



# HOUSING RELOCATION GUIDE

### **CONTENTS**



03

HOW TO LOOK FOR HOUSING

05

WHAT TO EXPECT

06

ONLINE LISTINGS

07

VOUCHER DISCRIMINATION GUIDE

0 9

VOUCHER GUIDES

23

TALKING TO LANDLORDS

25

HOUSING SEARCH PROGRESS LOG

26

NYC RENT LAWS

27

MAKING YOURSELF A GOOD CANDIDATE

2 8

AFFORDABLE HOUSING LOTTERY

3 2

AFFORDABLE HOUSING ORGANIZATIONS

**37** 

BDS CONTACT INFO

# HOW TO LOOK FOR HOUSING

#### 1. Apply for the Affordable Housing Lottery

- Make an account on Housing Connect and start applying to as many building lotteries as you qualify for. Preference goes to people who have housing vouchers, seniors, veterans, and those with physical disabilities.
- This is a *long-term solution*, not an immediate one. Every lottery is incredibly competitive, and you may not hear the results for up to 10 months. Send in as many applications as you can while continuing to search for vacancies in the private rental market.

#### 2. Browse Online Listings of Vacancies

• Go through online listings of vacancies every day you can and contact the realtors for any vacancy you qualify for. New listings are always being posted, so check back every 2-3 days to find new ones.

#### 3. Find a Broker

- You MAY want to consider finding a broker to work with. This can make the
  process of looking for an apartment much faster, but it often comes with
  costs. Do not get a broker if you are not prepared to pay a broker's fee.
- Do not pay any broker's fee until a lease has been signed.
- Voucher programs will often not pay your whole broker's fee. Reach out to your voucher provider to find out how much they will pay before hiring a broker.

#### 4. Walk the Streets

- Go to major streets in all the neighborhoods you are interested in.
- Walk into any realtor or broker's office you find and ask if they have any vacancies. If they don't at the time, get their contact info and follow-up later.
- Call the number listed on any sign or bulletin you see posted along the street or on a building that lists vacancies.
- If there's a larger apartment building, go in and see if you can find the landlord or their contact information (often posted in the main lobby entrance).

#### 5. Tap Into Your Home Network

- Often times, people have the most luck finding places that they hear about from people they know--these might never make it to an online listing or a broker's office.
- Ask EVERYONE you know if they have heard of vacancies--family, friends, church/religious group, neighbors, co-workers.

#### 6. Learn Your Voucher!

- The best way to advocate for yourself is if you know exactly what your voucher is and what it does.
- Make sure your voucher is currently active, and that you have copies of any documentation relating to it (realtors will want to see this!).

## WHAT TO EXPECT

#### **Be Realistic**

The housing market in New York City is really tough--prices are high, vacancies are filled very quickly, and landlords are often very reluctant to taking vouchers.

#### Be Flexible

Check listings in EVERY neighborhood and EVERY borough--if you want to find a place quickly, you will probably have to compromise on location.

#### **Be Patient**

This process can take a long time....for you, and for everyone. It doesn't mean you're doing anything wrong or that you'll never find a place.

#### **Be Persistent**

If you want to find housing, you have to be willing to work hard for it. That means calling realtors and landlords every day you can. It might take hundreds of calls, and hundreds of rejections, but that's usually what it takes to find the place that works.

#### Be Ready to Move Quickly

The rental market in NYC is very competitive, so places are often only posted for a matter of days or weeks before being rented out. If you see a place online, contact the broker immediately and move as quickly as you can to view it and apply for it. And once you do find that perfect fit, be prepared to pack up and move in just a few weeks time.



# ONLINE AFFORDABLE HOUSING LISTINGS

#### **Government-Owned/Funded Properties:**

- NY Affordable Housing Listings: www.nyhousingsearch.gov
- HUD Map of Affordable Housing: https://resources.hud.gov/#
  - Click on "Find Affordable Housing Opportunities Near Me"
- NYC Housing Development Corporation: http://www.nychdc.com/pages/LI\_Brooklyn.html
  - Income eligibility: http://www.nychdc.com/pages/Income-Eligibility.html
- NY Homes and Community Renewal: https://hcr.ny.gov/lotteries

#### **Online Vacancy Listings:**

- Section 8 listings: http://www.gosection8.com/
- HCR listings: http://www.nyhousingsearch.gov/index.html
- Craigslist: https://newyork.craigslist.org/
- Street Easy: https://streeteasy.com/rentals
- Trulia: https://www.trulia.com/
- Apartments.com: https://www.apartments.com/
- Apartments List: https://www.apartmentlist.com/ny/new-york
- Abodo: https://www.abodo.com/affordable-housing-calculator
- Urban Edge: http://www.urbanedgeny.com/no-fee-apartments-for-rent
- Show Me The Rent: http://showmetherent.rentlinx.com/listings/NY/policies:acceptshcvs
- Rent.com: https://www.rent.com/
- Apartmentlist.com: https://www.apartmentlist.com/
- Rentlingo.com: https://www.rentlingo.com/
- Housinglist.com: https://www.housinglist.com/
- Rent Hop: https://www.renthop.com/

#### **Rental/Management Companies:**

- Program Rentals: http://www.programrentals.com/rental-listing/
  - Call 718-252-2022, give your information, they will contact you with vacancies
- Mavis Management: https://mavismanagement.com/application-form/
  - Fill out online application to be considered for wide range of affordable units
- Barron Rentals: http://www.barronrentals.com/home.asp
- FSL Realty: https://www.laskerrealty.com/
- Lemle & Wolff: http://www.lemlewolff.com/rental-services/

<sup>\*</sup>Note: When searching for apartments on these websites, be sure to fill in the neighborhood(s) and borough(s) you want to live in, the number of bedrooms you want, and the maximum rent you can afford (this should be your voucher amount).

