top but not at the return. I have big, gaping holes in the hallways that I’ve asked to be fixed because it’s a fire issue. They’ve taken out a laundry facility, and now I think there’s one for the whole complex. We have lighting issues” (Kott, 2018).

Another tenant reported about a sewer backup in the laundry room. She had tried for over a month to get E&M to deal with the issue, but to no avail. “The entire month of April and part of May I called the office daily, I told (them)...that there’s leakage coming up through my floors,” Liz Shapiro said. ““They’re wet, they’re wet.’ It’s spreading, it’s coming in through my carpets, through my kitchen, my kids are sick, my dog is sick. May 26th is when the backup happened in the laundry room, and now raw sewage is gushing up into my apartment. And that’s what it was for that month-and-a-half.”

Another piece of the story is the harassment Juanita experienced from other tenants. Despite that Juanita had been one of the original tenants association organizers, she was edged out. Juanita has a lesbian daughter and a transgender daughter. The tenant who runs the association called one of them “an ugly boy.” “Ever since I moved in,” Juanita said, “and they noticed that we had transgenders and lesbians and all kinds of LGBT, because that’s what my

family is mixed of, she found it disgusting. And if you see her tenant association, it's only a class of caucasions. And it hasn't been reached out. So we're getting harassed by not only a tenant but by E&M Management. It's going around everywhere. It's not just here." Once, Juanita and her daughters tried to go to a tenants meeting, and "they were like, 'what the hell are you doing here?'"

A little over a year after Juanita's interview was released, E&M ended up flipping the property, and it became clear that that was their intention all along. They did not want to fix it up. They did not want to help people. They wanted to buy it cheap, shell it, and sell for more than they paid. Juanita talked in her interview about how they had been mass evicting people and how multiple buildings of the complex were empty. That was why.

## **Part 2:**

### **Section 2—Expanding on the Voices**

#### **Substandard Living Conditions**

We need to look the examples of substandard housing in the eye. We need to recognize that these are real problems affecting real human beings.

Throughout the five stories, we saw multiple themes. Ana, Juanita, and Hellen all spent significant portions of time without heat. Ana, Juanita, Callie, and Hellen's stories all had issues with sewage. Hellen and Marisa were both homeless due to circumstances completely out of their control. Ana and Hellen had pipes without insulation, and disasters came out of that negligence. All five of them fought for their families and their lives. All five of them were left to fight alone. Building Safety, the Health Department, RUPCO, the Kingston Housing Authority, politicians at local and state levels, and more were involved, yet there were very few instances of real assistance.

And apart from the stories above, I want to highlight something that happened recently. I have been working on a project with the Hudson Valley Air Quality Initiative and Bard College's Community Science Lab. In this project, we have been collaborating with the Kingston Emergency Food Collaborative to install air purifiers and water filters into some of the rooms at the Rodeway Inn in Kingston, NY. Rodeway residents cannot and do not drink the water. It smells strongly of rotten eggs and sewage, and it is cloudy. The health department is aware, has tested the water, and has deemed it safe to drink. I genuinely do not know how they think they can make such a claim, since I know for a fact that not a single one of them has drunk it

themselves. Recently, however, residents at the Rodeway Inn found these signs stuck to their doors:

**BOIL WATER NOTICE  
INADEQUATE DISINFECTION FOR  
RODEWAY INN  
PWS # 5507823  
BOIL YOUR WATER BEFORE USING**

Bring tap water to a rolling boil, boil for one minute, and cool before using or use bottled water certified for sale by the New York State Department of Health. Boiled or bottled water should be used for drinking, making ice, washing dishes, brushing teeth, and preparing food until further notice.

This Boil Water Notice applies to entire motel property

**What Happened?**

Routine monitoring on April 3, 2022 showed inadequate disinfection for your drinking water. Disinfection is used to destroy harmful microbes that can be in drinking water.

*Harmful microbes in drinking water can cause diarrhea, cramps, nausea, headaches, or other symptoms and may pose a special health risk for infants, some elderly, and people with severely compromised immune systems. But these symptoms are not just caused by microbes in drinking water. If you experience any of these symptoms and they persist, you should seek medical advice.*

**What is being done?**  
The problem has been addressed.

It is likely that you will need to boil water for the next 5 days until the adequacy of disinfection is confirmed. You will be informed when tests show that you no longer need to boil your water.

**For more information, please contact:**  
Mukesh Patel of the Rodeway Inn at (845) 331-2900,  
or the Ulster County Health Department at (845) 340-3010.

*Please share this information with other people who drink this water, especially anyone who may not get this notice directly (for example, people in apartments, nursing homes, schools, and businesses). You can do this by posting this notice in a public place or distributing copies by hand or mail.*

State Water System ID # 5507823 Date Distributed 04/03/22

Figure 7: Boil Water notice that was stuck to Rodeway Inn residents' doors by owner and Ulster County Health Department

Source: Anonymous

This piece of paper is saying (without actually using the words), that there was E. coli found in the water. The motel's water well mixed with the motel's sewage. Many of the rooms at Rodeway have children in them. Luckily in this situation, Rodeway allows residents to have hot plates, which many of the contracted motels do not. With hot plates, people can bring pots of water to boil. But if you think about it, A) A hot plate takes a long time to boil water, and B) If you have one small bedroom and a bunch of kids running around in it, it's incredibly dangerous to have a big pot of boiling water around. The residents are in vulnerable positions and are being subjected to dangerous conditions by law makers living in nice houses. The water is gross because Rodeway is cheap and doesn't want to spend money on "poor people." But the thing is, Rodeway and all the other vendors are making a ton of money by contracting with DSS. "Ulster County expended \$3.8 million on emergency housing in 2020. Of that, 43% was borne by Ulster County taxpayers. The remaining amounts expended were funded via state and federal aid" (Emergency Housing Snapshot 2021). These motels are at full occupancy, and the department of social services is paying basically the same amount per night that anyone would. Their businesses are absolutely booming. They can afford to make sure their guests have drinkable water.

