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## East New York's Finest

Located at:

110 Dinsmore Place East New York, New York

Offering 219 Newly Constructed Units

Studio 1, 2 & 3 Bedrooms Available

Preferences:

50% units Brooklyn Community Board 5 residents,

5% Municipal Employees,

5% Mobility Impaired

2% Hearing/ Visual impaired.

# Keeping it in the Community

One of the first developments stemming from the East New York Neighborhood Plan, Chestnut Commons will provide affordable housing for formerly homeless and low-income households. Community-centric in both design and development, the project integrates a satellite Community College campus, a food manufacturing incubator that will provide job training, and a credit union.



# A Tree Grows in Brooklyn



Developed and operated by locally-based organizations with strong community ties, Chestnut Commons will strengthen the neighborhood with the inclusion of economic development and educational opportunities, arts programming, and job training services.

# Healthy Living for All

Keeping with the project vision for a healthy, sustainable, and affordable community, the 14-story building is being designed to Passive House standards and in compliance with NYC Active Design Guidelines to promote healthy living for residents.



### Location & Amenities



Located near the A/C/J/Z/S trains & the B25, Q24 buses.

The building offers:

- 24 hour security
- Rooftop Garden
- Bike Storage Room
- Community/Recreational Room
- Laundry Room
- 2<sup>nd</sup> Floor Patio Garden
- Free Wi-Fi



# MHANY Management Inc.

- A Not-for-Profit Affordable Housing & Community Development Organization formed in 1986
- 35 years experience supporting, redeveloping and stabilizing communities
- City-wide, experienced affordable housing developer, owner, manager, housing and & landlord ambassador
- Mission and work focused to help low & moderate income individuals and families obtain affordable rental housing or become homeowners
- HUD Approved Housing Counseling Agency
- HPD Home First Down Payment Assistance certified
- Certified by the National Industry Standards annually

# What is a Housing Lottery?

#### 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**

- Applicants who reside in Community Board 5 (50%)
- Municipal Employees (5%)

#### Set aside Units:

- Mobility Impaired (5%)
- Hearing/Vision Impaired Units (2%)

# Lottery Process- Basic Rules

- 1. Lottery Opens- The day HPD puts the building on Housing Connect 2.0
  - - applications are accepted for 60 days from the initial launch date.
- 2. Interested? Apply directly or request application by:
  - - email: chestnutcommons@mutualhousingny.org
  - -mail request or walk-in to MHANY office: 470 Vanderbilt Ave 9th Floor Brooklyn NY 11238
  - - directly through Housing Connect Website: https://housingconnect.nyc.gov/PublicWeb/2671
- 3. Submit **One** application **per Household** filled out completely & accurately.:
  - -Multiple applications for the same lottery automatically disqualify you
  - Be accurate & clear include only the members of your "household" who will be moving in with you.
  - Be precise & clear about your household income and make sure you can document it
- 4. Respond Immediately when contacted.
  - - Provide all documents requested by MHANY within the requested time frame.

# Current Lottery- Chestnut Commons

Unit Size		Monthly Rent <sup>1</sup>	Units Avail- able	House- hold Size <sup>2</sup>	Annual Household Income <sup>3</sup> Minimum-Maximum <sup>4</sup>		Monthly Rent <sup>1</sup>	Units Avail- able	House- hold Size <sup>2</sup>	Annual Household Income <sup>3</sup> Minimum – Maximum <sup>4</sup>		Monthly Rent <sup>2</sup>	Units Avail- able	House- hold Size <sup>3</sup>	Annual Household Income <sup>4</sup> Minimum – Maximum <sup>5</sup>
Studio	UNITS	\$202	5	1 person	\$9,875 - \$16,720	ITS	\$522	4	1 person	\$20,846 - \$33,440	OME (AMI) UNITS	\$683	4	1 person	\$26,366 - \$41,800
Studio				2 person	\$9,875 - \$19,100	3	<b>S</b> \$522		2 person	\$20,846 - \$38,200				2 person	\$26,366 - \$47,750
	(AMI)	\$265	12	1 person	\$12,446 - \$16,720	Ĩ¥	_	19	1 person	\$26,160 - \$33,440		\$865	16	1 person	\$33,018 - \$41,800
1 Bed	ш			2 people	\$12,446 - \$19,100	E (A	\$665		2 people	\$26,160 - \$38,200				2 people	\$33,018 - \$47,750
	INCOM			3 people	\$12,446 - \$21,480	Ø	O		3 people	\$26,160 - \$42,960				3 people	\$33,018 - \$53,700
2 Bed		\$329	20	2 people	\$15,738- \$19,100	AREA MEDIAN INCOME (AMI) UNITS 6088 6088	24	2 people	\$32,195 - \$38,200	EA MEDIAN INC	\$1,050	23	2 people	\$40,458 - \$47,750	
	IAN			3 people	\$15,738 - \$21,480			3 people	\$32,195 - \$42,960				3 people	\$40,458 - \$53,700	
	20% AREA MEDIAN			4 people	\$15,738 - \$23,860			4 people	\$32,195 - \$47,720				4 people	\$40,458 - \$59.650	
				5 people	\$15,738 - \$25,780			5 people	\$32,195 - \$51,560				5 people	\$40,458 - \$64,450	
		\$372	12	3 people	\$18,309 - \$21,480	ARE	40% ARE	13	3 people	\$37,338 - \$42,960	50% ARE	\$1,205	12	3 people	\$46,869 - \$53,700
3 Bed				4 people	\$18,309 - \$23,860	%0			4 people	\$37,338 - \$47,720				4 people	\$46,869 - \$59,650
				5 people	\$18,309 - \$25,780	4			5 people	\$37,338 - \$51,560				5 people	\$46,869 - \$64,450
				6 people	\$18,309 - \$27,680				6 people	\$37,338 - \$55,360				6 people	\$46,869 - \$69,200
				7 people	\$18,309 - \$29,600				7 people	\$37,338 - \$59,200				7 people	\$46,869 - \$74,000

