



Neighbors
Together

Source of Income Discrimination Housing Search Tips for Voucher Holders

Before You Start

DO's:

Stay on top of things. Real estate in New York City comes and goes QUICKLY. That means that if you see an apartment you want, **do not wait** – it will be filled by someone else if you delay reaching out.

Be self-aware. The more you limit your search by location and apartment type, the harder and longer you will have to look.

Stay Organized. Use the housing search chart while you are looking for apartments to make sure you are not mixing up information between different listings.

DON'T's:

Do NOT pay someone over the internet. If you have not seen the unit in person, DO NOT PAY. There are scams out there, especially on Craigslist that will take your money and leave you with nothing.

Do NOT give any personal information to anyone online. Until you have met the landlord or broker in person, do not send them any information. That includes bank information, credit scores, social security numbers, identification etc...

Do NOT apply to a real estate agency. Some real estate agencies will offer you the opportunity to fill out their application and pay a one-time fee, which will give you access to all of that particular agency's available listings. Typically, this is an opportunity to string along voucher holders and collect a fee in the process. We strongly recommend you do NOT apply to real estate companies, and instead use the tips below to only apply for specific and available units.

Important Definitions

Listing – An apartment that is available for rent. These apartments will be listed online.

Realtor/Broker – professional middlemen who help people buy, sell, and rent apartments. Landlords will hire realtors/brokers to fill their vacant apartments. Realtors/brokers then try to get tenants to move into the apartments, and are in charge a multiple units at once.



Neighbors Together

Viewing – If you get in contact with a realtor/broker/landlord on a listing, they will set up a viewing. This is a quick (15 minutes) visit to the apartment to see the unit. If you like it, typically you can fill out the application for the apartment on the spot.

Application – Almost all units have an application, sometimes with a fee. If you like an apartment, you want to fill out the application that day, if possible. See below for other information about applications.

Application Fee – It is not unusual for an application to have a fee. Application fees are **NONREFUNDABLE**, meaning you will not get that money back. You should only pay application fees for apartments you are serious about renting. Paying an application fee will not hold an apartment for you – the security deposit from HRA will.

Application Materials – Applications will ask for a lot of personal information about you, and it is best to have everything ready in an accessible folder so you can act quickly on an available apartment. Collecting these materials ahead of time will save you stress in the moment (especially because you have to move quickly in New York City's housing market). Applications may ask for (copies of):

- Photo ID
- Voucher
- Social Security Card
- Bank Statements (last 3 months)
- Proof of Income (last 3 months) – SSI letter/Pay stubs/W2 Forms (tax returns from last 2 years)
- Application Fee
- Reference Letter (from a previous landlord, case manager, or community organization)

Credit Check – A lot of applications require a credit check of your credit history. It will be helpful to know in advance whether you have a good or bad credit score.

- Your credit score is based on your likeliness to pay your bills on time.
- **Landlords use credit scores as a way to predict if you will pay your rent on time or not.**
- Good credit averages around 750. Bad credit is considered in the 500s. Average credit (and accepted by a number of New York landlords) is around 650.
- If you have never opened a credit card, you have **no credit**.

Bad Credit

You have opened credit cards in the past and have not paid them off on time/have credit card debt



