

After You Apply for Affordable Housing: Checklists and Resources

NYC Housing Connect

[PAGE 1]

ABOUT THIS GUIDE

Affordable housing applications are selected for review through a lottery process. If your application is selected and you appear to qualify for an apartment, you will be invited to an interview. That interview is to figure out if you are eligible for affordable housing. Interviews are usually scheduled from two to ten months after the application deadline. You will be asked to bring in documents about who will be living with you, how much money the household makes, your current apartment, and other information.

This guide helps you prepare for the interview. It lists the documents you may need to bring and offers tips on how to find and prepare the copies you need.

[PAGE 2]

HOUSEHOLD DOCUMENTS

If you are contacted for an interview, you will be asked to bring COPIES of documents that verify the people in your household. Please do not bring original documents, unless asked. Copies of these documents will remain on file – you will not get them back.

The developer will let you know which documents you are required to bring with you. All of the items below may be required.

DO YOU HAVE THESE DOCUMENTS?

Current Apartment

- Copy of your current lease, if you rent your own apartment. If you do not have a lease, a notarized letter from your landlord.
- Copies of your last three (3) to twelve (12) rent receipts or cancelled rent checks.
- Copies of your most recent electric and gas bills (in your name and showing your current address).
- Copy of your most recent telephone bill (in your name and showing your current address).
- If you do not rent your own apartment and you are living with someone else, bring a notarized letter from your housemate along with a copy of their lease and copies of their utility bills.

Where can I get documents notarized?

- Property management agents and local tax or law offices often have notaries on staff.
- Most banks will be able to notarize documents and the fee is nominal.

Household Members

- Copies of birth certificates for each person in the household
- Copies of Social Security cards for each person in the household

- Copies of picture ID for all persons over 18 (examples: driver's license, passport)
- Copies of school letters verifying enrolment for everyone attending school (examples: New York City public school, private school, college, university)

[PAGE 3]

How can I order identity documents?

BIRTH CERTIFICATE

Processing Time: 2 Days to 8 Weeks | Cost: ~\$15–\$25

- New York City births: Copies of official New York City birth certificates can be ordered online, in person, or via mail through the NYC Department of Health and Mental Hygiene. They cost \$15, plus a \$9 mailing and service charge. Online orders are processed within 24 hours. Visit <http://www.nyc.gov/doh> or call 311 for details.
- Births elsewhere in the United States: Certificates can typically be requested from county clerks or state offices of vital records. To find your state's vital records office, please visit <http://www.cdc.gov/nchs/w2w.htm> or seek assistance at your local library.

SOCIAL SECURITY CARD

Processing Time: 2 to 6 weeks | Cost: Free

- Pick up an application at your local Social Security office and/ or Card Center. To find your local office, call 1-800-772-1213 or go to <http://www.ssa.gov/cardcenters/cardcenterinfo.html>.

NEW YORK DRIVER'S LICENSE OR PHOTO ID

Processing Time: 2 to 4 Weeks | Cost: \$10–\$80

- Apply to the NY State Department of Motor Vehicles for a driver's license or a non-driver photo ID. Visit www.dmv.ny.gov/license.html for details, find your local branch at <http://www.dmv.ny.gov/offices.htm>, or call 1-212-645-5550 or 1-718-966-6155 for information.

Where can I make photocopies?

- Brooklyn Public Library: Call 311 or go to www.brooklynpubliclibrary.org
- New York Public Library: Call 311 or go to www.nypl.org for Bronx, Manhattan, and Staten Island branches
- Queens Public Library: Call 311 or go to www.queenslibrary.org
- Your local community board office: Call 311
- Copy and print shops

[PAGE 4]

INCOME DOCUMENTS

Your household's annual income is the "gross amount" earned by everyone over 18 who lives with you. "Gross amount" means what you were paid by your employer before taxes. Your gross income is usually more than your take-home pay. (Note: If you're self-employed, you report your net income after deductions.)

Collect as much documentation as you can. The IRS says the documents below are acceptable proof of income. Provide income documents for every household member over 18.

DO YOU HAVE THESE DOCUMENTS?

Why are all these documents necessary?

HPD and HDC require all of these documents to confirm and calculate the total annual amount that your household makes – from regular employment and from other income sources.

Household Employment Income

Does anyone in your household earn a salary or hourly wages?

The developer will tell you what documents are required. You'll usually be asked to bring the following, for each household member:

- Copies of last six (6) pay stubs
- Copies of last year's W-2 forms (all pages)
- Copies of signed & completed federal and state tax returns from the last year
- Proof of cash payments (notarized letters from employers)
- Bank statements that support deposits

Is anyone in your household self-employed?

For each self-employed household member, provide copies of:

- Copies of past 3 years' signed Form 1040, with schedule C, E or F
- Copies of all 1099s from the last 3 years
- Copies of 3 years of state tax returns

Household Income from Other Sources

You must show documents about all the money you receive, even if it's not from a job. The developer will tell you what documents are required. You'll usually be asked to bring the following, for each household member:

Do you receive benefits or income listed below?

Copies of documentation for:

- Social Security or SSI (annual documentation)
- Veteran's Benefits (annual documentation)
- Income from Rental Properties
- Public Assistance (AFDC) (Documentation from past 120 days)
- Armed Forces Reserves

Do you receive dividends and/or annuities?

- Copies of statement from issuing institution(s)

Do you receive scholarship and/or grant money?

- Copies of dated award letters

Do you receive alimony and/or child support?

Provide copies of:

- Copies of separation or settlement agreement(s) stating the amount and type of support and payment schedule
- Copies of any official statement or print-out (dated within the last 120 days and showing activity and amounts), or a notarized affidavit.

Disability insurance, workers' compensation, and/or severance payments?

- Copies of last six (6) current consecutive pay stubs or a verification letter

Do you receive recurring contributions and/or gifts? Do you receive other forms of periodic income?

- Notarized statement and/or affidavit signed by the person providing assistance, including the purpose of the income, dates and value of gift(s), and how often the gift is provided (weekly, monthly, annually).
- Bank statements supporting receipt of these payments

[PAGE 6]

ELIGIBILITY PROBLEMS

You should document any problems you've had with your past landlords or with your credit. Even with these documents, there is no guarantee that you will be eligible for an apartment. Your application could still be rejected, even with good documentation.

Past Landlord Problems

Has a landlord ever filed legal action against you for any reason?

If yes, bring copies of:

- All legal stipulations
- Any final legal judgments
- Satisfactions filed with court

Past Credit Problems

How is your credit history?

If you are selected for an interview, your credit can be a factor in the decision-making process. The credit history required for each development is set by the building developer. Requirements will be different from one development to the next. If you have any documentation about your credit, you may want to collect it in advance. Examples of documentation include:

- Correspondence that shows the resolution of credit problems or debts
- Satisfaction of paid liens or judgments
- Current account balances
- Any final legal judgments

Please note that providing this information does not guarantee that you will be eligible for an apartment. To learn how to improve your credit score, visit <http://www.annualcreditreport.gov>.

This translation funded by City Community Development.

Visit www.nyc.gov/housingconnect to get more information.

[FOOTER]

NYC Housing Connect

Find and Apply for Affordable Housing

New York City Department of Housing Preservation and
Development

New York City Housing and Development Corporation

Facebook: www.facebook.com/NYCHPD

Twitter: @nychousing

Website: www.nyc.gov/hpd

Visit www.nyc.gov/housingconnect to get more information or to apply online.

This document is for informational purposes only. This is not an application for affordable housing. Filling out this document does not guarantee that you will receive an affordable unit.