Ana also noted that the two houses on either side of hers, which were owned by the same landlord and were under housing choice vouchers, were in disrepair as well. The folks in those houses are suffering too.

*"I have a neighbor that's on one side and her house smells horrible, smells like a wet rag. Constantly. Her house is worse than mine. I could be in a worse predicament. She falls down the floor all the time. People make fun of her. Call her the local drunk. But being in a house like that, it'll drive you to drink*

*because nobody believes you here. You feel like you're in a corner with no way out. Then the lady on the other side of me is getting 31 shots in her head every six weeks with nobody explaining or understanding why.” (Ana Texiera)*

## Effects of Substandard Housing

Another theme to pay attention to here are the health problems that came out of bad living situations. Public health is a concern for everyone. Clearly, the effects of substandard housing are not just psychological, but physical as well.

Ana was severely ill for eight years because of her house. She saw numerous different doctors and specialists in different fields, and no one believed her. They all either misdiagnosed her or gave her pills and sent her home. Ana also mentioned a few times in her interview that her doctors “fired” her. They said she had too many problems and they didn’t know what was wrong with her. They said she was going through menopause and she should see a therapist. They couldn’t fix her, because no one would fix the house. No one believed Ana, no matter how many times she told them. Maybe it was because they didn’t understand. Maybe it was because they didn’t want to. And she had two pieces happening at once: actually being ill, and having to wrap her head around repeated scary misdiagnoses that were then taken back. Ana spent six months working up the nerve to tell her family that she had kidney cancer and was dying. She didn’t have kidney cancer! She was being exposed to a litany of toxic contaminants every second she spent in her home! It really isn’t difficult to understand. It’s a very clear cause and effect. How did no one catch it? The cherry-tip fingers and mouth were an obvious sign of carbon monoxide poisoning. If someone is coming down with pneumonia an unheard of amount of times, severe asthma and bronchial exacerbation, it’s probably because they’re breathing in something that



they shouldn't be. If you're coughing so much that you have to get neck surgery, it probably isn't naturally happening—and it certainly isn't menopause.

And what about the children who are feeling the effects of their housing? Hellen's children were sick because she was in a motel that, unlike the Rodeway Inn (above), did not allow hot plates. Hellen had no choice but to feed her children microwave meals and fast food. Hellen spoke of her teens being depressed. It was completely out of her control. It wasn't her fault. It wasn't her children's fault. It was the landlord's fault and all the people and agencies that she reached out to who failed to enforce the laws. Not to mention the toll it must have taken on her three toddler's development to have their toilet out of commission for four months. It's not fair. It didn't have to be like that. Hellen and her children could have been safe at home with water and a working toilet, but her landlord didn't believe they had the right.

Ana's baby grandson got lead poisoning from her house. You'd think that lead would have been found in a home inspection, but they don't test for it. You have to do a specialty inspection for lead. Many, many homes built before 1978 (EPA), (which is almost all of the homes in Kingston, NY, according to March Gallager in the UCCHJ Video) have lead paint. Why would that not be included in a test to see if a home is fit for occupancy?

Callie's daughter went to three kindergartens, two first grades, two second grades, one third grade, and two fourth grades because of housing issues. Having to switch between schools may have been very harmful for their daughter's social development. It's what happens in Kingston. When a parent gets moved around, so does the child, and their school doesn't come with them.

## **Sexual Harrassment and Assault**

The substandard living conditions go beyond just houses falling apart. We saw in Ana, Marisa, and Juanita's stories how they and their daughters were subjected to sexual harassment and assault. People in power take advantage, as with Juanita, and there are no real consequences. Marisa was just trying not to overheat in her car in the summer. Ana's daughters were victims of sexual violence because there wasn't enough oversight, by law enforcement or by the Kingston Housing Authority, who was letting sexual offenders into their complexes. Callie, who had workers in their house to fix the sewage leaking into their kitchen, found a shoe print on their bed—nowhere near the kitchen. Victims of sex crimes are already marginalized and stuck with an 'other' label. The stories above make it clear that the added layer of marginalization, on top of being low-income and members of minority groups, leads to a lack of response all together by those who should be protecting, enforcing, and prosecuting acts such as the experiences above. Tonight, if you can lock your door, take a moment to recognize the privilege you have in being able to do so. Those with a safe refuge should appreciate what they have.

## Lost faith

All of the stories include moments of losing faith. They just weren't sure if they could go on. When everyone either ignores you or goes against you, it's hard to believe there will be a way out.

