

## **APPLICATION FOR HOUSING**

### THE CORNERSTONE RESIDENCE 111 BROADWAY NEWBURGH, NY 12550 (845) 562-6940 Ext 141

The information obtained is confidential and to be used for application review purposes only. Safe Harbors of the Hudson maintains a firm commitment to equal opportunity for all people at The Cornerstone. Safe Harbors does not discriminate based on race, sex, age, color, national origin, religion, sexual orientation, HIV status or disability.





SAFE HARBORS OF THE HUDSON & THE CORNERSTONE RESIDENCE Phone: (845) 562-6940 Fax: (845) 565-4973 Dear Prospective Tenant:

Thank you for your interest in The Cornerstone Residence. The Cornerstone Residence is a supportive housing facility located in Newburgh, NY. We feature a 24/7 on-site security staff, and in-house supportive services provided by Independent Living. Each apartment is equipped with a kitchenette with full cooking facilities, a private bathroom, and is furnished with a bed, table, chairs and a dresser. This is a unique approach to housing where we are combining a mixed tenancy of adults, supportive services, an art gallery, performing arts venue and commercial space under one roof. The Cornerstone is for single adults only.

Please type or write legibly. If a question on the application does not apply to you, please write N/A. Due to the lengthy waiting list, applications that are incomplete or not legible will be rejected.

Safe Harbors of the Hudson reviews all applications and you will be notified of the status by mail. When a vacancy arises you will be scheduled for an interview. At that time, we will review your finances, credit, criminal background, housing and employment history. Please be advised that acceptance to The Cornerstone is based on all of the information provided.

#### ELIGIBILITY:

Eligibility for The Cornerstone is based on the Federal Low Income Housing Tax Credit Guidelines.

#### **INCOME REQUIREMENTS:**

| Studio Minimum: | \$6,936 annually  |
|-----------------|-------------------|
| Studio Maximum: | \$41,650 annually |

Loft Minimum: \$10,332 annually Loft Maximum: \$41,650 annually

If your income is less than the minimum requirements listed above, you <u>must</u> have a rental subsidy (such as Section 8) to qualify. Please submit proof of your rental subsidy (e.g., Rent Breakdown Letter or a copy of your voucher) with your application.

<u>RENT:</u> 128 apartments total (116 studio, 12 loft apartments)

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Studio apartments = $578/month + Security Deposit $578
Loft apartments = $761/month + Security Deposit $761
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Assets must be evaluated in determining eligibility. Assets do not include personal property such as furniture, automobiles, and clothing.

With limited exceptions, full-time students are not eligible for residency. Please inquire with leasing staff.

#### No dogs are allowed.

If you do not meet the income requirements and do not have a rental subsidy <u>do not fill out this</u> <u>application</u>. If you are currently street homeless, you may contact the Housing Resource Center at 280 Broadway, Newburgh, NY, 12550 or (845) 561-1665, for information on how you may be eligible. If you are receiving services from the Office of Mental Health, please contact SPOA at 30 Harriman Drive, Goshen, NY, 10925 or (845) 291-2600 for information on other housing options and assistance with the housing process.

#### **CURRENT AVAILABILITY:**

Applications are considered in the order that they are received. It is difficult to determine how long you may have to wait before being contacted for an initial interview, as it is impossible to predict when a vacant apartment will become available. However, we encourage you to apply since we tend to move quickly through the applications we receive.

#### **THE APPLICATION PROCESS:**

Please answer all questions and submit completed application to:

Safe Harbors of the Hudson The Cornerstone Residence 111 Broadway Newburgh, NY 12550

All applications are reviewed for eligibility. Applicants will be notified of their status by mail. Applicants will be asked to participate in at least two interviews. At the time of the interviews, Safe Harbors will review your financial, credit, criminal background, housing and employment histories. Please be aware that acceptance for our housing is based on all of these criteria. **At no time in the application process are you guaranteed an apartment until you have signed a lease**. **\*We conduct criminal background checks**. If you have a criminal record, you have rights and protection. You have the right to review any conviction record the housing provider is using to make a decision. There are only two reasons for automatic denial to state-funded housing on the basis of your criminal convictions: conviction for methamphetamine production in the home or being required to register for life on a state or federal Sex Offender database. In all other instances, you have the right to provide additional information about the circumstances of the conviction and the right to present evidence of your rehabilitation. For more information about your rights as an individual with a criminal conviction, please visit http://nyshcr.org/AboutUs/Offices/FairHousing/GPCC.htm

If you have any questions or experience difficulty completing the forms, please contact Safe Harbors at (845) 562-6940 Ext 141. Good luck in your housing search!