Unit Size		Monthly Rent <sup>1</sup>	hly Avail- hold Income <sup>3</sup>		Annual Household Income <sup>3</sup> Minimum – Maximum <sup>4</sup>		Monthly Rent <sup>1</sup>	Units Avail- able	House- hold Size <sup>2</sup>	Annual Household Income <sup>3</sup> Minimum – Maximum <sup>4</sup>
Studio 1 Bed	ပ္	\$1,003	4	1 person	\$37,338 - \$58,520	MEDIAN INCOME (AMI) UNITS	\$1,163	5	1 person	\$42,823 - \$66,880
	돌			2 person	\$37,338 - \$66,850				2 person	\$42,823 - \$76,400
	(AMI) UNITS	\$1,265	8	1 person	\$46,732 - \$58,520		\$1,465	7	1 person	\$53,589 - \$66,880
				2 people	\$46,732 - \$66,850				2 people	\$53,589 - \$76,400
	₩.			3 people	\$46,732 - \$75,180				3 people	\$53,589 - \$85,920
2 Bed	INC			2 people	\$56,915 - \$66,850			9	2 people	\$65,143 - \$76,400
	MEDIAN INCOME	\$1,530	11	3 people	\$56,915 - \$75,180		\$1,770		3 people	\$65,143 - \$85,920
2 Beu		\$1,550		4 people	\$56,915 - \$83,510		<b>\$1,770</b>		4 people	\$65,143 - \$95,440
	AREA			5 people	\$56,915 - \$90,230				5 people	\$65,143 - \$103,120
	% AI		5	3 people	\$65,898 - \$75,180	80% AREA	\$2,037		3 people	\$75,395 - \$85,920
	20%	\$1,760		4 people	\$65,898 - \$83,510				4 people	\$75,395 - \$95,440
3 Bed				5 people	\$65,898 - \$90,230			6	5 people	\$75,395 - \$103,120
				6 people	\$65,898 - \$96,880				5 people	\$75,395 - \$110,720
				7 people	\$65,898 - \$103,600				7 people	\$75,395 - \$118,400

#### Pay Attention To:

- -Minimum-Maximum Income Limits per Household Size
- -Household Size
- -Preferences
- -Deadlines

#### Website:

https://housingconect.nyc.gov/PublicWeb/2671

Income AMI: 20-80%

# Applying on Housing Connect 2.0

- 1. Go to https://housingconnect.nyc.gov/publicweb/
- 2. Log in to the housing connect portal using your login and password (if you need help, reach out to MHANY)
- 3. Make sure your household information is complete and up to date on Housing Connect.
- 4.Go to "Open Lotteries" to see what properties are currently accepting applications. If you are interested in any of the buildings, check the details to see if your household size and income fit the limits
- 5.Click "Apply" before the application deadline date.
- 6. You can continue to update your profile information and it will be updated until a particular building lottery is closed; even if you have already clicked "apply" for any specific development.
- After the deadline:
- Once the lottery application process for a particular building is closed it takes approximately 2 weeks for HPD to generate the log as MHANY will input all paper applications.
- 7. Each application gets assigned a lottery log number. Lottery log numbers are random. No one controls who has a better or worse number.
- 8. It does not matter if you applied first or last, online or on paper—your log number is random. Just make sure to apply before the deadline (the 60 day open lottery period).

# Applying to Housing Connect 2.0 cont.

- After you apply:
- Depending on your log # it may take several months to hear about your application. If you have a high log #you might never be contacted, even if you qualify. We may not reach your log #.
- 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.
- If you aren't selected for a particular building lottery, keep searching for other apartments on Housing Connect and apply when you are ready.
- Always have your documents ready in case you are contacted to prove your eligibility.
- If your application is selected, you'll be invited to respond to submit documents. This interview/document submission is critical and time sensitive! You must submit required documents to MHANY who will then confirm if you qualify to proceed towards getting the apartment. Have your documents ready ahead of time to make sure you're prepared if you are called.

