

## What to Expect: Your Guide to Affordable Housing

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### *NYC Housing Connect: Steps to Apply*

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*What does it mean for housing to be “affordable”?*

A common rule is that housing is considered affordable when households have to spend no more than 30% of their gross income on rent and utilities. If a family has to spend more than 30% of their income on rent, they are considered ‘rent burdened.’

*Let’s get started...*

**STEP 1. Look for affordable housing**

Find affordable housings listings online or in print

**STEP 2. Understand eligibility guidelines**

Learn about eligibility and application requirements

**STEP 3. Submit your application**

Mail your application or register and submit online

**STEP 4. Wait while applications are processed**

It may take 2 to 10 months to hear back

**STEP 5. If selected, prove your eligibility**

If selected, go to your interview with documents

**STEP 6. Sign a lease, appeal, or apply to others**

Rejected? Challenge via appeal and apply to others

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[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](http://www.facebook.com/NYCHPD)

Twitter: @nychousing

Website: [www.nyc.gov/hpd](http://www.nyc.gov/hpd)

Visit [www.nyc.gov/housingconnect](http://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.

*See back for more information.*

## *NYC Housing Connect: Steps to Apply*

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### *Your Guide to Affordable Housing*

#### **STEP 1. LOOK FOR AFFORDABLE HOUSING**

##### **Find Affordable Housing Listings**

Visit NYC Housing Connect for current listings:

[www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect)

Call 311 and ask for the Affordable Housing Hotline.

Look for advertisements in newspapers.

Look for posters at construction sites, at local community organizations, and around your neighborhood.

##### **Read the Advertisement Carefully**

Different affordable housing developments have different eligibility requirements, including income ranges. You may fall into different categories for different developments, depending on your household size and income. See Step 2 for more information on eligibility.

#### **STEP 2. UNDERSTAND ELIGIBILITY GUIDELINES**

##### **You May Be Eligible If...**

- your combined household income is between a development's minimum and maximum limits.
- the members of your household meet program rules.
- your credit history meets the developer's standards.
- you do not have housing, legal, or criminal issues.

##### **You may Get Preference for a Development If You...**

- have mobility, hearing, and/or vision impairments.

- currently live in the same Community Board District. Find out what district you live in: <http://www.nyc.gov/html/cau/html/cb/cb.shtml>.
- work for the City of New York. See: <http://www.nyc.gov/html/hpd/html/apartment/faqs-municipal-employees.shtml>
- Applicants who live in New York City receive a general preference over non-city residents.

### **STEP 3. SUBMIT YOUR APPLICATION**

#### **Apply Online**

Create an account on [www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect).

Make sure your profile is updated and accurate each time you log on, then submit an application to developments of your choice.

#### **Apply Through the Mail**

Check the property advertisement, which tells you how to request an application by mail.

Sign your application, or it will be rejected.

Mail your application before the deadline date; do not use priority, certified, registered, express, overnight, or oversized mail.

Your chances of being selected in a lottery are the same, whether you apply online or by mail.

Answer all of the questions on the application to the best of your knowledge. Fraudulent or incomplete information may result in disqualification.

### **STEP 4. WAIT WHILE APPLICATIONS ARE PROCESSED**

#### **How Applications Are Processed**

All applications are randomly ordered and assigned a log number based on this order.

To maintain fairness, housing developers work in order of the randomized log numbers which provides basis for resident selection and the process of verifying eligibility of applicants.

Applicants that meet one or more preferences will be given first consideration. See Step 2 for a list of the preference categories.

### **When Will You Hear Back?**

A property may receive from 1,000 to 40,000 or more applications. You may hear about the status of your application within two to ten months after the deadline.

However, because there are so many applications, you may not be contacted, even if you qualify for the property for which you applied.

Your chances of being contacted are greatest if you are randomly assigned a low log number, or you meet one or more preference criteria.

## **STEP 5. IF SELECTED, PROVE YOUR ELIGIBILITY**

### **Go to the Interview**

If you are selected, you will be contacted by the developer. They will invite you to an interview to verify if you meet eligibility rules.

Your interview is very important. Spots are limited.

Confirm your appointment immediately or reschedule if necessary.

Going to the interview does NOT guarantee that you will receive affordable housing.

### **Bring Documentation**

You will be asked to bring copies of birth certificates, IDs, pay stubs, tax returns, proof of address, and other detailed documentation for each member of your household.

### **Wait for Confirmation**

After the developer verifies your eligibility, a City employee will review your file for accuracy.

If there are questions, you will be contacted.

## **STEP 6. SIGN A LEASE, APPEAL, OR APPLY TO OTHERS**

### **If Your Eligibility Is Confirmed...**

If your file is in order, you may be invited to sign a lease.

You might also be placed on a waiting list. The developer will tell you if you're on the waiting list. You are responsible for notifying the developer every six months if you wish to remain on the list.

### **If You Are Found Not Eligible...**

You will receive a rejection letter. 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.

### **You Can Apply to Others**

Submit an application for another affordable housing development. You can apply for as many developments as you want.

**IMPORTANT!**

**FRAUD ALERT**

Do not pay any money or fee at any time to anyone for an application to any HPD or HDC-sponsored housing project. If you see an advertisement for an HPD or HDC affordable housing project that is not posted on an official City web site, report it to 311 immediately.

Visit [www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect) for more info or to apply online.

## **After You Apply for Affordable Housing: Checklists and Resources**

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*NYC Housing Connect*

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### **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.

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### **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)

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### ***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](http://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](http://www.brooklynpubliclibrary.org)
- New York Public Library: Call 311 or go to [www.nypl.org](http://www.nypl.org) for Bronx, Manhattan, and Staten Island branches
- Queens Public Library: Call 311 or go to [www.queenslibrary.org](http://www.queenslibrary.org)
- Your local community board office: Call 311
- Copy and print shops

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## **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

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**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>.

Visit [www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect) to get more information.

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