*"When I was nine years old, I was in an orphanage and I swore that I would never, ever let anything take my spirit, never. And I was starting to let this take my spirit. And I'm 54. Now I'm 54 years old. My birthday was March 19th. So like I swore that nothing would take my spirit, but it started to take, I started to lose myself. I started to think, you know, I would be better off if I went to sleep and didn't wake up. I was in so much pain. I was in so much pain and I didn't want it. I was living off Advils. You know, I didn't want to take the pain medicine because it was just so addictive and it made me feel loopy. And I had kids. Like, it was just insane. Like you lose everything." (Ana Texiera)*

*"I feel like, you know, I've done what I was supposed to do. I didn't become a menace to society, you know, I, I didn't, you know, get locked up and become a burden on taxpayers. I tried so hard to keep my head above water. And I feel like the lack of support from our government officials has blown me away to where I am one of those people who don't even want to vote anymore. I don't even want to vote, because it's just, it's like a joke." (Ana Texiera)*

*"Like so many other people, you're sitting there going 'well, I'm calling this person, I'm struggling with this, I've got this appointment, I'm being treated like trash when I call this person.' And most people give up. Most people give up." (Callie Jane)*

## RUPCO

I think it would be wrong to finish this chapter without pointing out one of the most obvious themes: RUPCO. More specifically, their unresponsiveness, their lying, and the harm they cause. RUPCO could have easily helped out Ana, Hellen, and Juanita, simply by putting their foot down. They could have stood behind their Section 8 Recipients and upheld the standard they so proudly advertise. RUPCO's tagline is "Strengthening Homes, Communities, and Lives."

When Juanita didn't have heat, RUPCO could have told E&M Management that they needed to fix it, and maybe that would have saved Juanita from the retaliation she experienced. If RUPCO had told Hellen's landlord that he needed to fix the toilet for real or they would not pay, maybe he would have fixed it. If RUPCO had believed Ana from the get go, she could have been saved years and years of severe health issues.

RUPCO does inspections on every housing unit that is receiving a housing voucher. In it, they are supposed to make sure that everything is safe and up to code. You can find RUPCO's "Housing Quality Standard for Initial and Annual Inspections" checklist for landlords as Appendix B of this paper. The checklist for landlords clearly states that there must be "a toilet in proper working condition" and that "heating equipment must be capable of maintaining the minimum temperature required by local code (68 degrees F) and is a permanent heat source for the unit."

RUPCO is supposed to uphold the standards they claim to have. But when they don't, they set the precedent that landlords don't have to. Everytime RUPCO doesn't put their foot

down and say “you fix this right now or you’re not getting rent,” they are furthering the current and future precedent that they have loose standards. In their “Guidelines for Landlords,” Appendix C, they write “At RUPCO, we strive to provide rental assistance to eligible, low-income families to obtain decent, safe, sanitary and affordable housing. This is just a friendly reminder of some of the obligations and expectations participating landlords of the Housing Choice Voucher Program must adhere to.” They go on to say “If you are responsible for unit utilities and you fail to provide them, we reserve the right to withhold payments to you,” and “The unit must be inspected at least once a year. If the unit fails our Housing Quality Standard inspection, we will notify you of repairs which need to be made. We will stop payments on the subsidized unit if we have not been notified that the appropriate repairs have been made.” They literally have a built-in mechanism to use their authority, and yet, they don’t. RUPCO isn’t the one that gets hurt by the precedent they set. The folks in low-income housing situations are the ones being hurt. RUPCO is the mediator and the middle man. They have the power in the relationship. The tenants do not have the power, RUPCO does. If RUPCO doesn’t use it, then the landlord gets the power and the tenants are susceptible to abuse.

RUPCO is the administrator for almost all Housing Choice Vouchers in Ulster County and Greene County. It’s not like tenants can choose to go somewhere else. They have cornered the market, and they are misusing their power to house people, which is what they are there for. And on top of it, they are wasting the taxpayers money. Everytime they don’t step in and a family ends up homeless, the department of social services steps in and puts them in Emergency Housing (if eligible). RUPCO is a business, and they are making money off of every voucher

they administer. When they don't have to go to the full extent that they should, they save money, and it's on the taxpayers dime.

Callie Jane spoke about another RUPCO recipient who was lied to and mistreated.

*“One of our other neighbors that we're trying to support right now just moved into her place on May 1st, and her landlord started like every time she had somebody over saying like 'who's that person? Who is that black guest you have? What's going on?' and just kind of being this hyper vigilant. And on May 20th, he hand-wrote her a note. Hand-wrote her a note that said 'you gotta be out, I want you out.' And in this case, she also received Section 8 and she went and she spoke with her RUPCO worker. Her RUPCO worker then wrote on letter head 'yes, this is a valid eviction, and if they start the process of eviction, you will lose your voucher.' Now we took this young woman over to Legal Aid and she got a lot of help, and no, she does not have to be out. But that was really worrisome to me too because the people in power, in this case RUPCO, validated and vouched for, seconded, and said 'it's a friend of ours,' the whole shebang! And pushed forth this woman to make her think that she had to move out of her house.*

*... Why would the people from RUPCO say 'it's time for you to move'? 'You need to find another place to move.' We know you won't get your security deposit back. We know it costs money to move. We know that Broadway is the dividing line of where children can go to school. We know that this is going to disrupt your family even more so. And what I don't understand is why in this moment RUPCO wouldn't be telling the landlord 'you need to fix this now or you're not getting another dime.'” (Callie Jane)*

## Conclusion

The affordable housing crisis is multifaceted, to say the least. It cannot and probably should not be written about fully in one paper. As I see it, there are three overarching angles to come at this topic from: How we got here, where we are, and how we can fix it. This paper is an attempt to educate people about where we are right now. Of course, one can't simply pull the three apart, as they directly affect each other. In the beginning, I touched on how we got here. Obviously, it is not as simple as IBM left and Peter Buffet came in, but it isn't necessarily that much more complex. At the end of the day, an economy needs money, and Kingston's economy has translated the negative effects of its financial influxes into housing. Hopefully, this paper gets people on board to address what we can do next.

