



1605 Dr. Martin Luther King Jr. Blvd.
Bronx, NY 10453
Telephone: 718-294-5840
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www.bronxprogroup.com

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Dear Applicant,

Thank you for applying for an apartment with Bronx Pro Real Estate Management, Inc. The below listed documentation will be required should your application be selected for further processing. However, the below listed documentation is provided for informational purposes only. Please speak with the leasing agent regarding any additional selection criteria applicable to the specific development for which you are applying.

Credit and Background Check:

- Credit check fee
- All adults (18 years and older) in the household must pass a background check
- Social security card and government-issued identification (i.e. driver's license, non-driver's license, or passport)

Income Documentation:

- Government-issued identification
- Copies of most recent federal and local tax returns and W-2 statements, 1099s, 1098s
- Six current and consecutive paystubs for all working adults
- Proof of any other income sources (i.e. social security, SSI award letter, HRA budget letter, pension and retirement benefits, child support or alimony)
- Children's birth certificates
- Social security cards for all adults and children
- Proof of assets (401K, IRA, 403B, pension/retirement /bank statements, etc.)

Applications are processed and eligibility for an apartment are determined by, but not limited to: satisfactory credit/criminal background check, rent payment history, verification of income to be within the income eligibility guidelines applicable to each specific building, developer's tenant selection criteria (including home visit), and final approval of your application and income documentation by the NYC Department of Housing Preservation and Development and/or the NYC Housing Development Corporation (as applicable). You must meet all eligibility requirements before you can be approved to rent an apartment.

- Please review the attached marketing guidelines before completing this application.
- Please return via mail or fax the four page application only. Do not include the marketing guidelines or this cover letter in your submission.



APARTMENT APPLICATION

Instructions

1. This application is to be completed by the applicant only.
2. No payment should be given to anyone in connection with the preparation or filing of this application.
3. Return completed application to:

Bronx Pro Real Estate Management, Inc.
ATTN: Marketing & Leasing
1605 Dr. Martin Luther King Jr. Blvd, Suite 1-D
BX, NY 10453
Fax No. 718-294-2768

Applicant Name / Head of Household _____

Current Address _____

City, State, Zip Code _____

Home Tel. _____ Cell Tel. _____

Work Tel. _____ Email _____

How long have you lived at this address? _____ Years _____ Months

Household Information

How many persons in your household, including yourself, WILL LIVE IN THE UNIT FOR WHICH YOU ARE APPLYING? _____. List all of the people WHO WILL LIVE IN THE UNIT FOR WHICH YOU ARE APPLYING, starting with yourself, and provide the following information.

Full Name	Relation to Applicant	Birth Date	Age	Sex	Occupation
	SELF				

Are you or any member of your household disabled? [] Yes [] No

If yes, would you describe the disability as [] mobility impairment? [] visual impairment? [] hearing impairment? If you checked either mobility impairment, or visual impairment, or hearing impairment, do you or a member of your household require a special accommodation? [] Yes [] No

If yes, please specify the special accommodation required: _____

1. Are you an employee of the City of New York, the NYC Housing Development Corporation, the NYC Economic Development Corporation, the NYC Housing Authority, or the NYC Health and Hospitals Corporation? Yes _____ No _____. If Yes, please identify the agency: _____

2. If you answered "yes" to Question 1 above, have you personally had any role or involvement in any process, decision, or approval regarding the housing development that is the subject of this application? Yes ___ No ___

NOTE: If you answered 'Yes' to Question 1 above, you may be required to submit a statement from your employer that your application does not create a conflict of interest. If you answered 'Yes' to Question 2 above, you will be required to submit a statement from your employer that your application does not create a conflict of interest. Such statement would not be required until later in the application process, when you will also be required to provide other documents to verify your income and eligibility.

(A) INCOME FROM EMPLOYMENT:

List all full and/or part time employment for ALL HOUSEHOLD MEMBERS including yourself, WHO WILL BE LIVING WITH YOU in the residence for which you are applying. Include self-employment earnings.

