

# Orientation Manual

Westchester Neighborhood Choice Program



## Housing Search Guide



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# Table of Contents

<b>Know Your Rights .....</b>	<b>2</b>
Protected Classes .....	2
Source of Income Protection .....	2
Discrimination .....	3
<b>Conduct a Successful Housing Search .....</b>	<b>4</b>
Successful Housing Search .....	4
Housing Search Form .....	5
<b>Signing the Lease .....</b>	<b>6</b>
Questions to Ask .....	6
Security Deposit Resources .....	7
<b>Landlord-Tenant Relationship .....</b>	<b>8</b>
Landlord-Tenant Relationship .....	8
Tips to be a Good Renter .....	8
Establishing Boundaries .....	9
<b>Moving .....</b>	<b>10</b>
Moving Checklist .....	10
Final Notes .....	12
<b>Appendix .....</b>	<b>13</b>
Additional Resources .....	13
Sources .....	13
Contact Information .....	13

# Know Your Rights

The **Fair Housing Act** provides equal opportunity to people in a protected class when they are renting, buying, or securing financing for housing. This act covers most housing, excluding owner-occupied buildings with four or fewer units, single-family housing sold or rented without a broker, and housing owned and operated by organizations and private clubs for use by its members.

## Protected Classes

### Federal

- Race
- Color
- Religion/Creed
- Sex/Gender
- National origin
- Disability (physical or mental)
- Familial status
- Criminal history (HUD guideline ONLY)

### State

- Marital status
- Age
- Sexual orientation
- Military status
- Gender identity (by executive order)

### County

- Citizenship or alien status
- Victims of domestic violence, sexual abuse, and stalking
- Lawful source of income

## Source of Income Protection

A protected class in Westchester County is **source of income**. Protected sources of income include any form of federal, state, or local public or housing assistance, grant, or loan program, such as Housing Choice Vouchers, Housing Opportunities for Persons with AIDS (HOPWA), Shelter Plus Care, Social Security, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), unemployment insurance, and veterans' benefits.

According to Westchester county law, it is unlawful to discriminate against individuals in housing activities based on their source of income. Landlords and banks may consider the **amount** of income but not the **source** of that income.

Exceptions to the law are based on the type of accommodation: co-ops; condos; buildings of six units or fewer, if the owner has only one such building; and other housing exempt under the County's Fair Housing Law (private clubs, religious organizations providing noncommercial housing, and single-family homes owned by people who own no more than three houses).



# Successful Housing Search



**Determine your unique needs** compared your wish list.

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**Prepare documents for meeting with the landlord**, like pay stubs, a credit report, and a rental resume.

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**Create a realistic budget:** price apartments, groceries, and utilities.

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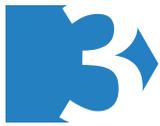
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**Be flexible setting appointments**, as landlords want to rent their properties as soon as possible.

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**Research community amenities** like schools, transportation, or medical centers.

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**Dress neatly and be pleasant for the interview**, like during a job interview.

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**Drive around the neighborhood** at night, during the day, and on weekends, if possible.

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**Track the units you've visited** using the Housing Search Form.

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**Search for apartments** using [nyhousingsearch.gov](http://nyhousingsearch.gov), [craigslist.com](http://craigslist.com), or [realtor.com](http://realtor.com).

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## Additional Notes

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## Questions to Ask

After you've selected the right home, your landlord will provide you with a **lease**. The lease is a legally-binding contract between you and the landlord, specifying that you can rent the landlord's property.

It's imperative to read through the lease and **ask any questions prior to signing**. Some questions you may want to ask are included on the following two pages.

**1** How do I pay rent?

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**2** What utilities should I take care of?

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**3** What is the late rent policy? Is there a grace period?

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**4** Can I make changes to the property, such as painting the walls?

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**5** How do I submit a maintenance request? What if it's an emergency?

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**6** What can I expect when it's time to renew the lease?

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**7** What is the pet policy?

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**8** Can you document any current damages in the property?

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**9** Is renter's insurance required?

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**10** What happens if I need to move out early?

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**11** What are some reasons a security deposit wouldn't be refunded?

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## Security Deposit Resources

Landlords require a security deposit, which is generally the cost of one month's rent. Often, the security deposit is paid along with the last month's rent. The agencies listed below can assist in paying the security deposit.

**Please note:** Denial from the Department of Social Services is required as part of the application.

### Catholic Charities

204 Hawthorne Ave.  
Yonkers, NY 10705  
(914) 476-2700

### Westchester Residential Opportunities

470 Mamaroneck Ave.  
White Plains, NY 10605  
(914) 428-4507

### The Bridge Fund

171 E Post Rd. Suite 200  
White Plains, NY 10601  
(914) 949-8146

# Landlord-Tenant Relationship

The process of searching for and moving to a new home can be time consuming and expensive. Creating a positive relationship with your landlord can help you remain in your new home for as long as you wish.

You and your landlord have the same goal: for you to be happy and remain in your home. The stronger your relationship with your landlord, the more consideration and support he or she is likely to give you, which makes for a better rental experience.