Sincerely, Safe Harbors of the Hudson

#### APPLICATION

Please complete all sections and sign the last page. Please type or print legibly.

#### **CONTACT INFORMATION:**

| Name:                         |          |                | _    |
|-------------------------------|----------|----------------|------|
| First                         |          | Middle         | Last |
| Street Address:               |          | _Apartment:    |      |
| City:                         | State:   | Zip:           |      |
| Home/Cell Phone: ( )          | Work Ph  | none: ( )      |      |
| Cell Phone if you have one: ( | )        | Birthday:/_    | /    |
| Email:                        |          |                |      |
| Gender: 🗆 Male 🗆 Female       | SSN:     |                |      |
| Are you: 🗆 Full-time student  | Homeless | Veteran 🗆 SPOA |      |

(check all that apply)

#### **HOUSING STATUS:**

Please list your previous three residences:

| Previous Address | Rent Amount | Dates of Residency | Why Did You Move? |
|------------------|-------------|--------------------|-------------------|
|                  |             |                    |                   |
| Previous Address | Rent Amount | Dates of Residency | Why Did You Move? |
|                  |             |                    |                   |
| Previous Address | Rent Amount | Dates of Residency | Why Did You Move? |
|                  |             |                    |                   |

Present Landlord: \_\_\_\_\_ Phone ( ) \_\_\_\_\_

Landlord's Address: \_\_\_\_\_

Is your apartment leased directly to you?  $\Box$  Yes  $\Box$  No

Monthly Rent:  $\_$  Does your rent include electric?  $\Box$  Yes  $\Box$  No

Average Utility Bill: \$\_\_\_\_\_

Is your rent subsidized? 
Yes No If so, by whom? \_\_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months INCOME:

What is your current annual income? \$\_\_\_\_\_

What was your total income from last year's federal tax return? \$\_\_\_\_\_

\* Note: Please enclose a copy of your most recent federal tax return.

#### **EMPLOYMENT HISTORY:**

Please list all full- and/or part-time jobs worked during the last five years, including selfemployment and/or freelance income. Start with your current/most recent job first.

| Dates | Employer | Position | Salary | Reason for Leaving |
|-------|----------|----------|--------|--------------------|
|       |          |          |        |                    |
|       |          |          |        |                    |
|       |          |          |        |                    |
|       |          |          |        |                    |

#### **OTHER CURRENT SOURCES OF INCOME:**

Please list other income that you currently receive, such as public assistance, Social Security, Supplemental Security Income, pension, disability, unemployment compensation, alimony, child support, Armed Forces Reserves and/or grants. Please attach supporting documents for each source listed below.

| Type of Income | Amount |
|----------------|--------|
|                | \$ per |

If you are receiving DSS assistance for rent, do you have SSI or SSD pending?  $\Box$  Yes  $\Box$  No (Please provide documents to prove SSI or SSD is pending.)

#### ASSETS:

Please complete each category as applicable. Attach statements for each account listed.

| Туре                      | Bank Name | Amount |
|---------------------------|-----------|--------|
| Checking                  |           |        |
| Savings/Passbook          |           |        |
| Money Market/Trusts       |           |        |
| Credit Union Shares       |           |        |
| CD's                      |           |        |
| IRA's/Retirement Accounts |           |        |
| Stocks/Bonds              |           |        |

| Do you own any real estate? 🗆 Yes 🗆 No          |
|---|
| If yes, what is the current market value? \$    |
| What is the value less any mortgage or lien? \$ |

| Do you receive any rent from tenants living at this property? | $\Box$ Yes $\Box$ No |
|---|----------------------|
| If so, how much? \$   |                      |