Household Member	Employer Name and Address	Years Employed	Gross Earnings PER YEAR

(B) INCOME FROM OTHER SOURCES:

List all other income. For example, Public Assistance (including housing allowance), Social Security, SSI, Pension, Disability Compensation, Unemployment Compensation, Interest Income, Babysitting, Care-taking, Alimony, Child Support, Annuities, Dividends, Income from Rental Property, Armed Forces Reserves, Scholarships and/or Grants, etc.

Household Member	Type of Income	Amount
_____	_____	\$ _____ per _____
_____	_____	\$ _____ per _____
_____	_____	\$ _____ per _____

TOTAL ANNUAL HOUSEHOLD INCOME:

Add ALL income listed above in (A) and (B) and indicate the total earned for the year: \$ _____/year.

Current Landlord

Landlord's Name _____

(If you live in a public housing project enter "NYCHA." If you live in a city-owned/In Rem building enter "HPD")

Landlord's Address _____

Landlord's Phone Number _____

Current Rent

What is the total rent on the apartment where you currently live or temporarily staying? \$ _____/month

How much do you contribute to the total rent of the apartment? If nothing write "0": \$ _____/month

Reason for Moving

Why are you moving? Please check all that apply.

- | | |
|--|---|
| <input type="checkbox"/> Living with parents | <input type="checkbox"/> Do not like neighborhood |
| <input type="checkbox"/> Not enough space | <input type="checkbox"/> Living with relatives/other family members |
| <input type="checkbox"/> Living in shelter or on the streets | <input type="checkbox"/> Rent too high |
| <input type="checkbox"/> Bad housing conditions | <input type="checkbox"/> Increase in family size (marriage, birth) |
| <input type="checkbox"/> Health reasons | <input type="checkbox"/> Disability access problems |
| <input type="checkbox"/> Other _____ | |

Section 8 Housing Assistance

Are you presently receiving a Section 8 housing voucher or certificate? Please circle: "YES" or "NO"

This information will not affect the processing of the application. If you checked "YES", do you currently have or have you already applied for a transfer voucher? Please circle: "YES" or "NO"

Assets

Checking Account/Bank or Branch _____

Passbook Savings/Bank or Branch _____

Savings Certificates/Bank or Branch _____

Other assets (IRAs, mutual funds, etc) _____

Source of Information

How did you hear about this development?

- Newspaper
- Local organization or church
- Trulia
- Craig's List
- Google
- City "affordable housing hotline" listing new ads for the month
- Referred by current tenant: _____
- Other: _____
- Sign posted on property
- Friend or relative
- Facebook
- Curbed NY
- www.BronxProGroup.com website

Ethnic Identification (Used for Statistical Purposes Only)

This information is optional and will not affect the processing of the application. Please check one group that best identifies the applicant. Please check all that apply.

- White (non Hispanic origin)
- Hispanic origin
- American Indian/Alaskan Native
- Black
- Asian or Pacific Islander
- Other _____

Signature

I DECLARE THAT STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. I have not withheld, falsified or otherwise misrepresented any information. I fully understand that any and all information I provide during this application process is subject to review by the New York City Department of Investigation (DOI), a fully empowered law enforcement agency which investigates potential fraud in City-sponsored programs. I understand that the consequences for providing false or knowingly incomplete information in an attempt to qualify for this program may include the disqualification of my application, the termination of my lease (if discovery is made after the fact), and referral to the appropriate authorities for potential criminal prosecution.

I DECLARE THAT NEITHER I, NOR ANY MEMBER OF MY IMMEDIATE FAMILY ARE EMPLOYED BY THE NEW YORK CITY HOUSING DEVELOPMENT CORPORATION OR ITS SUBSIDIARIES, OR THE BUILDING OWNER OR ITS PRINCIPALS.

Signed: _____ Date: _____

***No pets, no washing machines, no satellite dishes
are allowed in the apartments or on the premises.***

OFFICE USE ONLY:

- Community Board Resident Yes No
- Municipal Employee Yes No
- Size of Apartment Assigned: Studio 1 Bedroom 2 Bedroom 3 Bedroom 4 Bedroom

Family Composition: Adult Males _____ Adult Females _____ Male Children _____ Female Children _____
 Person with Disability Mobility Visual Hearing
 TOTAL VERIFIED HOUSEHOLD INCOME: \$ _____ per Year.

