



*Apartment Lottery Seminar at Uncommon High School
Wednesday, January 13, 2016*

www.impactbk.org

DISCLAIMER



This advertisement [and presentation] is not an offering. It is for information purposes only. No offering of the advertised units can be made and no deposits can be accepted, or reservations, binding or non-binding can be made.



EQUAL HOUSING
OPPORTUNITY

HOUSEKEEPING

Cell Phones

- Put on VIBRATE or SILENT

Questions

- We will answer questions at the end of the presentation
- Cards will be handed out for you to write your question down and then collected. If your question is not answered, we ask that you call our office or email us to make an appointment to speak in private.
- To help you along after tonight, this presentation will be up on our website next week. (www.impactbk.org)

Housing Applications

- Will not be given out here tonight



Upcoming Housing in Brooklyn



2016

- **BAM South Site** *Flatbush and Hanson Place*
- **Pacific Park B2** *Flatbush and Dean*
- **The Hub** *Schermerhorn and Flatbush*
- **300 Livingston Street** *Livingston near Nevins*
- **Jackson St. Estates** *Jackson Street near Union Ave. Williamsburg*

2017

- **BAM North Site 1** *Fulton near Flatbush*
- **210 Livingston Street** *Livingston near Hoyt*
- **BAM North Site 2** *Lafayette near Flatbush*

Introducing IMPACCT Brooklyn



*Strengthening communities through housing,
economic opportunity and advocacy*

**Formerly known as Pratt Area Community Council
We are a HUD Certified Counseling Agency**

Providing Services to the Community Since 1964

1000 Dean Street, Suite 420

Brooklyn, NY 11238

718-522-2613 | pacc@impacctbk.org

www.impactbk.org

About IMPACCT



Now in our 51st year, IMPACCT Brooklyn is one of Brooklyn's premier community development corporations serving Brooklyn.

We work hand-in-hand with low and moderate-income community members and stakeholders to:

- **Preserve, develop and market affordable housing**
- **Create homeownership opportunities**
- **Organize and protect tenant rights**
- **Provide small business education and services**
- **Provide credit counseling for financial preparedness**
- **Offer foreclosure prevention services and counsel homeowners**
- **Strengthen and help small businesses & entrepreneurs**

IMPACCT Brooklyn Program Offices



Main Office:

Homeowner Services, Financial Literacy and Small Business

- **1000 Dean Street, Suite 420 (bet. Classon and Franklin)**
718-522-2613 x 110

Fulton Street Office:

Community Organizing and Tenant Protection Services

- **1124 Fulton Street (bet. Classon and Franklin)**
718-522-2613 x 010

Give us a call before you visit any of our offices -or-
send us an email with your question(s): pacc@impacctbk.org

What is a Housing Lottery?

- When public funds are used to develop affordable housing, the City monitors applicant selection through a lottery process

Selection Preferences

- Preference is given to applicants from community boards in which the apartments are being built
- There are other preferences that may include employees of The City of New York, veterans and/or physical, visual and hearing disabled residents

Basic Lottery Timeline

Lottery Announcement

- Newspapers; HPD Site and FB page; Housing mailing lists, etc.

Request an Application

- Send a self addressed stamped envelope or download/apply online

Submit One Application Per Household

- Must be filled out completely and accurately
- Multiple Applications for same lottery will disqualify you
- Be accurate and clear about the members of your household (those who will move in with you)
- Be precise about your household income

Respond Immediately When Contacted

- Provide all requested documents within the requested timeframe

Websites to Find Lotteries

HPD

- www.nyc.gov/hpd
- www.nyc.gov/housingconnect
- www.facebook.com/NYCHPD

HDC

- www.nychdc.org

IMPACCT Brooklyn

- www.impactbk.org
(link to housing info on home page; contact page to join our housing mailing list)

Sample Housing Ad



Pay Attention To:

- Minimum and maximum income limits per household size
- Household Size
- Preferences
- Deadlines
- Location of building: generally not where to mail your application

This building is being constructed through the Low-Income Affordable Marketplace Program (LAMP) of the New York City Housing Development Corporation and the 421-a Affordable Housing Program of the New York City Department of Housing Preservation and Development.