Good Credit

You have a credit card that you pay off in full, on time every month



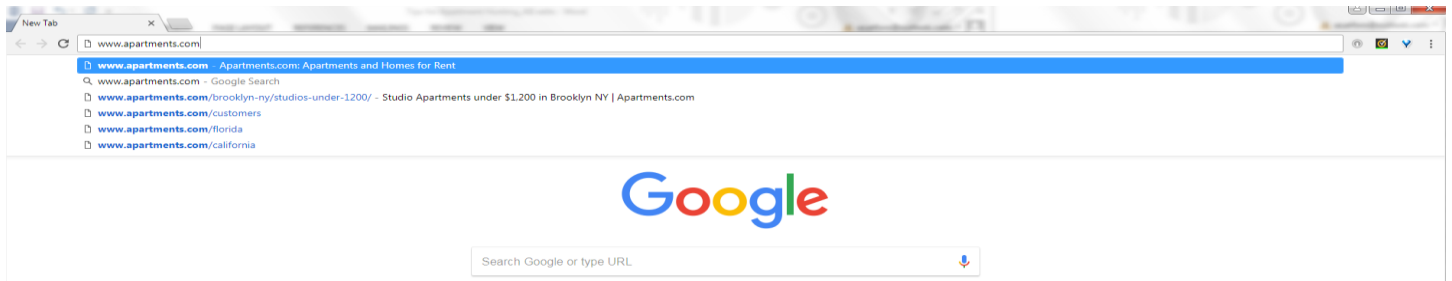
Websites to Use

- Hotpads.com
- Nakedapartments.com
- Trulia.com
- Zillow.com
- Apartments.com
- Streeteasy.com
- Zumper.com
- Craigslist.com
- Padmapper.com

Let's Get Started

1. Type the website of your choice into the search bar of the internet:

Look for one of these icons to get to the internet:   then go to the search bar at the very top of the page (shown below) and type in one of the websites listed above.



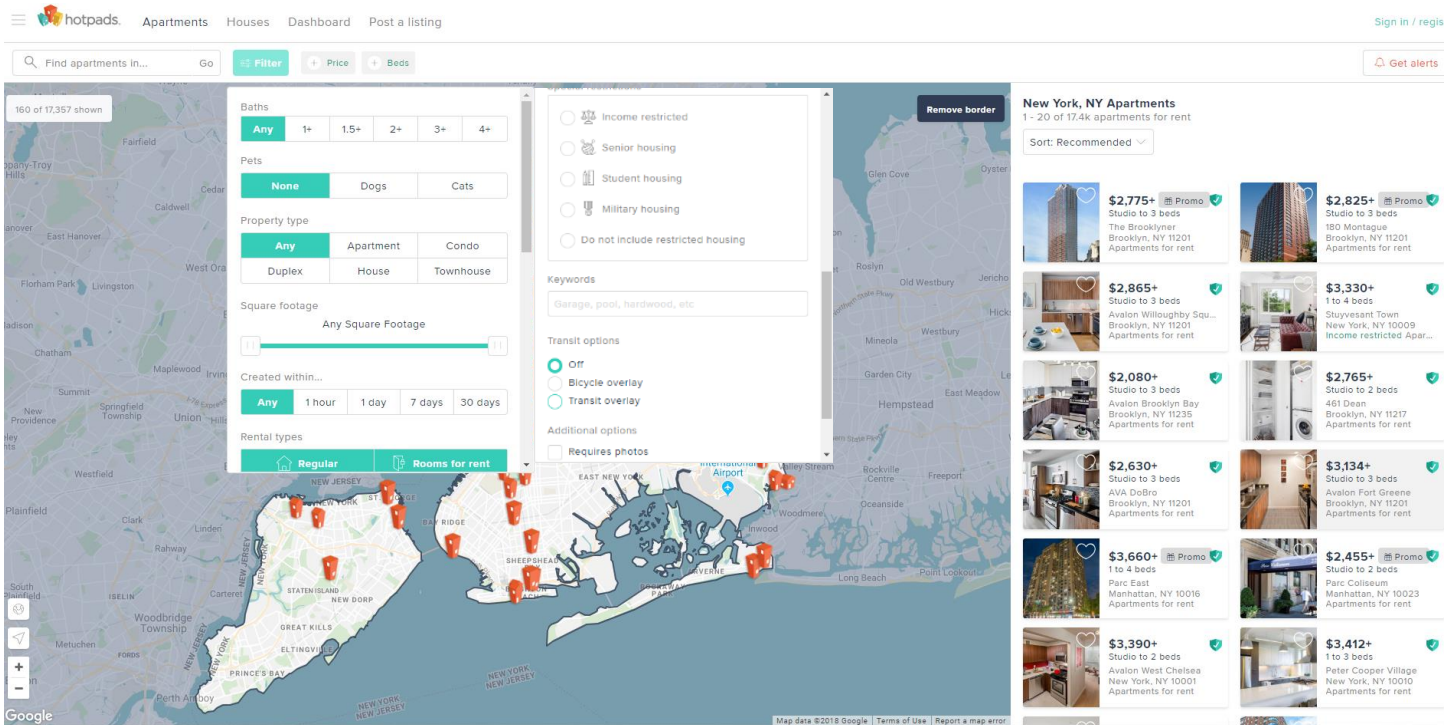
2. Set your filters.