MARKETING GUIDELINES - OUTLINE OF PROCEDURES

PLEASE NOTE:

Below is an excerpt from the NYC Housing Development Corporation (HDC) and NYC Department of Housing Preservation and Development guidelines for developer review of housing applications. These guidelines are located at www.NYCHDC.com / Programs / Marketing Guidelines - Updated March 2012. Specific forms referenced in this document may be found at the NYC HDC web site. The below is provided for informational purposes only. Please speak with the leasing agent regarding any additional selection criteria applicable to the development for which you are applying.

2) **HOUSEHOLD COMPOSITION CHANGES TO AN APPLICATION**

Changes to household composition in the application after it has been received will not be recognized, unless such change is an extenuating circumstance. Extenuating circumstances may include:

- Death of a member of the household;
- Birth in the household;
- Divorce or other spousal situation;
- Court order of custody.

The Developer must obtain from the applicant legitimate evidence of the extenuation circumstance, such as birth certificates.

3) **QUALIFICATION AS A HOUSEHOLD**

For the purposes of applying to HPD/HDC-financed affordable housing, the following terms shall have the meanings set forth below:

1. "Minor" shall mean a person under the age of 18 years.
2. "Adult" shall mean a person at or above the age of 18 years.
3. "Dependent" shall mean a Minor who is the lawful dependent of an Adult in the Household, as indicated by (i) a court order or other binding document establishing that such Adult is the legal guardian of, or is otherwise responsible for the custody and care of, such Minor, (ii) school records identifying such Adult as such Minor's legal guardian; (iii) written verification from a government agency, or a social service provider under contract to a government agency, confirming the placement of the Minor in the custody and care of such Adult, or (iv) federal or state income tax returns in which such Adult claims such Minor as a dependent.
4. "Guardian" shall mean an adult who is legally responsible for a Dependent.

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5. "Immediate Family Member" shall mean, with respect to any person, (i) his or her grandparent, parent or Guardian, child or Dependent (who meets the definition of "Dependent" set forth above), grandchild, sibling, spouse, or domestic partner, and (ii) any of their respective grandparents, parents or Guardians, children or Dependents, grandchildren, siblings, spouses, or domestic partners.
6. "Extended Family Member" shall mean, with respect to any person, (i) his or her Immediate Family Member, and (ii) his or her aunt, uncle, or first cousin, or any of their respective Immediate Family Members.

"Household" shall mean (i) a single person, or (ii) two or more persons who:

- (a) are Immediate Family Members;
- (b) are Extended Family Members who need to live together in order to support one another with respect to finances, child care, eldercare, medical care, or other extenuating family circumstance, as indicated by self-certifications explaining the family circumstances and needs; or
- (c) are financially interdependent, as indicated by (i) current leases or utility records demonstrating a shared address, and (ii) documentation, such as bank accounts, demonstrating shared assets.

If an applicant states that the applicant and his/her spouse are separated, then the Developer must require the applicant to provide "proof of a legitimate separation." A notarized statement is not sufficient proof of a legitimate separation. Examples of proof of a legitimate separation would be bank accounts or leases once held jointly are now no longer held jointly due to the separation. Both the latter and former documents must be provided to prove that the assets and/or lease were once held jointly but are no longer.

*Note on Student Rule for IRS Program Units: Low-income units in these programs are not to be occupied exclusively by students (for Low-Income housing tax credits, the IRS defines a "student" as a full-time student during five (5) calendar months of the calendar year at an educational institution, other than a correspondence school, with regular faculty and students), unless the household qualifies for an exception under the IRS code.

4) INCOME ELIGIBILITY

Income is determined in the same way income is determined under the federal Section 8 program. Developers should therefore obtain a current copy of the HUD Handbook 4350.3, which outlines these requirements. This handbook is available to print or view at <http://www.hud.gov>. In addition, the Developer should require its

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marketing staff to attend an industry training where these requirements are reviewed in detail.

A1. Assets

GENERAL PROGRAMS

The Developer must require that all adult members of the applicant household complete a certification of assets, which must be signed and notarized. Samples of such certifications are included in this manual. *See Asset Certification, Attachment 7.* This form must identify both the specific assets and the actual income earned from the assets (such as the interest rate for a bank savings account).