# VOUCHER DISCRIMINATION GUIDE

It is ILLEGAL in New York City for landlords and brokers to refuse to rent to people with public assistance vouchers. This is called **source of income discrimination**.

Think of it this way...your voucher is your "source of income," just like a job. Landlords and brokers can't turn you down because of where your money comes from.

New York City Human Rights Law protects tenants from discrimination based on their "lawful source of income"...which includes Section 8, all portable housing vouchers, and all forms of public assistance.

A building is covered by this law if it has **at least six or more residential units**, or if the owner has other buildings with six or more units.

Not sure the unit size? Look it up here:

https://hpdonline.hpdnyc.org/HPDonline/provide\_address.aspx

It is illegal to turn your application down if you have a voucher and they say you need a high credit score (e.g. 700+).

If your housing voucher covers 100% of your rent (i.e. you don't have to pay any portion of it yourself out-of-pocket), you cannot be legally rejected based on your credit.

It is illegal for a landlord or broker to say they only accept some types of vouchers and not others.

You are also legally protected from discrimination based on your age, citizenship status, race, disability status, gender, gender identity, lawful occupation, marital or partnership status, race, religion, national origin, pregnancy, presence of children, sexual orientation, status as a victim of domestic violence, and status as a veteran or active military service member.

# VOUCHER DISCRIMINATION GUIDE

What might source of income discrimination sound like?...

"You need a 'working Section 8' voucher."

"We accept everything, except LINC. No LINC, sorry."

"You were supposed to tell me you collect Section 8 first."

"WE DON'T ACCEPT VOUCHERS."

"Sorry, your Section 8 Voucher counts as income, and you don't meet the earned income requirement."

"There is a 'waitlist' for people with vouchers or programs."

"You can rent this apartment with a voucher, but you have to pay six months rent up front."

Do not be discouraged by the rental requirements listed in ads, especially if your voucher covers the full rent each month.

- -Ex: "Must have stable employment"--A landlord can't require a tenant to be working or maintain a certain type of employment. If you have rental assistance, you can apply even if you are unemployed.
- -Ex: "Income 40x the rent"--Landlords cannot deny your application solely based on a minimum income requirement.
- -Ex: "Decent credit (700+)"--Landlords cannot require a minimum credit score.

#### To prove discrimination:

Take a photo of the listing, save all texts and emails, record phone calls/conversations if possible, and report denials to the NYC Commission on Human Rights (call 718-722-3131 or call 311 and ask for "Human Rights").



## CITY FHEPS

## What is the CityFHEPS Rent Supplement Program?

CityFHEPS is a rental assistance supplement program that helps individuals and families find and keep an apartment, a room, or a single room occupancy (SRO) unit.

#### Who runs CityFHEPS?

The program is administered by the Department of Social Services (DSS), which includes the Department of Homeless Services (DHS) and the Human Resources Administration (HRA).

## Did CityFHEPS used to be called something else?

Yes, CityFHEPS has replaced the LINC 1, 2, 4, and 5; SEPS; and CITYFEPS rental assistance programs.

#### Who is eligible for CityFHEPS?

Households must have a gross income at or below 200% of the federal poverty level and meet one of five criteria:

- Household includes someone who served in the U.S. Armed Forces and is at risk of homelessness.
- Household has an unexpired LINC, CityFEPS, or SEPS letter at the time CityFHEPS eligibility is requested (not available after 2/28/19).
- Household gets LINC VI or Pathway Home benefits and would be eligible for CityFHEPS if they were in DHS or HRA shelter.
- Household was referred by a CityFHEPS qualifying program, and DSS determined that CityFHEPS was needed to avoid shelter entry.
- Household is facing eviction in court (or was evicted in the past year) AND includes someone who has previously lived in a DHS shelter OR includes someone who has an active Adult Protective Services (APS) case or is in a designated community guardianship program OR lives in a rent-controlled apartment and will use CityFHEPS to stay in that apartment.

## What is a shopping letter (also known as Household Share Letter)?

Your shopping letter is the DSS letter that your caseworker will give to you that says that you are eligible for CityFHEPS rental supplement and the amount of rental assistance you will receive. The shopping letter is only for households who are looking to move. It is valid for 120 days.

# What are the benefits of participating in CityFHEPS for landlords and brokers?

Landlords and brokers receive:

- The option to receive the first month's rent in full, plus the next three months' rent supplement up front, or the first month's rent in full plus the next 11 months' rent supplement up front.
- A security voucher (the voucher covers the security deposit--so a landlord should not be asking you to pay additional funds towards one yourself).
- Monthly rental assistance payments from DSS/HRA for up to five years if your tenant continues to meet eligibility requirements and you remain in compliance with program requirements.
- A timely and standardized apartment or room "pre-clearance."
- A \$4,300 landlord signing bonus.
- A "unit hold" incentive equal to one month's rent to ensure landlords get paid for the time it takes to move in the tenant they've selected. (Landlords will receive an additional month's rent when the landlord agrees to accept a DSS client and not lease the unit to anyone else during a 30-day period.)
- A broker's fee equal to 15% of the annual rent

## Do I have to pay any part of my rent if I have a CityFHEPS voucher?

No, IF: If all household members are on Cash Assistance (CA) and have no income, then their share of the rent will just be their CA shelter allowance, and the voucher will cover the rest of the rent.

#### (CA Shelter Allowance + Voucher = Rent)

Yes, IF: If any household members are not on CA and have a source of income (whether from employment or other sources, such as SSI), each income-earning family member must pay 30% of their gross income towards rent and the voucher will cover the remaining 70% of the rent.