Affordable Housing For Rent



64 NEWLY CONSTRUCTED UNITS

1016 Washington Avenue Associates LLC.

1016 Washington Avenue, Morrisania / Melrose, Bronx

Amenities: 24 hour on-site resident super, Security cameras, intercom system, laundry room*, community room*.

Transit: MTA D, 2 & 5 Train, BX21 & BX6 Bus

No application fee. No broker's fee.

Who Should Apply?

Individuals or households who meet the income and household size requirements listed in the table below may apply. Qualified applicants will be required to meet additional selection criteria. Applicants who live in New York City receive a general preference for apartments.

- 5% of units are set aside for mobility-impaired applicants
- 2% of units are set aside for visual or hearing impaired applicants
- Preference for a percentage of units goes to:
 - residents of Bronx Community District 3 (50%)
 - municipal workers (5%)

1. View the Available Units...



2. See Unit Requirements...

Unit Size	Monthly Rent*	Units Available	Household Size**	Annual Household Earning***
Studio	\$755	8	1 person ↓	\$27,840 - \$36,240
1 bedroom	\$812	24	1 person ↓	\$29,863 - \$36,300
			2 people ↓↓	\$29,863 - \$38,976
2 bedroom	\$988	28	2 people ↓↓	\$35,932 - \$41,460
			3 people ↓↓↓	\$35,932 - \$46,620
			4 people ↓↓↓↓	\$35,932 - \$47,424
3 bedroom	\$1,134	4	3 people ↓↓↓	\$41,383 - \$46,620
			4 people ↓↓↓↓	\$41,383 - \$51,780
			5 people ↓↓↓↓	\$41,383 - \$54,432
			6 people ↓↓↓↓	\$41,383 - \$54,432

*Tenant pays gas for cooking and electric.

** Household size includes everyone who will live with you, including parents and children. Subject to occupancy criteria.

*** Household earnings includes salary, hourly wages, tips, Social Security, child support, and other income for household members. Income guidelines subject to change.

How Do You Apply?

Apply online or through mail. To apply online, please go to: www.nyc.gov/housingconnect. To request an application by mail, send a self-addressed envelope to: Wavecrest Management Team, LTD., c/o 1016 Washington Ave, 87-14 116th Street, Richmond Hill, New York 11418. Only send one application per development. Do not submit duplicate applications. Do not apply online and also send in a paper application. Applicants who submit more than one application may be disqualified.

Applications must be postmarked or submitted online no later than June 8th 2015. No late

Sample Application



Page One of Application:

- Always lists where you are applying for (i.e. 40 Vanderbilt)
- Where to mail your application (usually a PO Box)
- Primary applicant info
- Income
- Current landlord info

NOTE:
Do Not Duplicate This Application!
All Duplications Will Be Disqualified.

Pratt Area Community Council

APPLICATION FOR
40 Vanderbilt Avenue

Instructions:

1. Only one (1) application per family will be accepted. You will be disqualified if more than one application per family is received.
2. Mail completed application to:

Navy Green - PACC LLC
PO Box 24870
Brooklyn, NY 11202-4870

A. NAME AND ADDRESS (PLEASE PRINT)

LAST NAME: _____ FIRST NAME: _____
CURRENT ADDRESS: _____ (Number, street, apt#)
_____, _____ (City, State, Zip)
HOME PHONE #: _____ WORK PHONE #: _____ CELL PHONE #: _____
How long have you been living at this address? _____ year(s) _____ month(s)

B. Income from Employment

List all full and/or part time employment for all household members including yourself and anyone that will be living in your new apartment. Include self-employed earnings.

HOUSEHOLD MEMBER	Name of Employer	How Long Employed	Gross Earnings (before taxes)
1. _____	_____	_____	\$ _____ per (week/month/year)
2. _____	_____	_____	\$ _____ per (week/month/year)
3. _____	_____	_____	\$ _____ per (week/month/year)
4. _____	_____	_____	\$ _____ per (week/month/year)

C. Income from other Sources

List all other income for example, welfare (including housing allowance), AFDC, Social Security, S.S.I., pension, disability compensation, unemployment compensation, interest income, babysitting, caretaking, alimony, child support, annuities, dividends, income from rental property, Armed Forces Reserves, scholarships, and/or grants.