An overwhelming piece of the story is a simple psychofinancial theme: priorities. Folks in Kingston's substandard and unstable affordable housing market have never taken first priority. Why, though, does it seem like they take the last? Up until recently, folks were just ignored or lied to. Ana's report, an official document produced by a scientific organization, went everywhere, yet nothing really came of it. That's priorities. Callie reached out about Hellen's situation to Mike Hein at the Ulster County Executive's Office, and he made it clear that he would rather Hellen and her five children become homeless than to "intervene in the private matters of a homeowner." That's priorities. When Callie sat down with Kingston's Mayor, Steve Noble, they said "you're an environmentalist, we've got to think about environmental justice. We need to look at policies to fix mold." To which the Mayor of the city replied "but why wouldn't a landlord want to fix mold?" As if the absentee landlords would fix mold out of the goodness of their hearts, when there aren't any (not any) laws against mold. When Callie reached out to

lawyers, they were told they could sue “if they were dying.” Being sick isn’t enough, apparently. That’s priorities. The officials in the stories all seemed to care more about giving the landlords time than the tenants. The landlords got repeated notices and letters, at best. The tenants got eviction notices. Callie said “the health department couldn’t help me and my aldermen couldn’t help me and my Assemblymen couldn’t help me.” But how can that be true? Callie is one of many, many people who are regularly calling everyone they can think of that could do something to help. So many people need help, and yet no one can do anything. How can that be true? When Juanita stood up at a housing meeting and explained the conditions she and her family were living in, important people were there. RUPCO was in that room. Reynolds Scott Childris, an alderman with voting power, was in that room.

[They seem to] *“forget that people are moving from house to house. Children are switching schools regularly because of bad landlord situations. And right now it seems that the best case scenario for anyone fighting any type of landlord issue is to move. And that doesn’t build community. That doesn’t strengthen our communities. Our human services organizations here in Kingston and Ulster County are really struggling to provide support to community members when they have little enforcement power. Our city enforcement agencies are stretched thin, inspections aren’t thorough, and they’re not followed up on. And it’s interesting because our current housing system in Kingston, in Ulster County, New York state, and across the country, is based on greed. It is rooted in capitalism. Our housing system exists so that people can make money off of individuals and families just trying to live in their community. And if we don’t really look at the root of the problem and break down these systems, while simultaneously creating new ones, we will all continue to suffer. And it’s all going to be so that a few select people can make a profit.”* (Callie Jane)

Now that housing is starting to draw the public eye, politicians have less of a personal choice in responding. They have felt pressure to sign new legislation into law. In January of this year, Steve Noble signed Good Cause Eviction, “which gives every tenant in Kingston the right



to a lease renewal, and protects against predatory rent increases and unfair evictions. The legislation stops landlords from removing tenants without an order from a judge, who would decide if an eviction is for a good cause. ‘Good causes’ include failure to pay reasonable rent, violating terms of the lease, causing a nuisance, or is in violation of the law” (Kingston News 2022). In 2019, Former New York Governor Cuomo signed Executive Law § 296(5); NYC Admin. Code § 8-107, which prohibits landlords in New York State from discriminating against tenants based on lawful sources of income, which includes income from social security, and public assistance, and Section 8 Housing Choice Vouchers (New York State Attorney General). At the time of signing, Cuomo said “Too often unscrupulous landlords unfairly block seniors, single mothers, survivors of domestic violence and other New Yorkers from renting a home simply because of where they get their income, that ends today. With this legislation, we will stop this discriminatory behavior once and for all and ensure every New Yorker has access to fair housing” (News 10 2019). These laws are huge steps forward, but the issue is that they aren’t really enforced.

In Kingston, it’s common to hear stories of people with Housing Choice Vouchers who were turned away. This law relies on the tenant to not only know the law and be able to argue for it, but be able to access legal aid. A landlord can bring lawyers into the mix, even if they know they are wrong, because it is an added financial barrier for many prospective tenants on public assistance. And Good Cause Eviction leaves loopholes as well. Just because a landlord can’t formally evict someone doesn’t stop them from lying to do so, especially since a landlord’s word will almost always be taken over a tenant’s. And if they don’t lie, they can harass and force out by other means. Someone should do a study on this practice and see if there has been a rise in

alternate ways to force tenants out since Good Cause Eviction was signed into law. There have been a few fires in Kingston over the past few years, and people were left homeless. Many believe it was arson. Take Chiz's Heart Street, for example. The group home once housed over 60 adults with disabilities, but that kind of space is worth a lot of money in this day and age in Kingston. The landlord, who for a long time hid behind an LLC for anonymity, tried to evict Chiz and her residents illegally during the eviction moratorium (Nandy 2021). When that didn't work, he set the building on fire. By this time, there were only 14 occupants left, but they all became homeless. The fire itself didn't do much damage, but the sprinklers did enough to make the home "uninhabitable." Then, the owner sold the house (Doxsey 2021). This is not an isolated practice. Juanita actually spoke about this very thing happening in New York City when she was growing up.

Juanita and Callie put forth this thought in their interview conversation:  
*"So many times, people of color start conversations and start working towards solutions and then all of a sudden, upper middle class white folks step in and they say they want to solve the problem. 'They have the answer to the problem.' They're the only ones that could possibly have the answer to the problem. Because 'we don't know what we need' or anything like that."*

It's priorities. The local and state governments won't act until they have to. They won't act until their votes depend on it. There is a political cartoon that has come up in my research multiple times, and I want to share it with you.