- If the total value of assets on the certification form is less than \$5,000, and such information is consistent with the assets identified on the applicant's housing application, IRS rules for Tax Credit compliance allow that this self-certification is the only documentation required and the identified income generated from the asset is added to employment and other income. *However, it is a common misconception that this IRS rule is intended to exclude income from assets if the total value is under \$5,000. The income from assets must still be counted, but if it is under \$5,000 no further verification beyond the self-certification is required. The self-certification must still disclose the specific assets and the income from said assets. Accordingly, vague certifications that merely certify that an applicant has less than \$5,000 in assets are **not** acceptable.*
- If the total value of assets equals or exceeds \$5,000—or if there is an unexplained difference between the assets noted on the application and those subsequently noted on the certification—complete asset verification documents must be obtained. Refer to HUD Handbook 4350.3 for guidance regarding the appropriate documents to be obtained based on the type of assets being verified. As required under tax credit rules for all verification, documents must be current within 120 days of the tenant income certification (TIC) effective date (which is ultimately the move-in date). When over \$5,000 total, the actual earned income from the asset is compared to the imputed value (2% of the total) and the higher of these amounts is added to the household income.

HDC's NEW HOP PROGRAM

Income from assets is only considered when the applicant's income falls within \$10,000 of the maximum income level for the unit; however, applicants may submit asset income for consideration if they need it to meet the minimum income. When a household's total annual income is within \$10,000 of the program maximum income then all adult members of the applicant household must complete a certification of assets, which must be signed and notarized.

MARKETING GUIDELINES - OUTLINE OF PROCEDURES

Samples of such certifications are included in this manual and this form must identify both the specific assets and the actual income earned from the assets (such as the interest rate for a bank savings account). See *Asset Certification, Attachment T*.

*Note: If a unit is also subject to another governmental subsidy, such as State Tax Credits, that program's governing agency should be consulted regarding any additional or different income and asset requirements. All asset requirements must be disclosed in the Marketing Plan and approved by the agencies.

A2. Employment Income

The Developer must require that for all adult household members reporting general employment income, **all of the following** must be provided:

- *The most recent year's complete tax return.* If after May 1, the most recent year's tax documents due by the preceding April *must* be provided *unless* an applicant provides a copy of his request to the IRS for an extension (IRS Form 4868). In such cases the *previous* year's complete tax return may be accepted until October 15th, when the extension expires. The gross income reflected on the most recent tax return will be "the tax return income".
- *The most recent consecutive pay stubs (minimum of 6).* Income must be calculated by both (a) averaging the pay stubs and (b) projecting the year-to-date. The higher of these two amounts will be "the pay stub income".
- *Third Party Verification directly from the employer.* The Developer must mail or fax this form (See *Attachment Z-1*) directly to the applicant's employer, with instructions for the employer to return directly to the Developer. Envelopes and fax confirmations must be maintained to document that the information was obtained via direct third party procedures, and not transmitted through the applicant's hands. This form will request current salary, year-to-date income, and information about bonuses and anticipated increases. The highest amount calculated based on this information will be "the third party income". An applicant cannot be penalized for the lack of response from his/her employer in completing and returning the verification. However, the Developer must make at least three (3) attempts to obtain such third party employment verification. Developer must also obtain Third Party Verification of Termination directly from previous employers who are listed on the applicant's application and/or previous year's tax return.
- *COMPARISON and DETERMINATION:* Based on the three employment income verification sources above, the Developer must compare the tax

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return income, the pay stub income, and the third party income. *The highest of these amounts will be the employment income for the household member.*

- **Note: If an applicant has not filed taxes on reported income, the applicant will not be eligible for Agency-financed housing unless the applicant qualifies for a filing exemption under The Internal Revenue Code (see "Publication 501" on irs.gov). The Agency will not make available its limited housing resources to applicants with income that is required to be reported, but is not being reported, to governmental tax authorities.*
- **Note: Unless a compelling argument can be made as to why an applicant's income decreased, the tax return income will be the income calculated if it is the highest. The most obvious exceptions would be a decrease in income due to retirement or disability (or a widowed or divorced applicant whose most recent tax return still showed their spouse's income).*
- **Note: The Developer may request in writing that the Agency grant an exception to the above criteria if any other truly extenuating circumstance exists. The Agency will consider such requests on a case-by-case basis.*

