#### The Peninsula Live | Work | Grow | Create





720 Tiffany Street, Hunts Point, The Bronx





**AERIAL VIEW FROM SOUTH WES** 

## **MHANY Management Inc.**



- A Not-for-Profit Affordable Housing & Community Development Organization formed in 1986
- 35 years experience helping stabilize 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





Sept. 8, 2021

IEW AT TIFFANY STREET AND SPOFFORD AVENU

## LOTTERY - HPD/HDC

### What is a Housing Lottery

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

#### **Selection Set-Asides**

- 5% mobility impaired
- 2% visual and/or hearing impaired

#### **Selection Preferences**

- Community Preference is given to applicants residing in the community board where apartments are being built (50%)
- Municipal employees are provided a 5% preference



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## LOTTERY PROCESS -BASIC RULES



- 1. Lottery Opens the day HDC/HPD put the building on Housing Connect 2.0 Official lottery closes: 60 days after official opening day
- 2. Request an Application- Applications may be requested by email (peninsula1b@mutualhousingny.org); mail request or walk-in to MHANY office (470 Vanderbilt Ave. 9<sup>th</sup> fl, Brooklyn, NY 11238), call (718) 246-8080 ext. 224 or applicants can apply directly through Housing Connect website <u>www.housingconnect.nyc.gov/publicweb/</u>
- 3. Submit <u>One</u> Application <u>per Household</u> Filled Out Completely & Accurately
  - Multiple applications for the same lottery automatically disqualifies you
  - Be accurate and clear about who the members of your "household" are-(those who will move in with you)
  - Be precise & clear about your household income
- 4. Respond Immediately When Contacted
  - Provide All Requested Documents Within The Requested Timeframe







#### 1. Printed media



2. Flyers Open Lotteries About Learn Log In Register

3. Postings directly at

**Construction site** 

#### Welcome to NYC Housing Connect 4. WEBSITE

NYC Housing Connect is your portal to find and apply for affordable rental and homeownership opportunities across the five boroughs of New York City.

Get Started

Log In

**Contact** with elected

officials & other

community agencies



https://housingconnect.nyc.gov/PublicWeb/



## SIGN IN, SEARCH, CLICK ON ADS



#### Affordable Housing for Rent The Peninsula

164 NEWLY CONSTRUCTED UNITS AT 720 Tiffany St, Bronx New York 10474 Amenities: Indoor Community Room & Kitchenette, Outdoor Terrace, Bike Storage Room, Child's Play Room, Laundry Room, Gym & Two

Transit: Traine 4/90/C Bus; Bab, BX6-SBS roker's fee - Smoke-free building +For more information https://tousin nnedunyc.gov/PublicWeb/

widing is being constructed through the Extremely Low & Low-Income Alfordability and Low Income Housing Tax Credit (LIHTC) Programs of the New ent of Housing Daughermant & Comprehing (HDC). wh City Descentes

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

- et-Acides: People with disabilities
- Mobility (5%) Hearing/ Vision (2%)

Residents of Bronx Community Board 2\* (50%). Municipal employees (5%) AVAILABLE UNITS AND INCOME REQUIREMENTS

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Apply online of box pprov Apply online of though mail. To apply online, please go to <u>https://housingconnect.npc.gos/Public/Neb/To</u> request an application by mail, send a self-addressed envelope to: MHANY Management Inc., 470 Vanderbilt Avenue, 9th FL Brooklym NY 11238. Only send one application per developm it duplicate applications. Do not apply online and also send in a paper application. Applicants who submit more than one application may be

#### When is the Deadline?

rust be postmarked or submitted online no later than TBD. Late applications will not be considered. What Happens After You Submit an Application?

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dire, applications are selected for review through a lottery process. If yours is selected and you appear to qualify, you will be inv interview to continue the process of determining your elicibility. Interviews are usually scheduled from 2 to 10 months after the application deadline. You will

- be asked to bring documents that verify your household size, identity of members of your household, and your household income. te una solicitud en linea en https://housingconnecturyc.gou/Public/Web/. Para recibir una traducción de español de este a
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## **Pay Attention To:**

Minimum-Maximum

Income Limits per Household Size

- Household Size
- Preferences
- Deadlines



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#### **ELIGIBILITY LETTER** YOUR LOG # HAS BEEN SELECTED FOR CONSIDERATION

#### DATE

#### **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</u> <u>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.



## DEFINITION OF INCOME AND HOUSEHOLD SIZE



## **DEFINITION OF INCOME**

### **HOUSEHOLD SIZE**

- 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

#### \* DO NOT include SNAP/ Food Stamps

#### **Definition of a 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.
  <u>Make bank deposits of checks or cash to create evidence</u>
- 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 other voucher/subsidy
- Food Pension & Maintenance for child care 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**



Dear Applicant:

We have received your application to reside in the project indicated above. Based on the eligibility 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. family.	There are no units available within the program to accommodate the size of your
	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 xxxxxxx 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 interviews

• 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
- 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



## **ANY QUESTIONS**





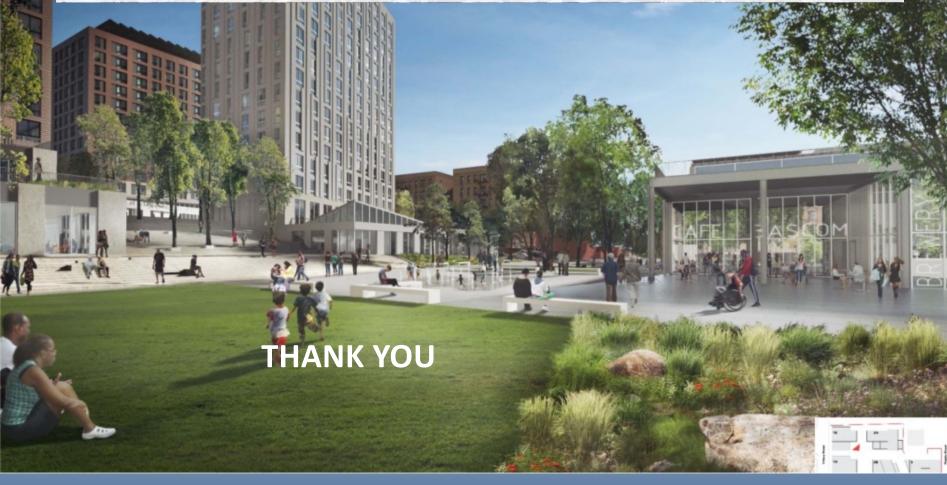
For Information Contact MHANY 718-246-8080 ext. 224 470 Vanderbilt Avenue Brooklyn NY 11238 www.mutualhousingny.org



#### **The Peninsula**

#### www.thepeninsulabx.com

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**Barretto Bay Strategies** 

BJH Advisors LLC

EKLA PLLC







Gurban Health Plan, Inc.