

HPD-HDC Marketing Handbook FAQ 2025

Category	Question	Answers/Response
Income	For applicants receiving rental assistance in non-tax code units that are not subject to further income documentation requirements (as the voucher satisfies the income eligibility), do we still need to collect paystubs and current bank statement if they are employed?	If unit exceeds 80% AMI, no further income or asset verification is needed.
Income	If the safe harbor provision is used, how is the gross annual income expected to be captured on the TIC or other income summary forms? Would any income sources need to be itemized on the TIC or left blank with the safe harbor gross annual income listed only?	Only the gross income listed on the benefit letter should be listed on the TIC and attributed to the HH member listed as Head on the award letter
Income	If an applicants provides documentation of a federal means tested public assistance, and the award letter includes gross household income, do we just use the straight forward gross income to make a determination or do we add the benefit? Do we still need to collect a current bank statement? What if the household composition on the award letter doesn't match the application?	Gross income on award letter reflects HH income from sources other than public assistance; therefore, any Cash assistance should be calculated separately and added to the gross income from the award letter. Bank statements are only collected if assets exceed the HUD threshold If HH Composition on the application does not match award letter, safe harbor provision does not apply.
Income	Does the safe harbor provision apply to both initial and recertifications?	Yes
Income	Regarding Alimony/Child Support, how does an applicant prove what they are actually receiving? Do we count child support going to PA?	Disbursement History is used to determine what is actually being received. For child support going to PA, only the pass-through amount is counted.
Income	Regarding Gift Income, besides a self-certification, does the gift income have to be included on the application in order for it to be counted towards the income threshold?	No change to this policy - if gift income is reported on application, self-certification is acceptable. If it is not on the application, proof that income is being received is needed.
Income	Should the J-2 financial aid worksheet be filled out by households receiving and/or not receiving section 8 assistance?	Worksheet applies to households NOT receiving Section 8 assistance.
Income	Is HPD/HDC aligned with HUD HOTMA's guidance on excluding worker's compensation as an unearned income source?	Workers compensation, insurance payments and settlements for personal or property losses are excluded from annual income. Workers compensation is only included if paid at regular intervals in lieu of wages for over a year.
Income	Is income from the HUD exclusion list used to determine the minimum income reported on the TIC?	If an applicant meets the minimum income using an excluded income source, it should be documented in the applicant file.
Income	Have the new AMIs gone into effect? I noticed that HPD's AMI website has not changed yet.	2025 income limits are effective 4/1/2025.
Income	Page 26 of the Handbook: "Tenants of income-restricted units are permitted a transfer to other units in the same building under the same regulatory restriction category or categories as the original unit. Transferring tenants within the same regulatory restriction category are not required to requalify but will be subject to the current rent and the minimum income standards of the new unit." To clarify the above, we should not re-qualify a tenant to confirm that that meet the minimum income for the transfer unit.	The tenant would be subject to the current rent and minimum income standards of the new unit.
Assets	Agents are expected to itemize all household assets on the TIC regardless of their asset total, correct?	Yes
Assets	If assets/non-necessary personal property is under \$51,600, does the Attachment T/ Asset Cert count as the self-certification?	Attachment T is the self-certification for assets under the HUD threshold.
Assets	For applicants with less than \$51,600, are we still required to collect 401K/retirement statements? If so, do we need to include the information on the TIC.	Regardless of total household assets, retirement accounts are excluded from assets and do not need to be documented unless they are being accessed regularly, in which case they are considered income sources and would need to be documented.
Assets	If the household has more than \$51,600 in assets, are agents required to collect retirement, pension, educational savings, baby bonds, ABLE, and family self-sufficiency accounts?	Only if the asset generates income accessible to the household
Assets	If retirement accounts are not included in the asset limit, do the following still apply: Does retirement still need to be disclosed and reported but not counted toward the asset limit? if a cash value of the retirement is available, does it count as an asset? If it is disclosed, is income from the retirement counted?	Regardless of the value of total household assets, retirement accounts are excluded from assets and do not need to be documented unless they are being accessed regularly, in which case they are considered income sources and would need to be documented.
Assets	If a statement shows an interest rate, in addition to the annual or monthly income already earned, which amount is used? Ex. The applicant had more money in the account earlier that year. Therefore their income already earned is greater than what is projected based on the interest rate.	Previous interest income is not relevant. Current account balance multiplied by the interest rate should determine income from asset amount.

Assets	Page 54 of the Handbook: “The sum of the actual and imputed values is the total asset income and is added to the total household income.” Previously we used the highest between actual and imputed values and added the amount to the income. Does this mean we are now required to combine these figures instead of using the highest?	Yes
Assets	Can homeownership lotteries request bank statements to ensure applicants have the cash on hand to make the minimum downpayment, regardless of the asset threshold?	Yes, Marketing Agents may request bank statements from applicants to homeownership lotteries to evidence sufficient funds for the downpayment.
Doc Req	Mortgage lenders are going to require applicants produce tax returns. Can we request tax returns up front to ensure applicants are purchase-ready?	No. Marketing Agent are first responsible for determining eligibility for the affordable housing program, and should use the HPD/HDC Marketing Guidelines document checklist when requesting documents to determine eligibility. Applicants can be informed that they may need to produce additional documents later for mortgage lending or board approval.
Doc Req	When will the translated versions of the checklist be updated?	These are in process and will be uploaded to the agencies' websites when completed.
Doc Req	Regarding the appeal rejection notice, I understand there was an update in 2020 that changed the appeal period from 10 business days to 5 days. However, the notice still mentions a 10-day period. Could you confirm which timeline is correct?	The attachment is meant for paper applications, where the 10-day period still applies.
Doc Req	For Certification of Eligibility for Accessible unit, do we need to verify by Document (NYS drivers license, etc) AND Service Provider verification form, or will just one of the two suffice?	Only one form of proof listed on the I-2 is required, provider verification OR documentation
Doc Req	In the case an applicant completed and signed off on an Attachment T and we discover the information to be false. Does this disqualify the applicant?	False application information should be referred to DOI, and consult the agency
Doc Req	HOTMA checklist: English version states that if assets are under \$50K, self-certification is required. How do we verify this—do we simply take the applicant’s word for it? Additionally, will the same process apply during recertifications when requesting documentation? How do we ensure compliance when audits review our files? What happens if we later discover undisclosed assets after the applicant has already moved in?	Suspicion of false application information should be referred to DOI, and consult the agency.
General	For recertifications are these changes applied to households with effective dates on or after 07/20/2025?	HOTMA compliant documentation requirements have been in effect since November 2024; therefore, income and asset documents collected should reflect current handbook requirements. The agencies will continue to accept both old and new forms for recerts effective in April, May, and June. Recerts effective 7/1 and later should be fully compliant with the new forms and HOTMA rules.