



# ADVICE FOR TENANTS AND LANDLORDS

WITH THE CORONAVIRUS PANDEMIC PUTTING A STRAIN ON BOTH TENANTS AND LANDLORDS, IT IS EASY TO FORGET SIMPLE ACTIONS THAT CAN BE TAKEN TO MAKE THE RENTAL PROCESS EASIER AND MORE AMIABLE. HERE ARE A FEW TIPS FOR BOTH TENANTS AND LANDLORDS TO IMPROVE THEIR EXPERIENCE AND RELATIONSHIP.

## FOR TENANTS

## FOR LANDLORDS

- **Read and reread your lease.** Before you sign, make sure you thoroughly read over your lease. This will ensure that you are fully aware of the rules you need to follow and your responsibilities. Fully understanding your lease will make you less likely to break any part of it, which will improve your relationship with your landlord. Additionally, make sure you ask for a copy of the lease so you can refer to it in the future.
- **Treat your rental property as if you own it.** When you treat your apartment with care, you are setting yourself up for success. Your relationship with your landlord will improve and you are more likely to receive your security deposit back in full. Clean the property regularly, avoid causing major damages, and ask your landlord before making any major modifications such as painting the walls.
- **Openly communicate with your landlord about major maintenance issues.** You might feel nervous to tell your landlord about a major maintenance issue, but the truth is, landlords know that repairs are to be expected. If you run into a maintenance issue, let your landlord know right away. The issue will likely get worse if you wait, and part of your duty as a good tenant is to inform your landlord. Make sure to keep a written copy of any maintenance requests you've made.
- **Pay your rent on time.** If you are unable to pay on time for any reason, communicate this to your landlord.

- **Know Federal, State, and Local Housing Laws.** The best way for you to fully understand your obligations as a landlord is to be as familiar with New York State Fair Housing Law as possible. HOME offers a monthly landlord training course to help you learn about your responsibilities as a landlord. You can register at: [homeny.org/landlordtraining](http://homeny.org/landlordtraining)
- **Keep communication open.** When a tenant moves in, give them a phone number or email address where they can reach you. This way, you'll have a written record of conversations with tenants, and your tenants will feel at ease knowing they have a way to get in touch with you.
- **Listen to your tenant's needs.** Your tenants will approach you with an issue they may be experiencing such as a persistent maintenance issue within the rental or a financial hardship that will cause them to be a day late with their rent. Listen to their concerns and assist them if it is possible.
- **Address maintenance issues in a timely fashion.**
- **Provide reasonable notice before visiting the unit for repairs, inspections, etc.**

It is easy to get overwhelmed with the process of renting an apartment. Following these tips will ensure you maintain a good relationship with your landlord or tenant and will result in an all-around pleasant rental experience for everyone involved.

To learn more about tenant and landlord rights, visit us at [www.homeny.org](http://www.homeny.org).



Housing Opportunities Made Equal

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# INSIGHT



## FAIR HOUSING MONTH 2021 PREVIEW



By Steven Haagsma

A year after having nearly all Fair Housing Month activities cancelled by the early days of the Covid-19 pandemic, HOME is looking forward to a strong calendar of virtual events this April. While we continue to look forward to a time when cases are low enough and vaccinations high enough that we can again host in-person events, these virtual events will bring a combination of fun and education for any Western New Yorkers who want to participate, whether they are tenants, landlords, or members of HOME.

### FOR TENANTS

On Wednesday, April 14, HOME will offer a free tenants' rights workshop over Zoom. The workshop will teach tenants how to recognize housing discrimination and protect themselves if they are discriminated against, how to advocate for their rights, and about legal protections

in New York around evictions—an especially timely topic as the current eviction moratorium is scheduled to end on May 1. In addition to receiving valuable information, everyone who attends will be entered to win one of several raffle prizes.

### FOR LANDLORDS

A week after the tenant workshop, HOME will offer its regularly scheduled monthly landlord training for free. This one-hour class empowers landlords to screen tenants legally and equips them with knowledge of federal, state, and local law so they can conduct their business within the law. Like the tenant workshop, all attendees will be entered into a drawing for several prizes.