(30% Income + Voucher = Rent)

## What is the unit approval and leasing process?

- Once you identify a unit (and the realtor/broker/landlord has decided they want to rent to you), notify your case worker from your voucher provider (e.g. CAMBA or Riseboro).
- They will then conduct a pre-clearance process and conduct a walk-through of the unit to make sure it is in good condition.
- If the unit passes the walkthrough, your case worker will prepare a housing packet (all of the documentation needed for the voucher program) and schedule a lease signing.
- Once the packet is complete and submitted, including the signed lease, DSS conducts a final review. If the packet is approved, your case worker will schedule a key and check exchange.

#### How long does my voucher last?

Tenants must renew their participation in the CityFHEPS program annually. At each renewal, DSS recalculates the tenant rent contribution based on current incomes. The program generally provides up to four annual renewals, and additional extensions can be available for "good cause."

# Can a landlord ask for additional fees or rents higher than the voucher amount?

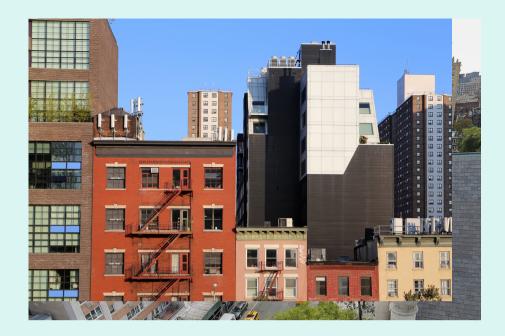
Legally, no...landlords are not allowed to make side deals, request additional fees, or create multiple leases and ask for higher rent than the amount of the youcher

## Can a landlord ask you to pay a security deposit?

No--your voucher covers the security deposit, so landlords cannot ask you for cash or other forms of payment for a security deposit.

#### **Maximum Rental Amounts:**

Household Size	Maximum Rent
1	\$1,265
2	\$1,323
3 or 4	\$1,580
5 or 6	\$2,040
7or 8	\$2,291
9 or 10	\$2,639



## HPD SECTION 8

#### What is HPD Section 8?

The New York City Department of Housing Preservation and Development gives federal funds to low-income families to subsidize their rent. Vouchers are given to families in buildings developed or renovated through HPD programs and to people experiencing homelessness who were referred by the DHS and HRA.

#### Who is eligible for HPD Section 8?

- HPD Section 8 does not accept applications from the general public--recipients must be referred through other city programs (like Emergency Housing Services for people displaced by fires or city-issued vacate orders).
- Your household must also be income eligible--no more than 50% Area Median Income.
- At least one member of the family must be a U.S. citizen or have eligible immigration status. All members of the family must provide Social Security Numbers.

- Eligibility Categories:
  - Households that have been classified as homeless by HPD due to the fact that they are currently residing in shelters in HPD's jurisdiction or that currently reside in the home of another household in HPD's jurisdiction that is allowing them to live there temporarily.
  - Households residing in buildings that are in need of substantial renovation and are owned by the City of New York or by an entity designated by the city to achieve its housing goals.
  - Households that reside in buildings that have been recently renovated with HPD's financial assistance and as a result have increased rents over 30% of the tenant's gross income.
  - Households from HPD homeless and special needs programs that have relocated from a shelter within 24 months and now maintain a rent burden greater than 30% of their income.
  - Households paying over 30% of their income in rent and currently residing in buildings that have been developed (newly constructed or renovated) with HPD financial assistance and/or where HPD retains regulatory responsibility.

#### What are the benefits to landlords of taking HPD Section 8?

Landlords benefit from guaranteed monthly rental payments, low vacancy rates, and free annual inspections by HPD to ensure property upkeep. Section 8 is a reliable voucher program that most landlords and brokers are familiar with, and typically pays a higher rental amount than other voucher programs, making it more desirable.

#### How long does the voucher last?

Vouchers must be re-certified annually and may be maintained for as long as its recipients remain eligible.

#### Do tenants contribute any part of the rent?

They may, depending on their income; but tenants may not contribute more than 30% of their income to rent each month. You may choose an apartment with a higher rent than the payment standard (see below) if you are able to pay the difference out-of-pocket; HPD won't approve an apartment where the total payment is greater than 40% of your income.

#### What is the leasing process for program participants?

- Landlords must complete a packet and submit it to HPD (packets include HPD-provided forms about the unit, a RFTA, a Lead Based Paint Disclosure, and fact sheets about the program).
- Next, HPD will approve the packet and schedule a safety and habitability inspection.
- If the inspection is passed, landlords must provide HPD with a copy of the lease and RFTA for approval.
- Once those are approved, HPD will give both parties a Housing Assistance
  Payment Contract, which both parties will sign and return to HPD along with the
  executed lease.
- The lease must be for at least one full year (unless it is rent-regulated or HUD-regulated).
- \*Note that HPD Section 8 will not cover broker's fees or security deposits.

#### Where can you use the voucher?

- Voucher holders can use their vouchers in any of the five boroughs.
- Voucher holders can also use their vouchers in any state in the U.S., Puerto Rico, or the U.S. Virgin Islands as long as there is a Housing Choice Voucher Program in that area.

#### **Subsidy Standard Chart:**

Family Size	Bedroom Size/ Subsidy Standard
1	1
2	1
3 or 4	2
5 or 6	3
7 or 8	4

#### **Subsidies Standard Chart:**

HPD Section 8 voucher amounts are dependent on the exact neighborhood of the rental unit. Some zip codes are considered "payment standard areas," and their values are listed below.