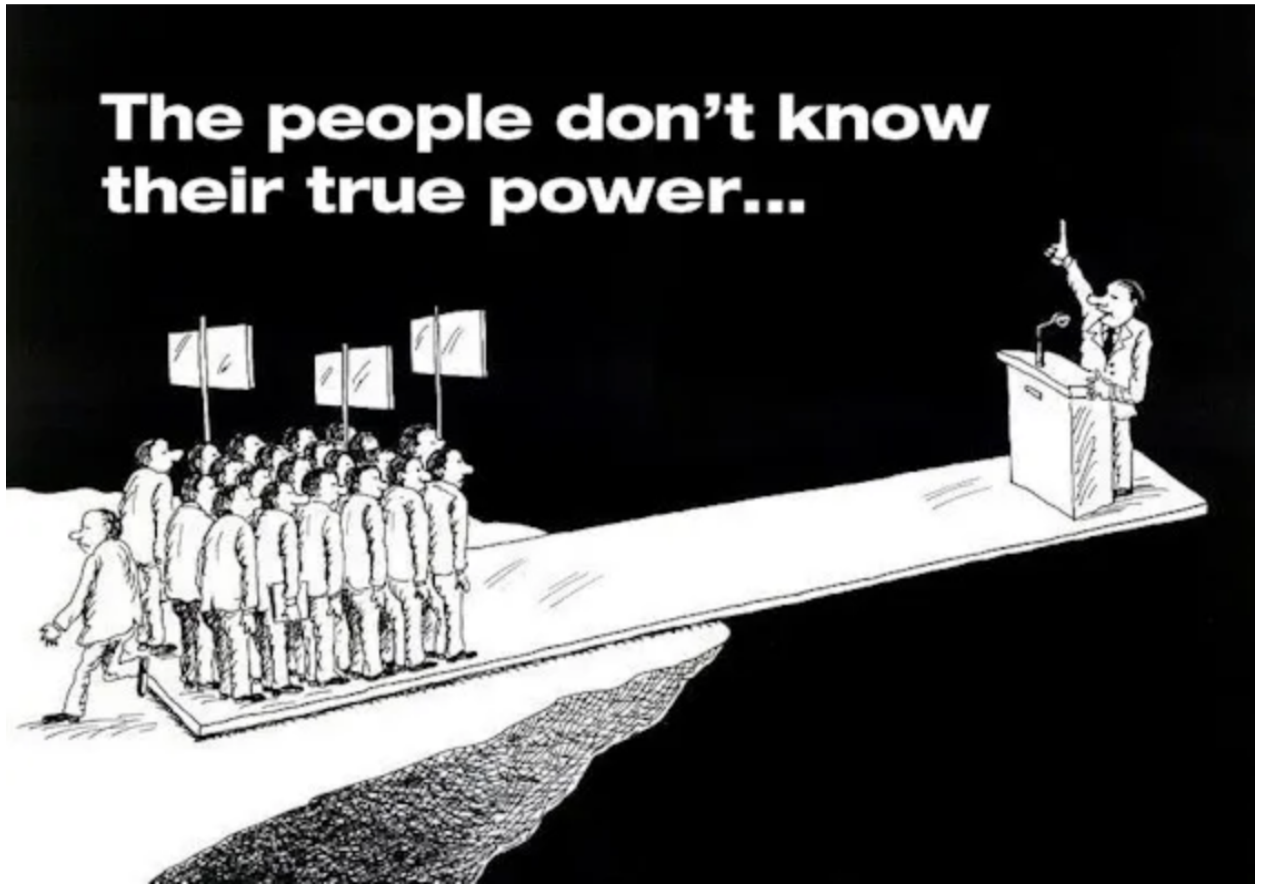


Figure 8: Political Cartoon that has been widely used to illustrate the effect of community organizing

Source: Unknown

The argument of this paper is that there isn't enough public awareness about Kingston's affordable housing crisis, and that if people knew, then things could change. If we had a trigger event, then the movement would roll and people's lives could drastically improve. The thing is, though, it's really difficult to organize around the housing crisis. It's a very solitary, lonely experience. Folks living in inhumane conditions often feel shame and embarrassment around their situation. This is not their fault. It is the public's fault for not providing an ear to listen or a hand to help. The first step is getting everyone on the same page. We all need to come together. In Kingston, that means tenants, landlords, owners, politicians, non-profits,

human-services—everyone needs to agree that the affordable housing crisis is a real issue that will not fix itself and needs active efforts to solve it. That means that everyone will need to put humans before profit. It means that they need to spend money on the people, and not on making the town a destination. If you spend money on the people, the rest will happen on its own. Kingston could be a place not just known for culturally appropriative boutiques, but for a community that raises up its own and takes care of everyone. It's not a capitalist sentiment.

Callie actually touched on one reason why the money often doesn't get funneled into the people, at least not the ones who need it. They talked about scarcity, and how we often believe, as is societally groomed within each of us, that we cannot have what we need if other people have the thing that we need as well. It's the idea that there is only enough for one of us or for a certain group of us. There's not enough for everyone. And it's not true. It is just not true. So what do we have to do in order to change the narrative? We need to listen to people's stories and give them what they need.