### FOR EVERYONE

In addition to these educational events, HOME will also host two fun events that anyone can enjoy. The

first is a trivia night on Friday, April 9, testing participants on topics such as HOME history, Western New York History, and fair housing law. Teams will compete for fantastic prizes and show their knowledge about HOME's work.

Two weeks later, on April 23, HOME will host a virtual screening of the film *Just Mercy*, based on lawyer Brian Stevenson's bestselling autobiography and starring Michael B. Jordan as Stevenson. Up to 50 people can register for free to watch along with HOME, and it is first come, first serve, so make sure to sign up immediately!

For the full calendar of events and information on how to register for them, check out the back page of this newsletter. ▲▲▲▲

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## HOME APRIL 2021

Join Housing Opportunities Made Equal as we celebrate National Fair Housing Month!

SUN	MON	TUE	WED	THU	FRI	SAT
28	29	30	31	1	2	3
4	5	6	7	8	9	10
			Virtual Opening Ceremony		Virtual Trivia Night (with prizes!)	Moving on Up to Wellness: Health and Housing Forum
11	12	13	14	15	16	17
			Tenant Workshop/Raffle	D'Youville Event		Unitarian Universalist Church of East Aurora Presentation
18	19	20	21	22	23	24
			Landlord Training/Raffle	The Journey of Fair Housing: Source of Income Discrimination	Just Mercy Virtual Screening	
25	26	27	28	29	30	1
				Fair Housing Matters: For Real Estate Professionals		

### CLIENT STORY

Miss Tiffany and her 8-month-old baby were referred to HOME's Buffalo-Moving Assistance Program (MAP) back in October when she was seeking for some assistance with locating housing. Her lease was up and she wanted to move into a neighborhood that was safe for her family. The combination of a lack of affordable housing and her credit issues made finding housing seem impossible.

Miss Tiffany was committed to working MAP and regularly stayed in contact with her mobility counselor and attended bi-weekly workshops focused on financial literacy, health and wellness and learning her rights as a tenant, despite the challenges she was facing locating safe and affordable housing.

(continued on page 4)

Visit [homeny.org/fhm21](http://homeny.org/fhm21) to learn more and register for our events!



## WHAT TO EXPECT AS EVICTION MORATORIA END

By Steven Haagsma

Since early in the Covid-19 pandemic, New York's renters have been protected from evictions, first by emergency executive order and later by law, but the eviction moratorium is scheduled to end on May 1, 2021. What should renters and landlords expect when the date arrives?

First, it is important to know that evictions can currently be filed, but tenants can complete a Covid-19 hardship declaration form attesting that they are behind on rent due to a Covid-related financial hardship. Tenants will be protected from eviction until May 1 only if they can truthfully claim this hardship. In other cases, landlords may be able to bring and win eviction cases already based on New York State law. The federal eviction moratorium, with similar hardship requirements, was recently extended to June 30, so for the months of May and June New York tenants will still be covered by the federal moratorium. Under either moratorium, however, tenants are not protected from holdover evictions, and landlords are not prevented from choosing not to renew rental agreements.

An additional state law, the Tenant Safe Harbor Act, will continue to protect certain tenants beyond the end of the moratoria. The act will continue to allow tenants to claim a hardship in court if they missed rent during the "covered period" between March 7, 2020, and whenever the last of the state's Covid restrictions are lifted. Tenants are not protected if they missed payments before March 7, 2020 and will not be protected for payments missed after all restrictions are lifted. Additionally, courts can still grant money judgments for this missing rent, so although tenants who can claim hardship will not be forcibly removed from their home, they still owe all rent accrued and can be legally forced to pay it.

To summarize the protections, tenants will be protected from nonpayment evictions indefinitely where they missed

rent due to financial hardship caused by the pandemic as long as they do not have any rent owed for months before the pandemic began, but they will still owe the missing rent. It would seem that the differences between the state and federal moratoria and the Tenant Safe Harbor Act will only slightly increase the number of tenants who can be evicted beginning on July 1.

