Ready, Set, Apply!

Getting Ready for Affordable Housing in NYC

NYC Housing Preservation & Development | Consumer Affairs

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Learn about your affordable housing options

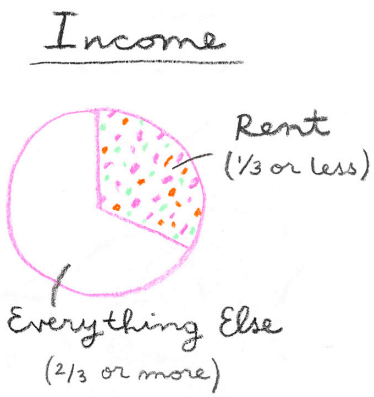
Getting ready to apply for affordable housing takes time—and it means more than just filling out paperwork. This guide will help you get organized so you can put together a strong application.

What is affordable housing?

Housing is usually considered affordable if it costs about one-third or less of what the people living there make. Different kinds of affordable housing are available for families with different incomes.

In this guide, "affordable housing" means apartments that are part of government affordable housing programs. It focuses on housing subsidized by the New York City Department of Housing Preservation and Development (HPD) and Housing Development Corporation (HDC).

The information in this guide will help you improve your application for many different kinds of affordable housing programs—and for housing on the private market, too.



Who qualifies for affordable housing? Anyone can apply! But:

- You must be at least 18 years old.
- You'll probably need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
- New York City residents usually have priority for HPD and HDC housing.
- Your income needs to be in a specific range, which changes depending on how many people live with you, and is set by each housing program.

Get ready to apply

You can improve your application with a few important steps. But these steps can take months to complete—get started today!

Know your credit history

Landlords can't disqualify you based on your credit score alone, but they may check your credit history. Make sure the information in your credit report is correct, and take steps to improve your credit score, if you need to.

- ○ Get your free credit report at annualcreditreport.com
- ○ You can fix errors on your credit report by filing a request online, by phone, or by sending a letter to the credit reporting company.
- ○ Get help understanding your credit report and learn how to improve your credit score from a free, professional financial counselor. Go to nyc.gov/consumers for more information, or call 311 and ask to make an appointment at an NYC Financial Empowerment Center.

Know your Housing Court history

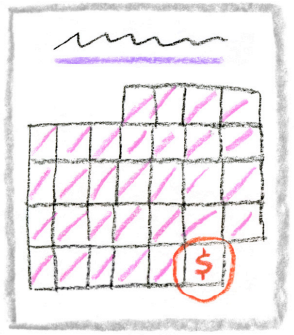
Landlords may check to see if you've been taken to Housing Court or evicted. Check your history ahead of time so you can address any issues, and be ready to answer questions if they come up.

- ○ Find and print a record of your history on public computers available at Housing Court locations. Go to nycourts.gov/courts/nyc/housing for locations and more information.
- ○ Clear up judgments against you by asking for help from a lawyer at Housing Court, or visit nycourts.gov for information on getting legal help.

Start saving

You should save at least two months' rent to cover the first month and security deposit. You might want to save even more to cover your moving expenses.

- ○ Start saving for your move by finding a savings account that earns interest with a bank or credit union.
  - ✓ If you have an IDNYC card, you can use it to open an account at many banks and credit unions. Go to: on.nyc.gov/idnycbanks to find out where.
  - ✓ For help creating a budget, saving, or opening a bank account, visit an NYC Financial Empowerment Center. For information, go to nyc.gov/consumers or call 311 and ask to make an appointment at an NYC Financial Empowerment Center.