HOUSEHOLD MEMBER	Type of Income	Amount
1. _____	_____	\$ _____ per (week/month/year)
2. _____	_____	\$ _____ per (week/month/year)
3. _____	_____	\$ _____ per (week/month/year)
4. _____	_____	\$ _____ per (week/month/year)

D. Total Annual Household Income of all people who will be living in apartment.

Add all income listed above and indicate the total earned for the year:

\$ _____ per year.

E. Current Landlord

Landlord's Name _____
(If you are living in a public housing project, write "NYCHA." If you are living in a city-owned ("In-Rem") building, write "HPD.")

Landlord's Address: _____ (Number, street, apt #)
_____, _____ (City, State, ZIP)
() _____ (Home Phone No.)

Sample Application (cont'd)



Other Pertinent Information:

- Current Rent
- Household size/makeup
- Preferences
- Assets
- Sign and Date

Mail before due date in regular envelope:

- Do not send in FedEx, priority overnight, etc.
- Plain white envelope, with a return address in case it gets returned to you.

F. Current Rent
 What is the total rent on the apartment where you currently live or are staying temporarily?
 \$ _____ .00 per month

How much do you contribute to the total rent on the apartment? (If you do not contribute anything, write "0".)
 \$ _____ .00 per month

G. Reason for Moving
 Why are you moving? *Check all that apply*

<input type="checkbox"/> Living with parents	<input type="checkbox"/> Living in shelter or on streets
<input type="checkbox"/> Rent too high	<input type="checkbox"/> Do not like neighborhood
<input type="checkbox"/> Not enough space	<input type="checkbox"/> Bad housing conditions
<input type="checkbox"/> Health reasons	<input type="checkbox"/> Living with relatives or another family
<input type="checkbox"/> Increase in family size (marriage, birth)	<input type="checkbox"/> Current apartment not suitable for persons with disabilities
	<input type="checkbox"/> Other _____

H. Section 8 Housing Assistance
 Are you presently using a Section 8 Housing Certificate or Voucher to help pay your rent?
 Yes No *(Please check yes or no. This information will not affect the processing of the application.)*

I. Household Information
 How many persons, including yourself, will live in the unit for which you are applying? _____

List all of these people, starting with yourself, and provide the following information. Add additional pages if necessary.

FULL NAME	Relationship to applicant	Birth Date	Age	Sex (M/F)	Social Security Number	Occupation (Write "school" if attending school)
1. _____	SELF	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____	_____	_____

Are you or a member of your household disabled yes no
 If yes, would you describe the disability as () mobility impairment? () visual impairment? () hearing impairment?
 If you checked mobility impairment, visual impairment, or hearing impairment, do you or a member of your household require special accommodations? yes no

J. Assets
Please check if you have a checking account, savings account, savings certificates and any other assets.

	Amount
Checking Account	_____
Savings	_____
Other Assets	_____

M. Signature
 I DECLARE THAT STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.

Signature _____ Date _____

Comments (If you have any comments or more information to prove to us in regards to your applications, please use the space below):

Sample Online Application



Screenshot of NYC Housing Connect:

You must create an online account to access the open applications

NYC Housing Connect Find and Apply for Affordable Housing

SEARCH ABOUT FAQ Housing List

HOUSING LIST For additional housing opportunities, visit: [HPD Apartment Seekers](#) and [HDC Now Renting](#)