Using websites as a search tool is helpful because they give you the ability to customize (or filter) your search to fit your needs. All of these websites have the ability to

- set your maximum rent (*the amount of your voucher*)
- the number of bedrooms you need (*studio, one, two, three or renting a room*)
- the location (*which borough do you want to live in?*)



Be aware that the more filters you put on a search, the more you are limiting yourself. Some websites will offer a variety of different filters (i.e allow pets, property type, distance to transportation etc...). Do not get distracted! You should only use the most important filters, which are listed above.

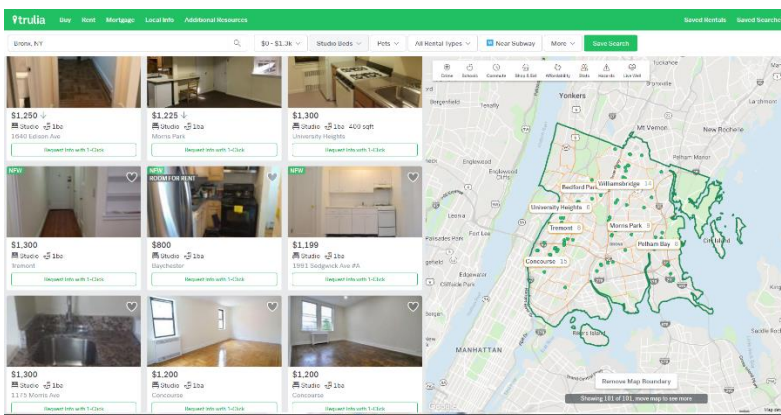


Filters on websites like hotpads.com (above) offer filters like property type, time frames that the listings were created, and other options that will limit the number of listings you can see.

3. Look at the listings available and click on the ones you would like to view.

By clicking on listings that seem interesting, you can learn about the unit's

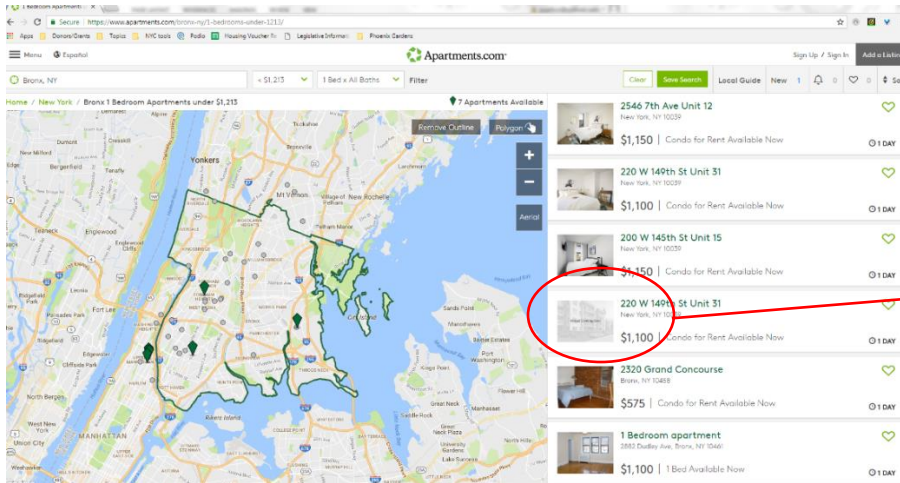
- Price (and if utilities are included in the rent)
- Location (sometimes you can see distance from schools, trains, stores etc...)
- Pictures that are online



When you view the listings online, you can view them in a list form as seen on the left (each picture is an available unit), or in a map view as seen on the right (each dot is an available unit).