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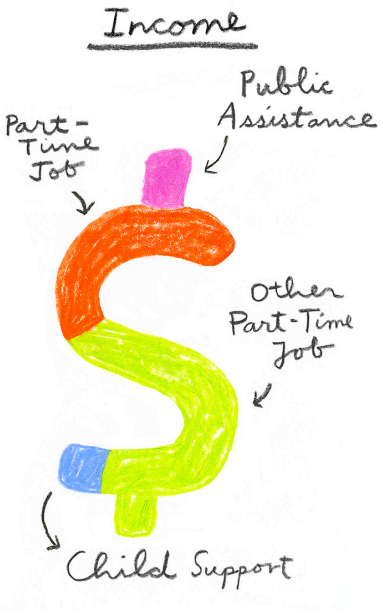
Apply

Once you've started working on your credit, Housing Court history, and savings, start applying for affordable housing!

Set up your Housing Connect profile

The first step in applying for affordable housing is to create a Housing Connect profile at: nyc.gov/housingconnect

○ You'll need information about the incomes of everyone who will live in the apartment.



★ Income includes money you make from a regular job, owning your own business, and/or part-time work. It also includes other money you get from workers' compensation, the government (like Social Security or public assistance), and certain payments from investments and retirement.

Most of this information will be on the tax return you filed last year.

If you work for someone else, include the amount you are paid before taxes (called "gross income"). If you work for yourself, include the amount you make after taxes and other deductions (called "net income").

If you need more help understanding what counts as income, check out HPD's income guide for affordable housing applicants: nyc.gov/hpd/incomeguide

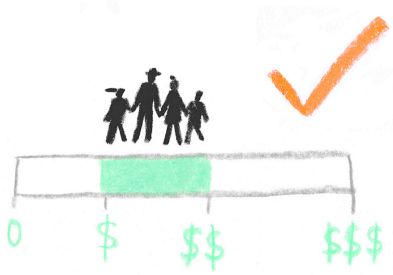
Search for apartments

- Use the "Search" page on Housing Connect to find affordable housing listings. Click the name to learn if you qualify for a building's lottery.

  ★ It's called a lottery because that's how it works: all applications go into a big pool and are picked randomly.

- You can also find listings in newspapers and on HPD's and HDC's websites: nyc.gov/hpd and nychdc.com

- Every listing will show how many apartments are available, how many people can live in each apartment, the income range your household has to fall in to qualify, and when the application is due.



- If the income of your household is too high or low for the building, you won't qualify. Apply to lotteries for buildings that fit the number of people living with you and match the income range of what everyone makes.

- Some apartments are reserved for people in specific situations, including if you:

  ✓ have a mobility, hearing or vision disability

  ✓ live in the same Community District

  ✓ work for the City

  If any of these apply to you, make sure to include it on your profile and in your lottery applications.

- Keep your Housing Connect profile up to date. For example, if you get a new job or lose a job, make sure to update it. Check your profile every time you apply to a new building.

Apply!

If you find a building you qualify for, click "Apply" next to the listing to start your application.

- You can also fill out a paper application and submit it by mail.

  ✓ Each listing will have information on how to get a paper application.

  ✓ There will be information on the application that tells you where to mail it.

  ✓ It can take several days to receive a paper application in the mail, so if the deadline is coming up, think about applying online. Paper and online applications are treated the same way in the lottery.

- Apply before the deadline! The application period can last from a few weeks to a couple of months, so leave yourself enough time.

- As long as you apply before the deadline, it doesn't matter when you submit your application.

- Duplicate applications may be disqualified, so don't send more than one application. Don't send both paper and online applications, either.

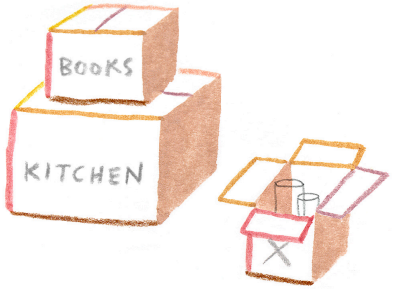
After you apply

It can take a year or longer to hear about your application. (And sometimes you might not hear back.)

- While you're waiting, carefully check what your current lease says about moving out before the lease is over. If you're offered an apartment, you might need to move quickly.

- Just because you qualify doesn't mean your application will be selected in the lottery.

- If you aren't selected or don't hear back, keep searching for other apartments and apply when you're ready.