SRO	Studio	1	2	3	4	5	6	7	8
\$1,349	\$1,798	\$1,851	\$2,107	\$2,670	\$2,854	\$3,283	\$3,711	\$4,139	\$4,567

Other zip codes are considered "exception payment standard areas," and have payment standards higher than those listed above. Use the Payment Standard Look Up Tool on the HPD website to determine the exact payment standard by zipcode: https://wwwl.nyc.gov/site/hpd/services-and-information/subsidy-and-payment-standards.page



## NYCHA SECTION 8

## What is NYCHA Section 8 (aka the Housing Choice Voucher Program)?

The New York City Housing Authority gives Section 8 funds to low-income families to subsidize their rent. Applications are open to the general public, but NYCHA stopped accepting new applications in 2009.

#### Where can you use the voucher?

- Voucher holders can use their vouchers in any of the five boroughs.
- Voucher holders can also use their vouchers in any state in the U.S., Puerto Rico, or the U.S.
   Virgin Islands as long as there is a Housing Choice Voucher Program in that area.
- If moving to another jurisdiction, you must submit a Voucher Holder Request for Portability form and get approval. You can do this online at the NYCHA Tenant Self Service Portal, by calling the CCC, or by visiting a Walkin Center.

## What are the benefits to landlords of taking NYCHA Section 8?

Landlords benefit from guaranteed monthly rental payments, low vacancy rates, and free annual inspections by HPD to ensure property upkeep. Section 8 is a reliable voucher program that most landlords and brokers are familiar with, and typically pays a higher rental amount than other voucher programs, making it more desirable.

## What is the leasing process for program participants?

- Once you find a unit, submit your completed packet on the Tenant Self Service Portal or inperson at a Walk-in-Center.
- NYCHA will review your packet and let you know if it is complete. Once the packet has been accepted, NYCHA will schedule an inperson apartment inspection with the owner.
- If the apartment passes inspection, NYCHA will contact the owner to sign a HAP contract.
- Next, you will be notified to pick up your approval letter to move in.
- \*Note that NYCHA Section 8 will not cover broker's fees or security deposits.

#### How long does the voucher last?

Vouchers must be re-certified annually and may be maintained for as long as its recipients remain eligible.

#### **Max Rent Chart:**

Bedroom Size	0	1	2	3	4	5	6	7	8
Payment Standard	\$1,798	\$1,851	\$2,107	\$2,669	\$2,854	\$3,282	\$3,710	\$4,138	\$4,567

#### Do tenants contribute any part of the rent?

They may, depending on their income; but tenants may not contribute more than 30% of their income to rent each month. You may choose an apartment with a higher rent than the payment standard or that is larger than your voucher bedroom size if you are able to pay the difference out-of-pocket; NYCHA won't approve an apartment where the total payment is greater than 40% of your income (if you're a new applicant) or 30% of your income (if you're an existing applicant).



## **FHEPS**

#### What is FHEPS?

FHEPS is a rent supplement program for families with children who receive Cash Assistance (CA) and have been evicted or are facing eviction, who have lost their housing as a result of domestic violence, or who have lost their housing due to health or safety issues.

#### What are the two types of FHEPS?

- FHEPS (A) To Stay: This can be used for families who are currently in homes and at risk of eviction. This subsidy offers rental supplements each month as well as up \$9,000 in rent arrears support.
- FHEPS (B) To Move: This can be used for families currently living in HRA and DHS shelters who have been evicted in the year prior to entering shelter, as well as for all other eligible families within a year of their eviction.

#### Where can FHEPS be used?

FHEPS can be used to remain in your house, move within NYC, and/or move out of shelter.

## Did FHEPS used to be called something else?

Yes, Linc 3 is now converted to FHEPS.

#### Who is eligible for FHEPS?

- Families with a child 18 years or younger or a child 19 years or younger who is enrolled full-time in high school or a full-time equivalent, or a pregnant woman AND with an active Cash Assistance case OR would qualify for Cash Assistance upon leaving shelter
- The family must also meet one of the following requirements:
  - Currently reside in HRA shelter
  - Currently reside in a DHS shelter and be eligible for HRA shelter
  - Currently reside in DHS shelter and have been evicted in NYC within the year before entering shelter
  - Currently be in the process of being evicted or were evicted in NYC within a year

## Do I have to pay any part of my rent if I have a FHEPS voucher?

Many times the entire rent is covered by FHEPS and CA shelter allowances. However, if the voucher recipient or any member of their household has any earned or unearned income (such as SSI), they must contribute 30% of their gross income (or their shelter allowance if it is greater) towards rent. CA is not included as a part of the FHEPS voucher amount. If all household members are on CA and have no income, then their household share of the rent is their shelter allowance, and the voucher covers the rest of the rent

## How long does FHEPS rental assistance last?

FHEPS vouchers must be renewed annually, and can be renewed up to four times. After five years, recipients can apply for an extension

#### **Maximum Rent Chart:**

Household Size	Maximum Rent
1	\$1,265
2	\$1,323
3 or 4	\$1,580
5 or 6	\$2,040
7or 8	\$2,291
9 or 10	\$2,639

## What incentives are offered to landlords under the program?

- FHEPS To Move:
  - First month's rent + three month's rent upfront, as well as a security voucher.

- Landlords will receive guaranteed rent payments directly from the New York City Human Resources Administration (HRA) for five years (or more).
- If the family is leaving shelter, the landlord will also receive:
  - \$4,300 signing bonus
  - Unit Hold payment (the landlord receives a full additional month's rent if they agree to accept a FHEPS client and not lease the apartment to anyone else over a 30-day period; payment will be made upon lease signing or when the tenant moves in)
  - An enhanced broker's fee up to 15% of the annual rent
- FHEPS To Stay:
  - Payments up to \$9,000 to cover accrued rent arrears (and up to \$12,000 for special circumstances).

