

FREE CHECKLIST

VOUCHER-READY RENTER CHECKLIST

For NYC renters with Section 8 (NYCHA or HPD), CityFHEPS, HASA, EHV or another voucher, and for renters paying on their own. What to have ready, how the process works, and your rights.

ALL FIVE BOROUGHES · STARTING ON STATEN ISLAND

— BUILD YOUR FOLDER BEFORE YOU TOUR

IF YOU HAVE A VOUCHER

- ☐ Your voucher or shopping letter, with the expiration date circled
- ☐ The landlord forms from your agency: NYCHA rental packet (with the Request for Tenancy Approval), HPD Landlord Package, or what your CityFHEPS or HASA caseworker gives you
- ☐ Your caseworker's or housing specialist's name, phone and email
- ☐ Your voucher's bedroom size and the list of people in your household

EVERYONE, VOUCHER OR CASH

- ☐ Photo ID for each adult
- ☐ Proof of income from any lawful source: pay stubs, benefit or award letters, child support, bank statements, tax return
- ☐ Current and past landlord names and phone numbers, plus 1–2 references
- ☐ A filled-in sample application with your addresses for the last few years
- ☐ A plan for move-in costs you may owe (see page 3)

WATCH YOUR CLOCK

Check the expiration date on your voucher or letter. NYCHA vouchers are valid 180 days from issue, and NYCHA pauses the clock once a complete rental packet is submitted. CityFHEPS shopping letters are valid 120 days. HPD, HASA and other programs: check your own letter or ask your caseworker. Running low? Ask your agency about an extension before it expires.

Have an EHV? The Emergency Housing Voucher program is ending. HPD and NYCHA say families in good standing who were leasing as of Sept. 30, 2026 move automatically to Tenant Protection Vouchers. If you're still searching with an EHV, ask your agency where you stand.

— PAYING WITHOUT A VOUCHER?

Same folder, same rights. The fee limits, broker-fee rules and scam warnings on pages 3 and 4 apply to you too.

— INSIDE

1 · Your folder · 2 · How rent limits work + the steps to move-in · 3 · Pass the inspection + what you can be charged · 4 · Your rights, red flags and how to report

STEP 1

KNOW YOUR NUMBER, THEN KNOW THE STEPS

Every program has a maximum rent it will help pay, set by bedroom size. Section 8 calls it the payment standard. Know yours before you look, so you don't fall for an apartment the program can't approve.

PAYMENT STANDARD

The most your program pays toward a unit that size. NYCHA bases its standards on HUD's Fair Market Rents. HPD also uses higher "exception" standards in some ZIP codes. CityFHEPS limits are tied to NYCHA's.

UTILITY ALLOWANCE

If you pay some utilities yourself (gas, electric, heat), the program subtracts an allowance. HPD's rule of thumb: payment standard minus your utility allowance is about the rent to look for.

YOUR SHARE

With Section 8 you usually pay about 30% of your adjusted income. Pick a unit above the limit and you pay the difference, but at first move-in your share can't go over 40% of your adjusted monthly income.

RENT CHECK

The agency also checks that the rent is in line with similar unassisted apartments nearby ("rent reasonableness"). Too high, and it can be denied even under the limit.

Get today's numbers: NYCHA → "Voucher Payment Standards" page · HPD → "Subsidy and Payment Standards" (ZIP lookup) · CityFHEPS → your Shopping Letter lists your maximum rent. Links on page 4.

Limits change, usually once a year, so check the official page the week you apply. Example: NYCHA stopped using exception ZIP codes for new rentals on July 1, 2026. Rules also differ by program; your caseworker has the final word.

— FROM APARTMENT FOUND TO KEYS

1 • FIND A UNIT WITHIN YOUR LIMIT

Ask which utilities you'd pay, so you can subtract the allowance.

2 • THE LANDLORD FILLS OUT THE FORMS

Section 8: Request for Tenancy Approval (NYCHA) or Landlord Package (HPD), plus lead paint disclosure, owner registration and W-9. CityFHEPS: the unit is registered with DSS and your caseworker submits your application.

3 • RENT REVIEW

The agency confirms the rent is reasonable. For rent-stabilized units, CityFHEPS also checks the legal rent.

4 • INSPECTION OR WALKTHROUGH

Section 8 units must pass inspection before move-in. CityFHEPS does a preclearance and a walkthrough.

5 • WRITTEN APPROVAL

Wait for it (HPD calls it a Notice of Approval) before you pay anything beyond the allowed fees.

6 • LEASE + CONTRACT

You and the landlord sign the lease. For Section 8, the landlord also signs a HAP contract with the agency.

7 • KEYS

Make sure the keys are for the same unit you saw, and the lease lists the full address and unit number.

STEP 2

PASS THE INSPECTION, KNOW THE COSTS

— INSPECTION CHECKLIST

- ☐ Smoke alarms: at least one on every level, one outside each sleeping area and one inside each bedroom. HPD now requires them to be hardwired or have sealed 10-year batteries.
- ☐ Carbon monoxide alarms where required, and working
- ☐ Covers on every outlet and switch; no sparking or exposed wiring
- ☐ Windows open, close and stay up; no illegal gates on fire-escape windows
- ☐ No double-cylinder (key-on-both-sides) locks on exit doors; hallways and exits clear
- ☐ Gas and electric turned on if they're in your name; heat and hot water working
- ☐ No leaks, peeling paint, pests or broken fixtures
- ☐ An adult 18+ home to let the inspector in (NYCHA rule)

HPD says emergencies like a gas leak or sparking wiring must be fixed within 24 hours; other failures generally get 30 days. HUD is moving voucher inspections from the older HQS standard to NSPIRE: agencies must switch by Feb. 1, 2027 and may use HQS until then. This list covers the basics of both.