Do you anticipate any significant changes in income or assets within the next 90 days?  $\Box$  Yes  $\Box$  No If yes, please explain: \_\_\_\_\_

#### **GENERAL QUESTIONAIRE:**

| Have you ever been evicted? $\Box$ Yes $\Box$ No | If yes, when? |
|--|---------------|
| If so, briefly explain the circumstances:        |               |

| Have you ever filed for personal bankru   | ptcy? Yes 🗆 No | If yes, when? |  |
|---|----------------|---------------|--|
| If so, briefly explain the circumstances: |                |               |  |

| Have you ever been convicted of a felony? $\Box$ Yes $\Box$ N | lo If yes, when? |
|---|------------------|
| If so, briefly explain the circumstances:                     |                  |

Are you an artist?  $\Box$  Yes  $\Box$  No

#### **THE CORNERSTONE RESIDENCE** Prospective Tenant Agreement

The Cornerstone is a diverse community of single adults (no families and no children). Our tenants include people with special needs, including some mental and physical illnesses. There are social services on-site at The Cornerstone to assist our tenants. We ask that all tenants agree to some basic house rules, as listed below. Please ask your interviewer any questions that you may have before completing this form.

| I agree to sign a one-year lease.   | $\Box$ Yes $\Box$ No |
|---|----------------------|
| I agree to provide annual documentation of my income to Safe Harbors.   | 🗆 Yes 🗆 No           |
| I agree to pay my rent on the first of the month. I understand<br>I will be charged a late fee for late payment of rent.  | 🗆 Yes 🗆 No           |
| I agree to pay my first month's rent and 1 months security deposit on or before my move-in date.  | 🗆 Yes 🗆 No           |
| I agree to abide by The Cornerstone's visitor policy. All visitors<br>must sign in and out at the security desk and must be escorted<br>by the tenant at all times in the building. Safe Harbors has the<br>right to ban visitors from the building under extraordinary<br>circumstances. | □ Yes □ No           |
| I agree not to <b>smoke or allow smoking</b> in the building and in<br>the apartment. I understand that there is no smoking in the<br>lobby, in the elevators, or in the hallways.<br>I understand that this is a <b>Smoke-Free building</b> .  | □ Yes □ No           |
| I agree to allow my unit to be exterminated every month.  | □ Yes □ No           |
| I agree not to alter or damage the furniture in my apartment.<br>If I do alter or damage, any repairs to the furniture will come<br>out of my security deposit.   | 🗆 Yes 🗆 No           |
| I agree not to use illegal drugs in the building, or drink alcohol<br>in public areas of the building.  | 🗆 Yes 🗆 No           |

#### **APPLICATION AGREEMENT**

I hereby affirm that, to the best of my knowledge, the foregoing information is true, accurate and complete. I understand that misleading or false statements, misrepresentations, or incomplete information in this application will be grounds for rejection. I authorize Safe Harbors of the Hudson to contact my agencies, offices, other groups or organizations to obtain any information or materials deemed necessary to process my application, including verifying my credit worthiness.

Thank you for taking the time to complete our housing application. **Please be advised that any communication you receive regarding your approval to live in The Cornerstone Residence is provisional until you have signed a lease and receive an apartment key.** 

Applicant Signature

Date

#### THE CORNERSTONE RESIDENCE References

Please provide a list of three (3) professional references.

Remember to select individuals who can attest to your personal development, skills and abilities. Unless they have served as your employer, counselor or case manager, please do not ask friends or family members to be references for you. Always ask individuals to serve as references *prior* to listing them here. **3 references are required.** 

Include the following information for each of your references:

Name Title Relationship to you Street Address, City, State, Zip Phone Number(s) E-mail address (optional)

| 1. | <br> | <br> |
|----|------|------|
| -  | <br> | <br> |
| -  | <br> | <br> |
| -  | <br> | <br> |
|    |      |      |
| 2. | <br> | <br> |
| -  | <br> | <br> |
| -  | <br> | <br> |
| -  | <br> | <br> |
| •  |      |      |
| 3. | <br> | <br> |
| -  | <br> | <br> |

# **SAFE HARBORS** OF THE HUDSON

### THE CORNERSTONE RESIDENCE INTERVIEW WAIVER FORM

As part of my application to The Cornerstone Residence, I authorize Safe Harbors of the Hudson to:

- Check Sex Offender Registry
- Check my criminal record.
- Check my landlord-tenant history & Professional References
- Check my employer verification.