# Can a landlord ask for additional fees or rents higher than the voucher amount?

Legally, no...landlords are not allowed to make side deals, request additional fees, or create multiple leases and ask for higher rent than the amount of the voucher + CA shelter allowance.

## What is the unit approval and leasing process?

- Eligible families first receive a FHEPS shopping letter (a letter that says that they are eligible for a FHEPS rental supplement and the amount of rental assistance they will receive).
- Once the family finds an apartment, it must pass an inspection.
- Once the inspection is passed, a lease can be drawn up and processed.
- The lease must be for at least one full year (unless it is rent-regulated or HUD-regulated).



## SOTA

## What is the Special One-Time Assistance (SOTA) program?

SOTA is a program that provides one year's full rent upfront for eligible DHS clients to use to move anywhere in NYC or the rest of the country.

#### Who is eligible?

- Families with children who have been in shelter for at least 90 days.
- Single adults and adult families in shelter, who entered before May 15, 2019.
- Households must be working and/or have enough income (either from employment or from SSI/SSD/etc) to make future rent payments; rent must not exceed 50% of household income.

#### Can SOTA be used for room rentals?

No

## Are apartment inspections required for SOTA rentals?

Only if the voucher is used for a rental in NYC or certain New York State counties (Nassau, Rockland, Suffolk, Westchester) and certain New Jersey counties (Bergen, Essex, Hudson, Middlesex, Pasaic, Union).

## Can someone receive SOTA more than once?

No--this is a one-time rental assistance program.



## **TBRA**

## What is the Tenant-Based Rental Assistance (TBRA) program?

 TBRA is an HRA-run, federally-funded rental assistance program. The application for new TBRA recipients closed in 2015.

#### Who is eligible?

- Households must include at least two people, or one pregnant person, currently in a DHS or HRA shelter, OR at least one person who is chronically street homeless.
- Households must not have incomes greater than 60% Area Median Income.
- Have at least one member of the household who currently receives SSDI, SSI, ASI, or SSA benefits.
- Have lived in shelter for over 120 days preceding the TBRA application deadline.
- Have at least one member of the household who is a U.S. citizen or has qualifying immigration status.

#### How much do I pay?

• Households typically pay 30% of their income in rent, and the voucher covers the rest.

#### Where can I use the TBRA voucher?

• In any one of the five boroughs in New York City.

#### How long does the voucher last?

- Vouchers can be renewed annually for as long as the recipients remain eligible.
- Upon receiving the voucher, individuals have 120 days to use their voucher coupon before it expires. If they have not found an apartment by that time, they may extend the voucher.

#### What is the lease-signing process?

- After finding an apartment willing to accept the TBRA voucher, the case worker, broker, or landlord will submit the HRA HOME TBRA Landlord Packet to HRA.
- Once HRA approves the Landlord Packet, they will request an on-site Housing Quality Standards conducted by HPD.
- Once the unit passes the inspection, HRA will schedule a lease signing at 109 East 16th Street in Manhattan.

#### **Subsidy Standard Chart:**

Family Size	Unit Size	Rent Standard Amounts
1	SRO/Studio	\$1,251 (SRO) \$1,668 (Studio)
2	1	\$1,711
3 or 4	2	\$1,959
5 or 6	3	\$2,457
7 or 8	4	\$2,648
9 or 10	5	\$3,045
11 or 12	6	\$3,443
13 or 14	7	\$3,840

<sup>\*</sup>The rents listed above are maximum amounts. The exact rental assistance amount will be set after an apartment has been approved by HRA, and will equal the difference between the tenant's rent contribution and the full rent.



## PATHWAY HOME

#### What is Pathway Home?

Pathway Home is a program that allows families and individuals to move out of shelter by moving in with friends and family ("host families").

## How does Pathway Home funding work?

Pathway Home provides monthly payments to host families for up to 12 months.

#### **Payment Schedule for Hosts:**

Cash Assistance Household Size	1 or 2
Monthly Payment to Host	\$1,200
Cash Assistance Household Size	3 or 4
Monthly Payment to Host	\$1,500
Cash Assistance Household Size	5+
Monthly Payment to Host	\$1,800

\*Both the family in shelter and the host family will also receive a \$500 gift card.

#### Who is eligible?

- All families or individuals who have resided in shelter for at least 90 days or have a referral for CityFHEPS.
- Your total household income is not more than 200% of the federal poverty level.
- You have an Active or Single Issue Cash Assistance case.
- You have identified a qualifying residence and host family.

## Does participating in Pathway Home prevent me from using my voucher?

No--participating in Pathway Home will not prevent you from using your voucher once you find an apartment.

## What are the requirements for the host family's residence?

- The host family must include the primary tenant or owner of the residence.
- The residence must be inspected by shelter staff to ensure there are no health or safety issues and that it is not at risk of overcrowding.

## Did Pathway Home used to be called something else?

Yes, Linc 6 is now converted to Pathway Home.



# SCRIPT: TALKING TO LANDLORDS

#### Introduction:

"Hi, my name is \_\_\_\_\_\_. I saw your listing for the \_\_\_\_\_ bedroom apartment located at \_\_\_\_\_ for \$\_\_\_\_. I was wondering if the unit is still available?"

If YES: "Great, thank you. Would it be possible to schedule a time to view the apartment?"

If NO: "I understand. Do you have any other similar units currently available?"

\*NOTE: Do not mention your voucher or family size until prompted. Don't ask the broker or landlord "Are you taking programs?" or "Will you take a voucher?" First, just clarify that the unit is vacant.

\*NOTE: When asked how much you're looking to spend on rent each month, speak in round numbers (ex: if your voucher is for \$2,010, simply say \$2,000).

If they ask if you have a voucher:

- "No, I do not. I have a steady job and am happy to provide you with proof of employment if you need."
- "Yes, I have a (CityFHEPS/FHEPS/Section 8/etc) voucher for \$ ."

