

Public Employee Press

Municipal Employees Housing Program **10 steps to affordable housing**

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The Municipal Employees Housing Program is a free, one-stop service that offers DC 37 members a chance at affordable housing in New York City, whether a member is interested in renting an apartment or in buying a house, condominium or co-op.

The program began with a letter to Mayor Michael R. Bloomberg from DC 37 Executive Director Lillian Roberts in January 2005 asking that more affordable housing be made available to DC 37 members, who must meet city residency requirements as a condition of employment.

With cooperation from the mayor and the city housing commissioner, her request resulted in an unprecedented 5 percent affordable housing preference for all city workers.

Today the city Housing Preservation and Development Dept., the nonprofit homeownership organization Neighborhood Housing Services (NHS), and DC 37 have formed the Municipal Employees Housing Program, which provides free one-on-one counseling as well as grant and loan information at no cost to DC 37 members.

The 10 steps of the MEHP program

Step 1: Decide if you really want to move and whether you would like to rent an apartment or buy a home, condominium or co-op apartment.

If you would like to rent, call the HPD hotline at 212-863-5610, or 212-863-5620 in Spanish, for information about lotteries for new or renovated rental units. Be sure to mail in the completed HPD application by their set deadline, and include a check for the HPD application fee. Please specify that you are a municipal employee.

If you wish to purchase a home, condo or co-op with the assistance of your union, you must register for a MEHP seminar by calling 212-815-1814.

Step 2: Attend an MEHP seminar and complete the application. Be sure to provide the following information: income, credit, and savings. MEHP counselors review applications and contact members for appointments based on the information provided.

For your appointment please bring W-2s and tax returns for the last two years, the last two pay stubs, and credit card and bank statements for the last two months. The MEHP counselor will create a profile and obtain a credit report at no cost to DC 37 members.

DC 37 members who are in contract to purchase a home should call 212-815-1814 and ask to speak to an MEHP counselor.

Members in contract can come in person to the MEHP program, in Room 534 at union headquarters. Please bring a copy of the contract.



MEHP Counselor Tracey Bamfield Lewis offers one-on-one counseling to Truong Strock, a DC 37 retiree, who with her sister, a DC 37 member who works for the Dept. of Health, hopes for a loan to buy a Mitchell-Lama co-op apartment.

Step 3: If your credit is good (credit score: 680 to 720), or excellent (720 or above) with some savings, job stability and longevity, the MEHP counselor will contact you by letter with an appointment for a free MEHP Homebuyers Seminar. The Home-buyers Seminar is a group class where DC 37 members receive information about special HomeFirst grants and available loans.

If you qualify for a HomeFirst grant by meeting its income restrictions, HomeFirst will provide up to 6 percent or \$15,000 toward the down payment and/ or closing costs for properties in the five boroughs only. No fees are associated with this grant, and you should not pay anyone to help get this grant.

If the MEHP counselor determines that you need credit counseling (a credit score below 680), you will be referred to an MEHP class at union headquarters. The class is designed to help DC 37 members clean up their credit history and improve credit scores. Once this course is completed, you will be scheduled for the MEHP Homebuyers Seminar.

Step 4: After completing the MEHP Homebuyers Seminar, MEHP will provide you with a general pre-qualification letter from participating lenders in DC 37's program.

Step 5: With the pre-qualification letter, you can shop for a new home, condo or co-op.

Step 6: Once you have an accepted offer on a property, you should contact MEHP for an appointment to complete a mortgage loan application with one of the many major banks participating in the DC 37 MEHP program.

Step 7: You should also find a real estate lawyer or call DC 37's Municipal Employees Legal Service at 212-815-1111 for a real estate attorney, who, at no cost to you, will review the contract and submit the down payment with the executed (signed) contract.

Step 8: Have the property inspected.

Step 9: Contact your attorney to arrange the closing date.

Step 10: Move in!