Kingston is well-known for its non-profit scene, which some consider to be contentious. Basically, there are a ton of different organizations fighting for similar things, often doing similar things, but then not coming together or communicating. It means that there's a lot of overlap and, frankly, wasting of money. It becomes more about 'oh I won't work with them' or 'we need to do better than them,' or, as is very common 'I want the credit for doing this,' than about the cause, itself. As I have gotten to know more and more people throughout my research, I have seen quite a few folks need to step back from it all. It can be very overwhelming, and it's difficult to try and fight everything the way you want to when you're directly going against a system that's meant to be followed. Callie is on a leave of absence and their organization, Rise Up Kingston, is taking a

break for a couple weeks because they are so exhausted. Non-profit organizations are each trying to take on the housing crisis and other surrounding matters in Kingston, but obviously cannot do it all just themselves. If they were all to pool together socially and financially, and get over their interpersonal drama, then maybe something big would get done. Right now, it's a lot of people trying to carry the weight of the world alone, and that effort is wasted when it could be going towards better things.

*"We really need to stick together. You really have to get out there and know your rights. We cannot keep allowing these people to tell us what we can and cannot do and what is right and what is wrong. We have to come together, it's the only way it's gonna work. And I know it's very hard. It's stressful, you feel like 'I don't have time, I don't have the energy, I've just been going through it.' I have been going through it. I have days where I just break down and feel like I can't get out of bed. My world is ending. I'm gonna be homeless. What am I gonna do with my kids? I'm not strong enough. We are strong enough and we have to believe in ourselves. That's the first step: believe in yourselves and believe in your own strength and life. That's how we make it in this world. Anybody who came from the bottom to the top and struggled knows that strength and that heartache. And you do have people out there who will stand by your side and help you. I don't think I would have made it this far if I didn't have the people who are standing by my side." (Hellen)*

It is my hope that this paper can serve as a resource, or steps towards one, for people who want to understand more. I hope this paper proves that stories are a powerful form of taking action. When you don't know the details, you can forget, you can move on. When you know that people are living in this moment in ways that you, yourself, would not want to live, that's where change can start. Would you let your mother live in Ana's house? Would you let your children live in Hellen's apartment? No. So why would you stand by and let them live there? Everyone has power. Individually we can make change on a small scale, but as a community, we really do

have the capability to say to the people in power “this is what we want. This is what we need. And if you can’t make it happen, then we will find someone else who can.”

What if, one day, the New York Times reports on Kingston again? But this time, the headline reads: “Kingston, NY, Leader in housing equity, home to all.”



5. Is Head of Household or co-head handicapped or disabled? ..... YES  NO
6. If you are a person with a disability, do you require a specific accommodation to fully utilize our services?..... YES  NO
7. How many people live in your household now? \_\_\_\_\_
8. How many bedrooms do you have? \_\_\_\_\_
9. Are you now living in a federally subsidized unit?..... YES  NO
10. Have you ever been evicted from public housing? ..... YES  NO
11. Have you ever been on Section 8 assistance before ? ..... YES  NO
- If yes, when and where? \_\_\_\_\_
- Why was your assistance terminated?  
\_\_\_\_\_  
\_\_\_\_\_
12. Have you or anyone in your household been convicted of a drug-related or violent felony within the last twelve (12) months? ..... YES  NO



**INCOME INFORMATION**

Provide all information about the FULL GROSS MONTHLY INCOME for all household members in the table below. (Please use SS for Social Security, SSI for Supplemental Security Income, PA or TANF for public assistance)

MEMBER NAME	SOURCE OF INCOME	GROSS MONTHLY INCOME

**NOTICE:** Any attempt to obtain a rent subsidy from the U.S. Department of Housing and Urban Development by false information, impersonation, failure to disclose or other fraudulent act is a felony under Title 18, Section 1001 of the U.S. Code. Any act of assistance to commit fraud is also punishable under this statute.

**CERTIFICATION**

I understand that any misrepresentation of information or failure to disclose information requested on this application may disqualify me from consideration for admission or participation, and may be grounds for denial or termination of assistance.

I hereby certify that the information provided to RUPCO on this application is accurate and complete to the best of my knowledge and belief.

Head of Household: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature

Spouse or Co-head: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature

**Please hand-deliver or mail this completed: RUPCO, 175 Water Street, Catskill, NY 12414**



NO ONE MAY CHARGE ANY APPLICANT A FEE TO SUBMIT AN APPLICATION FOR SECTION 8 ASSISTANCE AND/OR AS A CONDITION FOR RECEIVING ASSISTANCE IF YOU ARE DETERMINED ELIGIBLE. IF ANYONE ATTEMPTS TO DO SO, PLEASE CALL THE NEW YORK STATE INSPECTOR GENERAL'S OFFICE AT 1-800-367-4448.

## **RUPCO's Housing Choice Voucher Program**



*Strengthening Homes,  
Communities  
and Lives*

Thank you for your interest in the Housing Choice Voucher Program. This Program, often referred to as Section 8, provides rental subsidies to income-eligible households. This Program enables participants to rent housing in the private marketplace and limits their rental payments to 30-40% of their adjusted monthly income. The remaining portion of the rent is covered by the subsidy. The maximum amounts paid by the subsidy are determined by the U.S. Department of Housing and Urban Development (HUD).

<b>Family Size Household Income</b>	
<b>1</b>	\$25,650
<b>2</b>	\$29,300
<b>3</b>	\$32,950
<b>4</b>	\$36,600
<b>5</b>	\$39,550
<b>6</b>	\$42,500
<b>7</b>	\$45,400
<b>8</b>	\$48,350

**Eligibility** is determined by total annual household income. To be eligible, your total household income must be below HUD's 50% income guidelines. If your total gross income for your household size meets the eligibility requirements, your application will be placed in a lottery. Applications will be selected at random to be added to the waiting list. When a name reaches the top of the waiting list, that applicant will be notified by mail to contact us. When an applicant reaches the top of the list, RUPCO assigns a priority to households with very low income and whose head of household is elderly, disabled, and/or handicapped. Applicants living outside Greene County are required to live and use the Housing Choice Voucher in Greene County for the first 12-month cycle.