If they say they don't take vouchers/programs:

FIRST, tell them why vouchers can be good for them...

"I understand a lot of people don't like vouchers, but there are
actually a lot of advantages to taking them....the voucher is
guaranteed rent every month--you won't have to worry if I can
come up with the money like with other tenants, because the city
will just send you a check each month, on time, every time."

THEN, tell them about the advantages of your specific voucher (see: "Voucher Guide").

THEN, tell them why you are a good candidate:

"And I can assure you that I will be a great tenant. I'm quiet, considerate, I'll pay my bills on time, I won't throw loud parties, I won't smoke or do drugs or get the cops called or anything like that. I just want a roof over my head for me (and my children) and I'm willing to do anything to make that happen."

AND IF NONE OF THAT WORKS, you can tell them that they're breaking the law (IF the unit is in a building of 6 apartments or more):

"I understand that you say you won't take vouchers, but the
Housing Relocation Specialist I work with advised me that it is
actually source of income discrimination to refuse to rent to
people because they have vouchers, so what you're doing is illegal.
I'd hate to have to report this to the Human Rights Commission for
them to investigate. Are you sure we can't find a time for me to
come view the apartment?"

If they ask you what your income is:

- If you do have a source of income from employment: "I make \$ a year."
- If you do not have a source of income from employment: "My annual income is \$(the amount of your voucher)."

\*NOTE: As a general strategy, answer their questions/concerns about vouchers quickly, and then bring the conversation back to the positives. Sell yourself and sell your voucher!

\*NOTE: Calculate what your annual income is before getting on the phone. Brokers want to hear your income in terms of years, not weeks or months.

## HOUSING SEARCH PROGRESS LOG

Name + Contact Info of Realtor	Date of Contact	Date of Viewing	Take Vouchers?	Unit Available?	Need Assistance?
	Name + Contact Info of Realtor		Name + Contact Info of Realtor  Date of Contact  Viewing		

## **NYC RENT LAWS**

The **Housing Stability & Tenant Protection Act** was passed in June 2019. Major changes include:

- Landlords cannot refuse to rent to someone due to a past and/or pending landlord/tenant dispute ("Tenant Blacklist" eliminated).
- Landlords may no longer charge application fees.
- Fees for background/credit checks must not exceed the actual cost or \$20, whichever is lower.
- Late fees for rent cannot be charged unless the rent is 5 or more days late.
- Late fees for rent must not exceed \$50 or 5% of the annual rent, whichever is lower.
- Security deposits must not exceed one month's rent.
- It is illegal to ask for last month's rent upon move-in.
- It is illegal to charge broker's fees in the state of New York (unless you specifically contract a broker to search for apartments for you).



# MAKING YOURSELF A GOOD CANDIDATE

## 1. Make sure your credit rating is good.

- Your credit score alone can't disqualify you from an apartment, but landlords often check your credit history when deciding whether to rent you an apartment.
- Get your free credit report at annualcreditreport.com
- If you want advice on improving your credit score, consider making an appointment with a free financial counselor at the NYC Financial Empowerment Center:

(https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page)

- Take other steps to ensure your credit rating is good:
  - Pay all bills on time
  - Open savings and checking accounts

#### 2. Know your Housing Court history.

- Landlords often check to see if you've been evicted or been involved in a Housing Court proceeding.
- You can be prepared by finding and printing a record of your housing court history on the public computers at Brooklyn Housing Court (141 Livingston Street).

#### 3. Start saving.

 You will need to have enough money saved to cover the first month's rent and the security deposit (if you do not have a voucher). Be prepared for moving expenses, as well.

## 4. Get your "identity documents" in order:

#### 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. 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.

#### 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 of 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, or call 1-212-645-5550 or 1-718-966-6155 for information.
- Alternatively, get a New York City Municipal ID (IDNYC): a free identification card for all New York City residents. Visit www.nyc.gov/idnyc to start your application online, or call 311.

## AFFORDABLE HOUSING LOTTERY

#### How do I apply to an affordable housing lottery?

- Go to nyc.gov/housingconnect and set up a Housing Connect profile.
  - You must apply to each building that you want to be considered for individually. There are about 150 lotteries per year, with a total of around 8,000 units.
  - You can complete the application online or request an application be sent to you by mail.

#### What units am I eligible for?

- Each housing development will have a chart that lists the *minimum* and *maximum* income limits for the development.
  - \*If you have a housing voucher, the minimum income may not apply. Apply to any unit where your voucher amount does not exceed the specified income maximum.
- Apply by household size, not by apartment size.
  - A household's income may qualify them for more than one unit size. If that is the case, applicants choose what unit size they prefer.
    - Studio: 1-2 people
    - 1 Bedroom: 1-3 people
    - 2 Bedroom: 2-5 people
    - o 3 Bedroom: 3-7 people
    - 4 Bedroom: 4-9 people
  - \*Note: If someone in the household is currently pregnant, you should count the unborn child as an additional person when figuring out what units you are eligible for.

#### What information do I need to apply?

- Name and address of applicant
- Information for all household members who will live in unit
- Income information for all household members over age 18 (calculate your income using this guide: https://www1.nyc.gov/site/hpd/renters/income-guide.page)
- Information on any disabilities (if applicable)
- Information on any housing voucher subsidies (if applicable)
- Information on any assets and owned property for household members 18+

#### Who gets preference in the lottery?

Lottery winners are chosen randomly, but certain groups of people are given higher preference:

- People with mobility, hearing, and/or vision impairments
- People who currently live in the same Community Board District as the building they are applying for (check this here: http://www.nyc.gov/html/ cau/html/cb/cb.shtml)
- People who work for the City of New York
- Current New York City residents

#### How long will it be until I hear about my lottery application?

You will usually hear back between 2-10 months after the lottery deadline, and oftentimes you will not hear back at all.