Name	Map It	Borough	Neighborhood	Additional Preferences	Application Start Date	Application Deadline Date	Project Status	Application Status	Log	Apply
Kings Villas		Brooklyn			12/4/2015	2/4/2016 11:59 PM	Current	Not Applied		Apply
21 Commercial Street		Brooklyn	Greenpoint		12/3/2015	2/3/2016 11:59 PM	Current	Not Applied		Apply
1035 Anderson Avenue		Bronx	High Bridge		1/13/2016	2/3/2016 11:59 PM	Upcoming	Not Applied		
Bronx Living LLC		Bronx	Concourse Village		1/11/2016	2/1/2016 11:59 PM	Current	Not Applied		Apply
205 East 92nd Street		Manhattan	Yorkville		12/1/2015	2/1/2016 11:59 PM	Current	Not Applied		Apply
21-03 46 Avenue Apartments		Queens	Long Island City		1/7/2016	1/28/2016 11:59 PM	Current	Not Applied		Apply
West 170th Street Ogden LP		Bronx	High Bridge		1/6/2016	1/27/2016 11:59 PM	Current	Not Applied		Apply
1770 Madison Avenue LLC		Manhattan	East Harlem		1/5/2016	1/26/2016 11:59 PM	Current	Not Applied		Apply
1743-1765 Prospect Place		Brooklyn	Brownsville	More Info...	11/18/2015	1/19/2016 11:59 PM	Current	Not Applied		Apply
2524-2526 Adam Clayton Powell Blvd		Manhattan	Central Harlem		12/23/2015	1/15/2016 11:59 PM	Current	Not Applied		Apply
640 Broadway HDPC		Brooklyn	Williamsburg		12/18/2015	1/11/2016 11:59 PM	Closed	Not Applied		
365 Bond Street		Brooklyn	Carroll Gardens		11/3/2015	1/4/2016 11:59 PM	Closed	Not Applied		
Bridgeland West		Manhattan	Tribeca		10/15/2015	12/14/2015 11:59	Lottery Pending	Not Applied		

Sample Online Application (cont'd)



Screenshot of Online Application on NYC Housing Connect:

In order to apply for available housing you will be asked to add info to your profile. The info mimics what is asked on paper applications.

Applying both ways (paper and online), for one lottery will disqualify you!

First Name: * Jane
Middle Initials:
Last Name: * Smith
Suffix:
Address
Borough: * Brooklyn
Queens Postal Area:
Building (House) Number * 123
Street * Main Street
Suite/Floor/Apt 5C
City * Brooklyn
State * New York
Zip * 11201
How long have you lived at this address? 5 Years 0 Months
Phone Numbers
Cell Phone: 718-555-1234
Home Phone: 718-222-3333
Work Phone: 718-555-4321
Check if the mailing address is "same as above"
Mailing Address
Check if you receive your mail at a P.O. Box?
Building (House) Number * 123
Street * Main Street
Suite/Floor/Apt 5C

Sample Acceptance Letter



Dear Applicant:

Congratulations, your application for an apartment located at one of the addresses listed above has been randomly selected for further processing. **THIS IS ONLY A NOTICE FOR AN INTERVIEW FOR FURTHER PROCESSING. THIS IN NO WAY GUARANTEES YOU AN APARTMENT.**

Please come to _____ for an interview on _____ or _____ between the hours of _____ and _____ PM.

When you come please bring COPIES of the following documents for all of your family members listed on your application. NO ORIGINALS will be accepted:

Proof of income for everyone 18 or over who is on the application. Proof of income can be:

6 most recent, consecutive pay stubs;

a letter from your employer (stating current income)

a letter from SSI or Social Security for the current year indicating your current subsidy

Public Assistance budget - current

Alimony, Section 8 voucher; child support court order, unemployment benefit statements, etc.

W-2 form for 2012 and Federal and State tax returns for 2012

Proof of identity for everyone on the application

Birth certificates

Social Security cards

Driver license/State ID, or Resident Alien card, or Passport

Wedding certificates, if applicable

School letters for all children currently enrolled in school. Letter from current landlord or 12 months receipts confirming rent payment

IF YOU ARE UNABLE TO ATTEND, please contact us at XXXXXX at least 24 hours before your scheduled appointment. We look forward to seeing you.

Required Documents

Proof of Income - For all household members 18 years and older

- **Pay stubs- 6 most recent consecutive. Make bank deposits of checks or cash to create a paper trail of income**
- **Employer letter stating current salary/income**
- **Social Security income letter**
- **Public assistance documents**
- **Unemployment compensation documents**
- **Section 8 voucher**
- **Alimony & child support court order documents**
- **Affidavit of non employment if unemployed**

Required Documents (cont'd)

Taxes

- Taxes- 2 Years tax returns; 3 Years tax returns for self employed applicants; No required tax documents for SSI & SS household members

Asset Information

- Bank Statements, retirement accounts, 401k, etc.
- Copies of all statements (all pages, even if blank)
- School Letters – for all children currently enrolled in school

WHAT DO THEY LOOK AT DURING APPLICANT ASSESSMENT?