A3. Self-employment Income

Since self-employment income is more difficult to document via third party and subject to more variables and potential manipulation, special care must be given in the review of such income. The Developer must require that all adult household members reporting self-employment income provide both of the following:

- *Projected Self-Employment Income: An estimate of current year's earnings certified in (a) a letter from the applicant's accountant, tax preparer or business manager OR (b) a notarized self-statement. If (b), the self –statement must be accompanied by additional documentation such as income receipts, a current financial statement/budget, or other information which supports the projection. This income will be "the projected self-employment income".*
- *Historical Self-Employment Income: Most recent tax returns for the last three (3) years. (*Again, if after May 1, the most recent year due to be filed by the preceding April deadline must be provided unless documentation of an IRS extension filing is provided). If the applicant reported self-employment income in the same line of work for each of the three (3) years, then all three should be averaged *and evaluated*. If only the most recent two (2) years reflect self-employment income in the same*

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line of work, then those two years should be averaged and evaluated. The income calculated through these averages and evaluations will be "the historical self-employment income".

- **COMPARISON AND DETERMINATION:** The projected and historical incomes are compared, and *the higher amount is what is used as income for the purposes of income eligibility.*

"Evaluated" means that the Developer must make an effort to identify any patterns that may logically result in a conclusion that the current or next year's income will increase beyond the three (or two) year average. For example, the incomes for the past three (3) years for a self-employed applicant were \$30,000; \$32,000 and \$34,000. The straight average would be \$32,000. However, there is a clear pattern reflecting a gradual increase in this income source and so, consistent with that pattern, a logical evaluation of this applicant's income would conclude that \$36,000 would be the current/next year's income.

At least the most recent two years of tax returns must document that the applicant's income has come from self-employment in the same line of work. Applicants who do not meet this "time test" have not established a suitable income-earning history through their self-employment, and there is insufficient data to accurately evaluate their income.

A4. Sporadic Income

Certain forms of income that are sporadic and non-recurring are not considered when calculating maximum household income as they are considered temporary in nature. All sources of income must be disclosed, but such non-recurring income may be excluded in the calculation process.

A5. Unemployed Household Members 18 and over

If a household member, who is 18 years of age or over, is unemployed, then the household member must complete an Unemployment Affidavit. See *Sample Unemployment Affidavit, Attachment I.*

A6. Continuing Need

For programs designed to be affordable for households at or below 60% of AMI, the applicant's eligibility is also dependent on whether the applicant can demonstrate a "continuing need" for housing assistance. Any Agency-subsidized housing development aims to serve individuals and families with a true, continuing need for housing assistance and not those with other financial resources available or those who have a recent history of higher earning power and are only temporarily at an income level eligible for the program.

In determining "continuing need" for these programs, the below criteria must be satisfied, or the tenant is not eligible:

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o Asset Cap

The tenant must not have assets in an amount equal to or greater than \$250,000 (*Note: This does not include specifically designated retirement funds. A portion of retirement accounts may be counted to determine overall assets and income from assets, but such funds are not to be included in the \$250,000 cap.)

o Recent Income History

In addition to reviewing current income verifications, Developers must also evaluate an applicant's most recent income history based on their most recent tax returns. Unless a compelling argument can be made as to why an applicant's income decreased, the tax return income will be the income calculated if it is the highest. The most obvious exceptions would be an increase in income due to retirement or disability (or a widowed or divorced applicant whose most recent tax return still showed their spouse's income).

Here are examples:

The maximum income for a single applicant to Plaza Towers is \$30,000.