Some listings will not have pictures (as seen below) which means either one of two things:

- The listing is a scam, and you should move on.
- The owner has not had the time or resources to put up pictures. This might be the case especially if the listing went up in the past 48 hours. If you are still interested in the apartment, it is worth reaching out for a viewing to see it for yourself.



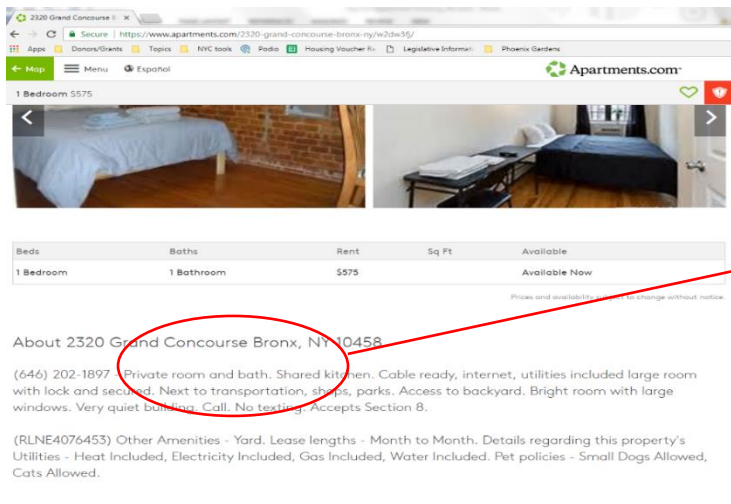
Even though there is no picture, you might want to look at more information on the listing to see if the apartment is one that you want to see.

4. Read all of the information on the listings you have selected CAREFULLY.

Some listings will be misleading, so it is important to read everything very carefully and ask an organizer questions when you are not sure!

For example, let's say you are looking for a one bedroom apartment, and you see a listing that is priced at \$575. That seems like a steal!

However, if you read the fine print once you click on the listing, you learn that you will have roommates, or you will only have a room and you will have to share a kitchen and bathroom. Check out the listing below for an example:



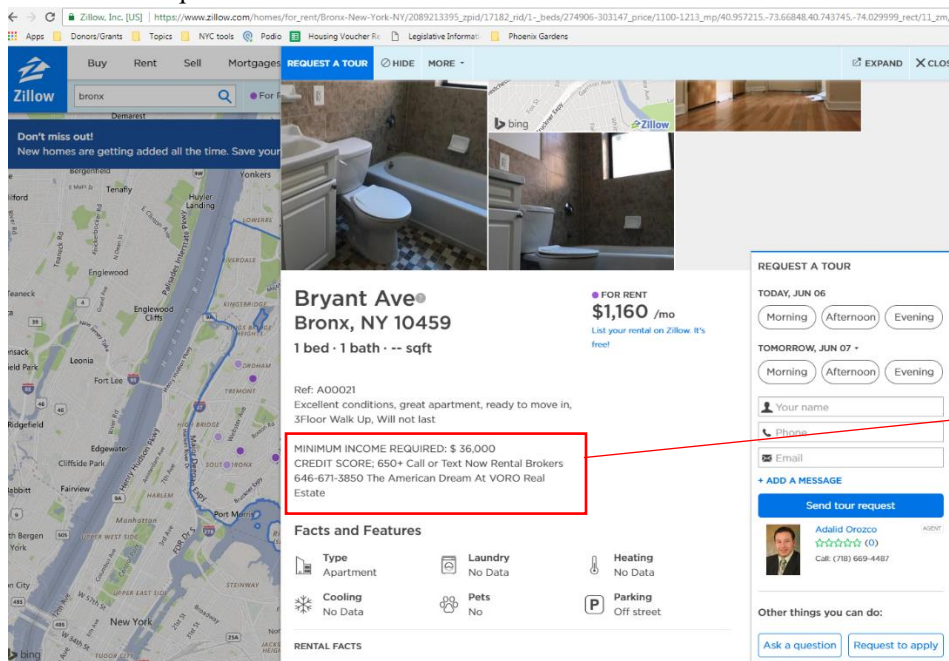
This listing comes up when you search for 1 bedroom apartments in the Bronx, however when you open the listing, it reads "private room and bath, shared kitchen". It is important to read everything carefully.