# Eligibility Letter Your log # has been selected for Consideration

#### **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 <u>COPIES</u> of the following documents for all of your family members listed on your application. <u>NO ORIGINALS will be accepted</u>:

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.
- Documentation of any other form of income (pension ) that you may be receiving

W-2 forms, 1099 forms and Federal and State tax returns for two most recent years; if self-employed three years

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, divorce or separation papers, 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.

# DEFINITIONOF INCOME AND HOUSEHOLD SIZE

#### **DEFINITION OF INCOME:**

Gross annual income for each family member 18 years of age or older who plans to live in the apartment.

#### Types of Income:

- Employment
- Self Employment(Net)
- Off the Books (Pay in Cash bank statement, tax returns, supporting docs)
- Other:
  - SSI; SSD; Pension; Food/Child Care; PA; DI; Workers Compensation; Annuities/Dividends; Rental Property; Benefits of Death; Scholarships/Financial Aid; Cash Gift Contributions/Unemployment, free-lance

#### **DEFINITIION OF HOUSEHOLD:**

Single person

Single Parent Family

Families of Two Relatives

Couples – proof of financial interdependence

Extended &/or non-traditional family must show

proof of relation & financial interdependence

# Required Documents

#### Proof of Income

For all members of your household 18 years and older:

- Six (6) or more recent copies of pay stubs, in consecutive order. Make bank deposits of checks or cash to create evidence
- Letter from the Employer declaring recent salary and income
- Social Security Income Letter for current year (SSI)
- Public Assistance Documents for current year (PA)
- Compensation Documents for Unemployment (UI)
- Section 8 voucher or another voucher/subsidy
- Food Pension & Maintenance for childcare by Court order
- Signed declaration if you are unemployed
- Pensions or other retirement income
- Notarized Net Projection for self employment

## Required Documents

#### **FULL TAX RETURNS**

Two (2) years of tax declaration; Tax returns of three (3) years for independent applicants (if you have income reported on line 12 or 17 that applies). No documents required to file a tax return for members with SSI & SSA income.

#### **ASSET INFORMATION**

- Six (6) months of bank statements for checking account (online checking)
- Most recent bank statement for savings account (online savings)
- Retirement accounts, 401K, Stocks, Brokerages, CDs, etc.
- Digits, Venmos, Cashapp, PayPal, and all other APPS for cash transactions.

#### **SCHOOL LETTERS**

For all the children/ adults currently enrolled in school.

#### **RENT PAYMENTS**

Current lease & 12-month receipts that confirm rental payments

# Required Documents

#### PROOF OF IDENTITY

- the following documents for all members of your household who will live with you will be required if you are selected:
- Birth Certificate for all family members who will move with you
- State Identification/ Driver's License, or Resident Alien Card or Passport
- Marriage Certificate, divorce or separation papers if applicable

# Rejection Letter -example

#### Dear Applicant:

		application to reside in the project indicated above. guidelines within the program, you are not eligible for the following reasons:	
	1.	Your family income exceeds the program limit.	
	2.	Your family income is not enough to sustain the level of income.	
_X	3.	There are no units available within the program to accommodate the size of your	family.
	4.	Your application was not received by regular mail as indicated.	
	5.	Other	

If you have additional information that may allow you to appeal our decision, you may contact the office at xxxxxxxxx within ten days to request a review.

# Appeal Process

If you are Found Not Eligible...

- You will receive a rejection letter which must provide you with 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 indicated 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 and provide documentation to support your appeal.
- If you get no response from the Developer, you have the right to appeal to HPD/HDC
- The Appeal Process Is Time Sensitive & has DEADLINES!

# What is considered during the evaluation of the applicant?

#### Credit and Criminal background check

- Applicants with prior or pending bankruptcy if filing occurred within the last 12 months.
- Falsification of any information provided to Marketing Agent or Managing Agent on an application, income or third-party verification, or interview
- Applicants with total open/ unsatisfied delinquencies, collections, money judgments and liens exceeding \$5,000.00 excluding medical debt or student loans. Delinquency must be currently 120+ days past due or in collection
- For a rental unit no members of the applicants household may own any residential real property in, or within a 100 mile radius of NYC

## What is Good Credit?

- Credit demonstrates your ABILITY and WILLINGNESS to pay
- It is about more than just your CREDIT SCORE
- Bill payment history (loans, credit cards etc.)
  - Are you paying your minimum balances on time?
  - Do you have too much debt relative to your income?
- Are you paying your rent consistently on time?
- Owners/Agents cannot reject you based on credit score ONLY

# How to Prepare for the Lottery Process

- 1. Pay Rent On Time
- 2. Make Minimum Credit Card Payments by Due Date
- 3. Pay Judgments, Liens & Collections
- 4. Housing Court Judgments- Have a good explanation of landlord's error
- 5. File your taxes every year
- 6. Save for your 1st month's rent and security deposit



# QUESTIONS?

For Information Contact:

MHANY 718-246-8080 ext. 224

470 Vanderbilt Avenue Brooklyn NY 11238 www.mutualhousingny.org

Email:

chestnutcommons@mutualhousingny.org