Be aware that the average lottery receives 30,000 applications.

#### How do I know what place my application is in the lottery?

Once you have successfully submitted an application, you will see a Log number on your Housing Connect home screen. The lower the Log number, the higher your chances of getting picked.

#### Other things to keep in mind:

- The address you mail your application to will likely not be the address of the apartment you are attempting to rent.
- Follow instructions exactly and include all documents needed.
- Only submit one application per household for each unit.
- Regularly check back on Housing Connect for new listings...there is no limit to the number of
  places you can apply to and new listings are always opening up. You should also continue to apply
  for new housing even as you are being considered for units.

#### Need a little help with your application or your credit?

- HPD's **Ready to Rent Program** provides free one-on-one financial counseling and Housing Connect application assistance at locations in Brooklyn, Queens, Manhattan, and the Bronx.
- Assistance includes a free credit check, credit history review, and credit score improvement.

#### What happens if my application is selected for a lottery I applied to?

If selected, the next step will be a screening interview with people from the building. They will want to confirm that you are eligible for the apartment.

- To be eligible, you must pass a positive rental history test (on-time rent payments for the past 12 months) OR a complete credit check.
  - Passing the credit criteria does not mean having a minimum credit score. It means not having filed for bankruptcy in the past year, not having any for-cause evictions within the past two years, or having open delinquencies (money owed that is 120+ days past due) over \$5,000.
- You will receive instructions about how to schedule a screening interview--contact the building agent listed on the letter to do so as soon as possible.
- If you need to reschedule the interview, contact the agent more than 24 hours in advance.
- Anyone 18 or older who will live in the apartment must attend the screening interview.

You will need to bring certain documents with you--below are general rules, but individual landlords may ask for a specific set of these documents; note: you must bring COPIES, not the original documents.

- Proof of who lives with you
  - 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, Military ID, NYC Municipal ID, non-driver ID)
  - Copies of school letters verifying enrollment for everyone attending school (examples: New York City public school, private school, college, university)
- Proof of the incomes of everyone who lives with you (over the age of 18)
  - If earn salary or hourly wages:
    - Copies of last six (6) most recent consecutive 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
  - If self-employed:
    - 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
  - If you receive other non-wage household income:
    - Social Security award letter(s) for most recent calendar year
    - Veteran's Benefits (annual documentation)
    - Income from rental properties documentation
    - Public Assistance Budget Letter
    - Armed Forces Reserves documentation

- If you receive a housing voucher:
  - Your voucher Shopping Letter and Household Share Letter
- If you receive scholarship and/or grant money
  - Copies of dated award letters
- If you receive alimony and/or child support
  - 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.
- If you receive disability insurance, workers' compensation, and/or severance payments
  - Copies of last six (6) current consecutive pay stubs or a verification letter
- o If you receive recurring contributions and/or gifts, or 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
- Information about your current apartment
  - Copy of your current lease (if you rent your apartment) or notarized letter from your landlord (if you do not have a lease)
    - If you live with someone else and don't rent your own apartment, bring a notarized letter from your housemate and a copy of their lease and utility bills
    - If you live in a shelter, ask your caseworker or housing specialist there for paperwork that shows proof of residency
  - Copies of your last 3-12 rent receipts or cancelled rent checks
  - Copies of your most recent electric,gas, and telephone bills
  - Copy of your most recent telephone bill

#### What happens after my screening interview?

Your application will either be accepted, rejected, or you will be put on a waiting list (this could take up to two years).

- If you receive a rejection letter, they must list the reasons for rejection and you have the right to appeal that decision, but you must do so within 10 business days of the date the letter of rejection was postmarked. Letters of appeal must be sent to the building agent and explain why you think you should not have been rejected.
- If this appeal is rejected, you have five business days to contact HPD or HDC with a complaint.

# AFFORDABLE HOUSING ORGANIZATIONS

HOUSING SERVICES

**CAMBA** 

Website:

https://www.camba.org/programs/housing

Catholic Charities Neighborhood Services

Website: https://www.ccbq.org/

Riseboro

Website: https://www.riseboro.org/rb/?

**IMPACCT Brooklyn** 

Website: https://impacctbrooklyn.org/

Fifth Avenue Committee

Website: http://www.fifthave.org/

**Brooklyn Neighborhood Services** 

Website: https://bnscdc.org/

Local Development Corporation

of East New York

Website: http://www.ldceny.org/

Locations:

Main Office:

1720 Church Avenue, Brooklyn, NY 11226

T: (718) 287-2600

Locations:

Main Office (CCPOP Management):

191 Joralemon Street, 8th Floor, Brooklyn

NY 11201

Locations:

Main office:

565 Bushwick Avenue, Brooklyn NY 11206

Housing office:

217 Wyckoff Avenue, Brooklyn NY 11237

T: (718) 336 3800

Locations:

1000 Dean Street Suite 420, Brooklyn NY

11238

T: (718) 522 2613

Locations:

621 DeGraw Street, Brooklyn NY 11217

T: (718) 237 2017

Location:

506 MacDonough Street 1st Floor,

Brooklyn NY 11233

T: (718) 919 2100

Location:

80 Jamaica Avenue 3rd Floor, Brooklyn

NY 11208

Housing Readiness: Joel Oporta (718-

385-6700 ext 17)

Financial Literacy: Denise Garret (718-

385-6700 ext 15)