- Credit & Background Check
- Bill payment history (loans, credit cards etc.)
- Rent payment history
- Do you have good credit; are you paying your rent & other bills consistently on time?
- Savings and Checking Accounts
- Do you have enough income to cover the 1st month's rent & security deposit

Rejection Letter Sample



February 3, 2015

Dear Applicant:

We have received your application for residency in the project in indicated above.

Based on the guidelines for eligibility under the program, you are ineligible for the following reason:

- 1. Your family's gross income exceeds the program limit.

- 2. Your family's gross income is not sufficient to sustain the rent level.

- 3. No units are available within the project to accommodate your family size.

- 4. Your application was not received through regular mail as instructed.

- 5. Other

If you have additional information which you feel would entitle you to appeal this determination, you may contact this office at XXXXXX within two weeks to request a review.

What If You Are Found Not Eligible?

- You will receive a rejection letter which must provide you a specific reason for your rejection.
- If you disagree, you can appeal.
- You have two weeks or ten business days to appeal the decision.
- As described in the rejection letter, you will need to submit an appeal in writing to the developer, explaining the reason you believe the rejection was in error.
- If you get no response from the Developer, you have the right to appeal to HPD
- The Appeal Process Is Time Sensitive!
Come to IMPACCT if you need help with your appeal

To Recap

Things to Remember:

- Follow all lottery instructions carefully and promptly
- File only one application per household per project
- Be ready with all required documents
- Be aware of SCAMS
- Visit these websites weekly:
 - www.nyc.gov/hpd
 - www.nyc.gov/housingconnect
 - www.impactbk.org
- Sign up for housing mailing lists:
IMPACCT Brooklyn, HPD, Community Boards, etc.

Preparing For A Lottery



Start Now!

- **Pay Rent On Time**
- **Make Minimum Credit Card Payments by Due Date**
- **Pay Judgments, Liens & Collections**
- **Housing Court Judgments**
(Have a good explanation of landlord's error)
- **File your taxes every year**
- **Save for your 1st month's rent and security deposit**
- **Take PACCC's Free Financial Course**
and Homebuyer Workshops!

Financial Literacy Program



Contact

- Charrisse Smith, Financial Credit Counselor
718-522-2613 x 315
charrisse_smith@impacctbk.org

Class Dates

- Monday through Thursday, the 4th week of January
25th, 26th, 27th, and 28th at 6:30 PM

Class Location:

- 226 Lefferts PLACE
near Fulton Street and Franklin Avenue

Financial Literacy: Credit Score



Minimum credit score of 620

How to increase your credit score:

- Pay current credit card bills on time
- Keep low balances under 50% of maximum limit on current credit cards
- Pay off/settle any derogatory credit to zero balance
- Those with no credit, begin establishing new credit with good payment history

Financial Literacy: Credit Report



Derogatory credit with balances must be either removed if it's an error, paid in full/settled or proof of payment agreement.

Examples of derogatory entries on your credit report:

- **Charge Off**
- **Collections**
- **Judgments**
- **Evictions**

Homeowner Services Program



Contact

- Pat Julien, Director of Homeowner Services
718-522-2613 x 312
pat_julien@impacctbk.org
- Daune Iqbal, Pre-Purchase Counselor
718-522-2613 x 319
daune_harrison@impacctbk.org

Dates for next 2 rounds of FTHB classes:

- Fast track 1 day course: Saturday, February 13th 9am - 5pm
- March 8th and 9th, 15th and 16th from 6:30pm - 8:30pm

Class Location:

- 1000 Dean Street, Suite 420
bet Classon and Franklin Avenues

Homeownership Lottery Prep



Entering a Lottery for Homeownership (Condo, Co-op, etc)?

- Purchasing a home is the biggest investment of your life! Taking our classes and working with a mortgage counselor will help you navigate the process.
- FTHB Workshops and Mortgage Counseling
- Grants and Closing Cost Assistance for Qualified Buyers

Pre-register for FTHB classes:

- Download documents online (www.impactbk.org)
- To take the online version, contact us directly
- Call for a one-on-one with a HUD certified Counselor

Join PACC's Mailing List



It's easy to join our mailing list!

Get info on Affordable Housing and Local Events:

Text

PACC

to **42828** to get started.



**Have a question that wasn't
answered here tonight?**

**Send an email to:
pacc@impacctbk.org**

Thank You For Coming!



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