The lifting of the eviction moratoria is certain to have wide-reaching consequences for tenants and landlords. The financial havoc wrought by the pandemic has been devastating for both renters and property owners. For tenants who lost income, many have had to choose which bills to pay, or choose between paying rent and feeding their family. Many landlords have been gracious and willing to work with tenants to create payment plans, but many more do not have the financial wiggle room to miss months upon months of rent payments. To be sure, there are people on both sides who have acted abhorrently, from landlords who illegally lock tenants out of their homes to tenants whose incomes have not changed choosing not to pay rent because they know they will not be evicted. Neither action is victimless. Many small landlords rely on timely rent payments to make ends meet and being forced

"...the reality is millions of people have suffered tremendously during the pandemic, tenants and landlords alike."

from your home is incredibly traumatic. While it may be tempting to scapegoat one side or the other, the reality is millions of people have suffered tremendously during the pandemic, tenants and landlords alike.

The lifting of the moratoria is unlikely to immediately satisfy anyone. Tenants who are no longer protected will experience increased stress as they continue trying to pay rent and stay in their homes, and landlords who have been waiting for a chance to get paid will likely be frustrated by months long backlogs in court. While the pandemic has created many no-win scenarios like this, HOME remains committed to helping tenants and landlords stay on top of changes in the law and can give advice in difficult situations. Whether you are a tenant or a landlord, do not hesitate to reach out to HOME with questions you may have about the impending end of the eviction moratoria. ▲▲▲▲▲

## CONNECTIONS BETWEEN HEALTH AND HOUSING

By Autum Carter

Some might wonder how health and housing are connected, but the truth is that a person's health is dependent on housing. In public health we talk about social determinants of health. According to the CDC, the social determinants of health are the "conditions in the places where people live, learn, work, and play that affect a wide range of health risks and outcomes." They are divided into five categories: economic stability, education access and quality, health care access and quality, social and community context, and neighborhood and the built environment. Housing falls into this last category and has proven time and time again to be one of the most important topics to consider when talking about one's health.

There is increasing evidence that links housing to adverse health effects. To understand this better, some public health practitioners have broken down this environmental category even further to explain the specific pathways through which health and housing are intertwined. The first pathway is stability. Housing instability is detrimental to one's health. Those who are homeless are at increased risk of morbidity and mortality across the board. Housing instability or homelessness can disrupt things like employment, education, and the receipt of social service benefits, which in turn has a huge negative effect on one's health.

The second pathway is housing quality and safety. Substandard housing quality is associated with higher incidence of chronic diseases and injuries as well as poor nutrition and an increase in mental health disorders. We see some of the greatest negative effects in children. Children born and raised in communities with substandard housing are more likely not to receive adequate nutrition, which can lead to underdevelopment. This causes long term health effects and illnesses in adulthood. We know that in-home lead exposure has been (and still is) an issue in Buffalo. Childhood lead exposure can lead to irreversible brain and nervous system damage. Water leaks,

poor ventilation, and pest infestations are just a few more characteristics of substandard housing that can lead to health conditions such as asthma.

Affordability is the third pathway to examine and is very important. Nearly a third of all American households were considered cost burdened in 2017, meaning they spent over 30% of their monthly income on rent or mortgage payments, and the COVID-19 pandemic has certainly exacerbated this problem. Research shows that those who are cost burdened are more likely to postpone medical treatment, face difficulty purchasing nutritious foods, and go without necessary medications due to cost. This can keep families in a cycle of debt which leads to higher rates of stress, chronic illnesses, and even death in some cases.

The last pathway is neighborhood. The physical surroundings of the place you live affect your health. Living in places with abundant public transportation, grocery stores with nutritious foods, and safe places to play and exercise are all associated with improved overall health. Unfortunately, people of color and low-income families are at a disadvantage as they are less likely to live in neighborhoods with these positive characteristics. There is a social aspect to neighborhood effects as well. Housing segregation has been a long-standing issue in Buffalo. Evidence shows that segregation can be damaging as people of color tend to be segregated in low-income communities, determining the schools they go to and foods they eat.