## **Cypress Hills Local Development Corporation**

Website:

https://www.cypresshills.org/housing-counseling

HOUSING LOTTERY ASSISTANCE

#### The Actors Fund

Website: http://www.actorsfund.org/

## BMS Family Health and Wellness Centers

Website:

https://www1.nyc.gov/site/hpd/renters/bmsfh c.org

## **Bridge Street Development Corporation**

Website: https://www.bsdcorp.org/

# Brooklyn Community Services/Astella Development Corporation

Website: http://wearebcs.org/

## Brownsville Partnership / Community Solutions

Website: http://www.community.solutions/

Locations:

625 Jamaica Avenue, Brooklyn NY 11208

T: (718) 647 2800

#### Location:

160 Schermerhorn Street, Brooklyn, NY 11201

T: (212) 221 7300

#### Location:

592 Rockaway Avenue, Brooklyn, NY 11212 & 650 Ashford Street, Brooklyn, NY 11207

T: (718) 345 5000 x2206 (ask for Francine Cutler or Tatiana Desanges)

#### Location:

460 Nostrand Avenue, Brooklyn, NY 11216

T: (718) 636 7596 x212

#### Location:

1702 Mermaid Avenue, Brooklyn, NY 11224

T: (347) 292 3060

#### Location:

519 Rockaway Avenue, Brooklyn, NY 11221

T: (929) 252 9286 (ask for Taurean Lewis)

٠

#### **CAMBA HomeBase**

Website: http://www.camba.org/homebase

## Churches United for Fair Housing (CUFFH)

Website: http://www.cuffh.org/

#### **Family Services Network of NY**

Website: https://fsnnyl.org/

#### Fifth Avenue Committee (FAC)

Website: http://www.fifthave.org/

## Flatbush Development Corporation (FDC)

Website: http://www.fdconline.org/

#### **IMPACCT Brooklyn**

Website: http://impacctbrooklyn.org/

#### Los Sures (Southside United HDFC)

Website: http://www.lossures.org/

## Mutual Housing Association of New York (MHANY)

Website: http://www.mutualhousingny.org/

#### Location:

Multiple locations in Brooklyn and Staten Island. T: (718) 622 7323

#### Location:

Multiple locations in Brooklyn. T: (718) 360 2906

#### Location:

1420 Bushwick Avenue, Brooklyn, NY 11207

T: (347) 489 2895

#### Location:

FAC Center 621 Degraw St., Brooklyn, NY 11217 T: (718) 237 2017

#### Location:

1616 Newkirk Avenue, Brooklyn, NY 11226

T: (718) 859 3800 (ask for Venisse Charles)

#### Location:

1224 Bedford Avenue, Brooklyn, NY, 11216

T: (718) 522 2613

#### Location:

434 South 5th St., Brooklyn, N.Y. 11211 T: (718) 387 3600

#### Location:

One Metro Tech Center North, Brooklyn, NY 11201 T: (718) 246 8080 x239

## Neighborhood Housing Services of Brooklyn CDC, Inc.

Website: https://www.nhsbrooklyn.org/

FINANCIAL LITERACY/OTHER SOCIAL SERVICES

#### **Single Stop**

Website: https://singlestopusa.org/

#### Los Sures (Southside United HDFC):

Website: http://www.southsideunitedhdfc.org

#### Locations:

2806 Church Avenue, Brooklyn, NY 11226 & 9201 Avenue L, Brooklyn, NY 11236 T: (718) 469 4679

#### Locations:

Kingsborough Community College 2001 Oriental Boulevard, V-231, Brooklyn, NY 11235

Public Health Solutions 2555 Ocean Avenue, 2nd Floor, Brooklyn, NY 11229

Brooklyn VA Medical Center 800 Poly Place, Brooklyn, NY 11209 Center for Family Life 443 39th Street, Brooklyn, NY 11232 Good Shepherd Services – Park Slope 503 5th Avenue, Bell 4A, 4th Floor, Brooklyn, NY 11215

Fifth Avenue Committee
621 DeGraw Street, Brooklyn, NY 11217
Bedford Stuyvesant Restoration Corporation
1368 Fulton Street, Brooklyn, NY 11216
Good Shepherd Services – East New York
595 Sutter Avenue, Brooklyn, NY 11207
St. John's Bread and Life
795 Lexington Avenue, Brooklyn, NY 11221
Health Leads – Woodhull Hospital
760 Broadway, Brooklyn, NY 11206

#### Locations:

434 South 5th Street, Brooklyn NY 11211 T: (718) 387-3600

#### **HomeBase**

Website:

https://wwwl.nyc.gov/site/hra/help/homebase .page

Locations:

Bedford-Stuyvesant, CAMBA

1958 Fulton Street

718-408-5756 x37100

Crown Heights, CAMBA

1117 Eastern Parkway

718-622-7323

Flatbush, CAMBA

2244 Church Avenue

718-408-5766

East New York, Catholic Charities

Neighborhood Services

Ralph Avenue - TBA

929-234-3036

East New York, Catholic Charities

Neighborhood Services

3060 Fulton Street

929-234-3036

East New York, Catholic Charities

Neighborhood Services

560 Livonia Avenue

718-408-7181

Bushwick, RiseBoro Community

Partnership

90 Beaver Street

718-366-4300

Bushwick North, RiseBoro Community

Partnership

1475 Myrtle Avenue

347-295-3738

Brownsville, RiseBoro Community

Partnership

145 East 98th Street

917-819-3200

Bushwick, RiseBoro Community

Partnership

1875 Broadway, 1st fl

917-819-3200



#### **BDS MAIN OFFICE**

177 Livingston Street 7th Floor Brooklyn, NY 11201 (718) 254-0700 info@bds.org

#### **BDS COMMUNITY OFFICE**

566 Livonia Ave Brooklyn, NY 11207 (646) 971-2722 communityoffice@bds.org Accepts Walk-Ins