In this **application packet**, you will find:

1. This 2-sided cover letter with a checklist of items
2. Application for Housing Choice Voucher Program (Section 8) Rental Assistance (*yellow paper*)
3. Supplement to Application for Federally Assisted Housing (*green paper*)

You will need to **return completed and signed application ( 3-pages ) and you must submit ONE FORM OF PROOF of residency** either in person or by mail to RUPCO, 175 Water Street, Catskill, NY 12414.

**Documentation showing proof of residency is a required part of this application.** Failure to include one of these pieces of documentation and the application will be considered incomplete. The documentation provided as proof must have an address that corresponds with the address that is given on this application. Acceptable documents as proof of residency are listed below. Select one to provide with your completed application packet:

- Driver's license with corresponding address (licenses with only a P.O. Box address will not be accepted; HOWEVER, you may visit the Department of Motor Vehicles for a physical address sticker to apply to your license)
- Copy of current lease

- Copy of current utility bill (a utility bill is defined as a bill containing the applicant's name and address for any recurring service like electric, water, etc.)
- Copy of current rent receipt
- Documentation from DSS showing address (welfare benefits statement, food stamps, HEAP, Medicaid, etc.)
- Documentation from a homeless shelter or agency indicating such circumstances

**If you have any changes in your address, income, household size, etc., it is your responsibility to notify RUPCO of those changes in writing.** If we are unable to contact you when your name comes to the top of the list, you will be removed from the waiting list and will have to reapply. RUPCO is not responsible for lost or misdirected mail.

The Housing Choice Voucher Program (Section 8) does not provide "emergency assistance" and is not a homeless prevention program. No matter what the circumstances, applicants will be placed on a waiting list. Currently, the average waiting period can be up to a year or more.

**Please hand-deliver or mail your completed 3-page application and proof of current residency to:**  
RUPCO, 175 Water Street, Catskill, NY 12414

#### **CHECKLIST: Return these items to RUPCO**

- (Page 3-4): Application for Housing Choice Voucher Program (Section 8) Rental Assistance, must be completed on both sides, signed and dated
- (Page 5): Supplement to Application for Federally Assisted Housing, must be completed, signed and dated (Emergency Contact Form)
- ONE FORM OF PROOF OF RESIDENCY (See List of acceptable documentation above. Your application will not be accepted without proof of residency and will be returned to you as "incomplete".

If your application is missing any information or signatures, your application is incomplete and will not be entered into the lottery pool. Please make sure all papers are returned, completed and signed.

**If you need assistance completing this application please call the HCV Program Supervisor at 845-331-2140, x244.**

Don't delay – apply today! Submit your application to the RUPCO Catskill office either by mail or hand-delivery. Applications must be complete and have proof of residency to be accepted and placed on the waiting list.



**NOTE: YOUR APPLICATION WILL NOT BE PROCESSED UNLESS IT IS COMPLETELY FILLED OUT AND SIGNED BY THE HEAD OF HOUSEHOLD.**  
Incomplete applications will be returned.

*In cooperation with the U.S. Department of Housing and Urban Development and the NYS Homes and Community Renewal*

## Appendix B



Strengthening Homes, Communities and Lives

### Housing Inspection Checklist for Landlords

#### Be sure that:

- All areas, particularly the stairs, are free from hazards such as loose, broken or missing steps, floorboards, or railings.
- All walls, floors and ceilings are sound and free of hazardous defects such as severe buckling, bulging or leaning; damaged or loose structural members; large holes; air infiltration; loose surface materials; movement under stress; damaged or missing parts; are falling or in danger of falling.
- Heating and plumbing equipment is in good working order and free from all types of unsafe conditions.
- Heating equipment is capable of delivering enough heat to ensure the tenants a healthy environment; no unvented fuel-burning space heaters; no potential for fire; or absence of safety devices.
- The unit is served by an approved water supply, connected to an acceptable disposal system and free from sewer back-up. Plumbing should be free from major leaks and corrosion.
- The unit and all shared spaces are free from any electrical hazards, including but not limited to non-insulated or frayed wiring; cover plates missing from switches or outlets; exposed wiring; or improper types of wiring.



#### If the unit fails inspection:

- You and the tenant will be sent a letter outlining what needs to be repaired.
- Repairs must be made within 30 days, or as otherwise directed in the letter.
- Regulations prohibit the HCV Program from subsidizing any unit that fails inspection.
- For more information on housing quality standards inspections, please contact RUPCO at (845) 331-2140.

If you have any questions, contact our office at:

(845) 331-2140

Hours: Monday-Friday, 8:30am - 4:30pm

Thank you for choosing to participate in the Housing Choice Voucher Program.