- Mary Smith is a seamstress who was laid off by her previous employer, where her tax return shows she earned \$32,000 a year. Her new employment with a different garment company pays her \$28,000 a year as documented by her pay stubs and 3rd party employer letter. *In this case, a compelling argument can be made not to use Mary's tax return income, even though that is the highest amount. The change in Mary's income was not voluntary and her new job/earnings are generally consistent with her recent history. The amount from her current pay stubs and 3rd party should therefore be used, under which she is eligible.*
- John Hower recently quit his job as a college professor, where his tax return shows he earned \$75,000 a year, to pursue other interests. He has recently started working as a waiter and presently earns \$27,000 a year based on his pay stubs and 3rd party verification. *In this case, no exception is warranted. John has clearly demonstrated a recent history of significantly higher earning patterns. The change appears to be voluntary and/or temporary in nature, which is not the intent of Agency-financed low-income housing programs (including those participating in the LIHTC Program). John is encouraged to apply to our programs in the future, after a minimum of a full year's tax returns as well as current verifications may document a suitable pattern of eligibility.*

The Developer may request in writing that the Agency grant an exception to the above criteria if a truly extenuating circumstance exists. The Agency will consider such requests on a case-by-case basis.

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A7. IRS Form 4506-T

The Developer must require all adult household members to execute two copies of IRS Form 4506-T, one for the owner/managing agent identified in line #5 and the other for the New York City Department of Investigation and the Agency noted in the same line. This form is a release by which the applicant authorizes the IRS to release transcripts directly to a third party. Furthermore, the applicant must complete an IRS Form 4506 – Request for a Copy of Tax Return, as well as a New York State DTF-505 Form Authorization for Release of Photocopies of Tax Returns and/or Tax Information. In the event that a tax return provided by the applicant appears to have potentially been altered or a file is otherwise suspicious, the Developer should make use of this form. The Agency also may make use of this form. Developers are encouraged to send these requests to the IRS upon receipt, so that in the event that files are flagged later at the Agency, an IRS response may already have been received back. Developer is to ONLY send in their copy. Do not send in Agency or DOI copies of forms.

If an applicant has been found to be eligible for a unit, then at the time of lease signing or sale closing, all adult household members must execute two new IRS Form 4506-T, Form 4506 and DTS-505 Form in accordance with the above. See *IRS and State Forms, Attachments R-1 through R-5.*

A8. Authorization to Release Information Form

The Developer must require that all adult household members execute a copy of the Authorization to Release Information Form.

5) BACKGROUND CHECKS AND OTHER FACTORS

Immigration Status/Credit History

Immigration status is not a condition of eligibility for any HPD- or HDC-financed building. Immigration status may not be questioned in any manner on the application, during the interview, or at any other time during the tenant screening process. This doesn't prevent a Developer from rejecting an applicant for failure to provide a Social Security Number or an Individual Tax Identification Number (TIN) when the Developer needs such information to check credit history. All applicants must be able to provide verifiable proof of legal income. Inability to provide documentation to verify income and credit is a basis for rejection, not immigration status.

Criminal Checks

The Developer must obtain a criminal background check for every applicant. The Developer must disclose in the project's selection plan which types of information revealed through such a check will or will not adversely impact an

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applicant's eligibility. The Developer must find an applicant ineligible if one or both of the following criminal findings is flagged during the criminal background check:

- A prior conviction of fraud in connection to any governmental housing program;
- An applicant is a criminal fugitive being sought by law enforcement for either incarceration or deportation (as such applicants would not lawfully be able to "anticipate" income or even be anticipated to be an included member of the household).

Housing Court Records.

The Developer may not automatically reject an applicant based on the applicant's housing court records. For instance, if the applicant can show that the case was brought about at no fault of their own, the applicant would remain eligible. The Developer must allow a reasonable amount of time, **and not less than 10 days**, for an applicant to contest a housing court record. If the applicant does not provide proof of no fault within the 10 day period, then the Developer may reject the applicant for failing to provide proof of no fault. The applicant then has the allotted time to appeal the decision.

Discovery of False Information

Submitting false or knowingly incomplete information to induce eligibility is grounds for rejection and may also lead to further investigation and, potentially, criminal prosecution.

Even before a file is submitted to the Agency, there are times when Developers may independently detect applicants who have falsified information. For example, the tax transcripts may come back and differ from the provided returns, or provided pay stubs or other documents may be detected as having been tampered with. In all such cases, this fraud (or potential fraud) must be reported. Even if it is detected early and does not result in the applicant receiving a unit, the attempt of fraud itself must be reported. Developers and their agents may report such findings to the Agency or, if they prefer, directly to The NYC Department of Investigation.