"The COVID-19 pandemic did not create the housing disparities that we see today, but rather exacerbated them."

The COVID-19 pandemic did not create the housing disparities that we see today, but rather exacerbated them. Low-income communities and communities of color continue to be most at risk. Recent data shows that because of COVID, 1 out of 3 adults cannot afford the bare necessities, including housing or rent payments. At least 20% of people have not been able to make their rent or mortgage payments on time each month. With the knowledge we have about the effects that housing has on health, we must fight now more than ever to ensure that everyone has access to safe and affordable housing. ▲▲▲▲▲

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## CLIENT STORY (continued from back page)

When she nearly lost her housing choice voucher due to a promotion at work, Miss Tiffany's mobility counselor encouraged her contact her Section 8 agency to find out

why she was being removed from the program. It was discovered that her child was never added to her voucher which would increase the amount of income she was allowed. Once her baby was added to her voucher, she was able to keep her subsidy and to continue with her housing search.

With HOME's assistance, Miss Tiffany was able to locate an apartment in a high opportunity neighborhood in South Buffalo, with family supports nearby. MAP provided Miss Tiffany with a security deposit, removing another potential barrier to her move. Her new landlord was able to utilize MAP's Landlord Incentive Program to make much needed repairs to the property.

Miss Tiffany stated that she was so grateful for the help from HOME and was very excited for the opportunity to make a better life for her and her child. ▲

## OLIVIA CARL INVESTIGATIONS COORDINATOR

I graduated from Marist College in 2020 with a bachelor's degree in Political Science. At Marist, I worked as a Food Insecurity Data Analyst with a Strategic Research Team, targeting key systemic issues of food insecurity and nutrition on campus. I was also an avid volunteer, working with the League of Women Voters and an immigration non-profit called Nobody Leaves Mid-Hudson.

I am most excited about giving back to my community while working for HOME. I have lived and grown up in the Buffalo area my whole life and being given this opportunity to help strengthen Western New York through fair housing excites me to no end. In my collegiate career, I learned how important it is to address issues at the systemic level, working with both community engagement specialists and campaign directors that made me passionate about social justice work. To this end, I am looking forward to working with HOME to use my skills and experience to further fair housing.

Outside of work, I am a plant-mom and caretaker of 2 senior dogs. I enjoy hiking, tennis, traveling, and yoga, but also love to read and catch up with friends. In my downtime, I like to listen to new music and spend time with family.

## AUTUM CARTER HEALTH AND HOUSING ADVOCATE

Before coming to HOME, I was a graduate student and part time program coordinator at Erie Niagara Area Health Education Center (AHEC). I worked on AHEC's maternal health initiative that focused on connecting low income or Medicaid eligible clients to doula services as well as educating the community about the role of doulas and how they help to improve birth outcomes in many ways. With the maternal health crisis that America is facing, and that Erie County specifically is facing, this is such an important issue to tackle and the work that AHEC is doing is so amazing!

I am interested in fair housing and social justice because that is what public health is all about. You cannot have one without the other. Health and housing are very important as housing is one of the social determinants of health, a social factor that affects our overall health. We know that not having safe, stable places to live comes with a plethora of negative effects on a person's physical and mental health. I am excited to be joining the team to really bring light to the housing issues within our city and our communities and get to work fighting to eliminate them. It is always important, but now more than ever!

Outside of work I love to be outside, hiking and biking, just in the sun somehow. I love to read and watch documentaries—and of course shopping!

# Q&A HOME'S NEWEST TEAM ADDITIONS

What did you do before you came to home?

What excites you about working for home?

What hobbies or interests do you have outside of work?

## JASMINE BERRY ENFORCEMENT SPECIALIST

Before coming to HOME, I worked for Catholic Health for five years, where I assisted nurses in completing their clinical documentation and discharge plans for patients. I recently worked for Hodgson Russ LLP as a Legal Secretary in the Estates and Trusts and International Tax Departments.

I'm excited to work for HOME because it provides the opportunity to make real change in our community.

I love reading and spending time outdoors. I like to go on hikes and am always looking for a new trail to discover!

## HOME STAFF

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