#### Resources

##### HUD.GOV: Landlords

<https://portal.hud.gov/hudportal/HUD?src=/groups/landlords>

##### Kingston Landlord Association

<http://kingstonlandlordassociation.com/>

##### Sample Residential Lease Agreement

<http://www.propertydo.com/free-residential-lease-agreement.html>

##### Fair Housing: It's Your Right

[https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws/yourrights](https://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights)

##### Fair Housing:

##### NYS Attorney General's Office

<https://ag.ny.gov/civil-rights/fair-housing>

##### Fair Housing: NYS Civil Rights

##### Bureau brochure

[https://ag.ny.gov/sites/default/files/pdfs/publications/fair\\_housing\\_brochure.pdf](https://ag.ny.gov/sites/default/files/pdfs/publications/fair_housing_brochure.pdf)

##### Fair Housing: NYS Division of

##### Human Rights

<https://dhr.ny.gov/sites/default/files/pdf/nysdhr-fair-housing-guide.pdf>

##### Rights & Obligations of Landlords & Tenants (Ulster County)

<http://ulstercountyny.gov/consumer-fraud/consumer-affairs-tenant-rights>

[www.rupco.org](http://www.rupco.org)



*Strengthening Homes, Communities and Lives*

## Housing Inspection Checklist for Landlords

**B**efore any property can be approved for the Housing Choice Voucher Program, its condition must pass HUD's Housing Quality Standards (HQS) of being "decent, safe and sanitary." Please use this Housing Inspection Checklist to help you determine how close to standard compliance your property already is and where you need to make improvements. The categories listed here are the same as the inspector will use to evaluate the property. Use this checklist prior to inspection to save time, work and money. By preparing for your inspection ahead of time, you will greatly improve your property's chances of passing the inspection on the first visit.

### Smoke Detectors

- All smoke detectors are present and in good working order (with a fresh battery).
- Each level of the unit, including the basement and attic, has a working smoke detector.

### Paint

- No cracking chipping or peeling paint
- The inspector must assume this paint is lead based.
- Appropriate steps must be taken to correct the situation according to regulation

### Living Room

- At least 2 working electrical outlets, or 1 electrical outlet and 1 permanently installed working light fixture, should be in this room.
- This room must have a window. If the window was designed to open, it should open.

### Kitchen

- The unit has both an oven and a stove with a full set of working burners and knobs for turning them on and off.

- This room should contain a permanently installed light fixture.
- The unit contains a refrigerator that works and maintains a temperature low enough so that food does not spoil over a reasonable period of time.
- The kitchen contains a permanently attached working sink with both hot and cold running water and properly connected working drain with a gas trap and a space to prepare and serve food.

### Bathroom

- The bathroom has at least 1 working window or a working vent system.
- There is at least 1 permanently mounted working light fixture.
- The unit contains a toilet in proper working condition.
- There is a permanently installed working sink with both hot and cold running water and a properly connected drain with a gas trap.
- The unit has either a working bathtub or shower with both hot and cold running water and a properly connected working drain with a gas trap.



### Bedrooms

- The bedroom must have at least one window; if the window is designed to open, it must do so.
- To constitute a bedroom, a room must have minimum space for a single bed and a dresser and room to put one's feet on the floor in between, as well as the following requirements:
- There are at least 2 working electrical outlets or 1 electrical outlet and a mounted working light fixture in each bedroom.

### Security

- All windows and exterior doors must have a properly working lock.
- The unit can be entered without going through another unit.
- The building has an alternative fire exits which meet local code.

### Follow us on:



## Appendix C



Strengthening Homes, Communities and Lives

### Housing Choice Voucher/Section 8: Guidelines for Landlords

At RUPCO, we strive to provide rental assistance to eligible, low-income families to obtain decent, safe, sanitary and affordable housing. This is just a friendly reminder of some of the obligations and expectations participating landlords of the Housing Choice Voucher Program must adhere to.

#### Lease Agreements

- Please read and familiarize yourself with the guidelines in the Housing Assistance Payments (HAP) Contract, and retain a copy for reference. If you need a copy sent to you, please contact our office.
- If you are responsible for unit utilities and you fail to provide them, we reserve the right to withhold payments to you.
- You must have a written and signed lease agreement with your tenant
- You must also provide your tenant and our office with a copy of the lease agreement.
- Please adhere to the rental amounts of your tenant's current payment letter. If you wish to increase the contract rent or reassign utility responsibilities for the assisted unit after the initial year of the lease, you must make a request **in writing at least 60 days before it will go into effect.** We reserve the right to deny a rent increase if we determine it to be an unreasonable rent request.
- You may not, under any circumstance, charge your tenant any additional amounts beyond what we have determined the tenant portion to be.
- We must have a Landlord/Tenant Recertification Form completed and signed by the landlord each year, even if there are no changes to the rent or utilities.

#### House Inspections



- The unit must be inspected and pass inspection prior to housing assistance payments being made. We will only begin payment on either the 1st or the 15th of the month. If the tenant moves in prior to us beginning subsidy, it is up to the landlord to prorate the rent, if they choose to do so.
- The unit must be inspected at least once a year. If the unit fails our Housing Quality Standard inspection, we will notify you of repairs which need to be made. We will stop payments on the subsidized unit if we have not been notified that the appropriate repairs have been made.

#### Follow us on:



#### Please Contact Us Immediately if . . .

- You plan on changing bank accounts and your direct deposit is going to change
- You sell your property
- Your property is going into foreclosure
- Your contact information has changed (address, phone number, e-mail, etc.)
- Your tenant is violating their lease. These violations may include:
  - non-payment of rent
  - having unreported household members
  - tenant or any member of tenant family not residing in the unit
  - tenant or any member of tenant family engaging in drug-related or violent criminal activity.
- Your tenant passes away
- Your tenant vacates the unit without providing a proper 30-day notice.

**We are not responsible for screening tenants for occupancy or assisting with security deposits.**

If you have any questions, contact our office at:  
(845) 331-2140  
Hours: Monday-Friday, 8:30am - 4:30pm

Thank you for choosing to participate in the Housing Choice Voucher Program.

[www.rupco.org](http://www.rupco.org)

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