When you are looking at the information on the listing, you want to keep an eye out for requirements that the landlord may have set. This includes:

- A minimum credit score
- A minimum income

See the example below:



The listing reads, "MINIMUM INCOME REQUIRED \$36,000 CREDIT SCORE 650+"

The bad news is that it is legal for landlords to list these requirements.

The good news is that these requirements do not apply to voucher holders. Your income is calculated differently, and credit score can be opposed on a case by case basis. **DO NOT** disqualify yourself by not applying. If you see a listing with these requirements, apply anyways, and follow the *Talking Tips for Voucher Holders*.

5. Reach out to the contact information.

A phone number is always the best way to contact a listing.

On many of these sites, you will see a box next to the listing where you can type in your name, email and phone number with a quick message, and it is supposed to send your information to someone who will follow up about the apartment. **More often than not, you will not hear back from that email.**

If there is a phone number listed, and you ALSO see the box...

- Try the phone number first
- If you get a voicemail, leave a message with your contact information



Neighbors Together

- Try and text the number if you are comfortable doing so
- If you only leave a voicemail, or send a text, it is a good idea to also fill out the box to send an email

**Check out Talking Tips for Voucher Holders for emails, texts and phone calls*

The screenshot shows a Trulia listing for an apartment at Shore Pkwy and West St, priced at \$1,150 per month. The listing includes a photo of the building and a contact form. The contact form has fields for 'My name is', 'I can be contacted by email at', and 'or by phone at'. A red arrow points to the 'Your Email Address' field.

Boxes like these are found on apartment search websites. Typically, the email goes to a realty company that is getting thousands of requests a day, and by the time they get to your request for a viewing, the apartment is off the market.

You should be checking your email FREQUENTLY!

If you are sending out emails, you need to be **checking your email once every day**. Landlords and brokers who are serious about filling a vacancy will get back to you quickly, and if you do not answer quickly, the apartment will be filled before you have the chance to view it.

6. Follow Up

If you do not hear back from a listing within 24 hours, call again. If they do not respond to an email, email again. Some brokers are juggling dozens of apartments at once and might have missed your call or email. Others might be scams. **If you do not hear back after reaching out 3 times**, it is unlikely you will get a response.

7. Keep Digging!

Some advertisements/websites will give you all of the information you need, while some will not. You can find more information by doing an internet search, or bringing it to an organizer for help!

You can find missing information like...

- The contact information for the specific realtor/broker who is selling the unit
- The phone number of a real estate company
- Other apartments in your budget