— WHAT YOU CAN BE CHARGED

Application fee	Background and credit check only, \$20 max per application.
Security deposit	One month's rent max. With CityFHEPS, the landlord must accept the HRA security voucher instead of cash. After move-out, the deposit (minus itemized deductions) is due back within 14 days.
Broker fee (FARE Act)	Since June 11, 2025, if the landlord hired the agent, including the agent who posted the listing, the landlord pays that fee, not you. No one can make you hire a broker to rent. You can choose to hire your own broker and pay them; get it in writing first.
Fee disclosure	Listings must show every fee you'd pay, and you get an itemized fee list before you sign.
CityFHEPS	DSS says brokers shouldn't ask you for a fee, because DSS pays the broker's fee.
Never	Search fees, hold fees, or "side deals" (extra money up front or each month beyond your share).

Being asked for a broker fee you didn't agree to? Report it at nyc.gov/consumers or call 311 and say "Broker Fees."

— BEFORE YOU SIGN, ASK

- ☐ Which utilities will I pay, and roughly how much?
- ☐ What is every fee, in writing, before I sign?
- ☐ Who owns the building, and who do I call for repairs?
- ☐ When is rent due, and how do I pay my share? Will I get receipts?
- ☐ Is the apartment rent-stabilized?
- ☐ Is this the exact unit on the lease, with the unit number?

STEP 3

YOUR RIGHTS AND THE RED FLAGS

— YOUR VOUCHER IS PROTECTED

In NYC, landlords and brokers can't refuse to rent to you, or treat you differently, because you pay with Section 8, CityFHEPS, HASA, SSI or other lawful income. Ads that say "no programs" or prefer renters without vouchers are illegal too. (Some small owner-occupied buildings and units that aren't publicly advertised are exceptions.)

Criminal history: under NYC's Fair Chance Housing Law (2025), most housing providers can't ask about arrests or older records, and can only run a check after a conditional offer.

— HOW TO REPORT DISCRIMINATION

- ◆ NYC Commission on Human Rights: call 311 and say "Human Rights," call 212-416-0197, or report online (link below)
- ◆ Keep a log: date, address, who you spoke with, what they said, plus screenshots of ads and texts
- ◆ Broker-fee problems: nyc.gov/consumers or 311
- ◆ Scams: ReportFraud.ftc.gov and the site where the ad was posted

— OFFICIAL SOURCES (CHECKED OCT 25, 2026)

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|---|--|---|
| 1. CCHR · Source of income discrimination
nyc.gov/site/cchr/media/source-of-income.page | 7. NYCHA · HCV guide for voucher holders
nyc.gov/site/nycha/section-8/hcv-program-guide-for-voucher-holders.page | 12. DSS/HRA · CityFHEPS FAQ for clients (DSS-7r)
nyc.gov/assets/hra/downloads/pdf/cityfheps-document-s/dss-7r-e.pdf |
| 2. CCHR · Report discrimination
nyc.gov/site/cchr/about/report-discrimination.page | 8. HPD · Subsidy and payment standards
nyc.gov/site/hpd/services-and-information/subsidy-and-payment-standards.page | 13. HRA · HIV/AIDS Services (HASA)
nyc.gov/site/hra/help/hiv-aids-services.page |
| 3. CCHR · Fair Chance Housing Law
nyc.gov/site/cchr/media/fair-chance-housing-campaign.page | 9. HPD · Section 8 housing search resources
nyc.gov/site/hpd/services-and-information/section-8-housing-search-resources.page | 14. HUD · NSPIRE compliance date for vouchers (Federal Register, 9/30/2025)
federalregister.gov/d/2025-19070 |
| 4. DCWP · FARE Act (broker fees) FAQ
nyc.gov/site/dca/about/FAQ-Broker-Fees.page | 10. HPD · Section 8 inspections
nyc.gov/site/hpd/services-and-information/inspections.page | 15. NY Attorney General · Tenants
ag.ny.gov/resources/individuals/tenants-homeowners/tenants |
| 5. DCWP · File a complaint
nyc.gov/consumers | 11. HPD · EHV transition
nyc.gov/site/hpd/services-and-information/hpd-ehv-transition.page | 16. FTC · Rental listing scams
consumer.ftc.gov/articles/rental-listing-scams |
| 6. NYCHA · Voucher payment standards
nyc.gov/site/nycha/section-8/voucher-payment-standards-utility-allowance-schedules.page | | |

General information only, not legal advice. Program rules, rent limits and fees change; confirm with your agency, the official pages above, or a tenant attorney before you act. I don't speak for NYCHA, HPD, HRA or any agency.

GOT A VOUCHER AND A DEADLINE?

Text me. I'll walk you through the paperwork and the inspection, in English or Spanish.



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