

What Information Do I Need to Apply for Housing?

Most affordable properties do not have immediate vacancies, and some have rather long wait lists. If you apply for an apartment at a particular housing property, you will need to be ready when your name is reached on the wait list. Property Managers may give you a limited amount of time to gather the information needed to complete your application. If you are not able to provide the required information, they will move on to the next person on the list and you will need to start all over.

Each housing provider or management company will have specific requirements, so it is extremely important to pay attention to the paperwork you receive. There are some common documents routinely requested by most housing providers. The application will have a list of what specific paperwork is required. Once you are on a wait list it is important that you keep these documents organized and available. If you are called for a potential vacancy, you will need this information readily available.

Below is a list of items most commonly requested by housing providers. Being organized, having immediate access to this information and keeping it updated is very important. This information is needed for ***all household members moving into the new apartment or home***. A Housing Navigator can help you gather, organize and update your housing information.

Determining your eligibility for affordable housing is a complicated process. Providing accurate, up-to-date information to the housing provider will assist them in making accurate and timely eligibility determinations.

You will need to prove who you are and what your needs are:

1. Legal Photo ID – This can be your Medicaid Card, Driver’s License, Passport or Non-Driver ID card. It must have a picture of you, and your identifying

information. You can obtain a Non-Driver ID card from the Department of Motor Vehicles.

2. Birth Certificate – A copy of your birth certificate can be obtained from the State or Municipality you were born in. Each State or Municipality will have their own process for obtaining a copy. Your Birth Certificate must have a raised seal to be considered valid.
3. Social Security Card – You must provide your original social security card. If you do not have one or you lost yours, you can request one from the Social Security Administration website. The housing provider will check your credit so this information is important to provide as part of your application.
4. Documentation of need for reasonable accommodations or reasonable modifications – if you have a disability that will require the housing provider to make reasonable accommodations (changes to policies, rules, or services) or reasonable modifications (structural changes to the unit or building) you may be asked to provide documentation of the need.

You will need to have information for all apartments you have rented in the past:

1. Landlord name and contact information – The housing provider will contact your previous landlords to determine your suitability for tenancy. They will ask questions about how you pay your rent, if you follow the rules set forth for the property, and if you have ever been evicted. Keep a current list of the addresses where you have lived and the name, address and phone number of the landlord.
2. Proof of payment of rent – When you pay your rent, your landlord should give you a receipt as proof that you paid on time. If you have not been given a receipt you should ask. You should keep all receipts. This shows that you have a history of prompt payment of your rent. It will also help you if you have limited

credit. If you don't have receipts, your landlord should be able to provide them for you if you ask.

You will need to prove what income and assets you have:

1. Tax Return and Pay Stubs– If you work, you will need to provide current pay stubs. A good rule of thumb is to have the 3 to 6 of the most recent months of pay stubs on hand. Some housing providers will accept your tax return, but may also ask you to provide pay stubs depending on how far into the year it is when you apply. If your income varies from pay period to pay period you may be required to have your most recent 12 months of pay stubs available.
2. Benefits Notice Letters – If you receive any income that is not from employment, you will need to provide proof of that income. This can include Social Security Disability Income (SSDI), Social Security Income (SSI), Long or Short Term Disability, Veterans Benefits, Retirement Income, Social Security or any other type of income. Most benefits programs provide notice of the benefit for the coming year either at the end of the previous year or early in the year. You should always keep those letters so you can prove the amount you receive. If you receive a lump sum from Social Security or SSI, it must be reported but it will not count in your annual income calculation. Most housing providers will not accept proof of a direct deposit as proof of income. Some housing providers will ask you to obtain a recent copy of your benefits. You obtain copies of your benefits letters online by going to <https://www.ssa.gov/myaccount/> and creating an account. You can also visit your local Social Security office. A housing Navigator can assist you to obtain proof of your benefits if necessary.
3. Trust Documents – Trusts can be counted as an asset, depending on what type of trust you have. The document that explains your trust is important. It will help the housing provider determine if your specific trust must be counted as an asset or is excluded from your assets.

4. Bank Statements – If you have a checking or savings account, money markets, Certificates of Deposit, or any other bank account you will need to have current up-to-date statements available. Most banks allow you to set up an online account. You can generally print a year or more of statements once you have created an account. Be sure to print the statements and not just the current listing of transactions. If you are receiving paper statements, keep them in a file organized by bank. If you have accounts in different banks, keep a file for each bank.
5. Stocks, Bonds, Annuities, Property Owned – If you have any stocks, or bonds, or own other property, you must disclose this. Stock and bond statements should be kept in a file. The value of any property you own will be considered an asset. If you sold property in the last 24 months for less than what it is worth (less than fair market value) your asset will be calculated as the full value of the property.
6. Welfare Assistance – Welfare assistance payments made under Temporary Assistance for Needy Families (TANF) program are included as annual income.
7. Other Assistance Programs – If you are a recipient of the Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Food Program for Women, Infants and Children (WIC), Program, Meals on Wheels, or receive income from training programs, have received deferred periodic payments from Social Security, these are excluded from income for the purpose of determining your rent. Provide the housing manager with any information regarding assistance programs so they can accurately determine your rent.
8. Other Income sources – If you have any other income source you will need to provide that information to the property manager. The property manager will be able to determine if your income is to be included in your rent calculations.

You may need to provide personal or work references:

1. Work references – keep a record of the where you have worked and the dates of your employment. It would be helpful to contact your employer and ask for a letter of reference for your files. Depending on the employer, they may only verify your dates of employment and position held.
2. Personal References – Ask a few close friends if you can use them for a reference when you apply for housing. Keep a list of their names, addresses and phone numbers in case the housing provider requires references.

All of this can be somewhat overwhelming, especially if you have to gather this information quickly and you are not prepared. A good way to organize your documents is to keep an accordion folder (one per application) that you can easily access and bring to your scheduled housing appointment. If you need help organizing your documents or would like more information, contact the Monroe Housing Collaborative Community Housing Liaison.