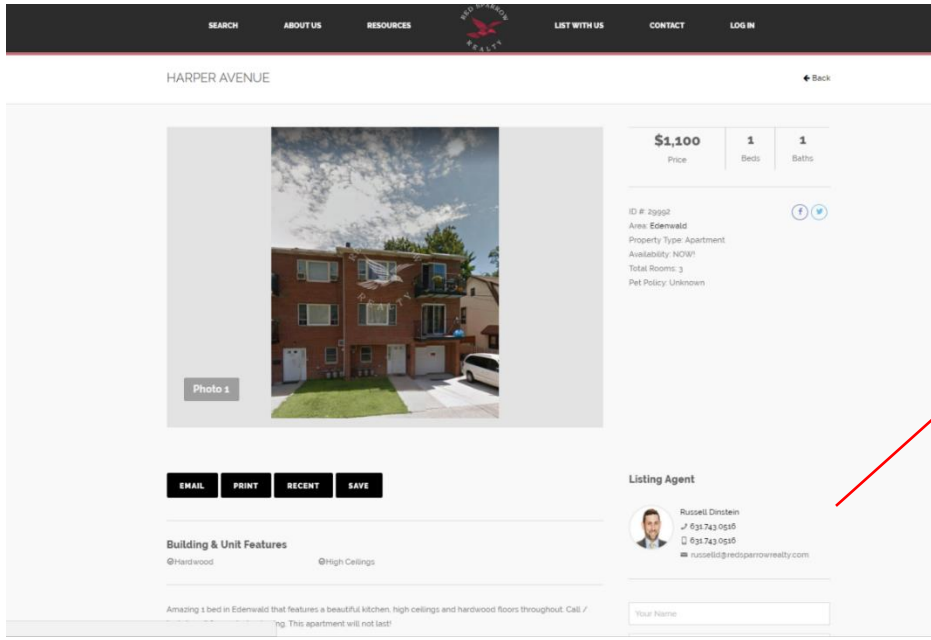
Neighbors Together

If there is a listing with a real estate company, it is worth looking up the real estate company's website to see other listings they have to offer as well as more contact information.

We see this unit is listed by Red Sparrow Realty, and the realtor's name is Russell Dinstein. We can use this information to see what else they offer.

When you google Red Sparrow Realty and Russell Dinstein, you find the website of their realty group.

On Red Sparrow's website, we can now personalize our search of their other properties. Imagine we are looking for a one bedroom apartment in the Bronx with a CityFHEPS voucher (about \$1,250).



Not only did we find another property in our budget, we also found more contact information for Russell Dinstein.

How to Recognize Scams

- If using Craigslist, you need to be extra cautious. Craigslist is a great way to get to apartments that are inexpensive, however, there are a lot of scams on Craigslist and it is easy to get caught. Read carefully over the **Never Do** section when using Craigslist.
- You will want to look to see how long the listing has been online. In New York City, anything that has been online longer than 3 weeks is most likely a scam.
- Listings without pictures are typically scams, although it is worth checking to see how long the unit has been online. Sometimes, new listings do not have pictures yet, and will at a later time.
- If you receive an email that seems suspicious or one that makes you uncomfortable – **show an organizer before you move forward communicating with the listing.**



How to Recognize Discrimination

- If you get in touch with someone from the listing and you tell them you have a voucher and then you do not hear back – that is discrimination. Report anybody who does so.
- If you are told that you have to be working – that is discrimination. Vouchers as well as SSI/SSD and Public Assistance are all lawful sources of income, not just income from employment.
- If you see an advertisement with a **minimum income above 40x the rent** – that is discrimination. There are some confusing calculations for voucher holders, which an organizer can explain. All you have to know is to report it.
- If you are told “no” or “we do not accept vouchers” on the phone – that is discrimination, and an easy one to report.
- If you are told the unit you were reaching out for was filled, but you continue to see the listing online – that is discrimination. Report it, especially if they tell you the unit was filled **after** you mention your voucher.
- If you see a listing where the price is right above your voucher amount (lets say \$1250 for a 1-bedroom, or \$1300 for a 1-bedroom) – that might be discrimination. To be sure, report it and let the Commission on Human Rights determine.
- If you feel like a landlord or broker is rude or short with you – that might be discrimination. You will want to report it just in case and let the Commission on Human Rights determine.

Ways to Prepare for Discrimination

- **Take pictures of advertisements.** Sometimes landlords or real estate agents will tell you different information to disqualify you (like the price of the unit), and then take the advertisement down. If you have pictures, you have evidence in a case against them.
- **Record Phone Calls.** The BEST way to report discrimination is with a recorded phone call. With that type of evidence, the Commission of Human Rights can almost always follow up with some legal



Neighbors Together

action, including follow up that might help you get into the apartment. Without the recording, it is your word against theirs.

For Androids:



- **Ask for the name** of the person you are talking to, and their title. This will help you know who you are dealing with, and who you are reporting. It also holds people more accountable when their name is personally involved.
- **Work on your credit.** Bed-Stuy Restoration is a great organization that does free financial and credit counseling. You can make an appointment by calling them at: 718-636-6994.
- **Report Anyways.** Even if you do not have all of the information we are asking for, **REPORT!** Commission on Human Rights has access to government information and can do a lot of investigating with very little information. Report as much information as you can, but do not worry if it is only a phone number, or a name.