I understand that any inconsistencies in the information provided in the application, the interview, and the above references, can result in the denial of housing.

I also attest that all the information (including the income and asset information) I have disclosed and/or will disclose to Safe Harbors of the Hudson as part of the application and interview process is truthful and accurate to the best of my knowledge and belief.

Please note: refusal to agree to the above-mentioned checks give the landlord the option to refuse housing.

Date

Applicant's Name

Applicant's Signature

#### About Our Housing - FAQ

The Cornerstone Residence is a supportive housing facility located in Newburgh, N.Y. managed by Safe Harbors of the Hudson. We offer affordable housing for working professionals, the formerly homeless, veterans, some of whom live with HIV/AIDS, mental illness, or physical disabilities. We feature a 24/7 on-site security staff, and in-house supportive services provided by Independent Living. Our building offer amenities such as a computer lab, library, fitness center and on-site laundry facilities. Each fully furnished apartment has a private bath and a kitchenette with cooking facilities, a refrigerator and is furnished with a twin bed, café style table with two chairs and a dresser with 3 drawers. Property management and social service staff are located on-site during normal business hours and 24-hour security is featured in all buildings.

If you have questions or concerns:

Please see our Frequently Asked Questions (FAQ), or

You can contact the Lease Associate at (845) 562-6940 extension 141

#### Housing Application Frequently Asked Questions (FAQ)

#### **The Application Process**

#### How do I apply for a Cornerstone Apartment?

Download The Cornerstone Residence Application for Housing at our website: Safe-Harbors.org

For questions regarding the application, contact the Manager of Leasing & Compliance, at (845) 562-6940 ext. 141

Completed applications may be delivered in-person 24/7 to the security desk at The Cornerstone Residence or mailed to:

#### The Cornerstone Residence

ATTN: Manager of Leasing & Compliance 111 Broadway Newburgh, NY 12550

#### How long does it take to get an apartment?

Once you have completed and submitted an application, your name will be placed on our Waiting List. Since there is no way to anticipate how quickly vacancies will occur, there is no way to tell you exactly how long this process will take. However, we encourage you to apply since we tend to move quickly through the applications we have received.

All applications are reviewed for eligibility and applicants will be notified of their status by mail. Applicants will be asked to participate in at least two interviews. At the time of the interviews, Safe Harbors will review your financial, credit, criminal background, housing and employment histories. **Please be aware that acceptance for our housing is based on all of these criteria**.

#### Is there any way I can speed up the process?

The best way to expedite your application is to make sure you submit all the requested information in a timely fashion. Incomplete applications will be deemed ineligible. Please also keep Safe Harbors informed as to your current mailing address and phone number. The sooner we can reach you after a vacancy occurs, the sooner you can be considered for an apartment.

If you are currently homeless, in a shelter, or are receiving services from the Office of Mental Health, please contact the Single Point of Accountability (SPOA) at (716) 858-1546 for information on housing options and assistance with the housing process.

#### The Apartments and Building

#### What kind of apartments do you rent?

All units at the Cornerstone Residence's permanent housing site are studios, with private baths and kitchenettes.

#### Can I see a model apartment?

If you would like to see an apartment before or after you submit an application, please contact the Manager of Leasing & Compliance at (845) 562-6940 extension 141 to set up an appointment to view an apartment. Also, applicants are shown units at the beginning of the interview process.

#### Do you have 1 or 2-bedroom apartments?

The Cornerstone Residence does not rent one or multi-bedroom apartments. Each apartment is a studio.

#### What amenities do you offer?

The Cornerstone Residence offers an outstanding range of amenities and services to our tenants. 24-hour security personnel, maintenance and housekeeping staff at our building. In addition, we provide a computer lab with periodic computer classes, fitness center, library, case management and job placing provided by Independent Living, wellness center, GED program, discounted tickets to Safe Harbors and Ritz Theater events and admittance to various Cornerstone and Independent Living.

