

Thank you for applying for housing with Home Leasing! We are excited that you have considered this property! This letter serves as a guide of what you will be required to produce to complete the application and certification process to qualify for this property's funding programs at move-in, and on an annual basis as a resident.

Home Leasing's mission is to provide quality affordable housing for all residents. The housing you have applied for is funded by a combination of federal, state, and local investment. The money invested was set aside to help low-income persons and families afford decent, safe, and sanitary housing. To achieve this mission, all persons in a household must complete and pass a certification.

What is the certification process? When an apartment becomes available, we will contact the next person on the waiting list. That person, and all adult household members, must show proof of all income while also meeting the student status and household size requirements for the property. This certification process is completed at move-in and then on an annual basis at the lease renewal date. This process is a vital step in maintaining affordable, decent, safe, and sanitary housing.

Important note: to qualify, all adult household members must have a valid picture ID (such as a government issued ID card), social security card, and birth certificate. All minor children must have a valid social security card and birth certificate.

Step 1 - Application

To complete your application, we recommend you have the following information ready:

- You **must** list all your income sources **and** your monthly income from each source. Income sources include but are not limit to:
 - Wages (such as employment, contract work, self-employment, and cash employment)
 - Unemployment insurance
 - Social Security/disability benefits (such as SSD, SSI, and SSP)
 - Financial assistance (such as Social Services, DSS, and TANF)
 - Pensions, annuities, and veterans' benefits
 - Alimony and/or child support
 - Charitable gifts
- You **must** list any assets you possess and their current value. Assets sources include but are not limited to:
 - Bank accounts (such as Checking, Savings, and Money Market accounts)
 - Pay cards (such as Direct Express or Chime)
 - Retirement accounts (such as IRAs, 401Ks, and ROTH)
 - Real estate
 - Stocks
 - Trust funds
 - Life insurance
 - Any lump sum payments (such as lottery winnings or an inheritance)

It is important to note that acceptance of your application to our waiting list is **not a guarantee** for housing.

An application may only be accepted if all the information requested has been provided. Your certification **cannot** be approved if your application is incomplete. As such, if any portion of the application is left incomplete, the application will be returned to you. Once the application is completed, you will be notified that you have been placed on our waiting list.

We recommend that you begin to collect any documents or statements that would verify your income and asset values.

Step 2 - Waiting List

There may be a long period after you receive the notice that your application has been accepted and you receive a call to complete a certification. As apartments become available, the waiting list is processed in the order that applications are received. You will be contacted as soon as an apartment becomes available for you. You may be contacted to update your application if you are on the waiting list for an extended period. You will need to respond to this notice to maintain your waiting list position.

Step 3 - Certification appointment

When an apartment becomes available and your application is next on the waiting list, you will be contacted to set up a certification appointment. You will be asked to bring the following forms of ID for each prospective household member:

- A government-issued photo ID (adult household members only)
- Birth Certificate
- Social Security Card

We will let you know what documents to bring so that we can verify all sources and types of income and asset. Please use the charts provided below to determine the type of documentation you need (when we call you, we will review this again)

Type of Income	Form of verification required from Applicant
Wage Employment	6 most recent consecutive paystubs
Unemployment/Disability	Current benefits letter, including duration and amount
Cash Employment (Babysitting, House Cleaning)	Signed letter from private employer specifying amount & frequency
Self-Employment	Schedule C from most recent tax return
Financial Assistance/Social Services/DSS/TANF	Award letter or budget sheet
Social Security	SS letter
Supplemental Social Security	SSI letter (in NYS, also NYS SSP letter)
Pension	Annual award letter or 6 consecutive paystubs
IRA/Annuity Income	Year-end statement (prev. year) & YTD statement (current year)
Veterans Benefits	Annual award letter
Charity/Family Members	Signed gift letter from giver specifying amount & frequency
Alimony/Child Support	Court order

Type of Asset	Form of verification required from Applicant
Checking Account	6 consecutive account statements
Savings/Money Market/CD Account	Current account statement
Direct Express or Pay Card	Photocopy of card & receipt showing available balance
Stocks	Year-end statement (prev. year) & YTD statement (current year)
IRA	Year-end statement (prev. year) & YTD statement (current year)
401K	Year-end statement (prev. year) & YTD statement (current year)
Personal Property	Documentation of insured value
Real Estate	Tax assessment, mortgage payoff statement, realtor fees
Trust Funds	Trust agreement, disbursement records
Life Insurance	Policy information, including cash value chart
Lump Sum Payments (Lottery, Inheritance, etc.)	Formal documentation/notification of disbursement, proof of deposit into account

In addition to the proof of income and asset, you must bring any tax documents from the previous year. These documents include any W2s, 1099s, and/or Schedule C earned by any member of the household. These documents are required regardless of whether you have filed taxes for the previous year. For any adult that has filed taxes for the previous year, we will require a 1040.

For any adult applicant that is attending an institute of higher education (such as college, university, or trade school), verification will need to be provided to verify full-time or part-time student status as well as the type of degree being earned (a letter from the school's registrar's office is acceptable).

For any person that discloses a current or former spouse will not be residing with them, ***but*** this current or former person will be providing ***financial assistance***, we will need:

- A court decree ***if*** the financial assistance was awarded by a court
- A notarized statement from both parties certifying the financial benefits received from the other ***if*** a court decree is unavailable
- If only one party survives, a verification of any death benefits

Finally, during the certification appointment, you will fill out several forms inquiring about various forms to determine your qualification for the property. If you are well prepared with the requested documents noted above, you may be able to complete this in one visit. If information is missing or the proper verification documents are not provided, this step will take longer.

Step 4 – Background Check

If you are in receipt of a full rental subsidy or are able to demonstrate that you have paid your rent in full and on time during the preceding 12 months, you will not be subject to a credit check. Otherwise, a credit check will be run. Your numerical credit score is not a basis for eligibility.

We will conduct a criminal background check. During this step, please be prepared to receive correspondence and provide any additional clarifications or verifications as needed. Prompt and clear responses will aid in expediting the review process.

Step 5 - Third Party Verification

After the certification appointment, we will reach out to your employer and the organizations through which you have financial accounts to verify the information that you provided. These 3rd parties include but are not limited to current and former employers, financial institutions, and educational institutions.

Step 6 - Compliance Review

After all necessary verification and ID paperwork has been received, and your background check has cleared, a certification file with all this information will be sent to our program compliance team for a review. The team will check the file to ensure that it is in accordance with all program guidelines. If any discrepancies are noted, we will reach out to you to resolve them. Again, prompt, and clear responses will aid in expediting the approval process.

If the certification file is deemed to be acceptable per the program requirements, you will be notified that your certification file has been approved. We will then schedule a time for you to sign the lease.