## Tips to be a Good Renter



**Pay rent on time and in the manner specified by the lease.**



**Don't alter the apartment, like painting the walls, without requesting permission first.**



**Maintain the property in good condition, not causing damage (aside from normal wear and tear).**



**Inform the landlord when repairs are necessary, as the issue might impact other residents as well.**



**Do not cause or escalate problems with other neighbors unless necessary.**

## Notes

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## Establishing Boundaries

Once you sign the lease and move in, the relationship with your landlord becomes a partnership that revolves around **mutual respect**. You are expected to fulfill your responsibilities as outlined in the lease, and the landlord is expected to maintain the property and keep lines of communication open.

It's important to establish and maintain professional boundaries after the lease is signed. To maintain boundaries, you should be:

### REASONABLE

Limit late-night, early-morning and weekend calls to actual emergencies.

### UNDERSTANDING

Make sure to keep your property clean, pay rent on time, and maintain communication to build trust.

### PROACTIVE

Inform your landlord of any problems with your apartment as soon as they occur to minimize damages.

### MATURE

Don't escalate issues with difficult neighbors. Make an effort to resolve problems directly, but if that doesn't work, get your landlord involved.

### HONEST

As a member of WNCP, ensure that **ONLY** authorized people are living in the unit. Give your landlord notice when you move out.

## Notes

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## Moving Checklist

Congratulations! You've selected a home and signed a lease, and you're ready to move! There are a lot of items to consider when relocating your family, pets, and possessions. Review the checklist below for a guide as you move.

8 Weeks

- Research moving companies with the Better Business Bureau.
- Go to [ProtectYourMove.gov](https://www.protectyourmove.gov) to learn more about your rights and responsibilities as you work with a moving company.
- Consider purchasing extra insurance coverage and ask the moving company what insurance is included.
- Research banks, medical centers, and schools in your new community.

- Get estimates in writing from at least three licensed moving companies. If possible, have an estimator come to your home to do an inventory.
- Start a binder or folder where you can keep all of your moving estimates and moving-related paperwork.
- Make a list of businesses you will need to contact to change your address. Don't forget to list your online accounts, too.

7 Weeks

6 Weeks

- Donate unwanted items to charity or sell them.
- If you have children, work with the current school and the future school to transfer records and make plans for a smooth transition.
- Begin packing items that aren't used frequently, like those stored in the attic or basement.

- Eat food from the refrigerator, freezer, and pantry so you have less to move.
- Purchase moving supplies including boxes, packing material, tape, labels, and box cutters.
- Create a box-labeling system, such as numbered boxes, color-coding by room, and a master list with an inventory of key elements.
- Create a room-by-room packing schedule.

5 Weeks

## 4 Weeks

- Fill out an official Change of Address form with the U.S. Post Office.
- Consult your list of businesses and services, and make address changes on all accounts.
- Request vacation time at your job for the days surrounding your move and schedule a babysitter, if needed.

- Cancel all newspapers and magazines and set up delivery at your new home.
- Gather valuable paperwork, jewelry, and small family heirlooms. Keep these items separate from other moving boxes and move them separately.
- Do an inventory of more expensive items and videotape or photograph them. Also note any existing damage to your furniture.

## 3 Weeks

## 2 Weeks

- If you are moving major appliances, make sure that they're cleaned and unplugged. Defrost freezers. Hire a professional to disconnect gas lines.
- Fill prescriptions and make sure that all medications are packed.
- Withdraw cash to tip the movers and make sure you have enough cash, checks, or a credit card to pay for any unexpected expenses.

- Turn off utilities in your current home one day after your move-out date. Turn on utilities in your new home one day before your move-in date.
- Dispose of all flammable items that can't be transported, like paint or chemicals.
- Identify any additional items to donate and schedule one last pickup by your chosen charity, if needed.
- Get each family member to pack a suitcase like they are going on a two-week vacation. Remember to pack all toiletries as well as clothes for unpacking.
- Check in with your moving company and confirm the moving-day arrival time as well as cell phone numbers and last-minute details.
- Hire a cleaning company to clean after the movers leave or schedule a day where you will return and clean the old home.

## 1 Week



## Additional Resources

If you need assistance in understanding as well as investigating fair housing, your rights, and possible discrimination, contact Westchester Residential Opportunities, Inc. at (914) 428 - 4507. Remember, municipalities that accept federal funding must expand opportunities for all people, as long as the financial qualifications are met.

To learn more about housing developments in Westchester County, visit <http://homes.westchestergov.com/homeseeker-housing>.

To learn more about housing options in specific areas, please visit the following websites:

- **Westchester County:** [http://rocklandgov.com/files/8514/6539/8494/Affordable\\_Housing.pdf](http://rocklandgov.com/files/8514/6539/8494/Affordable_Housing.pdf)
- **Putnam County:** <https://affordablehousingonline.com/housing-authority/New-York/New-York-State-Homes-and-Community-Renewal/NY904>
- **New York City:** <http://www1.nyc.gov/nyc-resources/service/1021/affordable-housing>

## Sources

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"Your Complete Moving Checklist." Good Housekeeping. March 29, 2018. Accessed November 16, 2018. <https://www.goodhousekeeping.com/home/organizing/tips/a18092/moving-checklist/>.

## Contact Information

The Westchester Neighborhood Choice Program is a mobility counseling program administered by CVR New York. For more information about this program or if you have questions, please contact the Mobility Counseling Office at **(914) 995-6590** or email [westchestermobility@cvrnewyork.com](mailto:westchestermobility@cvrnewyork.com).