#### Are your apartments furnished?

Yes, all units in the Cornerstone are fully furnished, <u>excluding lofts.</u> All apartments include an efficiency kitchenette with a stovetop, microwave and refrigerator. Also, a twin bed, café style table with two chairs and a dresser with three drawers are included. Loft apartments are equipped with a full-sized kitchen.

#### Can I bring my own furniture?

We have several restrictions with what is considered acceptable furniture. First, if you wish to bring in a bigger bed than the twin we provide, you must provide a mattress completely brand new wrapped in plastic. The following furniture is not permitted: futon beds, couches, storage units and book cases above 4 feet. In addition, all furniture must be approved by the Safe Harbors staff prior to move in.

#### Can I have a pet?

One cat per unit is allowed at the Cornerstone Residence. No dogs are allowed.

#### **Financial Questions:**

#### What are the income requirements for your building?

The Cornerstone Residence has strict income requirements. We fall under a federally funded program called the Low-Income House Tax Credit regulatory agreement. The income requirements are as follows:

| Studio Minimum Income: \$6,936 annually  | Loft Minimum Income: \$10,332 annually |
|--|--|
| Studio Maximum Income: \$41,650 annually | Loft Maximum Income: \$41,650 annually |

If your income is less than the minimum requirements listed above, you must have a rental subsidy (such as Section 8) to qualify. Please submit proof of your rental subsidy (e.g. Rent Breakdown Letter or a copy of your voucher) with your application.

All applications are thoroughly reviewed on a case-by-case basis. At no point in the application process are you guaranteed an apartment until you have signed a lease and received the keys.

#### I am on Public Assistance, Social Security, veteran's benefits and/or a pension. I don't have Section 8 nor do I receive services from OMH or any other social service organization. Can I still qualify for Cornerstone housing?

If you meet the income requirements for our program, you may qualify for housing.

#### If I make more than the maximum, can I still qualify for housing?

Safe Harbors of the Hudson follows federally mandated guidelines to determine incomeeligibility for housing at our building. If you earn more than our maximum at the time of application, you are not eligible to be a tenant and we cannot offer you housing at this time.

#### How much is the rent on one of your units?

Apartments are set at 50%, 40% and 30% of the Average Median Gross Income (AMGI) restrictions. The average median gross income is the income limits determined for specific areas which are either counties or Metropolitan Statistical Areas (MSAs) determined by the Department of Housing and Urban Development (HUD). All housing credit properties have income restrictions which mean all households must have a total household income at or below a specified limit. The income restrictions for the Cornerstone Residence currently follow as: 30% \$24,990 40% \$33,320 50% \$41,650

Applicants that do not have a rental subsidy (i.e. individual or program-based Section 8) pay the current rent on the apartment. Applicants who qualify for a subsidy will pay either 30% or 40% of their monthly income for rent. Each year, rent will increase according to Fair Market Rents for Orange County provided by the Department of Housing and Urban Development (HUD).

#### Do you accept Section 8 vouchers?

Yes, we accept Section 8 vouchers.

## On your application, it states that assets must be evaluated to determine eligibility. Is there a limit to the amount I can hold in assets?

No. There is effectively no limit to the amount you can hold in assets. However, we are required to add the income earned or 0.06% of the value of those assets to your annual income. If you are close to our minimum or maximum income, this may affect your eligibility for housing.

#### **Criteria for Eligibility/Building Population:**

The Cornerstone Residence houses a diverse population, and is committed to providing a safe and supportive environment for all our tenants. Our building tenants include the formerly homeless, low-income individuals, performers and artists, people who have mental and physical disabilities, veterans and people living with HIV/AIDS.

#### How do you determine who is accepted into your building?

Safe Harbors of the Hudson conducts its intake process in accordance with federal fair housing laws and applicable state and local regulations. Applicants are evaluated on the basis of their ability to abide by the terms of our lease. Factors such as history of financial obligations, criminal background, employment history, legal history and acceptance of building diversity are all considered when determining whether to offer an applicant housing. At no point in the application process are you guaranteed an apartment until you have signed a lease and received the keys.