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Be ready in case you get an interview

If your application is selected, you'll be invited to a screening interview with agents from the building. This interview is very important. Agents from the building will confirm if you qualify for the apartment you applied for. Get ready ahead of time to make sure you're prepared.

Get important documents together

At the interview, you'll need to show documents that prove the information you put in your application. Start collecting copies today!

You'll have to show:

- ○ Who will live with you.
  Examples:
  – birth certificates
  – Social Security cards
  – picture IDs
- ○ The incomes of everyone who will live with you.
  Examples:
  – pay stubs
  – federal or state tax returns
  – proof of Social Security, veteran, or public assistance benefits income
- ○ Information about your current apartment.
  Examples:
  – your current lease
  – receipts for rent
  – recent gas or electric bills
- ○ If you need help getting copies of these documents, go to HPD's website: nyc.gov/hpd/afteryouapply

Get ready for the screening interview

You'll get a letter or email with instructions on how to schedule your screening interview. Anyone who is 18 or older who will live in the apartment needs to go to the interview.

- ○ To schedule your interview, contact the building agent listed on the letter.
- ○ Reschedule your interview if you need to by calling the number on the letter as soon as possible—most agents ask for at least 24 hours' notice.
- ○ The agent will tell you what forms you need to bring. If you have questions, call the number listed on your letter.

After the screening interview...

You might have to do some follow-up steps to make sure your application is complete. After that...

- ○ Your application might be accepted. You'll have to go through a few more steps before you decide if you want to sign a lease.
- ○ You might be put on a waitlist, which can last up to two years. The agent might contact you to update your information. Contact them if you want to be removed from the list.
- ○ You might get a rejection letter saying you don't qualify and the reason why. If this happens, you have the right to appeal. This means you'll get a chance to explain why you think the decision was not correct.
  - ✓ If you want to appeal, act quickly—you only have 10 business days from the date of the postmark of the letter to submit an appeal!
  - ✓ Submit a letter to the building agent explaining why you think you shouldn't have been turned down. Include any documents that support your appeal. The rejection letter will tell you where to send it.

  - ✓ The building agents will review your appeal and send you a letter with the outcome.
  - ✓ If the appeal is successful, you'll either receive an approval letter or be put on the waitlist.
  - ✓ If your appeal is not successful, you'll receive a rejection letter. If you think there's still an error, you can contact the agency (HPD or HDC) within five business days with a complaint. Be sure to include an explanation of why you think there's an error. The letter will tell you which agency to contact and how.
- ○ If you're put on a waitlist or receive a rejection letter, applications you've submitted to other buildings are still active. Keep working on getting ready in case you're selected for another building!

Notes

Resources

FIND OUT MORE

FIND AND APPLY FOR AFFORDABLE HOUSING

nyc.gov/housingconnect

FIND OTHER CITY-SUBSIDIZED HOUSING OPPORTUNITIES

HPD's website:
nyc.gov/hpd/rentalopportunities

HDC's website:
nychdc.com/pages/Now-Renting.html

GET HELP FINDING AND APPLYING FOR AFFORDABLE HOUSING

nyc.gov/hpd/findhousing

YOU CAN ALSO GET HELP FROM A HOUSING AMBASSADOR

These are community organizations. Find one at:
nyc.gov/hpd/findhousingresources

PREPARE TO APPLY FOR AFFORDABLE HOUSING WITH FREE, PROFESSIONAL, ONE-ON-ONE FINANCIAL COUNSELING AT AN NYC FINANCIAL EMPOWERMENT CENTER

Visit nyc.gov/consumers for more information, or call 311 and ask to make an appointment at an NYC Financial Empowerment Center.

This project was completed in collaboration with the Center for Urban Pedagogy (CUP), a nonprofit organization that uses the power of design and art to increase meaningful civic engagement: welcometoCUP.org
Design by Maison Papercut: maisonpapercut.com · Illustrations by Rebecca Clarke.

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